Financial Statements

For the period ended March 2012 (Unaudited)



C. Cash flows from financing activities

Borrowings from other banks

Dividend paid

Money at call and short notice

Net increase/decrease in cash

(including foreign currency)

Money at call and short notice

Borrowings from Bangladesh Bank

Proceeds from issue of preference shares

Payment of dividend on preference share

Net cash flows from financing activities

Cash and cash equivalents at beginning of year

Cash and cash equivalents at end of the period:

Balance with Bangladesh Bank and its agents bank(s)

Balance with other banks and financial institutions

Cash and cash equivalents at end of period

Cash in hand (including foreign currency)

BRAC Bank Limited

	March 2012	December 2011
DRODERTY AND ACCETS	Taka	Taka
PROPERTY AND ASSETS Cash	12,633,869,572	11,979,216,569
Cash in hand	3,620,369,629	3,648,779,467
(Including foreign currency)	0,020,000,020	0,040,110,401
Balance with Bangladesh Bank and its agent Bank(s)	9,013,499,943	8,330,437,102
(Including foreign currency)		20 10 9
Balance with other Banks and Financial Institutions	6,620,678,086	3,746,866,187
Inside Bangladesh	5,645,129,717	3,138,856,331
Outside Bangladesh	975,548,369	608,009,856
Money at call and short notice	440,000,000	480,000,000
Investments	14,846,627,622	14,674,983,791
Government	10,800,779,979	10,291,953,253
Others	4,045,847,643	4,383,030,537
Loans and advances	102,502,651,312	97,478,364,517
Loans and advances Loans, cash credit, overdrafts etc.	102,076,091,816	97,083,550,903
Bills purchased & discounted	426,559,496	394,813,615
	2,492,311,477	2,599,931,447
Fixed assets including premises, furniture and fixtures		
Other assets	9,620,292,512	8,553,122,866
Non-banking assets	-	
Goodwill	1,409,637,597	1,409,637,597
Total Property and Assets	150,566,068,178	140,922,122,974
LIABILITIES AND CAPITAL Liabilities		
Borrowings from other banks, financial institutions & ager	its 5,061,817,492	5,720,180,188
Borrowings from Central Bank	1,755,379,488	1,533,371,184
Convertible Subordinate Bonds	3,000,000,000	3,000,000,000
Money at Call and Short notice		
Deposits and other accounts	112,321,132,393	103,648,725,771
Current accounts & other accounts	38,971,906,139	32,369,590,116
Bills payable	1,133,488,915 17,474,998,701	768,394,517
Savings deposits Fixed deposits	54,287,276,065	18,421,267,314 51,763,212,319
Other deposits	453,462,572	326,261,506
Other liabilities	17,450,591,705	16,538,199,960
Total Liabilities	139,588,921,077	130,440,477,104
Capital and Shareholders' Equity	0.040.050.000	0.010.050.050
Paid up share capital	3,212,352,000	3,212,352,000
Preference share capital	350,000,000	350,000,000
Share premium	1,553,052,103	1,553,052,103
Statutory reserve Revaluation reserve	2,664,778,283	2,536,431,462
	23,700,919	163,089,754
Share money deposit Surplus in profit and loss account/Retained Earnings	193,373,502 2,537,042,314	62,333,542 2,282,951,075
Total BRAC Bank Limited shareholders' equity	10,534,299,121	10,160,209,935
Minority Interest	442,847,979	321,435,935
Total equity	10,977,147,100	10,481,645,870

Contingent Liabilities	March 2012 Taka	December 2011 Taka
Acceptances and endorsements	160,123,88	3 160,105,738
Letter of guarantees	4,678,689,08	
Irrevocable letter of credits	12,925,035,39	
Bills for collection	483,780,39	
Tax liability	115,398,75	7 115,398,757
Other contingent liabilities	1,950,603,76	8 753,151,898
Total Contingent Liabilities	20,313,631,28	4 22,393,640,175
Other Commitments		
Documentary credits and short term trade related transact	tions	×
Forward assets purchased and forward deposits placed		
Undrawn note issuance and revolving underwriting facilitie	s 441,878,31	.0 405,759,290
Undrawn formal standby facilities, credit lines and other		
Commitments- lease hold assets		
Total Other Commitments	441,878,31	.0 405,759,290
Total Off-Balance Sheet items including contingent liabilities	20,755,509,59	4 22,799,399,465





Chief Financial Officer

PROPERTY AND ASSETS	March 2012 Taka	December 2011 Taka
Cash	12,633,328,193	11,978,646,295
Cash in hand (Including foreign currency)	3,619,828,250	3,648,209,193
Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)	9,013,499,943	8,330,437,102
Balance with other Banks and Financial Institutions	6,032,845,426	3,211,368,001
Inside Bangladesh	5,114,221,208	2,657,897,194
Outside Bangladesh	918,624,218	553,470,807
Money at call and short notice	440,000,000	480,000,000
Investments	14,560,189,758	14,198,827,511
Government	10,800,779,979	10,291,953,253
Others	3,759,409,779	3,906,874,257
Loans and advances	95,801,869,954	90,822,174,665
Loans, cash credit, overdrafts etc.	95,375,310,458	90,427,361,050
Bills purchased & discounted	426,559,496	394,813,615
Fixed assets including premises, furniture and fixtures	2,246,628,546	2,349,164,755
Other assets	10,760,235,469	10,160,867,211
Non-banking assets		
Total Property and Assets	142,475,097,346	133,201,048,438

	March 2012	December 2011
LIABILITIES AND CAPITAL	Taka	Taka
Liabilities Borrowings from other banks, financial institutions & a	agents -	650,000,000
Borrowings from Central Bank	517,160,617	461,882,617
Convertible Subordinate Bonds Money at Call and Short notice	3,000,000,000	3,000,000,000
Deposits and other accounts	112,387,240,002	103,725,529,225
Current accounts & other accounts Bills payable	38,943,762,562 1,133,488,915	32,339,880,108 768,394,517
Savings deposits	17,569,249,887	18,527,780,776
Fixed deposits Other deposits	54,287,276,065 453,462,572	51,763,212,319 326,261,506

Other liabilities	16,766,057,761 132,670,458,380	15,761,031,757
Total Liabilities Capital and Shareholders' Equity	132,670,458,380	123,598,443,600
Paid up share capital	3,212,352,000	3,212,352,000
Preference share capital Share premium	350,000,000 1,406,000,000	350,000,000 1,406,000,000
Statutory reserve	2,664,778,283	2,536,431,462
Revaluation reserve	23,700,919	163,089,754
Surplus in profit and loss account/Retained Earnings	2,147,807,764	1,934,731,623
Total shareholders' equity	9,804,638,966	9,602,604,839
Total Liabilities and Shareholders' Equity	142,475,097,346	133,201,048,438
Off Balance Sheet Items as on M	larch 31, 2012 (Un	audited)
	March 2012 Taka	December 2011 Taka
Contingent Liabilities Acceptances and endorsements	160,123,883	160,105,738
Letter of guarantees	4,678,689,086	4,537,278,981
Irrevocable letter of credits Bills for collection	12,925,035,397 483,780,393	16,201,080,847 626,623,955
Tax liability	115,398,757	115,398,757
Other contingent liabilities Total Contingent Liabilities	1,950,603,769 20,313,631,284	753,151,898 22,393,640,175
Other Commitments	20,010,001,204	22,050,040,210
Documentary credits and short term trade related to		
Forward assets purchased and forward deposits pla Undrawn note issuance and revolving underwriting to		
Undrawn formal standby facilities, credit lines and o Commitments- lease hold assets		
Total Other Commitments		
Total Off-Balance Sheet items including contingent lial		
	bilities 20,313,631,284	22,393,640,175
	bilities 20,313,631,284	22,393,640,175
``	bilities 20,313,631,284	22,393,640,175
Chief Financial Officer		22,393,640,175 ging Director & CEO
Chief Financial Officer Consolidated Profit and Loss Account for the po	Mana	
Consolidated Profit and Loss Account for the p	eriod ended 31 March 2012	ging Director & CEO 2012 (Unaudited) March 2011
Consolidated Profit and Loss Account for the particulars	eriod ended 31 March 2012 Taka	ging Director & CEO 2012 (Unaudited) March 2011 Taka
Consolidated Profit and Loss Account for the particulars	eriod ended 31 March 2012 Taka 3,783,235,459	2012 (Unaudited) March 2011 Taka 3,313,973,670
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc.	eriod ended 31 March 2012 Taka	ging Director & CEO 2012 (Unaudited) March 2011 Taka
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income	Manageriod ended 31 March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage	Manageriod ended 31 March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income	Manageriod ended 31 March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc.	Manageriod ended 31 March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901
Consolidated Profit and Loss Account for the properticulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc.	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc.	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002
Consolidated Profit and Loss Account for the properticulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses	Mana March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838
Consolidated Profit and Loss Account for the properticulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000
Consolidated Profit and Loss Account for the properticulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364
Consolidated Profit and Loss Account for the properticulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246
Consolidated Profit and Loss Account for the properticulars Interest income Interest paid on deposits and borrowing etc. Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364
Consolidated Profit and Loss Account for the provision for: Loans and advances Provision for: Loans and advances Provision for: Loans and advances Porticulars Interest income Interest paid on deposits and borrowing etc. Net interest income Investment income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246
Consolidated Profit and Loss Account for the provision for: Consolidated Profit and Loss Account for the provision for: Consolidated Profit and Loss Account for the provisions Interest income Interest paid on deposits and borrowing etc. Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for:	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391
Consolidated Profit and Loss Account for the provision for: Loans and advances Diminution in value of investments Other sperating expenses Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391
Consolidated Profit and Loss Account for the provided profit and Loss Account for the prof	Mana March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000 1,129,838 225,000
Consolidated Profit and Loss Account for the provision for: Loans and advances Porticulars Consolidated Profit and Loss Account for the profit/(loss) before taxes Provision for: Loans and advances Provision for: Loans and advances Provision Profit/(loss) before taxes Provision for Tax:	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,303,462,246 1,353,088,391
Consolidated Profit and Loss Account for the per Particulars Interest income Interest paid on deposits and borrowing etc. Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391 579,304,308 773,784,083
Consolidated Profit and Loss Account for the per Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 (65,000,000) 358,253,993
Consolidated Profit and Loss Account for the per Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes	Mana March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,303,462,246 1,353,088,391 579,304,308 773,784,083
Consolidated Profit and Loss Account for the per Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 (65,000,000) 358,253,993
Consolidated Profit and Loss Account for the per Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment Income Investment Income	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 (65,000,000) 358,253,993 415,530,090
Consolidated Profit and Loss Account for the p Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes Appropriations: Statutory reserve General reserve Dividend etc.	Mana March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 (65,000,000) 358,253,993 (65,000,000) 358,253,993 415,530,090
Consolidated Profit and Loss Account for the p Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes Appropriations: Statutory reserve General reserve Dividend etc.	Mana March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 415,530,090 140,102,702
Consolidated Profit and Loss Account for the particulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes Appropriations: Statutory reserve General reserve Dividend etc. Retained earnings	Mana March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 (65,000,000) 358,253,993 (65,000,000) 358,253,993 415,530,090
Consolidated Profit and Loss Account for the p Particulars Interest income Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes Appropriations: Statutory reserve General reserve Dividend etc. Retained earnings Attributable to: Equity holders of BRAC Bank Ltd.	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	March 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 415,530,090 140,102,702 275,427,389
Interest income Interest paid on deposits and borrowing etc. Net interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes Appropriations: Statutory reserve General reserve	March 2012 Taka 3,783,235,459 2,352,361,615 1,430,873,844 393,941,021 797,859,198 82,077,318 2,704,751,381 656,909,851 158,904,480 14,786,796 52,076,192 64,981,515 2,025,000 2,617,685 880,402 258,488,961 245,187,459 1,456,858,341 1,247,893,040 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000 516,348,212 40,000,000	march 2011 Taka 3,313,973,670 2,379,547,257 934,426,413 951,720,993 717,834,619 52,568,612 2,656,550,637 584,036,957 149,613,901 6,278,385 54,741,799 104,395,002 1,875,000 1,129,838 225,000 158,244,001 242,922,364 1,303,462,246 1,303,462,246 1,353,088,391 579,304,308 773,784,083 423,253,993 (65,000,000) 358,253,993 415,530,090 140,102,702 275,427,389

Profit and Loss Account for the period end	ed 31 March 201	L2 (Unaudited)
articulars	March 2012 Taka	March 2011 Taka
terest income	3,644,028,069	3,231,843,060
terest paid on deposits and borrowing etc.	2,262,511,076	2,320,091,452
t interest income	1,381,516,993	911,751,608
vestment income	371,693,289	950,949,202
mmission, exchange and brokerage	711,283,092	603,178,748
her operating income	76,437,550	49,085,977
tal operating income	2,540,930,923	2,514,965,535
laries and allowances	609,707,676	556,295,273
ent, taxes, insurance, electricity etc.	146,306,592	135,561,763
gal expenses stage, stamps, telecommunication etc.	6,523,591 41,986,299	6,013,010 51,703,907
ationery, printing, advertisement etc.	59,974,455	95,000,562
nief Executive's salary & fees	2,025,000	1,875,000
rectors' fees & expenses	155,250	578,385
iditors' fee	880,402	225,000
epreciation on and repairs to bank's assets	242,591,899	152,000,350
her expenses tal operating expenses	234,065,896 1,344,217,059	235,894,470 1,235,147,718
ofit/(loss) before provisions	1,196,713,864	1,279,817,817
	2,200,120,001	2,210,021,021
ovision for: Loans and advances	514,979,762	579,304,308
Diminution in value of investments	40,000,000	010,004,000
Off balance sheet items		1
Others		
tal provision	554,979,762	579,304,308
rofit/(loss) before taxes rovision for Tax:	641,734,102	700,513,509
Current tax expense	321,000,000	395,000,000
Deferred tax expense/ (income)	(20,688,860)	(65,000,000)
otal provision for Tax	300,311,140	330,000,000
tal profit/(loss) after taxes	341,422,961	370,513,509
ppropriations:		
Statutory reserve	128,346,820	140,102,702
General reserve Dividend etc.		
Dividend etc.	128,346,820	140,102,702
atained envisors	213,076,141	230,410,807
etained earnings		
asic earnings per share	1.06	1.11
- ·		1. aspet
		Manager
hief Financial Officer	Man	aging Difector & CE
Consolidated Cash Flow Statement for the period	ended 31 March 2	012 (Unaudited)
	March 2012	March 2011
	Taka	Taka
Cash flows from operating activities		
Interest receipts	3,972,945,017	4,048,874,732
Interest payment	(2,047,677,096)	(1,993,696,993)
Dividends receipts Fees & commissions receipts	2,827,777 821,450,911	13,717,966 717,834,619
Cash payments to employees	(688,032,181)	(675,276,420)
Cash payments to suppliers	(158,585,640)	(172,997,668
Income tax paid	(206,343,825)	(495,079,579
Receipts from other operating activities	95,711,958	267,223,364
Payment for other operating activities	(875,088,199)	(537,542,563)
Operating profit/(loss) before changes in operating assets and liabilities (i)	917,208,721	1,173,057,457
	021 j200,121	2,210,001,101
Increase/decrease in operating assets & liabilities Loans and advances	(4,950,819,111)	(3,986,442,891
Other assets	(513,062,720)	28,384,264
Deposits from customers	8,520,418,991	10,526,955,679
Other liabilities	(156,007,508)	(375,475,501)
Cash utilised in operating assets & liabilities (ii)	2,900,529,652	6,193,421,551
Net cash (used)/flows from operating activities (i+ii)	3,817,738,373	7,366,479,008
Cash flows from investing activities		
Treasury bills	(393,449,059)	(319,415,796)
Treasury bonds	(254,806,001)	(361,525,546)
Sale/ (Investment) in shares	419,590,461	(116,563,841)
	39,500	279,700
Investment in prize bond	//A U19 E9 11 .	
Acquisition of fixed assets	(76,918,682) 650,000	
	(76,918,682) 650,000 (304,893,781)	277,500

		March 2012	March 2011
		March 2012	March 2011
Cook flows from flowering	ath daloo	Taka	Taka
C. Cash flows from financing ac			(450 000 000)
Proceeds from issue of prefe			(150,000,000)
Payment of dividend on prefe	erence share		(14,343,750)
Payment for lease finance		(94,560)	(94,560)
Borrowings from other banks		(724,026,168)	(3,188,427,205)
Money at call and short notic			(450,000,000)
Borrowings from Bangladesh	Bank	222,008,304	133,746,969
Share money deposit		256,941,098	
Donor grant received		69,356,004	
Cash Dividend		(551,999)	
Net cash flows from financing	g activities	(176,367,321)	(3,669,118,546)
Net increase/decrease in cas	sh	3,336,477,271	2,774,615,584
Cash and cash equivalents a		16,358,070,387	13,740,301,044
Cash and cash equivalents a	t end of period	19,694,547,658	16,514,916,628
Cash and cash equivalents a	t end of the period:		
Cash in hand (including foreign		3,620,369,629	3,542,987,674
Balance with Bangladesh Bar		9,013,499,943	8,663,527,908
(including foreign currency)			
Balance with other banks and	d financial institutions	6,620,678,086	3,408,401,046
Money at call and short notic		440,000,000	900,000,000
money at our and onert notice		19,694,547,658	16,514,916,628
Cash Flow Statement	for the period ender		
Cash Flow Statement	for the period ende	March 2012 March 2012 Taka	March 2011 Taka
	76.600	March 2012	March 2011
	76.600	March 2012 Taka	March 2011 Taka
A. Cash flows from operating ac Interest receipts	76.600	March 2012 Taka 3,944,574,088	March 2011 Taka 3,928,743,224
A. Cash flows from operating ac Interest receipts Interest payment	76.600	March 2012 Taka 3,944,574,088 (1,852,616,122)	March 2011 Taka 3,928,743,224 (1,896,505,110)
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts	ctivities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts	ctivities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees	ctivities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554)
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers	ctivities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225)
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid	ctivities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037)
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating	ctivities g activities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before	g activities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038)
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i)	g activities g activities activities: e changes in operating	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operating	g activities g activities activities: e changes in operating	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operati Loans and advances	g activities g activities activities: e changes in operating	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operati Loans and advances Other assets	g activities g activities activities: e changes in operating	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609)
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operati Loans and advances Other assets Deposits from customers	g activities g activities activities: e changes in operating	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operations and advances Other assets Deposits from customers Other liabilities	g activities g activities activities: e changes in operating ing assets & liabilities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963)
A. Cash flows from operating ac Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operati Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating ass	g activities g activities activities: a changes in operating ling assets & liabilities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operations and advances Other assets Deposits from customers Other liabilities	g activities g activities activities: a changes in operating ling assets & liabilities	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924)	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963)
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operational Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets Net cash (used)/flows from cash Cash flows from investing acceptable.	g activities g activities activities: e changes in operating ling assets & liabilities sets & liabilities (ii) operating activities (i+ii)	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060 4,598,535,805	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368 7,187,312,070
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operational Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating as Net cash (used)/flows from our Treasury bills	g activities g activities activities: e changes in operating ling assets & liabilities sets & liabilities (ii) operating activities (i+ii)	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060 4,598,535,805	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368 7,187,312,070
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Payment for other operating Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operati Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating as Net cash (used)/flows from outpers of the commission of	g activities g activities activities: e changes in operating ling assets & liabilities sets & liabilities (ii) operating activities (i+ii)	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060 4,598,535,805	3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368 7,187,312,070
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operational Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating as Net cash (used)/flows from output Cash (used)/flo	g activities g activities activities: e changes in operating ling assets & liabilities sets & liabilities (ii) operating activities (i+ii)	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060 4,598,535,805	3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368 7,187,312,070 (319,415,796) (361,525,546) 24,849,976
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operatit Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating ass Net cash (used)/flows from of the cash (used)/f	g activities g activities activities: e changes in operating ling assets & liabilities sets & liabilities (ii) operating activities (i+ii)	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060 4,598,535,805 (393,449,059) (254,806,001) 147,464,479 39,500	March 2011 Taka 3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368 7,187,312,070 (319,415,796) (361,525,546) 24,849,976 279,700
A. Cash flows from operating as Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating Payment for other operating Payment for other operating a Operating profit/(loss) before assets and liabilities (i) Increase/decrease in operational Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating as Net cash (used)/flows from other cash (used)/flows from other liabilities Cash flows from investing active active to the cash (used)/flows from Sale/ (Investment) in shares	g activities g activities activities: e changes in operating ling assets & liabilities sets & liabilities (ii) operating activities (i+ii)	March 2012 Taka 3,944,574,088 (1,852,616,122) 2,827,777 711,283,092 (641,901,858) (95,512,318) (187,456,524) 95,618,521 (461,866,911) 1,514,949,746 (4,979,695,290) (482,480,503) 8,661,710,777 (115,948,924) 3,083,586,060 4,598,535,805	3,928,743,224 (1,896,505,110) 13,717,966 603,178,748 (609,778,554) (160,596,225) (216,843,037) 263,740,729 (430,317,038) 1,495,340,702 (3,966,114,480) (568,025,609) 10,519,025,421 (292,913,963) 5,691,971,368 7,187,312,070 (319,415,796) (361,525,546) 24,849,976

(150,000,000) (14,343,750)

(3,500,000,000)

(3,980,596,781)

2,436,872,991

13,484,961,649

15,921,834,640

3,542,780,068

8,663,527,908

2,815,526,664

15,921,834,640

900,000,000

(450,000,000)

133,746,969

(650,000,000)

(595,273,999)

3,436,159,323

15,670,014,296

19,106,173,619

3,619,828,250

9,013,499,943

6,032,845,426

19,106,173,619

440,000,000

55,278,000

(551,999)

Consolidated Statement of Changes in Equity for the period ended 31 March 2012 (Unaudited)									
Amount I							Amount in Tak		
Particulars	Paid up share capital	Preference share capital	Share Premium	Statutory Reserve	Revaluation Reserve	Share money Deposit	Retained Earnings	Minority Interest	Total
Balance at 01 January 2012	3,212,352,000	350,000,000	1,553,052,103	2,536,431,462	163,089,754	62,333,542	2,282,951,075	321,435,935	10,481,645,871
Adjustment for acquisition of EPL shares		-	-	-	-	-	-	-	-
Adjustment for acquistion of EPSL shares				-	- 1				
Net profit for the period				-	- 1		254,091,239	(2,794,822)	251,296,417
Share money deposit		-	-	-		131,039,960	-	-	131,039,960
Share money deposit of B-Kash Ltd.				*	2.1			124,206,866	124,206,866
Statutory reserve	-		-	128,346,820	2527 1212 221 221 221 2		10.00	200 Stranger	128,346,820
Revaluation reserve of securities					(139,388,834)				(139,388,834)
Dividends (Bonus share)		-	Q.	-	20	1			10 12
Cash Dividends					7.0				
Redeemtion of preference share					- 1				
Dividend on preference share		-	-	-	-	-	-	-	_
Balance as at 31 March 2012	3,212,352,000	350,000,000	1,553,052,103	2,664,778,283	23,700,919	193,373,502	2,537,042,314		10,977,147,100
Balance as at 31 December 2011	3,212,352,000	350,000,000	1,553,052,103	2,536,431,462	163,089,754	62,333,542	2,282,951,075	321,435,935	10,481,645,870

Statement of Changes in Equity for the period ended 31 March 2012 (Unaudited)							
							Amount in Taka
Particulars	Paid up share Capital	Preference share Capital	Share Premium	Statutory Reserve	Revaluation Reserve	Retained Earnings	Total
Balance at January 01, 2012 Net profit for the period Statutory reserve Exchange equilization reserve Revaluation reserve of securities Dividends (Bonus share) Cash Dividends) Dividend on preference share)	3,212,352,000	350,000,000	1,406,000,000	2,536,431,462 128,346,820	163,089,754 (139,388,834)	1,934,731,623 213,076,141	9,602,604,839 213,076,141 128,346,820 (139,388,834)
Balance as at 31 March 2012	3,212,352,000	350,000,000	1,406,000,000	2,664,778,283	23,700,919	2,147,807,764	9,804,638,966
Balance as at 31 December 2011	3,212,352,000	350,000,000	1,406,000,000	2,536,431,462	163,089,754	1,934,731,623	9,602,604,839