Financial Statements

BRAC Bank Limited

For the period ended 31 March 2016 (Unaudited)



1 Gulshan Avenue, Gulshan									
Consolidated Balanc	ce Sheet (Un-aud		_		Bala	ance Sheet (Un-	audited) As at	31 March 2016	
Particulars		March 2016 Taka	December 2 Taka	015 Particul	ars			March 2016 Taka	December 2015 Taka
PROPERTY AND ASSETS Cash		15,156,992,489	16,227,43	0.4/0	TY AND ASSETS				
Cash in hand (Including foreign currency)		5,800,483,737	5,634,55	6,964 Cash Cash ir	n hand		Г	15,143,751,929 5,787,243,177	16,206,841,383 5,613,959,872
Balance with Bangladesh Bank and its (Including foreign currency)	agent Bank(s)	9,356,508,752	10,592,88		ing foreign currency e with Bangladesh) Bank and its agent I	Bank(s)	9,356,508,752	10.592.881.511
Balance with other Banks and Financia	al Institutions	23,833,857,617	24,790,48	5,928 (Includ	ing foreign currency		_	2,000,000,000	
Inside Bangladesh Outside Bangladesh		22,017,695,980 1,816,161,637	20,030,17 4,760,31	1.669	with other Banks	and Financial Instit	utions	19,338,868,927 17,600,269,256	22,319,441,398 17,705,308,414
Money at call and short notice Investments		18,771,366,976	20,017,49	- Outoide	e Bangladesh			1,738,599,671	4,614,132,984
Government Others		13,429,826,729 5,341,540,247	14,979,45 5,038,03	6,068 Money 8	at call and short no ents	rtice		18,552,909,954	19,779,252,144
Loans and advances		151,998,766,437	149,934,13	9,696 Govern				13,429,826,729	14,979,456,068
Loans, cash credit, overdrafts etc. Bills purchased & discounted		150,914,073,241 1,084,693,196	148,646,14 1,287,99		nd advances		1	5,123,083,225 149,863,193,043	4,799,796,076 147,433,607,286
Fixed assets including premises, furnit Other assets	ture and fixtures	4,030,471,601 16,254,949,721	4,038,48 15,340,36		cash credit, overdranders			148,778,499,847 1,084,693,196	146,145,612,439 1,287,994,847
Non-banking assets Goodwill		62,230,075 1,412,198,710	62,23 1,412,19	0,075 Fixed as		mises, furniture an	d fixtures	2,900,176,744	2,937,117,061
Total Property and Assets	_	231,520,833,626	231,822,84	- Otner as	sets iking assets			16,260,935,301 62,230,075	15,754,950,853 62,230,075
LIABILITIES AND CAPITAL	_			Total Pr	operty and Assets		2	222,122,065,973	224,493,440,200
Liabilities Borrowings from other banks, financial i	institutions & agents	27,222,567,118	24,671,83	4,522 Habiliela	IES AND CAPITAL				
Borrowings from Central Bank Convertible Subordinate Bonds		4,181,070,825 2,951,079,000	4,527,81 3,000,00	3,643 0,000 Borrowin	gs from other bank	s, financial institutio	ons & agents	25,215,539,150	22,432,693,400
Money at Call and Short notice Deposits and other accounts		5,298,800,000 136,195,932,737	3,780,00 142,648,18	8,939 Convert	ngs from Central B Ible Subordinate B	onds		4,181,070,825 2,951,079,000	4,527,813,643 3,000,000,000
Current accounts & other accounts Bills payable		51,041,253,034 3,019,686,998	58,230,15 843,53		at Call and Short no s and other accour		_1	5,298,800,000 L34,758,977,887	3,780,000,000 143,320,511,483
Savings deposits Fixed deposits		29,632,706,346 51,001,399,336	29,105,66 53,409,52	2,433 Bills pa	t accounts & other a syable	accounts		41,154,812,767 3,019,686,998	49,153,715,208 843,532,886
Other deposits Other liabilities	L	1,500,887,024	1,059,31	Fixed d	s deposits leposits			29,632,706,346 59,446,997,336	29,105,666,315 63,154,460,049
Total Liabilities	_	33,463,522,900 209,312,972,580	31,704,27 210,332,11		leposits abilities		L	1,504,774,440 29,816,605,578	1,063,137,025 28,617,828,167
Capital and Shareholders' Equity Paid up share capital	г	7,104,369,100	7,092,87	Total Lis			2	202,222,072,440	205,678,846,693
Share premium Statutory reserve		4,819,090,866 3,470,350,332	4,781,67 3,470,35	1,715 Capital	and Shareholders' share capital	Equity	Г	7,104,369,100	7,092,873,210
Revaluation Reserve on Govt. Securitie Assets Revaluation reserve	es	265,441,852 516,373,535	219,53 516,37	9,410 Share 3,535 Statuto	Share premium Statutory reserve			3,659,942,031 3,470,350,332	3,622,522,880 3,470,350,332
Share money deposit Surplus in profit and loss account/Reta	ained Earnings	23,718,584 4,781,575,073	23,71 4,088,72	8,584 Revalu 4 423 Assets	Revaluation Reserve on Govt. Securities Assets Revaluation reserve Surplus in profit and loss account/Retained Earnings		265,441,852 516,373,535	219,539,410 516,373,535	
Total shareholders' equity		20,980,919,342	20,193,25	1,209 Surplus	s in profit and loss a areholders' equity	account/Retained E	arnings	4,883,516,683 19,899,993,533	3,892,934,140 18,814,593,507
Minority interest Total equity	=	1,226,941,704 22,207,861,046	1,297,47 21,490,72	7,045	Total Liabilities and Shareholders' Equity			222,122,065,973	224,493,440,200
Total Liabilities and Shareholders' Equ	lity	231,520,833,626	231,822,84	1,330		O			
Consolidated Balan	ce Sheet (Un-aud	dited) As at 31 M	arch 2016		Bala	ance Sneet (Un	-audited) As at	31 March 2016 March 2016	
		March 2016	December : Taka	2015 Contings	ent Liabilities		L	Taka	December 2015 Taka
Contingent Liabilities Acceptances and endorsements		Taka 10,783,592,75		Accepta	ances and endorser	nents		10,783,592,759	12,967,621,606
Letter of guarantees		5,575,844,24 22,771,711,52	9 5,765,09 4 20.193.50	14,383 Irrevoca	of guarantees able letter of credits collection	;		5,575,844,249 22,771,711,524 746,819,839	5,765,094,383 20,193,505,068 1,810,581,090
Bills for collection Tax liability Other contingent liabilities		746,819,83 43,700,00 10,348,901,86	9 1,810,58 0 43,70 9 9,173,22					43,700,000 10,348,901,869	43,700,000 9,173,220,373
Total Contingent Liabilities		50,270,570,24			ntingent Liabilities		-	50,270,570,240	49,953,722,520
Other Commitments Documentary credits and short term trad	le related transactions	-			mmitments	ort term trade relate	d transactions	_	
Forward assets purchased and forward d Undrawn note issuance and revolving und		-		 Forward 	assets purchased a	nd forward deposits revolving underwritin	placed	-	-
Undrawn formal standby facilities, credit lir Total Other Commitments		nts		- Undrawr	n formal standby facili	ties, credit lines and o			
Total Off-Balance Sheet Items including	contingent liabilities	50,270,570,24	0 49,953,72		ner Commitments Balance Sheet item	s including conting	ent liabilities =	50,270,570,240	49,953,722,520
			9 .	<u></u>			-		(,
A)	Plml		Jak		AD.	<i>K</i>	Plml		XX
Chief Financial Officer C	company Secretary	Ma	naging Director &	CEO Chief Fig	ancial Officer	Company	Secretary	Manag	ing Director & CEO
Mallor	Nihad Helm		Stac	e l	Maller/	Nik	ad Llur		8) tace
Director	Director		Chairman	Dir	ector	/ Ďi	rector		Chairman
	Consolida	ated Statement o	f Changes in E	quity (Un-audite	d) For the perio	d ended 31 Ma	rch 2016		Amount in Tak
Particulars	Paid up share capital	Share Premium	Statutory Reserve	Revaluation Reserve on Govt. Securities	Assets Revaluation reserve	Share money deposit	Retained Earnings	Minority Interest	Total
Balance as at 01 January 2016	7,092,873,210	4,781,671,715	3,470,350,332	219,539,410	516,373,535	23,718,584	4,088,724,423	1,297,477,645	21,490,728,854
Net profit for the period Statutory reserve		:	-		-	-	692,850,650	(70,535,942	622,314,708
Right share issue Ordinary Share issue Preference share capital of bleach Ltd	11,495,890	:	-]	-	-		-	11,495,890
Preference share capital of bKash Ltd. Share Premium Revaluation reserve		37,419,151		45,902,442		-		-	37,419,151 45,902,442
Dividends distributed by BRAC Saajan Cash Dividends for the year 2014]	:		-5,502,442					
Balance as at 31 March 2016	7,104,369,100	4,819,090,866	3,470,350,332	265,441,852	516,373,535	23,718,584	4,781,575,073	1,226,941,703	22,207,861,045

3,622,522,880

37,419,151

3,470,350,332

3.470.350.332

45,902,442

265,441,852

219.539.410

516.373.535

Paid up share capital

11,495,890

7,104,369,100 3,659,942,031

7.092.873.210 3.622.522.880

Net profit for the period

Revaluation reserve Cash Dividends for the year 2014

Balance as at 31 March 2016

Balance as at 31 December 2015

Right share issue

Ordinary Share issue Share Premium

tatutory reserve

Balance as at 31 December 2015

_	151,998,766,437	149,934,139		nent			13,429,826,729 5,123,083,225	14,979,456,068 4,799,796,076	Postage, stamps, telecommunic	cation etc.
[150,914,073,241 1,084,693,196	148,646,14 1,287,99	4,849	d advances		L.	149,863,193,043	147,433,607,286	Stationery, printing, advertisement Chief Executive's salary & fees	ent etc.
ure and fixtures	4,030,471,601	4,038,48	7,515 Loans, c	ash credit, overdra			148,778,499,847	146.145.612.439	Directors' fees & expenses Auditors' fee	
	16,254,949,721 62,230,075	15,340,36 9 62,23	0.075	rchased & discount		L	1,084,693,196	1,287,994,847	Depreciation on and repairs to l Other expenses	ank's assets
_	1,412,198,710	1,412,198	B,710 Other acc		nises, furniture and	d fixtures	2,900,176,744 16,260,935,301	2,937,117,061 15,754,950,853	Total operating expenses	
-	231,520,833,626	231,822,84	1,330 Non-bani	king assets		_	62,230,075	62,230,075	Profit/(loss) before provisions	
			Total Pro	perty and Assets			222,122,065,973	224,493,440,200	Provision for: Loans and advances	
stitutions & agents	27,222,567,118	24,671,834		ES AND CAPITAL					Diminution in value of invest	ments
outuurio e agonto	4,181,070,825	4,527,813	3,643 Liabiliues		s, financial institutio	one & adente	25,215,539,150	22,432,693,400	Off balance sheet items Others	
	2,951,079,000 5,298,800,000	3,000,000	0.000 Borrowin	gs from Central B	ank	nio di agonto	4,181,070,825	4,527,813,643	Total provision	
	136,195,932,737	142,648,188	8,939 Convertil	ole Subordinate Bo t Call and Short no	onds		2,951,079,000 5,298,800,000	3,000,000,000 3,780,000,000	Profit/(loss) before taxes	
	51,041,253,034 3,019,686,998	58,230,15- 843,53	2,886 Deposits	and other accoun	ts	<u>.:</u>	L34,758,977,887	143,320,511,483	Provision for Tax: Current tax expense	
	29,632,706,346 51,001,399,336	29,105,666 53,409,52	6,315 Current	accounts & other a	accounts		41,154,812,767 3,019,686,998	49,153,715,208 843,532,886	Deferred tax expense/ (incor	ne)
L	1,500,887,024	1,059,31	2,410 Savings	deposits			29,632,706,346	29,105,666,315	Total provision for Tax Total profit/(loss) after taxes	
_	33,463,522,900	31,704,275		eposits eposits			59,446,997,336 1,504,774,440	63,154,460,049 1,063,137,025	Appropriations:	
_	209,312,972,580	210,332,112	2,476 Other Ilai			_	29,816,605,578	28,617,828,167	Statutory reserve General reserve	
	= 404 000 400	1	Total Liai	bilities		3	202,222,072,440	205,678,846,693	Dividend etc.	
	7,104,369,100 4,819,090,866	7,092,873 4,781,67	1,715 Capital a	nd Shareholders'	Equity	г	7 404 200 400	7 000 070 040	Bataland combata	
	3,470,350,332 265,441,852	3,470,350 219,539	9.410 Share p	share capital remium			7,104,369,100 3,659,942,031	7,092,873,210 3,622,522,880	Retained earnings Attributable to:	
	516,373,535	516,37	3,535 Statutor	y reserve ition Reserve on G	ovt Securities		3,470,350,332 265,441,852	3,470,350,332 219,539,410	Equity holders of BRAC Bank Lt.	i.
ined Earnings	23,718,584 4,781,575,073	23,713 4,088,72	4 423 Assets F	Revaluation reserve	9		516,373,535	516.373.535	Minority interest	
_	20,980,919,342	20,193,25	1,209 Total sha	in profit and loss a reholders' equity	ccount/Retained Ea	arnings	4,883,516,683 19,899,993,533	3,892,934,140 18,814,593,507		
-	1,226,941,704 22,207,861,046	1,297,47	7,045			=		224,493,440,200	Earning Per Share (EPS)	
-	231,520,833,626	231,822,84		bilities and Shareh	loiders. Equity	-2	222,122,065,973	224,493,440,200	4.6	
-	201,020,000,020	LO1,OLL,O1	1,000	Bala	ance Sheet (Un-	-audited) As at	31 March 2016		A)	Blml
e Sheet (Un-au	dited) As at 31 M	larch 2016							Chief Financial Officer	Company Secre
	March 2016 Taka	December 2 Taka	2015	-		Į.	March 2016 Taka	December 2015 Taka	Maker	Nihad &
	Taka		Accentar	nt Liabilities nces and endorsen	nents		10,783,592,759	12,967,621,606	Director	Director
	10,783,592,75 5 575 844 24	9 12,967,62 5 765 09	1 606 Lottor of	guarantees			5,575,844,249	5,765,094,383	Conso	idated Cash Flow St
	5,575,844,24 22,771,711,52 746,819,83	5,765,09 24 20,193,50 1,810,58	5,068 Bills for	ble letter of credits collection			22,771,711,524 746,819,839	20,193,505,068 1,810,581,090		or the period ended
	43,700,00 10,348,901,86	0 43,70 9 9,173,22	0,000 Tax liabil	lity ntingent liabilities			43,700,000 10.348,901,869	43,700,000 9,173,220,373	·	
	50,270,570,24			tingent Liabilities		•	50,270,570,240	49,953,722,520		
				nmitments		•			Cash flows from operating act	ivities
related transactions	-		 Documer 	ntary credits and she	ort term trade related		-	-	Interest receipts Interest payment	
eposits placed erwriting facilities					nd forward deposits revolving underwritin		-	-	Dividends receipts Fees & commissions receipts	
es and other commitme	ents		- Undrawn	formal standby facilit	ties, credit lines and o	ther commitments	-		Recoveries on loans previously	written off
ontingent liabilities	50,270,570,24	0 49,953,72		er Commitments				<u> </u>	Cash payments to employees Cash payments to suppliers	
onungent habilities	50,270,570,24	49,953,72.	2,520 Total Off-E	salance Sheet Item	s including continge	ent liabilities	50,270,570,240	49,953,722,520	Income tax paid Receipts from other operating a	ectivities
		9							Payment for other operating ac	ivities
Plml		XX		AD.	K	Uml		XX	Operating Cash flow before cha	nges in operating
mpany Secretary	Ma	anaging Director &	CEO Chief Fine	ancial Officer	Company	Secretary	Manag	ing Director & CEO	assets and liabilities (i) Increase/decrease in operating	g assets & liabilities
1.0 1.10		712.		Metr	1.1	0 1.4/0		212.	Loans and advances	
Nihaol Kelur Director		Chairman	Dire	ctor		laol Liber rector		Chairman _	Other assets Deposits from other banks/bor	rowings
,				/	<u>'</u>			**************************************	Deposits from customers Other liabilities	
Consolid	lated Statement o	f Changes in E	quity (Un-audited	i) For the perio	d ended 31 Mar	rch 2016		Amount in Taka	Cash utilised in operating asset	s & liabilities (ii)
Paid up	Dh D	Statutory	Revaluation	Assets	Share money	Retained	Adla auto data mat	Total	Net cash (used)/flows from or	
share capital	Share Premium	Reserve	Reserve on Govt. Securities	Revaluation reserve	deposit	Earnings	Minority Interest	Iotai	Cash flows from Investing acti Treasury bills	viues
7,092,873,210	4,781,671,715	3,470,350,332	219,539,410	516,373,535	23,718,584	4,088,724,423	1,297,477,645	21,490,728,854	Bangladesh Bank Bills	
-		-	-	-	-	692,850,650	(70,535,942	622,314,708	Treasury bonds Encumbured Securities	
11,495,890	-	-	-	-	-	-	-	11,495,890	Sale/ (Investment) in shares	
11,453,690]		-	-		-		Investment in Bonds Redemption of BBL Bond	
-	37,419,151		45,902,442	-	-		-	37,419,151 45,902,442	Acquisition of fixed assets Disposal of Fixed Assets	
-		-	,	-	-	-	-		Net cash used in investing act	ivities
7,104,369,100	4,819.090.866	3,470,350,332	265,441,852	516,373,535	23,718.584	4,781,575,073	1,226,941,703	22,207,861,045	Cash flows from financing act	vities
7,092,873,210		3,470,350,332	219,539,410	516,373,535		4,088,724,423		21,490,728,854	Proceeds from issue of ordinary	shares
	tatament of Chan	doe in Equitor/I	In audited) Fort	ho poriod orde	d 21 March 201	16			Proceeds from issue of right sh Proceeds from issue of prefere	
S	tatement of Chan	ges III Equity (t	on-addited) For ti	ne periou ende	a 31 March 201	10-		Amount in Taka	Share Premium	

Earnings

3,892,934,140 990,582,543

3.892.934.140

18,814,593,507 990,582,543

11,495,890 37,419,151

45,902,442

18.814.593.507

Particulars	Quarter ended Jan to Mar 2016	Quarter ended Jan to Mar 2015
	Taka	Taka
nterest income	4,389,438,344	4,000,472,550
nterest paid on deposits and borrowing etc.	1,582,179,235	2,055,687,120
let Interest Income	2,807,259,109	1,944,785,430
nvestment income	650,703,982	732,902,732
Commission, exchange and brokerage	1,273,250,269	1,182,085,559
Other operating income	352,566,530	252,763,151
otal operating income	5,083,779,890	4,112,536,872
Salaries and allowances	1,206,742,846	925,658,214
Rent, taxes, insurance, electricity etc.	314,245,486	226,415,127
egal expenses	24,225,443	35,566,503
ostage, stamps, telecommunication etc.	75,523,184	63,325,296
stationery, printing, advertisement etc. Chief Executive's salary & fees	300,269,169	253,189,299
Directors' fees & expenses	2,550,000 804,887	2,550,000 468,548
uditors' fee	1,020,635	1,188,625
Depreciation on and repairs to bank's assets	347,632,773	363,790,701
Other expenses	455,312,716	630,159,044
otal operating expenses	2,728,327,139	2,502,311,357
Profit/(loss) before provisions	2,355,452,750	1,610,225,515
Provision for: Loans and advances	963,080,572	647,661,550
Diminution in value of investments	963,060,572	10,000,000
Off balance sheet items	1 11	10,000,000
Others		
otal provision	963,080,572	657,661,550
Profit/(loss) before taxes	1,392,372,178	952,563,965
Provision for Tax:	1,092,012,110	302,003,300
Current tax expense	776.680.905	521,716,883
Deferred tax expense/ (income)	(6,623,435)	30,356,474
otal provision for Tax	770,057,470	552,073,356
otal profit/(loss) after taxes	622,314,708	400,490,609
ppropriations:		
Statutory reserve	-	
General reserve	-	-
Dividend etc.	-	-
Retained earnings	622,314,708	400,490,609
_	022,314,706	400,490,009
uttributable to: Equity holders of BRAC Bank Ltd.	692,850,650	411,490,511
Ainority interest	(70,535,942)	(10,999,902
minority interest	622,314,708	400.490.609
arning Per Share (EPS)	0.98	0.58
Saming Per Share (EPS)	0.98	0.5
Chief Financial Officer Company Secreta	ary Ma	naging Director & CEO
Mihad La	lur	81 tace
Director Director		Chairman

carring rei Stiate (CrS)		0.96	0.56	Object Floreshold
A)	Qu. (Sax	Chief Financial O
Chief Financial Officer	Company Secretary	Manag	ing Director & CEO	Director
Maker	1:0 1112		Dis.	2592.
Director	Tihad Kahu Director		Chairman	
Conso	lidated Cash Flow Stateme	nt (Un-audited)		
F	or the period ended 31 Ma			
		March 2016 Taka	March 2015 Taka	A. Cash flows from
Cash flows from operating act	lvities			A. Cash flows from Interest receipt
Interest receipts		4,248,935,563	4,739,546,844	Interest payme
Interest payment Dividends receipts		(457,827,408) 37,817,536	(1,623,956,296) 16,145,360	Dividends recei Fees & commis
Fees & commissions receipts		1,578,919,896	1,087,396,472	Recoveries on
Recoveries on loans previously Cash payments to employees	written off	273,016,892 (1,125,709,846)	167,882,453 (948,143,706)	Cash payments
Cash payments to employees		(936,963,708)	(2,303,432,266)	Cash payments Income tax paid
Income tax paid		(584,898,830)	(221,760,914)	Receipts from o
Receipts from other operating a Payment for other operating ac		122,281,198 (734,791,835)	2,210,155,734 (487,677,428)	Payment for otl
Operating Cash flow before cha		(134,131,033)	(401,011,420)	Operating Cash
assets and liabilities (i)		2,420,779,457	2,636,156,254	assets and liab
Increase/decrease in operating Loans and advances	g assets & liabilities	(2,388,146,562)	4,026,899,927	Loans and adva
Other assets		16.481.967	(20,254,922)	Other assets
Deposits from other banks/bor	rowings	3,998,796,023	3,456,420,993	Deposits from on Deposits from on
Deposits from customers		(6,470,141,767)	(8,777,889,898)	Other liabilities
Other liabilities	0.0.1.00	(720,286,686)	135,992,185	Cash utilised in
Cash utilised in operating asset Net cash (used)/flows from or		(5,563,297,026) (3,142,517,568)	(1,178,831,715) 1,457,324,539	Net cash (used
Cash flows from investing acti		(3,142,311,306)	1,401,024,009	B. Cash flows fro
Treasury bills		-	76,110,095	Treasury bills
Bangladesh Bank Bills		2,176,290,860	-	Bangladesh Ba Treasury bonds
Treasury bonds		(580,487,279)	1,332,843,638	Encumbured Se
Encumbured Securities Sale/ (Investment) in shares		(333,101,695)	1,249,986,657 (35,298,324)	Sale/ (Investme
Investment in Bonds		27,508,167	(521,523,984)	Investment in E
Redemption of BBL Bond		(48,921,000)		Redemption of Acquisition of fi
Acquisition of fixed assets Disposal of Fixed Assets		(176,926,258) 2,566,032	(154,297,002) 842,231	Disposal of Fixe
Net cash used in investing act	lvities	1,066,928,826	1,948,663,311	Net cash used
Cash flows from financing act			2,0 .0,000,022	C. Cash flows fro
Proceeds from issue of ordinary		11,495,890	-	Proceeds from
Proceeds from issue of right sh	nares	-	-	Proceeds from Share Premium
Proceeds from issue of prefere	ence shares		-	Dividend paid
Share Premium Dividend paid		37,419,151 (128,796)	(6,400,238)	Net cash flows
Net cash flows from financing	activities	48,786,245	(6,400,238)	Net Increase/o
Net increase/decrease in casi		(2,026,802,497)	3,399,587,612	Cash and cash
Cash and cash equivalents at b		41,019,700,403	42,359,234,694	Cash and cash
Cash and cash equivalents at e		38,992,897,906	45,758,822,306	Cash and cash
Cash and cash equivalents at				Cash in hand (i
Cash in hand (including foreign	currency)	5,800,483,737	9,268,549,291	Balance with B
Balance with Bangladesh Bank (including foreign currency)	and its agents bank(s)	9,356,508,752	10,161,181,155	(including foreign
Balance with other banks and f	inancial institutions	23,833,857,617	26,326,671,160	Balance with of Money at call a
Money at call and short notice		· · · · · · · · · · · ·	-	Prize Bond
Prize Bond		2,047,800	2,420,700	
		38,992,897,905	45,758,822,306	

Particulars	Quarter ended Jan to Mar 2016 Taka	Quarter ended Jan to Mar 2015 Taka
Interest income	4,349,663,887	3,961,400,283
Interest paid on deposits and borrowing etc.	1,733,200,276	2,196,004,142
Net Interest Income	2,616,463,611	1,765,396,142
nvestment income	653,171,630	744,545,248
Commission, exchange and brokerage	643,132,441	735,831,021
Other operating income	311,893,909	192,664,710
Total operating income	4,224,661,591	3,438,437,120
Salaries and allowances	943,479,836	701,815,707
Rent, taxes, insurance, electricity etc.	286,541,744	204,973,778
Legal expenses	23,998,716	33,265,150
Postage, stamps, telecommunication etc.	62,791,613	54,280,825
Stationery, printing, advertisement etc.	78,313,645	67,664,269
Chief Executive's salary & fees	2,550,000	2,550,000
Directors' fees & expenses	174,800	126,500
Auditors' fee	238,750	412,500
Depreciation on and repairs to bank's assets	239,052,039	281,189,734
Other expenses	311,665,128	470,608,760
Total operating expenses	1,948,806,271	1,816,887,222
Profit/(loss) before provisions	2,275,855,321	1,621,549,898
Provision for: Loans and advances Diminution in value of investments Off balance sheet items	579,287,940 - -	647,661,550 10,000,000
Others	-	-
Total provision	579,287,940	657,661,550
Profit/(loss) before taxes	1,696,567,381	963,888,348
Provision for Tax:		
Current tax expense	705,984,837	500,292,074
Deferred tax expense/ (income)	-	-
Total provision for Tax	705,984,837	500,292,074
Total profit/(loss) after taxes	990,582,543	463,596,274
Appropriations:		
Statutory reserve		-
General reserve		
Dividend etc.	-	-
		-
Retained earnings	990,582,543	463,596,274
Earning Per Share (EPS)	1.40	0.65
40 0	,	\1

For the period ended 31 March 2016

Nihaol Kubur Director

Cash flows from operating activities	,
Interest receipts	4.948.373.381
Interest payment	(1,316,590,327)
Dividends receipts	37,352,787
Fees & commissions receipts	643,132,441
Recoveries on loans previously written off	273,016,892
Cash payments to employees	(841,562,973)
Cash payments to suppliers	(152,834,780
Income tax paid	(552,138,734
Receipts from other operating activities	44,753,949
Payment for other operating activities	(675,801,882)
Operating Cash flow before changes in operating	
assets and liabilities (i)	2,407,700,753
Increase/decrease in operating assets & liabilities	

2,407,700,753	
(2,429,585,757)	
55,534,230 3,954,902,932	
	2,407,700,753

Cash flows from investing activities	
Net cash (used)/flows from operating activities (i+ii)	(5,195,700,625)
Cash utilised in operating assets & liabilities (ii)	(7,603,401,379)
Other liabilities	(622,719,188)
Deposits from customers	(8,561,533,595)
Deposits from other banks/borrowings	3,954,902,932
Other assets	55.534.230

reasury bills
Bangladesh Bank Bills
reasury bonds
ncumbured Securities
Sale/ (Investment) in shares
nvestment in Bonds
Redemption of BBL Bond

Net cash used in investing activities

•	Cash nows from financing activities
	Proceeds from issue of Ordinary shares
	Proceeds from issue of right shares
	Share Premium
	Dividend paid
	New years of the second discountry of the second distort

Dividend paid	
Net cash flows from financing activities	
Not Ingrance /degreese in each	

let Increase/decrease In cash					
Cash and cash equivalents at beginning of year					

Cash	and	cash	equivalent	s at en	d of t	the year:	
Cash	and	cash	equivalents	at end	of th	e year	

Cash in hand (including foreign currency)
Balance with Bangladesh Bank and its agents bank(s)
(including foreign currency)
Balance with other banks and financial institutions Money at call and short notice Prize Bond

	339,231
2.476.042	359.231
(122,547,219)	(126,458,550)
(48,921,000)	(,,,
20,000,000	(530,000,000)
(343,287,149)	(24,782,043)
- 1	1,249,986,657
(580,487,279)	1,332,843,638
2,176,290,860	
-	76,110,095

March 2015 Taka

15,645,360 735,831,021

2,607,913,821

4.231.084.121 8,301,201 3,199,450,689 (8,758,505,750) 109,795,429

1,398,039,511

11,495,890 - 37,419,151 (128,796)	(273,919)
48,786,245	(273,919)
(4,043,390,126)	3,375,824,620
38,528,058,781	41,671,281,683
34,484,668,655	45,047,106,303
5,787,243,177 9,356,508,752	9,265,390,442 10,161,181,155

25,618,114,006 34,484,668,656