Financial Statements

BRAC Bank Limited Anik Tower, 220/B Tejgaon Gulshan Link Road, Tejgaon, Dhaka-1208

For the period ended 30 September 2016 (Un-audited)



	ed) as at 30 Septe	mber 2016	Balance Sheet (Un-audited) as	at 30 September 2	016
	Sept 2016 Taka	Dec 2015 Taka		Sept 2016 Taka	Dec 2015 Taka
PROPERTY AND ASSETS Cash	14,756,446,940	16,227,438,475	PROPERTY AND ASSETS		
Cash in hand	4,597,106,250	5,634,556,964	Cash Cash in hand	14,744,334,012	16,206,841,383 5,613,959,872
(Including foreign currency) Balance with Bangladesh Bank and its agent Bank(s)	10,159,340,690	10,592,881,511	(Including foreign currency)	4,584,993,322	5,013,959,872
(Including foreign currency)			Balance with Bangladesh Bank and its agent Bank(s)	10,159,340,690	10,592,881,511
Balance with other Banks and Financial Institutions Inside Bangladesh	26,711,843,779 23,844,300,616	24,790,485,928 20,030,174,259	(Including foreign currency)	47.005.405.005	20 040 444 600
Outside Bangladesh	2,867,543,163	4,760,311,669	Balance with other Banks and Financial Institutions Inside Bangladesh	17,265,405,205 14,491,691,425	22,319,441,398 17,705,308,414
Money at call and short notice	- "		Outside Bangladesh	2,773,713,780	4,614,132,984
Investments Government	29,984,188,403 24,029,902,043	20,017,491,682 14,979,456,068	Money at call and short notice	-	-
Others	5,954,286,360	5,038,035,614	Investments Government	29,612,673,297 24,029,902,043	19,779,252,144 14,979,456,068
Loans and advances	155,500,773,767	149,934,139,696	Others	5,582,771,254	4,799,796,076
Loans, cash credit, overdrafts etc. Bills purchased & discounted	153,957,693,110 1,543,080,657	148,646,144,849 1,287,994,847	Loans and advances	153,217,091,033	147,433,607,286
Fixed assets including premises, furniture and fixtures	4,014,807,540	4,038,487,515	Loans, cash credit, overdrafts etc.	151,674,010,376	146,145,612,439
Other assets	15,579,016,414	15,338,523,394	Bills purchased & discounted	1,543,080,657	1,287,994,847 2,937,117,061
Non-banking assets Goodwill	62,230,075 1,412,198,710	62,230,075 1,412,198,710	Fixed assets including premises, furniture and fixtures Other assets	2,883,129,470 16,717,551,275	15,753,923,195
Total Property and Assets	248,021,505,628	231,820,995,475	Non-banking assets	62,230,075	62,230,075
LIABILITIES AND CAPITAL			Total Property and Assets	234,502,414,367	224,492,412,542
Liabilities	20 064 054 040	04 674 004 500	LIABILITIES AND CAPITAL LIABILITIES		
Borrowings from other banks, financial institutions & agents Borrowings from Central Bank	4,104,442,765	24,671,834,522 4,527,813,643	Borrowings from other banks, financial institutions & agent		22,432,693,400
Convertible Subordinate Bonds Money at Call and Short notice	2,951,079,000 5,465,200,000	3,000,000,000 3,780,000,000	Borrowings from Central Bank Convertible Subordinate Bonds	4,104,442,765 2,951,079,000	4,527,813,643 3,000,000,000
Deposits and other accounts	152,860,262,133	142,648,188,939	Money at Call and Short notice	5,465,200,000	3,780,000,000
Current accounts & other accounts Bills payable	56,540,005,999 1,221,756,737	58,230,154,895 843,532,886	Deposits and other accounts	145,847,780,166	143,320,511,483
Savings deposits	30,803,853,783	29,105,666,315	Current accounts & other accounts	42,661,115,999	49,153,715,208
Fixed deposits Other deposits	62,864,257,754 1,430,387,860	53,409,522,433 1,059,312,410	Bills payable Savings deposits	1,221,756,737 30,803,853,783	843,532,886 29,105,666,315
Other liabilities	32,159,760,574	31,702,429,517	Fixed deposits	69,730,665,787	63,154,460,049
Total Liabilities	225,604,796,388	210,330,266,621	Other deposits	1,430,387,860	1,063,137,025
Capital and Shareholders' Equity			Other liabilities	28,255,152,827	28,615,982,313
Paid up share capital Share premium	7,104,369,100 4,819,090,866	7,092,873,210 4,781,671,715	Total Liabilities	214,402,178,067	205,677,000,839
Statutory reserve	3,470,350,332	3,470,350,332	Capital and Shareholders' Equity Paid up share capital	7,104,369,100	7,092,873,210
Dividend Equalization Fund Revaluation reserve on Government securities	355,218,455 216,622,240	219,539,410	Share premium	3,659,942,031	3,622,522,880
Revaluation reserve on assets	516,373,535	516,373,535	Statutory reserve	3,470,350,332	3,470,350,332
Share money deposit Surplus in profit and loss account/Retained Earnings	23,718,584 4,528,980,389	23,718,584 4,088,724,423	Dividend Equalization Fund Revaluation reserve on Government securities	355,218,455 216,622,240	219,539,410
Total shareholders' equity	21,034,723,501	20,193,251,209	Revaluation reserve on Government securities Revaluation reserve on assets	516,373,535	516,373,535
Minority Interest	1,381,985,739	1,297,477,645	Surplus in profit and loss account/Retained earnings	4,777,360,607	3,893,752,336
Total equity	22,416,709,240	21,490,728,854	Total shareholders' equity	20,100,236,300	18,815,411,703
Total Liabilities and Shareholders' Equity	248,021,505,628	231,820,995,475	Total Liabilities and Shareholders' Equity	234,502,414,367	224,492,412,542
DFF BALANCE SHEET ITEMS	Sept 2016 Taka	Dec 2015 Taka	OFF BALANCE SHEET ITEMS	Sept 2016 Taka	Dec 2015 Taka
Contingent Liabilities		,	Contingent Liabilities		,
Acceptances and endorsements Irrevocable letter of credits	10,632,539,751 27,685,478,749	12,967,621,606 20,193,505,068	Acceptances and endorsements Irrevocable letter of credits	10,632,539,751 27,685,478,749	12,967,621,606 20,193,505,068
Letter of guarantees	6,536,577,773	5,765,094,383	Letter of guarantees Bills for collection	6,536,577,773 1,415,317,453	5,765,094,383 1,810,581,090
Bills for collection Tax liability	1,415,317,453 43,700,000	1,810,581,090 43,700,000	Tax liability	43,700,000	43,700,000
Other contingent liabilities	12,666,015,174	9,173,220,373	Other contingent liabilities	12,666,015,174	9,173,220,373
Total Contingent Liabilities	58,979,628,900	49,953,722,520	Total Contingent Liabilities Other Commitments	58,979,628,900	49,953,722,520
Other Commitments Documentary credits and short term trade related transactions	-	-	Other Commitments Documentary credits and short term trade related transaction	ns -	-
Forward assets purchased and forward deposits placed	-	-	Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitme	ents -	-	Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other com	mitments -	-
Total Other Commitments	-		Total Other Commitments	-	
Total Off-Balance Sheet items including contingent liabilities	58,979,628,900	49,953,722,520	Total Off-Balance Sheet Items Including contingent liabilities	58,979,628,900	49,953,722,520
40		(.	-fin		9
		Sax	ASI Rimi	′	Sport
SI Rimi		CATTO	Vario (roton M	lanaging Director & C
Chief Financial Officer Company Secreta	ry Ma	naging Director & CFO	Chief Financial Officer Company Sec		
Chief Financial Officer Company Secreta	ry Ma	naging Director & CEO	Chief Financial Officer Company Sec	recary w	
Chlef Financial Officer Company Secreta	ry Ma	naging Dijector & CEO	Chief Financial Officer Company Sect	iousy m	S
Ita .	ry Ma	naging Dijlector & CEO	lta .	·	Flace
Chief Financial Officer Company Secreta	ry Ma	naging Director & CEO	Chief Financial Officer Company Section Compan	·	STALL Chairman_
Ha.	ry Ma	naging Dijector & CEO	lta .	·	Hau Chairman
Director Ailastralikir Director		STAME Chairman	Director / Director	v	Haue Chairman
Director Jihoshitahin Director		Chairman Chairman anges in Equity (U	Director n-audited) for the period ended 30 Septem	v	Chelrman Amount in Ta
Director / Director Consolidated S	Statement of Ch	Chairman Chairman Chairman Chairman Chairman Chairman Chairman	Director Assets Revaluation Reserve on Govt. Revealuation Revealuation Revealuation Reserve on Govt. Revealuation Revealuation Reserve on Govt. Revealuation Revealuation Reserve on Govt. Revealuation	ber 2016	y Total
Director Director Director	Statement of Ch Share St Premium R	Chairman Chairm	Director n-audited) for the period ended 30 Septem Reserve on Govt. Securities Revaluation Reserve on Govt.	ber 2016 Retained Minorite Earnings Interes	y Total
Director Consolidated S Particulars Pald up share capital Balance as at 0.1 January 2016 Vet profit for the period	Statement of Ch Share St Premium R	Chairman Chairman Chairman Chairman Chairman Chairman Chairman	Director Director Director Director	ber 2016	y Total t 21,490,728,8
Particulars Particulars Particulars Pald up share capital 7,092,873,210 Vet profit for the period Statutory reserve Joiledné Laquilization Fund	Statement of Ch Share St Premium R	Chairman Chairm	Director Revaluation Reserve on Govt. Securities 219,539,410 S16,373,535 Share money deposit deposit 4.2.5	ber 2016 Retained Interes 188,724,423 1,297,477	Total .645 .094 21,490,728,88 2,656,074,79
Particulars Particulars Pald up share capital Balance as at 0.1 January 2016 Net profit for the period Statutory reserve Dividend Equalization Fund ordinary Share issue 11,495,890	Statement of Ch Share St Premium R	Chairman Chairm	Director Revaluation Reserve on Govt. Securities 219,539,410 S16,373,535 Share money deposit deposit 4.2.5	ber 2016 Retained Interes 188,724,423 1,297,477 171,566,696 84,508	y Total t 21,490,728,8
Particulars Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period Statutory reserve Dividend Equalization Fund Ordinary Share Issue Preference share capital of bKash Ltd. Phase Permium	Statement of Ch Share St Premium R	Chairman Chairm	Director Director Director Director	ber 2016 Retained Interes 188,724,423 1,297,477 171,566,696 84,508	7 Total 1,645 21,490,728,81 2,656,074,76 11,495,81 37,419,11
Particulars Pardulars Pald up share capital of Mash Ltd. Share Prenium - Revaluation reserve Share money deposit Pald up share capital of Mash Ltd. Share Prenium - Share Prenium - Share money deposit - Share money deposit	Statement of Ch Share St Premium R 4,781,671,715 3,41	Chairman Chairm	Director Director Director Director	ber 2016 Retained Interes B88,724,423 1,297,477 84,508 355,218,455)	7 Total 1,645 21,490,728,88 2,656,074,76 11,495,88 37,419,11 (2,917,1
Particulars Particulars Pald up share capital Balance as at 01 January 2016 Vet profit for the period Statutory reserve Dividend Equalization Fund Ordinary Share Issue Perference share capital of bKash Ltd. Share Premium Revaluation reserve Share money deposit Cash Dividends for the year 2015 - Cash Dividends for the year 2015 - Cash Dividends for the year 2015	Share Premium St. 4.781.671.715 3.4: 37,419,151	Chairman Chairm	n-audited) for the period ended 30 Septem Reserve on Govt. Securities 219,539,410 516,373,535 23,718,584 4.(2,917,170)	ber 2016 Retained Interes 1,297,473 771,566,696 355,218,455) 776,092,275)	7 Total 1,645 21,490,728,81 1,094 2,856,074,71 11,495,81 37,419,11 (2,917,1 (1,776,092,2)
Particulars Pardulars Pald up share capital Balance as at 01 January 2016 tet profit for the period attutory reserve lividend Equalization Fund rotinary Share capital of bKash Ltd. Ahare Premium revealuation reserve - 1 1,495,890 reference share capital of bKash Ltd. Ahare Premium revealuation reserve - 1 1,495,890 as a billiodends for the year 2015 also lividends for the year 2015 also lividends for the year 2015 also lividends for the year 2016 7,104,369,100 7,104,369,100	Share St. A.781,671,715 3.4:	Chairman Chairm	Director	ber 2016 Retained Interes B88,724,423 1,297,477 84,508 355,218,455)	7 Total t 21,490,728,81 2,856,074,71 11,495,81 37,419,11 (1,76,092,21 (2,739) 22,416,709,2

	ated Profit and he period ende				Consolidated Cash Flow S For the period ended 3
	Quarter ended July to Sept 2016 Taka	Quarter ended July to Sept 2015 Taka	Cumulative Jan to Sept 2016 Taka	Cumulative Jan to Sept 2015 Taka	
Interest income Interest paid on deposits and borrowing etc Net Interest Income	5,061,604,219 2,014,028,874 3,047,575,345	4,703,072,495 1,983,260,389 2,719,812,106	14,103,550,882 5,300,138,117 8,803,412,765	13,243,372,797 6,333,910,957 6,909,461,840	Cash flows from operating activities Interest receipts Interest payment Dividends receipts
Investment income	673,684,705	522,814,011	1,803,418,451	2,056,523,681	Fees & commissions receipts
Commission, exchange and brokerage Other operating income	1,325,885,462 302,852,413	1,233,217,569 334,132,046	4,021,856,971 1,038,839,084	3,594,189,698 949,037,916	Recoveries on loans previously written off Cash payments to employees
Total operating income	5,349,997,925	4,809,975,732	15,667,527,271	13,509,213,135	Cash payments to suppliers Income tax paid
Salaries and allowances Rent, taxes, insurance, electricity etc.	1,243,135,990 318,746,704	1,084,460,836 267,609,917	3,500,449,007 928,858,030	3,015,555,395 756,564,301	Receipts from other operating activities
Legal expenses	18,485,540	18,540,716	60,460,717	86,604,729	Payment for other operating activities Operating Cash flow before changes in operating
Postage, stamps, telecommunication etc Stationery, printing, advertisement etc.	255,118,433	86,832,780 131,155,858	215,988,176 890,025,692	221,170,669 615,539,553	assets and liabilities (i) Increase/decrease in operating assets & liabilities
Chief Executive's salary & fees Directors' fees & expenses	3,986,500 650,288	3,583,500 532,243	10,909,000 2,274,343	11,858,917 1,304,626	Loans and advances
Auditors' fee Depreciation and repairs on bank's asset	2,229,851	1,659,963 357,203,290	4,331,728 1,112,568,231	3,619,508 1,124,096,125	Other assets Deposits from other banks/borrowings
Other expenses	638,434,321	574,939,218	1,775,373,531	1,858,854,937	Deposits from customers
Total operating expenses Profit/(loss) before provisions	2,945,236,852	2,526,518,321 2,283,457,411	8,501,238,455 7,166,288,816	7,695,168,760 5,814,044,375	Other liabilities Cash utilised in operating assets & liabilities (ii)
Provision for:					Net cash (used)/flows from operating activities (i+ii)
Loans and advances	749,791,401	1,061,671,241	2,247,935,127	2,467,594,787	B. Cash flows from investing activities Treasury bills
Diminution in value of investments Off balance sheet items	35,500,000	(15,260,006)	35,500,000	(5,260,006)	Bangladesh Bank Bills
Others Total provision	785,291,401	1,046,411,235	2,283,435,127	2,462,334,781	Treasury bonds Encumbured Securities
Profit/(loss) before taxes	1,619,469,672	1,237,046,176	4,882,853,689	3,351,709,594	Sale/ (Investment) in shares Investment in Bonds
Provision for Tax:	704 000 440		2.262.209.601	4 707 044 000	Redemption of BBL Bond
Deferred tax expense/ (income)	721,383,442 (9,599,908)	689,662,727 2,685,773	(35,430,703)	1,737,944,606 68,838,344	Acquisition of fixed assets Disposal of Fixed Assets
Total provision for Tax Total profit/(loss) after taxes	711,783,534 907,686,138	692,348,500 544,697,676	2,226,778,898	1,806,782,950 1,544,926,644	Net cash used in investing activities
	551,555,255	011,001,010	2,000,011,100		C. Cash flows from financing activities
Appropriations: Statutory reserve	-	-	-	-	Proceeds from issue of ordinary shares Share Premium
General reserve	-			-	Dividend paid Net cash flows from financing activities
Retained earnings	907,686,138	544,697,676	2,656,074,790	1,544,926,644	D. Net Increase/decrease in cash (A+B+C)
Attributable to:					E. Cash and cash equivalents at beginning of year
Equity holders of BRAC Bank Ltd. Minority interest	782,222,494 125,463,643	608,887,329 (64,189,653)	2,571,566,696 84,508,094	1,628,780,159 (83,853,515)	Cash and cash equivalents at end of period (D+E)
	907,686,137	544,697,676	2,656,074,790	1,544,926,644	Cash and cash equivalents at end of the period: Cash in hand (including foreign currency)
Earning Per Share (EPS)	1.10	0.86	3.62	2.30	Balance with Bangladesh Bank and its agents bank(s) (including foreign currency)
A	O. I			14.	Balance with other banks and financial institutions
Chief Financial Officer	Company Secretar		6	Director & CEO	Money at call and short notice Prize Bond
Mahar ,	Jihad Hakir		8	Hace	Cash Flow State
Director Profit and Loss Account	Ailad Ishin Director	or the period e	Ch nded 30 Septer	nber 2016	Cash Flow State For the period ender
		or the period e	nded 30 Septer	mber 2016	For the period ender
	Quarter ended July to Sept 2016	Quarter ended July to Sept 2015	Cumulative Jan to Sept 2016	Cumulative Jan to Sept 2015	For the period ender
Profit and Loss Account	Quarter ended July to Sept 2016 Taka 4,403,796,512	Quarter ended July to Sept 2015 Taka 4,668,072,786	Cumulative Jan to Sept 2016 Taka 13,340,161,561	Cumulative Jan to Sept 2015 Taka 13,066,838,574	For the period ender A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts
Profit and Loss Account	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574	Quarter ended July to Sept 2015 Taka 4,668,072,786 2,126,381,512	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763	Cumulative Jan to Sept 2015 Taka 13,066,838,574 6,700,889,116	For the period ender A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off
Profit and Loss Account Interest income Interest paid on deposits and borrowing etc. Net Interest Income Investment income	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831	Quarter ended July to Sept 2015 Taka 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247	Cumulative Jan to Sept 2015 Take 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees
Profit and Loss Account Interest income Interest paid on deposits and borrowing etc. Net Interest income	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237	Quarter ended July to Sept 2015 Taka 4,668,072,786 2,126,381,512 2,541,691,274	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883	Cumulative Jan to Sept 2015 Taka 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135	For the period ender A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income	Quarter ended July to Sept 2016 Talka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062	Quarter ended July to Sept 2015 Taka 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032 682,343,917 234,541,777 3,980,557,000	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,221,445,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687	Cumulative Jan to Sept 2015 Taka 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities
Profit and Loss Account Interest income Interest paid on deposits and borrowing etc. Net Interest Income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,998 669,055,31 601,395,237 287,092,056 4,309,649,062 905,220,411	Quarter ended July to Sept 2015 Taka 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032 682,343,917 234,541,777 3,980,557,000 739,347,078	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918	Cumulative Jan to Sept 2015 Take 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating
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	Quarter ended July to Sept 2016 Take 4,403,796,512 1,651,690,574 2,752,405,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075	Quarter ended July to Sept 2015 Taka 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032 682,343,917 234,541,777 3,980,567,000 739,347,078 242,360,626 15,361,904	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 227,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690	Cumulative Jan to Sept 2015 Taka 13,066,838,574 6,700,899,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i)
Interest income Interest paid on deposits and borrowing etc. Net 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.	Quarter ended July to Sept 2016 Talka 4.403,796.512 1.651.690.574 2.752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240	Quarter ended July to Sept 2015 Taka 4.668,072.786 2.126.381.512 2,541.891.274 521.980,032 682.343,917 234.541.777 3,980,587,000 739.347,078 242.360,626 15,361.904 73,006,382 66.843,210	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,985,482	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers
Interest income Interest paid on deposits and borrowing etc. Net 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	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085	Quarter ended July to Sept 2015 Talka 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032 682,343,917 234,541,777 234,541,775 242,360,626 15,361,904 73,006,382	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796	Cumulative Jan to Sept 2015 Taka 13,066.838,574 6,700.889,116 6,365,949,458 2,057,723,378 2,072,274,135 704.486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408	A Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net 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	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,998 669,055,83 669,055,83 609,050 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189	Quarter ended July to Sept 2015 Taka 4.668,072,786 2.126,381,512 2,544,691,274 521,980,032 682,343,917 234,541,777 3,980,587,000 739,347,078 242,360,626 615,361,904 73,006,382 66,843,210 3,583,500 155,250 232,000	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 297,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,999,000 879,000 918,564	Cumulative Jen to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,077,274,135 2,077,274,135 2,170,456,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 442,750 775,000	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Uposits from other banks/borrowings Deposits from other banks/borrowings
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest Income Investment income Investment income Total 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 and repairs on bank's asset Other expenses	Quarter ended July to Sept 2016 Take 4.403,796,512 1.651,690,6574 2.752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 \$ 236,258,374 486,796,312	Quarter ended July to Sept 2015 Taka 4.668,072,786 2.126.381.512 2,544.891,274 521,980,032 682,343,917 3,980,557,000 739,347,078 242,360,626 15,361,904 73,006,382 66,843,210 3,583,500 250,418,305 271,364,185	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,955,482 11,858,917 142,750 775,000 860,273,226 1,228,970,626	A Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Recoveries on loans previously written off Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & Ilabilities Loans and advances to customers Other assets Deposits from other banks/borrowings
Interest income Interest paid on deposits and borrowing etc. Net 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 & fess Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374	Quarter ended July to Sept 2015 Take 4,668,072,786 2,126,381,512 2,542,091,274 521,980,032 682,343,917 234,541,777 3,980,567,000 739,947,078 242,360,626 15,561,904 73,006,382 66,843,210 3,583,500 155,250 232,000 290,418,305	Cumulative Jan to Sept 2016 Take 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,999,000 918,564 706,639,999	Cumulative Jen to Sept 2015 Take 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,235,754 685,025,214 73,006,282 188,184,408 204,965,482 211,858,917 442,750 775,000 860,273,226	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii)
Interest income Interest paid on deposits and borrowing etc. Net 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 & reached Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,995,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,955,240 216,600 306,189 \$ 236,258,374 486,796,312 2,034,183,776	Quarter ended July to Sept 2015 Teka 4.668,072,786 2.126,381,512 2,541,891,274 521,980,032 682,343,917 33,980,557,000 739,347,078 242,360,626 15,361,904 73,006,382 66,843,210 3,583,500 220,0418,305 271,384,185 1,702,672,440 2,277,884,580	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,999,000 879,000 918,564 706,639,999 1,335,753,740 5,918,208,062	Cumulative Jan to Sept 2015 Taka 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,333,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 442,750 775,000 860,273,226 6,223,970,666	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities () Increase/decrease in operating assets & liabilities Loans and advances to customers Other lassification of the banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+) B. Cash flows from investing activities (i+)
Interest income Interest paid on deposits and borrowing etc. Net 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 & responses Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Profit/(loss) before provisions	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,995,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,955,240 216,600 306,189 \$ 236,258,374 486,796,312 2,034,183,776	Quarter ended July to Sept 2015 Take 4.668.072.786 2.126.381.512 2.541.691.274 521.980.032 682.343.917 234.541.777 3.980.657,000 15.361.904 73.006.382 66.843.210 155.250 232.000 290.418.305 271.364.185 1702.672.440	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,999,000 879,000 918,564 706,639,999 1,335,753,740 5,918,208,062	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 211,858,917 442,750 775,000 860,273,226 5,223,757,659 5,776,675,792	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Recoveries on loans previously written off Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (I+I B. Cash flows from investing activities Treasury bills Bangladean Bank Bills
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest Income Investment income Investment income Investment 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 and repairs on bank's asset Other expenses Total operating expenses Proftly(loss) before provisions Provision for Loans and advances Diminution in value of investments Off balance sheet items	Quarter ended July to Sept 2016 Take 4.403,796,512 1,651,690,574 2,752,2105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286	Quarter ended July to Sept 2015 Teka 4.668,072,786 2.126,381,512 2,541,891,274 521,980,032 682,343,917 33,980,557,000 739,347,078 242,360,626 15,361,904 73,006,382 66,843,210 3,583,500 220,0418,305 271,384,185 1,702,672,440 2,277,884,580	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740 5,918,208,052 6,814,093,635	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 2188,184,408 204,965,482 11,858,917 775,000 860,273,226 1,228,970,626 5,423,757,692	A Cash flows from operating activities Interest receipts Interest receipts Interest receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+I) B. Cash flows from Investing activities Treasury bilis Bangladesh Bank Bilis Treasury bonds Encumbured Securities
Interest income Interest paid on deposits and borrowing etc. Net 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 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 and repairs on bank's asset Other expenses Total operating expenses Provision for Loans and advances Diminution in value of investments Off balance sheet items Others Total provision	Quarter ended July to Sept 2016 Take 4.403,796,512 1,651,690,574 2,752,2105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103	Quarter ended July to Sept 2015 Teke 4.668,072,786 2.126,381,512 2,541,891,274 324,541,777 3,980,557,000 739,347,078 242,360,626 15,361,904 73,006,382 66,843,210 3,583,500 220,418,305 271,364,185 1,702,672,440 2,277,884,560	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,096 204,965,482 11,858,917 715,000 600,273,226 1,228,970,626 5,423,787,695 5,776,675,792	A Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Recoveries on loans previously written off Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (I+I B. Cash flows from Investing activities Treasury bills Bangladean Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Total operating income Total operating income Stationery, printing, advertisement etc. Chief Executives' salary & fees Directors' fees & expenses Protection and repairs on bank's asset Other expenses Total operating expenses Profty(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profity(loss) before taxes	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 236,258,374 486,796,312 2,034,183,776 2,275,465,286	Quarter ended July to Sept 2015 Take 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032 682,343,917 33,980,567,000 739,947,078 242,346,026 15,361,904 73,006,382 66,843,210 3,583,500 290,418,305 271,384,185 4,702,972,444 2,277,884,560	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1.784,525,247 1.891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 879,000 918,564 706,639,999 1.335,753,740 5,918,208,062 6,814,093,635	Cumulative Jan to Sept 2015 Taka 13.066.838.574 6.700.889.116 6.365,949.458 2.057.723.378 2.072.274.135 704.486.480 11,200.433.451 2.170.255.754 73.006.282 188.184.408 204.965.482 11,858.917 442.750 775.000 860.273.226 1.228.970.626 5.423.7875.659 5,776,675,792	A Cash flows from operating activities Interest receipts Interest receipts Interest receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+i B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of BBL Bond
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest Income Investment income Investment income Investment income Total operating income Salaries and allowances Salaries and allowances Fostage, stamps, telecommunication etc Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Total operating expenses Proft/(loas) before provisions Provision for. Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Proft/(loas) before taxes Provision for Tax: Current tax expense	Quarter ended July to Sept 2016 Take 4.403,796,512 1,651,690,574 2,752,2105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103	Quarter ended July to Sept 2015 Teke 4.668,072,786 2.126,381,512 2,541,891,274 324,541,777 3,980,557,000 739,347,078 242,360,626 15,361,904 73,006,382 66,843,210 3,583,500 220,418,305 271,364,185 1,702,672,440 2,277,884,560	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,096 204,965,482 11,858,917 715,000 600,273,226 1,228,970,626 5,423,787,695 5,776,675,792	A Cash flows from operating activities Interest receipts Interest receipts Interest receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Operating Cash flow before changes in operating assets and liabilities of Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds
Interest income Interest paid on deposits and borrowing etc. Net 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 and repairs on bank's asset Other expenses Total operating expenses Total operating expenses Proft/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Proftly (loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total provision for Tax Total provision for Tax:	Quarter ended July to Sept 2016 Telsa 4,403,796,512 1,651,690,574 2,752,105,998 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 659,884,933	Quarter ended July to Sept 2015 Teka 4.668,072,786 2.126,381,512 2,541,891,274 521,980,032 682,343,917 739,947,078 242,360,626 15,361,904 73,006,382 68,243,210 3,583,500 220,418,305 271,384,185 1,702,672,440 2,277,884,580	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,955,482 11,858,917 775,000 860,273,226 1,228,970,626 5,423,787,659 5,776,675,792 2,207,594,787 10,000,000 1,2217,594,787 3,559,081,005	A Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash flows from investing activities Treasury bills Bangladean Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemptin Bonds Redemptin of BBL Bond Acquisition of Fixed Assets Disposal of Fixed Assets Net cash used in Investing activities
Interest income Interest paid on deposits and borrowing etc. Net 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 Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Proful/(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Total provision Proful/(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income)	Quarter ended July to Sept 2016 Taka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 216,600 306,189 236,258,374 486,796,312 2,034,183,776 2,275,465,296 629,993,103 35,500,000 665,493,103 1,609,972,183	Quarter ended July to Sept 2015 Teke 4,668,072,786 2,126,381,512 2,541,691,274 521,980,032 682,343,917 33,980,567,000 739,947,078 242,346,626 15,361,904 73,006,382 66,843,210 3,583,500 201,313,64,185 271,3364,185 470,7364,7364,7364,7364,7364,7364,7364,7364	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 879,000 918,564 706,639,999 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 5,034,249,438 2,029,927,830 (10,597,393)	Cumulative Jan to Sept 2015 Taka 13.066.838.574 6,700.889.116 6,365,949.458 2.057,723.378 2.072.274.135 704.486.480 11,200.433.451 2.170.255,754 855.025,214 73.006.282 118.184.408 204.965.482 11.858.917 442.750 775.000 860.273.226 1.228.970.626 5,423.787.659 5,776,675,792 2.207.594,787 10.000.000 2.2,217,594,787 3,559,081,005	A Cash flows from operating activities Interest receipts Interest receipts Interest receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+1) B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of Bill. Bond Acquisition of fixed assets Disposal of Fixed Assets
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc Stationery, printing, advertisement etc. Chief Executives' salary & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Profity(loss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profity(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense/ (income) Total profit/(loss) after taxes Appropriations: Statutory reserve	Quarter ended July to Sept 2016 Telsa 4,403,796,512 1,651,690,574 2,752,105,998 669,055,831 601,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,606,075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 659,884,933	Quarter ended July to Sept 2015 Teka 4.668,072,786 2.126,381,512 2,541,891,274 521,980,032 682,343,917 739,947,078 242,360,626 15,361,904 73,006,382 68,243,210 3,583,500 220,418,305 271,384,185 1,702,672,440 2,277,884,580	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,955,482 11,858,917 775,000 860,273,226 1,228,970,626 5,423,787,659 5,776,675,792 2,207,594,787 10,000,000 1,2217,594,787 3,559,081,005	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash receipts Recoveries on loans previously written off Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladean Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Disposal of Fixed Assets Net cash used in investing activities C. Cash flows from financing activities Proceeds from issue of Ordinary shares
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest income Investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc Stationery, printing, advertisement etc. Chief Executives' salany & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Profity(loss) before provisions Provision for: Total provision Profity(loss) before taxes Provision for Tax: Current tax expense Deferred tax expense Statutory treserve General reserve	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 306,6075 58,209,085 32,953,240 3,986,500 216,600,366,189 \$236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 666,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telsa 4.668,072,786 2.126,381,512 2,544,891,274 521,980,032 682,343,917 3,980,557,000 739,347,078 244,360,626 15,361,904 73,006,382 68,243,210 3,583,500 2155,250 232,000 155,	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 775,000 680,273,226 1,228,970,626 5,423,787,689 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,654,289,819 1,654,289,819 1,904,791,186	A Cash flows from operating activities Interest receipts Interest receipts Interest receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+1) B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (investment) in shares Investment in Bonds Redemption of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities C. Cash flows from financing activities Proceeds from issue of Ordinary shares
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net 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 Executives' salary & fee Directors' fees & expenses Directors' fees & expenses Other expenses Total operating expenses Profly(losa) before provisions Provision for: Chain and advances Diminution in value of investments Off balance sheet items Others Total provision Profly(loss) before taxes Provision for Tax: Current tax expenses Deferred tax expenses Deferred tax expenses Deferred tax expenses Deferred tax expenses Statutory reserve General reserve Retalned earnings	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 3,986,500 216,600,6075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telka 4.668,072.786 2.126.381.512 2,544.891.274 521.980,032 682.343,917 234.541.777 3,980,557,000 739,347,078 242.360,625 66.843,210 3.583,500 250,418.305 271.364,185 1,702,672,440 2,277,884,560 801,671,241 1,476,213,319 643,511,233 832,702,088	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700.889,116 6,365,949,458 2,057,723,378 2,077,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 427,500 860,273,226 5,423,757,659 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,964,791,186	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemptin Bonds Redemptin of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities C. Cash flows from financing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities D.Net Inorease/docrease in cash (A+B+C)
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net Interest Income Investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc Stationery, printing, advertisement etc. Chief Executives salary & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Profity(loss) before provisions Provision for: Ctal provision Profity(loss) before taxes Provision for Tax: Current tax expense Deferred tax opense Statutory viseerve General reserve	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 306,6075 58,209,085 32,953,240 3,986,500 216,600,366,189 \$236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 666,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telsa 4.668,072,786 2.126,381,512 2,544,891,274 521,980,032 682,343,917 3,980,557,000 739,347,078 244,360,626 15,361,904 73,006,382 68,243,210 3,583,500 2155,250 232,000 155,	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,999 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,072,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 775,000 680,273,226 1,228,970,626 5,423,787,689 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,654,289,819 1,654,289,819 1,904,791,186	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash flows from operating activities Treasury bills Bangladean Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of Bils Bond Acquisition of fixed assets Disposal of Fixed Assets Disposal of Fixed Assets Net cash used In investing activities C. Cash flows from financing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities D.Net Increase/decrease in cash (A+B+C) E. Cash and cash equivalents at beginning of year
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net 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 Pestage, stamps, telecommunication etc Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Profty(losa) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision for Tax: Current tax expense Deferred tax expense, (income) Total provision for Tax: Total provision for Tax: Total provision for Tax: Statutory reserve General reserve Retained earnings	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 3,986,500 216,600,6075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telka 4.668,072.786 2.126.381.512 2,544.891.274 521.980,032 682.343,917 234.541.777 3,980,557,000 739,347,078 242.360,625 66.843,210 3,583,500 250,418,305 271.364,185 1,702,672,440 2,277,884,560 801,671,241 1,476,213,319 643,511,233 832,702,088	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,062 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700.889,116 6,365,949,458 2,057,723,378 2,077,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 427,500 860,273,226 5,423,757,659 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,964,791,186	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemptin Bonds Redemptin of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities C. Cash flows from financing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities D.Net Inorease/docrease in cash (A+B+C)
Interest income Interest paid on deposits and borrowing etc. Net 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 Executives' salary & fee Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Profti/(losa) before provisions Provision for: Total provision Proft/(losa) before taxes Provision for Tax Current tax expense Deferred tax expense Deferred tax expense/ (income) Total provision for Tax Statutory reserve General reserve Retained earnings Earning Per Share (EPS)	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 661,935,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,660,075 58,209,085 32,953,240 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telka 4.668,072,786 2.126,381,512 2,544,689,072,786 2.126,381,512 2,544,689,072,786 2.23,49,197 234,541,777 3,980,557,000 739,347,078 242,360,626 6.543,210 3,583,500 155,250 232,000 290,418,305 271,364,185 1,702,972,440 2,277,884,560 801,671,241 1,476,213,319 643,511,233 832,702,086 1.17	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,082 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,077,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 427,500 860,273,226 5,423,787,689 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,964,791,186 1,904,791,186 2,68	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities () Increase/decrease in operating assets & liabilities Loans and advances to customers Other isabilities Cash trains from customers Other liabilities Cash trains from customers Stare (Investment) in shares Investment in Bonds Redemption of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used In Investing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities C. Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period (D+E) Cash and cash equivalents at end of period: Cash in hand (including foreign currency)
Interest income Interest paid on deposits and borrowing etc. Net Interest paid on deposits and borrowing etc. Net 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 Executives' salary & fee Directors' fees & expenses Directors' fees & expenses Other expenses Total operating expenses Profly(losa) before provisions Provision for: Chain and advances Diminution in value of investments Off balance sheet items Others Total provision Profly(loss) before taxes Provision for Tax: Current tax expenses Deferred tax expenses Deferred tax expenses Deferred tax expenses Deferred tax expenses Statutory reserve General reserve Retalned earnings	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 601,395,237 287,092,056 4,309,649,062 3,986,500 216,600,6075 58,209,085 32,953,240 3,986,500 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telka 4.668,072,786 2.126,381,512 2,544,689,072,786 2.126,381,512 2,544,689,072,786 2.23,49,197 234,541,777 3,980,557,000 739,347,078 242,360,626 6.543,210 3,583,500 155,250 232,000 290,418,305 271,364,185 1,702,972,440 2,277,884,560 801,671,241 1,476,213,319 643,511,233 832,702,086 1.17	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,082 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700.889,116 6,365,949,458 2,057,723,378 2,077,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 427,500 860,273,226 5,423,757,659 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,964,791,186	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladean Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities D.Net Increase/docrease in cash (A+B+C) E. Cash and cash equivalents at tend of period (D+E) Cash and cash equivalents at end of period (C+E) Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(sincluding foreign currency)
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 & fee Depreciation and repairs on bank's asset Other expenses Auditions' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Proffy(foss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Total provision for Tax: Current tax expense Deferred tax expense Deferred tax expense Deferred tax expense Statutory reserve General reserve Retained earnings Earning Per Share (EPS)	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 661,395,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,660,075 58,209,085 32,953,240 216,600 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 950,087,250 1.34	Quarter ended July to Sept 2015 Telka 4.668,072,786 2.126,381,512 2,544,689,072,786 2.126,381,512 2,544,689,072,786 2.23,49,197 234,541,777 3,980,557,000 739,347,078 242,360,626 6.543,210 3,583,500 155,250 232,000 290,418,305 271,364,185 1,702,972,440 2,277,884,560 801,671,241 1,476,213,319 643,511,233 832,702,086 1.17	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,082 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,077,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 427,500 860,273,226 5,423,787,689 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,964,791,186 1,904,791,186 2,68	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities D. Net increase/decrease in cash (A+B+C) E. Cash and cash equivalents at the ginning of year Cash and cash equivalents at end of the period: Cash in land (including foreign currency) Balance with bangladesh Bank and its agents bank(s (including foreign currency) Balance with bother banks and financial institutions
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 & fee Depreciation and repairs on bank's asset Other expenses Auditions' fee Depreciation and repairs on bank's asset Other expenses Total operating expenses Proffy(foss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Total provision for Tax: Current tax expense Deferred tax expense Deferred tax expense Deferred tax expense Statutory reserve General reserve Retained earnings Earning Per Share (EPS)	Quarter ended July to Sept 2016 Teka 4,403,796,512 1,651,690,574 2,752,105,938 669,055,831 661,935,237 287,092,056 4,309,649,062 905,220,411 293,630,990 16,660,075 58,209,085 32,953,240 216,600 306,189 s 236,258,374 486,796,312 2,034,183,776 2,275,465,286 629,993,103 35,500,000 665,493,103 1,609,972,183 659,884,933 950,087,250	Quarter ended July to Sept 2015 Telka 4.668,072,786 2.126,381,512 2,544,689,072,786 2.126,381,512 2,544,689,072,786 2.23,49,197 234,541,777 3,980,557,000 739,347,078 242,360,626 6.543,210 3,583,500 155,250 232,000 290,418,305 271,364,185 1,702,972,440 2,277,884,560 801,671,241 1,476,213,319 643,511,233 832,702,086 1.17	Cumulative Jan to Sept 2016 Taka 13,340,161,561 5,211,415,763 8,128,745,798 1,784,525,247 1,891,604,883 927,425,759 12,732,301,687 2,586,526,918 847,528,134 57,581,690 180,087,796 191,383,211 10,909,000 918,564 706,639,99 1,335,753,740 5,918,208,082 6,814,093,635 1,744,344,197 35,500,000 1,779,844,197 5,034,249,438 2,029,927,830 (10,597,393) 2,019,330,437 3,014,919,001	Cumulative Jan to Sept 2015 Teke 13,066,838,574 6,700,889,116 6,365,949,458 2,057,723,378 2,077,274,135 704,486,480 11,200,433,451 2,170,255,754 685,025,214 73,006,282 188,184,408 204,965,482 11,858,917 427,500 860,273,226 5,423,787,689 5,776,675,792 2,207,594,787 10,000,000 1,654,289,819 1,964,791,186 1,904,791,186 2,68	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating Cash flow before changes in operating assets and liabilities (i) Increase/docrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladean Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Redemption of BBL Bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash flows from financing activities D.Net Increase/docrease in cash (A+B+C) E. Cash and cash equivalents at tend of period (D+E) Cash and cash equivalents at end of period (C+E) Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(sincluding foreign currency)

	Sept 2016 Taka	Sept 2015 Taka
ash flows from operating activities		
terest receipts	14,210,439,045	16,100,766,767
terest payment	(3,420,514,767)	(7,939,531,010
ividends receipts	66,063,652	39,370,952
ees & commissions receipts	3,936,220,074	8,758,318,789
ecoveries on loans previously written off	816,530,026	620,168,181
ash payments to employees	(3,611,333,876)	(2,860,300,834
ash payments to suppliers	(2,045,458,953)	(6,800,220,324
come tax paid	(1,745,426,576)	(964,776,578
eceipts from other operating activities	288,410,115	376,455,044
ayment for other operating activities	(2,821,241,203)	(2,463,719,135
perating Cash flow before changes in operating sets and liabilities (i) crease/decrease in operating assets & liabilities	5,673,687,536	4,866,531,852
pans and advances	(5,685,568,358)	(13,570,134,738
ther assets	(1,952,106,554)	(279,468,663
eposits from other banks/borrowings	4,823,977,420	9,428,308,673
eposits from customers	10,193,086,171	1,440,881,949
ther liabilities	(2,297,320,371)	(705,234,526
ash utilised in operating assets & liabilities (ii)	5,082,068,308	(3,685,647,305
et cash (used)/flows from operating activities (i+ii)	10,755,755,844	1,180,884,547
ash flows from investing activities		
easury hills	.	977 394 052

(8.031.329.270

20,000,000 (48,921,000

(618,360,190

(10.580.851.998

37,419,151 (1,773,658,271)

41,469,861,019

10.159.340.690

26.711.843.779

275,256,770

(775,666,000) 3,047,239,720

(822,033,981

4,606,482 **2,431,660,734**

(1.396.035.089)

44,575,744,886

10.198.994.251

26.991.135.572

1,526,800 **44,575,744,886**

Cash Flow Statement (Un-audited)

· · · · · · · · · · · · · · · · · · ·		
	Sept 2016	Sept 2015
	Taka	Taka
. Cash flows from operating activities		
Interest receipts	14,852,090,719	15,077,894,962
Interest payment	(4,129,977,882)	(7,596,299,290)
Dividends receipts	64,854,697	33,982,678
Fees & commissions receipts	1,891,604,883	2,230,453,487
Recoveries on loans previously written off	816,530,026	620,168,181
Cash payments to employees	(2,674,466,232)	(2,184,557,862)
Cash payments to suppliers	(374,732,048)	(373,733,520)
Income tax paid	(1,637,766,709)	(903,522,367)
Receipts from other operating activities	124,999,873	183,594,007
Payment for other operating activities	(2,544,050,146)	(2,319,226,513)
Operating Cash flow before changes in operating		
assets and liabilities (i)	6,389,087,181	4,768,753,763
Increase/decrease in operating assets & liabilities		
Loans and advances to customers	(5,783,483,747)	(13,497,323,664)
Other assets	(1,942,285,790)	(284,823,210)
Deposits from other banks/borrowings	6,607,659,031	9,212,664,905
Deposits from customers	2,527,268,684	42,953,666
Other liabilities	(2,290,351,629)	(820,665,999)
Cash utilised in operating assets & liabilities (ii)	(881,193,452)	(5,347,194,302)
Net cash (used)/flows from operating activities (I+II)	5,507,893,729	(578,440,539)
. Cash flows from investing activities		
Treasury bills	-	977,394,052
Bangladesh Bank Bills	(8,031,329,270)	(775,666,000)
Treasury bonds	(1,022,239,574)	3,047,239,720
Encumbured Securities	-	1,896,295,784
Sale/ (Investment) in shares	(802,975,179)	(1,143,781,100)
Investment in Bonds	20,000,000	(830,000,000)
Redemption of BBL Bond	(48,921,000)	-
Acquisition of fixed assets	(482,482,604)	(524,187,269)
Disposal of Fixed Assets	68,047,863	4,114,983
Net cash used in investing activities	(10,299,899,763)	2,651,410,170
. Cash flows from financing activities		
Proceeds from issue of Ordinary shares	11,495,890	-
Share Premium	37,419,151	-
Dividend paid	(1,773,658,271)	(1,389,908,770)
Net cash flows from financing activities	(1,724,743,230)	(1,389,908,770)
.Net increase/decrease in cash (A+B+C)	(6,516,749,264)	683,060,861
Cash and cash equivalents at beginning of year	38,528,058,781	41,671,281,684
Cash and cash equivalents at end of period (D+E)	32,011,309,517	42,354,342,545
Cash and cash equivalents at end of the period:	35,011,009,011	42,004,042,040
Cash in hand (including foreign currency)	4.584.993.322	7,379,180,001
Balance with Bangladesh Bank and its agents bank(s)	10,159,340,690	10,198,994,251
	10,100,040,000	10,130,334,231
(including foreign currency) Balance with other banks and financial institutions	17,265,405,205	24,774,641,493
Manager and and abort nation	11,200,400,200	24,774,041,493

18,815,411,703 3,014,919,001

11,495,890 37,419,151

2,917,170 1,776,092,275)

11 495 89

Selective Notes to the Quarterly Financial Statements 1. BRAC Bank Limited

1. BRAC Bank Limited

BRAC Bank Limited

BRAC Bank Limited (the "Bank" or "Brac Bank") is a scheduled commercial bank established under the Bank Company Act, 1991 and incorporated as a public company limited by shares on 20 May, 1992 under the Companies Act, 1994 in Bangladesh. The primary objective of the Bank is to carry on all kinds of banking businesses. The Bank could not start its operations till 3 June, 2001 since the activity of the Bank was suspended by the honourable High Court of Bangladesh. Subsequently, the judgment of the High Court was set aside and dismissed by the Appellate Division of the Supreme Court on 4 June, 2001 and accordingly, the Bank started its operations from 04 July, 2001. At present the Bank has 107 (One hundred seven) branches, 69 SME service centers, 448 unit offices of SME and 17 Apon Somov.

(2.917.17

216,622,240 219,539,410

Reserve

37,419,151

2.1 Accounting policies in the third quarterly financial statements are same as that were applied in its last annual financial statements of 31 December 2015. Consolidated financial statements include the position of BRAC Bank Limited and its all subsidiaries (BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, bKash Limited, BRAC SAAJAN Exchange Limited, BRAC IT Services Limited).

2.2 Adequate provision has been made against loans and advances, off balance sheet items, investments and other assets as per Bangladesh Bank's circulars in force.

- 2.3 Provision for Income tax has been made on the accounting profit made by the Bank after considering some taxable income add back and disallowances of expenditures in accordance with the provision of Finance Act-2016 and the Income Tax Ordinance 1984

The published quarterly un-audited Financial Statements for the period ended 30 September, 2016 will be available of Bank's website at www.bracbank.com