Half Yearly Financial Statements

BRAC Bank Limited 1 Gulshan Avenue, Gulshan-1, Dhaka-1212 For the period ended June 30, 2016 (Unaudited)



Consolidated Balance Sheet (Un-	audited) as at 30) June 2016	Balance Sheet (Un-audited	1) as at 30 June 2	2016	Consolida	ted Profit and	Loss Account (Un-audited)		Consolidated Cash Flow Sta	atement (Un-audit	ed)
Consolidated Balance Sheet (Chi-			Daiance Chock (on addition	·				nded 30 June 2			For the period ended		cuj
	June 2016 Taka	December 2015 Taka		June 2016 Taka	December 2015 Taka		Quarter ended	Quarter ended	Cumulative	Cumulative		June 2016	June 2015
PROPERTY AND ASSETS Cash	16,147,271,165	16,227,438,475	PROPERTY AND ASSETS				April to June 2016 Taka	April to June 2015 Taka	Jan to June 2016 Taka	Jan to June 2015 Taka		Taka	Taka
Cash in hand	6,617,445,861	5,634,556,964	Cash Cash in hand	16,133,259,655 6,603,434,351	16,206,841,383 5,613,959,872	Interest income	4,652,508,318	4,539,827,752	9,041,946,662	8,540,300,302	A. Cash flows from operating activities Interest receipts	9,788,372,048	10,705,629,250
(Including foreign currency) Balance with Bangladesh Bank and its agent Bank(s)	9,529,825,304	10,592,881,511	(Including foreign currency)			Interest paid on deposits and borrowing etc		2,294,963,448 2,244,864,304	3,286,032,472 5,755,914,190	4,350,650,568 4,189,649,734	Interest payment Dividends receipts	(2,278,034,621) 49,468,931	(4,872,328,430) 30,456,540
(Including foreign currency) Balance with other Banks and Financial Institutions	35,639,128,648	24,790,485,928	Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)	9,529,825,304	10,592,881,511	Net interest income					Fees & commissions receipts	2,359,341,482	5,270,082,850
Inside Bangladesh	33,016,913,555	20,030,174,259	Balance with other Banks and Financial Institutions	26,093,214,341	22,319,441,398	Investment income Commission, exchange and brokerage	479,029,763 1,431,749,075	800,806,938 1,086,512,354	1,129,733,745 2,704,999,344	1,533,709,670 2,268,597,914	Recoveries on loans previously written off Cash payments to employees	570,835,204 (2,405,360,232)	415,887,340 (1,834,048,857)
Outside Bangladesh Money at call and short notice	2,622,215,093	4,760,311,669	Inside Bangladesh Outside Bangladesh	23,586,648,524 2,506,565,817	17,705,308,414 4,614,132,984	Other operating income Total operating income	383,582,979 5.243.016.898	362,142,720 4,494,326,316	736,149,509 10,326,796,788	614,905,871 8.606.863.189	Cash payments to suppliers	(1,918,735,086)	(4,268,568,776)
Investments	18,275,128,327	20,017,491,682	Money at call and short notice investments	18,058,360,654	19,779,252,144						Income tax paid Receipts from other operating activities	(1,218,994,230) 231,936,088	(734,613,999) 184,599,322
Government Others	13,276,868,966 4,998,259,361	14,979,456,068 5,038,035,614	Government	13,276,868,966	14,979,456,068	Salaries and allowances Rent, taxes, insurance, electricity etc.	1,052,054,245 296,676,923	989,845,537 262,539,256	2,258,797,091 610,922,409	1,915,503,751 488,954,384	Payment for other operating activities Operating Cash flow before changes in operating	(1,866,347,995)	(1,602,679,488)
Loans and advances Loans, cash credit, overdrafts etc.	152,726,902,119 151,104,776,840	149,934,139,696 148,646,144,849	Others Loans and advances	4,781,491,688 150,632,926,222	4,799,796,076 147,433,607,286	Legal expenses Postage, stamps, telecommunication etc.	17,793,280 71,573,544	32,497,510 71,012,592	42,018,723 147,096,728	68,064,013 134,337,888	assets and liabilities (i) Increase/decrease in operating assets & liabilities	3,312,481,589	3,294,415,752
Bills purchased & discounted	1,622,125,279	1,287,994,847	Loans, cash credit, overdrafts etc.	149,010,800,943	146,145,612,439	Stationery, printing, advertisement etc. Chief Executive's salary & fees	334,697,883 4,372,500	231,194,396 5,725,417	634,967,052 6,922,500	484,383,695 8,275,417	Loans and advances	(3,109,113,219)	(6,709,096,778)
Fixed assets including premises, furniture and fixtures	4,064,544,012	4,038,487,515	Bills purchased & discounted Fixed assets including premises, furniture and fixtures	1,622,125,279 2,926,670,476	1,287,994,847 2,937,117,061	Directors' fees & expenses	819,168	303,835	1,624,055	772,383	Other assets Deposits from other banks/borrowings	(2,041,196,738) (5,523,241,446)	(397,666,607) 10,540,425,583
Other assets Non-banking assets	16,809,862,983 62,230,075	15,338,523,394 62,230,075	Other assets	16,446,980,626	15,753,923,195	Auditors' fee Depreciation and repairs on bank's assets		770,920 403,102,135	2,181,310 717,270,356	1,959,545 766,892,836	Deposits from customers	18,594,782,053	(4,719,473,169)
Goodwill	1,412,198,710	1,412,198,710	Non-banking assets Total Property and Assets	62,230,075 230,353,642,049	62,230,075 224,492,412,542	Other expenses Total operating expenses	687,943,974 2,836,729,775	576,973,269 2,573,964,867	1,143,256,691 5,565,056,916	1,207,132,312 5,076,276,224	Other liabilities Cash utilised in operating assets & liabilities (ii)	(2,065,349,317) 5,855,881,334	(282,149,378) (1,567,960,349)
Total Property and Assets	245,137,266,039	231,820,995,475	LIABILITIES AND CAPITAL			Profft/(loss) before provisions	2,406,287,123	1,920,361,448	4,761,739,872	3,530,586,965	Net cash (used)/flows from operating activities (I+II)	9,168,362,923	1,726,455,403
LIABILITIES AND CAPITAL Liabilities			Liabilities			Provision for:					B. Cash flows from Investing activities Treasury bills		977,394,052
Borrowings from other banks, financial institutions & agen Borrowings from Central Bank	ts 17,553,074,063 4,228,429,515	24,671,834,522 4,527,813,643	Borrowings from other banks, financial institutions & agents Borrowings from Central Bank	15,559,110,750 4,228,429,515	22,432,693,400 4,527,813,643	Loans and advances Diminution in value of investments	535,063,154	758,261,996	1,498,143,726	1,405,923,546 10,000,000	Bangladesh Bank Bills	2,176,290,860	(1,550,437,300)
Convertible Subordinate Bonds Money at Call and Short notice	2,951,079,000 5,360,800,000	3,000,000,000	Convertible Subordinate Bonds	2,951,079,000	3,000,000,000	Off balance sheet items Others	-		-	-	Treasury bonds Encumbured Securities	(424,841,215)	4,721,486,607 1,896,295,784
Deposits and other accounts Current accounts & other accounts	161,253,385,510 61,978,674,149	142,648,188,939 58,230,154,895	Money at Call and Short notice	5,360,800,000	3,780,000,000	Total provision	535,063,154	758,261,996	1,498,143,726	1,415,923,546	Sale/ (Investment) in shares Investment in Bonds	14,799,260 20,000,000	(945,378,804) (530,000,000)
Bills payable Savings deposits	4,682,631,882 29,820,053,384	843,532,886 29,105,666,315	Deposits and other accounts Current accounts & other accounts	156,318,310,662 50,103,631,962	143,320,511,483 49,153,715,208	Profit/(loss) before taxes	1,871,223,969	1,162,099,452	3,263,596,146	2,114,663,419	Redemption of BBL Bond	(48,921,000)	- '- '-
Fixed deposits Other deposits	62,867,085,456 1.904.940.639	53,409,522,433 1,059,312,410	Bills payable Savings deposits	4,682,631,882 29,820,053,384	843,532,886 29,105,666,315	Provision for Tax: Current tax expense	766,363,306	526,564,996	1,543,044,211	1,048,281,879	Acquisition of fixed assets Disposal of Fixed Assets	(480,064,336) 66,350,894	(479,372,276) 830,637
Other liabilities	30,231,385,558	31,702,429,517	Fixed deposits	69,807,052,794	63,154,460,049	Deferred tax expense/ (income) Total provision for Tax	(19,207,360) 747,155,946	35,796,097 562,361,093	(25,830,795) 1,517,213,416	66,152,570 1,114,434,449	Net cash used in investing activities	1,323,614,463	4,090,818,700
Total Liabilities Capital and Shareholders' Equity	221,578,153,646	210,330,266,621	Other deposits Other liabilities	1,904,940,640 26,733,666,558	1,063,137,025 28,615,982,313	Total profit/(loss) after taxes	1,124,068,022	599,738,359	1,746,382,730	1,000,228,970	C. Cash flows from financing activities Proceeds from issue of ordinary shares	11,495,890	
Paid up share capital	7,104,369,100	7,092,873,210	Other liabilities Total Liabilities	26,733,666,558	28,615,982,313	Appropriations:					Share money deposit	2,000,000,000	
Share premium Statutory reserve	4,819,090,866 3,470,350,332	4,781,671,715 3,470,350,332	Capital and Shareholders' Equity			Statutory reserve General reserve	-		-	-	Share Premium Dividend paid	37,419,151 (1,772,733,816)	(1,317,873,911)
Dividend Equalization Fund Revaluation reserve on Government securities	355,218,455 268,718,753	219,539,410	Paid up share capital Share premium	7,104,369,100 3,659,942,031	7,092,873,210 3,622,522,880	Retained earnings	1,124,068,022	599,738,359	1.746.382.730	1,000,228,970	Net cash flows from financing activities	276,181,225	(1,317,873,911)
Revaluation reserve on assets Share money deposit	516,373,535 2,023,717,284	516,373,535 23,718,584	Statutory reserve Dividend Equalization Fund	3,470,350,332 355,218,455	3,470,350,332	Attributable to:	1,124,000,022	333,130,003	2,140,002,100	1,000,220,510	D. Net Increase/decrease in cash (A+B+C)	10,768,158,610	4,499,400,192
Surplus in profit and loss account/Retained Earnings	3,745,002,712	4,088,724,423	Revaluation reserve on Government securities	268,718,753	219,539,410	Equity holders of BRAC Bank Ltd.	1,094,738,369 29,329,653	608,402,319 (8,663,960)	1,787,589,019 (41,206,289)	1,019,892,831	E. Cash and cash equivalents at beginning of year	41,019,700,403 51,787,859,013	42,359,234,694 46,858,634,886
Total shareholders' equity Minority Interest	1,256,271,356	20,193,251,209 1,297,477,645	Revaluation reserve on assets Surplus in profit and loss account/Retained earnings	516,373,535 3,827,273,358	516,373,535 3,893,752,336	Minority interest	1,124,068,022	599,738,359	1,746,382,730	1,000,228,970	Cash and cash equivalents at end of period (D+E) Cash and cash equivalents at end of the period:	51,767,659,013	40,000,004,000
Total equity	23,559,112,393	21,490,728,854	Total shareholders' equity	19,202,245,564	18,815,411,703	Earning Per Share (EPS)	1.54	0.86	2.52	1.44	Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s)	6,617,445,861 9,529,825,304	10,195,304,773 9,354,263,797
Total Liabilities and Shareholders' Equity	245,137,266,039	231,820,995,475	Total Liabilities and Shareholders' Equity	230,353,642,049	224,492,412,542					((including foreign currency)		
OFF BALANCE SHEET ITEMS	June 2016	December 2015	OFF BALANCE SHEET ITEMS	June 2016	December 2015		April	(JAK .	Balance with other banks and financial institutions Money at call and short notice	35,639,128,648	27,056,953,116 250,000,000
	Taka	Taka	Contingent Liabilities	Taka	Taka	Chief Financial Officer	Company S		Managing	Director & CEO	Prize Bond	1,459,200 51,787,859,013	2,113,200 46,858,634,886
Contingent Liabilities Acceptances and endorsements	10,454,132,516	12,967,621,606	Acceptances and endorsements	10,454,132,516	12,967,621,606							31,767,608,013	40,030,034,000
Irrevocable letter of credits Letter of guarantees	26,856,120,407 6,432,136,056	20,193,505,068 5,765,094,383	Irrevocable letter of credits Letter of guarantees	26,856,120,407 6,432,136,056	20,193,505,068 5,765,094,383	loip/	listadh	hv/		8) tace	Cash Flow Stateme	ent (Un-audited)	
Bills for collection			Bills for collection	876,070,726	1,810,581,090			/			Sushi i ion Statom		
	876,070,726	1,810,581,090	Tax liability		43,700,000	Director /	Director		CI	najirmjan	For the period ende		
Tax liability Other contingent liabilities	43,700,000 14,904,741,733	43,700,000 9,173,220,373	Tax liability Other contingent liabilities	43,700,000 14,904,741,733	9,173,220,373		/	d\fau tha maria			For the period ende	ed 30 June 2016	huno 0045
Other contingent liabilities Total Contingent Liabilities	43,700,000	43,700,000	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments	43,700,000 14,904,741,733 59,566,901,438		Profit and Loss Accou	int (Un-audite		d ended 30 Jui	ne 2016	For the period ende		June 2015 Taka
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction	43,700,000 14,904,741,733 59,566,901,438	43,700,000 9,173,220,373	Tax liability Other contingent liabilities Total Contingent Liabilities	43,700,000 14,904,741,733 59,566,901,438	9,173,220,373		Quarter ended April to June 2010	Quarter ended	d ended 30 Jui Cumulative Jan to June 2016	cumulative Jan to June 2015	A. Cash flows from operating activities	June 2016 June 2016 Taka	Taka
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	43,700,000 14,904,741,733 59,566,901,438	43,700,000 9,173,220,373	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	43,700,000 14,904,741,733 59,566,901,438 s -	9,173,220,373	Profit and Loss Accou	Quarter ended April to June 2010 Taka	Quarter ended April to June 2015 Taka	Cumulative Jan to June 2016 Taka	Cumulative Jan to June 2015 Taka		June 2016	
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed	43,700,000 14,904,741,733 59,566,901,438	43,700,000 9,173,220,373	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn forms I standby facilities, credit lines and other comm Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 s - - - - - - -	9,173,220,373 49,953,722,520	Profit and Loss Accou	Quarter ended April to June 2010 Taka 4,586,701,162 c. 1,826,524,913	Quarter ended April to June 2015 Taka 2 4,437,365,505 3 2,378,503,463	d ended 30 Jun Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189	Cumulative Jan to June 2015 Taka 8,398,765,788 4,574,507,605	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts	June 2016 June 2016 Taka 9,909,211,443 (3,050,412,001) 48,567,787	10,067,268,196 (4,622,358,682) 28,023,596
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other committed to the committee of th	43,700,000 14,904,741,733 59,566,901,438 ss - - mitments -	43,700,000 9,173,220,373	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm	43,700,000 14,904,741,733 59,566,901,438 s -	9,173,220,373	Profit and Loss Account Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et Net Interest Income	Quarter ended April to June 2011 Taka 4,586,701,162 1,826,524,913 2,760,176,249	Quarter ended April to June 2015 Taka 2 4,437,365,505 3 2,378,503,463 2,058,862,042	d ended 30 Jun Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860	Cumulative Jan to June 2015 Taka 8,398,765,788 4,574,507,605 3,824,258,183	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Recoveries on loans previously written off	June 2016 June 2016 Teka 9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 ss - - mitments -	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn forms I standby facilities, credit lines and other comm Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 s - - - - - - -	9,173,220,373 49,953,722,520	Profit and Loss Account Interest income Interest paid on deposits and borrowing et Net Interest Income Investment income Commission, exchange and brokerage	Quarter ended April to June 201 Taka 4,586,701,162 1,826,524,913 2,760,176,248 462,297,786 647,077,208	Quarter ended April to June 2015 Taka 2 4,437,365,505 3 2,378,505 4 2,058,862,042 5 791,198,099 5 561,724,982	Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646	Cumulative Jan to June 2015 Taka 8.398,765,788 4,574,507,605 3,824,258,183 1,535,743,347 1,297,556,003	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 ss - - mitments -	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn forms I standby facilities, credit lines and other comm Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 s - - - - - - -	9,173,220,373 49,953,722,520	Profit and Loss Account Interest income Interest paid on deposits and borrowing et Net Interest Income Investment income	Quarter ended April to June 201 Teka 4,586,701,162 2. 1,826,524,913 2,760,176,248 462,297,786	Quarter ended April to June 2015 Taka 2	Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703	Cumulative Jan to June 2015 Taka 8.398,765,788 4.574,507,605 3.824,258,183 1,535,743,347	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	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115)	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,582)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items Including contingent liabilities	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520	Profit and Loss Account Interest income Interest paid on deposits and borrowing et Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances	Cuarter ended April to June 2011 Take 4,586,701,162 2,760,376,249 462,297,786 647,077,205 328,439,794 4,197,993,439 737,826,671	Quarter ended April to June 2015 Taka 2 4.437,385,505 3 2,378,503,463 2,058,862,042 277,279,993 3,889,065,116 713,502,163	Cumulative Jan to June 2016 Taka 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507	Cumulative Jan to June 2015 Taka 8.398,765,788 4.574,507,605 3,824,258,183 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236	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	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150)	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn forms I standby facilities, credit lines and other comm Total Other Commitments	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520	Profit and Loss Account Interest income Interest paid on deposits and borrowing et 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	Quarter ended April to June 2011 Telse 4,586,701,162 2. 1,826,524,913 2,760,176,248 462,297,786 647,077,206 328,439,794 4,197,993,034 737,826,673 267,355,400 16,976,899	Quarter ended April to June 2015 Talka 2 4.437.385.505 3 2.378.503.403 2.058.862.042 5 791.198.099 5 561.724.982 277.279.993 3.689.065.116 713.502.163 237.690.816	Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615	Cumulative Jan to June 2015 Take 8,398,765,788 4,574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 7,127,502,236 1,415,317,870 442,664,588 57,644,378	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 Cash payments to suppliers Income tax paid Receipts from other operating activities	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items Including contingent liabilities	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520	Profit and Loss Account Interest income Interest paid on deposits and borrowing et Net Interest Income Investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc.	Quarter ended April to June 2011 Taka 4,586,701,167 t. 1,826,524,913 462,297,786 647,077,205 328,4397,991,034 737,826,671 267,355,400	Quarter ended April to June 2015 Taka 2 4.437,365,505 3 2,378,503,463 9 561,724,982 3 3,689,065,116 1 713,502,163 237,690,810 24,379,228 6 6,897,200	Cumulative Jan to June 2016 Take 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,682,628 1,681,306,507 553,897,144 40,975,615 212,878,711	Cumulative Jan to June 2015 Taka 8.398,765,788 4.574,507,605 3.824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588	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	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015)	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities Chief Financial Officer Company Secre	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities Chief Financial Officer Company Sec	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520	Profit and Loss Account Interest income Interest paid on deposits and borrowing et 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	Quarter ended April to June 2011 Take 4.586,701.162 2.760,376,249 4.2.297,786 462.297,786 47.77,206 328.439,794 4.197,991,034 737,826,671 267,355,400 16.976,895 59.087,098 80.116.326 4.372,500	Quarter ended April to June 2015 Talka 2,4437,365,505 3,278,503,463 2,058,862,079,1,198,009 5,61,724,982 2,77,279,993 3,689,065,116 1,713,502,163 2,37,690,810 24,379,228 60,897,200 70,458,003 5,725,417	Cumulative Jan to June 2016 Taka 8.936,365,049 5,376,639,860 1.115,469,416 6.40,333,703 8,422,652,625 1.681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500	Cumulative Jan to June 2015 Take 8.398,765,788 8.398,765,788 8.398,765,789 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 8,275,417	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions 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 () Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085	10.067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items Including contingent liabilities	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520	Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et 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 Executive's salary & fees Directors' fees & expenses Auditors' fee	Quarter ended April to June 2011 Taka 4,586,701,162 2,760,176,249 11 2,760,176,249 462,297,786 647,077,205 328,439,794 4,197,991,034 737,826,671 267,355,400 16,976,899 59,087,098 80,116,326 4,372,500 487,600 373,625	Quarter ended April to June 2015 Talka 2 4.437.365.505 3 2.378.503.643 3 (2.058.862.042 791.198.099 5 561.724.982 771.279.993 3.689.065.116 713.502.163 24.379.228 6 0.897.200 6 70.458.003 5 7.725.417 161.000 6 130.500	Cumulative Jan to June 2016 Taka 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 662,400 612,375	Cumulative Jan to June 2015 Take 8.398.765.788 4.574.507.605 3.824.258.183 1.535.743.347 1.297.556.003 7.127,502.236 1.415.317.870 442.664.588 57.644.378 115.178.025 138.122.271 8.275.417 287.500 543.000	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions r	9,909,211,443 (3,050,412,001) (3,050,412,001) (48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778)	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066)
Other contingent liabilities Total Contingent Labilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities Chief Financial Officer Company Secre	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 Managing Director & CEO	Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et 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 Director's frees & expenses Auditors' fee Depreciation and repairs on bank's assets Other expenses	Quarter ended April to June 2011 Take 4,586,701,162 2,760,178,249 4,197,991,034 737,826,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671 267,358,671	Quarter ended April to June 2015 Talka 2 4,437,385,505 3 2,378,503,463 3 2,058,962,042 791,198,099 5 561,724,982 2 777,279,993 3 ,089,065,116 1 713,502,163 2 43,79,228 6 6,897,200 70,458,003 5,725,417 161,000 130,500 7 288,665,189 410,214,273 410,214,273	Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 662,400 612,375 470,381,625 884,957,428	Cumulative Jan to June 2015 Take 8.398.765.788 4.574.507.605 3,824.2568.183 1.535.743.347 1.297.556.003 7,127,502.236 1.415.317.870 442.664.588 57.644.378 115.178.025 138.122.271 8.275.417 287.500 543.000 569.854.921 880.823.033	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 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 lassets Deposits from other banks/borrowings Deposits from outsomers Other liabilities	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801)	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (242,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Janaging Director & CEO	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 Managing Director & CEO	Interest income Interest paid on deposits and borrowing et Net Interest noome 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 assets	Quarter ended April to June 201 Take 4,586,701,162 1,826,524,913 2,760,176,248 462,297,786 447,077,029 438,39,794 4,197,991,034 737,826,671 267,355,400 16,376,389 80,116,326 437,25,00 487,600 373,622 231,329,587	Quarter ended April to June 2015 Talka 2 4.437.365.505 3 2.378.503.463 2.058.862.07 5 561.724,982 2 777.279.993 3 .3689.065.116 1 713.502.163 2 237.990.810 2 24.379.228 6 0.887.200 5 70.458.003 5 5,725,417 161.000 5 130.500 6 130.500 7 288.665.189 410.214.273 1 811.823,783	Cumulative Jan to June 2016 Take 8,936,365,049 8,936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 662,400 612,375 470,381,625 848,957,428 3,884,024,278	Cumulative Jan to June 2015 Take 8.398,765,788 4.574,507,605 3,824,258,183 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 8.275,417 287,500 543,000 569,854,921	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions 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/ducrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from other banks/borrowings Deposits from customers	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179	10.067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre	43,700,000 14,904,741,733 59,566,901,438 s	43,700,000 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Janaging Director & CEO	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 Managing Director & CEO	Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et 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 and repairs on bank's assets Other expenses Total operating expenses Proft/(Jose) before provisions Provision for:	Quarter ended April to June 2011 Take 4,586,701,162 2,760,176,248 462,297,786 647,077,206 328,4397,404 4,197,991,034 737,826,671 267,356,6	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 5 791,198,099 5 561,724,982 2 777,779,993 3,689,065,116 1 713,502,163 237,690,810 24,379,228 6 6,897,200 70,458,003 5,725,417 0 161,000 130,500 1288,665,109 410,214,273 1,811,823,783 1,877,241,333	Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 612,375 470,381,625 848,957,428 3,884,024,276 4,538,628,349	Cumulative Jan to June 2015 Taka 8.398.765.788 4.574.507.605 3,824.2568.483 1.535.743.347 1.297.556.003 7.127,502.236 1.415.317.870 442.664.588 57.644.378 115.178.025 138.122.271 8.275.417 287.500 543.000 569.854.921 880.823.033 3,628.711.004 3,498.791.232	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Fees & commissions 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)	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801)	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) (0,454,215,703 (6,081,844,665) (5515,540,766) (3,010,191,557)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Consolidate Padiculars Pald up	43,700,000 14,904,741,733 59,566,901,438 s - initments - 59,566,901,438 tary M M Share Premium S	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 anaging Director & CEO Chairman Chairman Dividend Equalization Equalization	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Unraudited) for the period ended 30 Jun Revaluation Revaluation Revaluation Separate Share money	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 Managing Director & CEO Chairman Amount in Taka	Interest income Interest paid on deposits and borrowing et Net Interest noome 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 assets Other expenses Total operating expenses Total operating expenses Total operating expenses Profit/(loss) before provisions	Quarter ended April to June 201 Take 4, 556, 701, 162 4, 1826, 524, 913 2, 760, 376, 249 462, 297, 788 647, 077, 205 328, 439, 794 4, 197, 991, 206 73, 556, 400 16, 976, 895 59, 687, 998 80, 116, 326 4, 872, 500 487, 600 373, 625 231, 329, 587, 292, 300 1, 1938, 218, 928, 928, 928, 928, 928, 928, 928, 92	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 5 791,198,099 5 561,724,982 2 777,779,993 3,689,065,116 1 713,502,163 237,690,810 24,379,228 6 6,897,200 70,458,003 5,725,417 0 161,000 130,500 1288,665,109 410,214,273 1,811,823,783 1,877,241,333	Cumulative Jan to June 2016 Take 8,936,365,049 8,936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 662,400 612,375 470,381,625 848,957,428 3,884,024,278	Cumulative Jan to June 2015 Tako 8.398,765,788 4.574,807,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 88,775,417 287,500 569,854,921 88,075,43333 3,628,711,004	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 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 lassets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (I+II) B. Cash flows from Investing activities Treasury bills	9.909.211,443 (3.050,412,001) 48.567,787 1.290.209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,68,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6081,844,665) (515,540,766) (3,010,191,557) 423,922,713
Other contingent Liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secret Director Director Particulars Paid up share capital	43,700,000 14,904,741,733 59,566,901,438 s	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Application of the control of the con	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwring facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Reserve on Govt. Reserve on Govt. Securities Revaluation Reserve on Govt.	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 Managing Director & CEO Chairman Amount in Taka	Interest income Interest paid on deposits and borrowing et 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 assets Other expenses Total operating expenses Proft/(loss) before provisions Provision for: Loans and advances	Quarter ended April to June 2011 Take 4,586,701,162 2,760,176,248 462,297,786 647,077,206 328,4397,404 4,197,991,034 737,826,671 267,356,6	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 5 791,198,099 5 561,724,982 2 777,779,993 3,689,065,116 1 713,502,163 237,690,810 24,379,228 6 6,897,200 70,458,003 5,725,417 0 161,000 130,500 1288,665,109 410,214,273 1,811,823,783 1,877,241,333	Cumulative Jan to June 2016 Taka 8,936,365,049 3,559,725,189 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 612,375 470,381,625 848,957,428 3,884,024,276 4,538,628,349	Cumulative Jan to June 2015 Taka 8.398,765,788 4.574,507,605 3,824,258,183 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,864,588 57,644,378 115,178,025 138,122,271 287,500 543,000 569,854,921 88,0823,033 3,622,6711,004 3,498,791,232	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 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) Increasey 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+II) B. Cash flows from Investing activities Treasury bills Bangladesh Bank Bills Treasury bonds	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801)	10.067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (3,010,191,557) 423,922,713
Other contingent Liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Director Director Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period	43,700,000 14,904,741,733 59,566,901,438 s	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Annaging Director & CEO Chairman Chairman Dividend Equalization	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Revaluation Reserve on Govt. Securities Sheet money deposit 219,539,410 516,373,535 23,718,584 4,0	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 Managing Director & CEO Chairman Amount in Taka terest Total 7,645 21,480,728,854	Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et Net Interest Income Investment income Investment income Commission, exchange and brokerage Other operating income Total operating income Salanies and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chrief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's assets Other expenses Total operating expenses Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision	Quarter ended April to June 2011 Take 4.586,701,162 1.826,524,913 2.760,176,249 462,297,786 647,077,206 328,439,794 4.197,991,034 737,826,671 267,355,400 16,976,898 59,087,098 80,116,326 24,377,500 487,600 373,626 231,329,587 537,792,300 1,935,218,006 2,282,773,028	Quarter ended April to June 2015 Talka 2 4,437,385,505 3 2,378,503,463 3 2,058,962,042 791,198,099 5 561,724,982 277,279,993 3,689,065,116 713,502,163 243,79,228 60,897,200 70,458,003 5,725,417 161,000 130,500 72,88,665,189 410,214,273 1,811,823,783 1,877,241,333 758,261,996	Cumulative Jan to June 2016 Taka 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 662,400 612,375 470,381,625 848,957,428 3,884,024,276 4,538,628,349	Cumulative Jan to June 2015 Takes 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 82,75,417 287,500 543,000 569,854,921 88,0823,033 3,628,711,004 3,498,791,232 1,405,923,546 10,000,000	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Fees & receipts	9.909,211,443 (3.050,412,001) 48.567,787 1.290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3.199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (292,368,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (3,010,191,557) 423,922,713
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Consolidate Particulars Pald up share coapital Balance as at 01 January 2016 Net profit for the period Statitory research Dividend Equalization Fund Ordinary Share issue 11.495.890	43,700,000 14,904,741,733 59,566,901,438 s	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Application of the control of the con	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Chief Financial Officer Chief Financial Officer Company Sec	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka Chairman Amount in Taka Total 7,645 21,490,728,854 1,746,382,730	Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et 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 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	Quarter ended April to June 2011 Taka 4.586,701.167 1.826.524.913 2.760,176.248 462,297.786 647.077.206 328.439.794 4.197,994.034 737.826.671 267.355.400 16.376.895 59.087.098 80.116.326 4.377.2500 373.625 231.329.587.59	Quarter ended April to June 2015 Taka 2	Cumulative Jan to June 2018 Taka 8,936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 612,375 470,381,625 848,957,428 3,884,024,278 4,538,628,349 1,114,351,094 3,424,277,255	Cumulative Jan to June 2015 Taka 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 8,275,417 287,500 543,000 543,000 543,000 3,498,791,232 1,405,923,546 10,000,000 1,415,923,546 2,082,867,686	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 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 lassets 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	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	10.067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (3,010,191,557) 423,922,713
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Company Secre Director Director Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period Stauttory reserve Dividend Equalization Fund Ordinary Share issue Preference share capital of bKash Ltd. Share Premium	43,700,000 14,904,741,733 59,566,901,438 s	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Chairman Chairman Chairman Dividend Equalization Fund 70,350,332	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Revaluation Reserve on Govt. Revaluation Reserve on Govt. Securities Share money deposit 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 retary It 2016 Retained Minority in Earnings 1,224,423 1,297,47 87,589,019 (41,20	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka terest Total 7,645 21,490,728,854 1,748,382,730 11,495,890 37,419,151	Interest income Interest paid on deposits and borrowing et 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 assets Other expenses Total operating expenses Proft/(Joss) before provisions Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Proft/(Joss) before taxes	Quarter ended April to June 2011 Take 4.586,701,162 1.826,524,913 2.760,176,249 462,297,786 647,077,206 328,439,794 4.197,991,034 737,826,671 267,355,400 16,976,898 59,087,098 80,116,326 24,377,500 487,600 373,626 231,329,587 537,792,300 1,935,218,006 2,282,773,028	Quarter ended April to June 2015 Talva 2 4.437.365.505 3 2.278.503.403 2.058.862.042 791.198.099 5 561.724.982 277.279.993 3 .3.689.065.116 713.502.163 24.379.228 60.897.200 5 70.458.003 5.725.417 161.000 130.500 7 2.88.665.189 410.214.273 1.811.823,783 1.877.241.333 1.877.241.333 1.877.241.333 1.758.261.996 1.118.979.337	Cumulative Jan to June 2018 Taka 8,936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 6,922,500 612,375 470,381,625 848,957,428 3,884,024,278 4,538,628,349 1,114,351,094 3,424,277,255	Cumulative Jan to June 2015 Takes 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 82,75,417 287,500 543,000 569,854,921 88,0823,033 3,628,711,004 3,498,791,232 1,405,923,546 10,000,000	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions 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 (used)/flows from operating activities (I+II) B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares	9.909.211,443 (3.050.412,001) 48.567.787 1.290.209,646 570.835,204 (1.810.814.475) (296.298.150) (1,147.778.115) 80.700.761 (1,731.668.015) 3,862,554,085 (3.199.318,936) (1,995.183.201) (5.592.166,778) 12.997.799.179 (2.065.197.801) 145,932.464 4,008.486,549	10.067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Company Secre Consolidat Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period Statutory reserve Statutory reserve Ordinary Share issue Preference share capital of bKash Ltd. Share Premium Revaluation reserve Share money deposit	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tany M 4,781,671,715 3,4	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Chairman Chairman Chairman Dividend Equalization Fund 70,350,332	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Reserve on Govt. Reserve on Govt. Reserve on Govt. Securities Share money deposit 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43,700,000 14,904,741,733 59,566,901,438 s	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka therest Total 7,645 21,490,728,854 6,289) 11,495,890 37,419,151 49,179,343 1,999,998,700	Interest income Interest paid on deposits and borrowing et Net Interest nome Investment income Investment 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. Chrief Executive's salary & fees Directors' fees & expenses Auditors' fee Depreciation and repairs on bank's assets Other expenses Total operating expenses Provision for: Loans and advances Diminution in value of investments Off balance sheet items Others Total provision Profit/(lose) before taxes Provision for Tax: Current tax expense Deferred tax expense Deferred tax expense Deferred tax expense Deferred tax expense	Quarter ended April to June 2011 Take 4.586,701,162 2.760,176,249 46.2,297,786 47.077,206 328.439,794 4.197,991,034 737,826,671 267,355,400 16,976,899 80,116,322 24,377,590 487,600 373,625 231,329,587 537,992,300 1,935,215,006 2,262,773,028 535,063,154 1,727,709,874	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 2 791,198,099 5 561,724,982 277,279,993 3,689,065,116 713,502,163 237,690,810 24,379,228 60,897,200 170,458,003 5,725,417 161,000 130,500 288,665,189 410,214,273 1,811,823,783 1,877,241,333 758,261,996 1,118,979,337 510,486,512 7510,486,512 7510,486,512	Cumulative Jan to June 2016 Taka 8.936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,584,791 16,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,278 4,538,628,349 1,114,351,094 3,424,277,256	Cumulative Jan to June 2015 Takes 8.398,765,788 8.398,765,788 8.398,765,788 8.398,765,788 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,17,80,25 138,122,271 82,75,417 287,500 543,000 569,854,921 880,823,033 3,628,711,004 3,498,791,232 1.405,923,546 1.0,000,000 1,415,923,546 2,082,867,686	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions reviously written off Cash payments to suppliers Income stay 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/docrease in operating assets & liabilities Loans and advances to customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+if) 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	9.909,211,443 (3.050,412,001) 48,567,787 1.290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (292,368,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) (10,454,215,703) (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placified. Undrawn note issuance and revolving underwriting facilities. Undrawn formal standby facilities, credit lines and other commitments. Total Off-Balance Sheet items including contingent liabilities Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secret Company Secret Company Secret Director Director Director Lines Sheet items including contingent liabilities Particulars Particulars Pald up share capital Statutory reserve Dividend Equalization Fund Ordinary Share issue Preference share capital of bKash Ltd. Share Premium Revaluation reserve Share money deposit Cash Dividends for the year 2015	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M 4,781,671,715 3,44 37,419,151	43,700,373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Anaging Director & CEO Chairman Chairman Chairman Dividend Equalization Fund 70,350,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Reserve on Govt. Reserve on Govt. Reserve on Govt. Securities Share money deposit 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 Minority in 20,438 10,297,47 (41,20 155,218,455) 176,092,275	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka Chairman Amount in Taka 1,7,645 21,490,728,854 1,746,382,730 11,495,890 37,419,151 49,179,343 1,999,988,700 (1,776,092,275) (1,776,092,275)	Interest income Interest paid on deposits and borrowing et Net Interest hoome Investment 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 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/(lose) before taxes Provision for Tax: Current tax expense Deferred tax expenses (income)	Technology (10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 2 791,198,099 5 561,724,982 277,279,993 3,689,065,116 713,502,163 237,690,810 24,379,228 60,897,200 170,458,003 5,725,417 161,000 130,500 288,665,189 410,214,273 1,811,823,783 1,877,241,333 758,261,996 1,118,979,337 510,486,512 7510,486,512 7510,486,512	Cumulative Jan to June 2016 Taka 8.936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,584,791 16,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,278 4,538,628,349 1,114,351,094 3,424,277,256	Cumulative Jan to June 2015 Take 8.398,765,788 8.398,765,788 8.398,765,788 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 8.275,417 287,500 543,000 569,854,921 880,823,033 3,622,714,004 3,498,791,232	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 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/discrease 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 C. Cash flows from Investing activities C. Cash flows from Investing activities	9.30 June 2016 June 2016 Taka 9.909.211,443 (3.050.412,001) 48.567,787 1.290.209,646 570.835,204 (1.810,814,475) (296,298.150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3.199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549 2.176,290,860 (424,841,215) (4,695,613) 20,000,000 (48,921,000) (371,812,297) 66,185,905 1,415,206,640	10.067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Director Consolidat 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. Share Premium Revaluation reserve Share money deposit Cash Dividends for the year 2015 Balance as at 30 June 2016 7,104,989,100	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M 4,781,671,715 3,44 37,419,151	43,700,373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Chairman Chairman Chairman Changes in Equity Chairman Changes in Equity Chairman Chairman Changes in Equity 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Reserve on Govt. Securities Reveluation Reserve on Govt. Securities 11, 73 1, 999,998,700 1, 999,	43,700,000 14,904,741,733 59,566,901,438 s s 59,566,901,438 59,566,901,438 All treatments Minority in Earnings 48,724,423 1,297,47 87,589,019 (41,20 155,218,455) 176,092,275 1,256,271 1,256,271	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka terest Total 7,645 21,490,728,854 6,289) 1,746,382,730 11,495,890 37,419,151 49,179,343 1,999,98,700 (1,776,092,275) 1,356 23,5569,112,393	Interest income Interest paid on deposits and borrowing et Net Interest paid on deposits and borrowing et Net Interest Income Investment income Investment income Investment income 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 Audiflors' fee Depreciation and repairs on bank's assets Other expenses Total operating expenses Proft/(loss) before provisions Provision for lacan of the provision for lacan of the provision for lacan outper of the provision for lacan outper of the provision for lacan outper of the profit/(loss) before taxes Deferred tax expense Statutory reserve	Quarter ended April to June 2011 Take 4.586,701,162 2.760,176,249 46.2,297,786 47.077,206 328.439,794 4.197,991,034 737,826,671 267,355,400 16,976,899 80,116,322 24,377,590 487,600 373,625 231,329,587 537,992,300 1,935,215,006 2,262,773,028 535,063,154 1,727,709,874	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 2 791,198,099 5 561,724,982 277,279,993 3,689,065,116 713,502,163 237,690,810 24,379,228 60,897,200 170,458,003 5,725,417 161,000 130,500 288,665,189 410,214,273 1,811,823,783 1,877,241,333 758,261,996 1,118,979,337 510,486,512 7510,486,512 7510,486,512	Cumulative Jan to June 2016 Taka 8.936,365,049 5,376,639,860 1,115,469,416 1,290,209,646 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,584,791 16,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,278 4,538,628,349 1,114,351,094 3,424,277,256	Cumulative Jan to June 2015 Takes 8.398,765,788 8.398,765,788 8.398,765,788 8.398,765,788 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,17,80,25 138,122,271 82,75,417 287,500 543,000 569,854,921 880,823,033 3,628,711,004 3,498,791,232 1.405,923,546 1.0,000,000 1,415,923,546 2,082,867,686	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Fe	9.909,211,443 (3.050,412,001) 48.567,787 1.290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (292,368,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) (10,454,215,703) (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Director Company Secre Director Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period Statutory reserve Dividend Equalization Fund Ordinary Share issue Dividend Equalization Fund Ordinary Share issue Preference share capital of bikash Ltd. Share Premior Share money deposit Cash Dividends for the year 2015 Balance as at 30 June 2016 T,104,369,100 Balance as at 31 December 2015 T,092,873,210	43,700,000 14,904,741,733 59,566,901,438 s	43,700,303 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Chairman Chairman Textutory Equalization Fund 70,350,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Chief Financial Officer Company Sec Chief Financial Officer Company Sec Chief Financial Officer Revaluation Reserve on Govt. Securities 219,539,410 516,373,535 23,718,584 40,17 49,179,343 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,1999,	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 Minority in Earnings 88,724,423 1,297,47 (41,20 176,092,275) 45,002,712 1,256,27	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka terest Total 7,645 21,490,728,854 6,289) 1,746,382,730 11,495,890 37,419,151 49,179,343 1,999,98,700 (1,776,092,275) 1,356 23,5569,112,393	Interest income Interest paid on deposits and borrowing et Net Interest nicome Investment income Investment income Investment income Investment income Investment income Total operating income Total operating income Salanies 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 Audifors' fee Depreciation and repairs on 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 profit/(loss) after taxes Appropriations: Statutory reserve General reserve	Quarter ended April to June 201 Take 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701	Quarter ended April to June 2015 Talka 2 4.437,365,505 3 2.378,503,463 3 2.058,962,042 791,198,099 5 561,724,982 277,279,993 3,089,065,116 713,502,163 243,79,228 60,897,200 70,458,003 5,725,417 161,000 130,500 7 288,665,189 410,214,273 1,811,823,783 1,877,241,333 758,261,996 1,118,979,337 510,486,512 608,492,825	Cumulative Jan to June 2016 Taka 8.936,365,049 5,376,639,860 1.115,469,416 640,333,703 8,422,652,625 1.681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 158,429,971 4,70,381,625 470,381,625 470,381,625 470,381,625 470,381,625 1,114,351,094 1,114,351,094 1,114,351,094 1,114,351,094 1,370,042,897 1(0,597,393) 1,339,445,504 2,084,831,751	Cumulative Jan to June 2015 Takes 8.398,765,788 8.398,765,788 8.398,765,788 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 287,500 543,000 569,854,921 880,823,033 3,622,711,004 3,498,791,232 1.405,923,546 1,000,000 1,415,923,546 2,082,867,686 1,010,778,586 1,010,778,586	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 employees Cash payments to employees Cash payments to employees 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 lassets 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 C. Cash flows from Innesing activities C. Cash flows from financing activities C. Cash flows from financing activities C. Cash flows from financing activities Share Premium Dividend paid	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,1995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	Teka 10.067,268,196 (4,622,358,682) 28.023,596 1.297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,300) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) (347,379,923) 347,637 4,159,897,555
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Director Company Secre Director Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period Statutory reserve Dividend Equalization Fund Ordinary Share issue Dividend Equalization Fund Ordinary Share issue Preference share capital of bikash Ltd. Share Premior Share money deposit Cash Dividends for the year 2015 Balance as at 30 June 2016 T,104,369,100 Balance as at 31 December 2015 T,092,873,210	43,700,000 14,904,741,733 59,566,901,438 s	43,700,303 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Chairman Chairman Textutory Equalization Fund 70,350,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Sec Chief Financial Officer Revaluation Reserve on Govt. Securities 219,539,410 516,373,535 23,718,584 4,04 4,9179,343 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,1991,998,998,700	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 All treatments Minority in Earnings (41,20 155,218,455) 176,092,275) 45,002,712 1,256,277 88,724,423 1,297,477 6	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka terest Total 7,645 21,490,728,854 6,289) 1,746,382,730 11,495,890 37,419,151 49,179,343 1,999,98,700 (1,776,092,275) 1,356 23,5569,112,393	Interest income Interest paid on deposits and borrowing et Net interest paid on deposits and borrowing et Net interest income Investment income Investment income Commission, exchange and brokerage Other operating income Total operating income Salanies and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chrief Executive's salary & fees Directors' fees & expenses Auditors' and the seed of the seed	Quarter ended April to June 2011 Talea 4.586,701,162 2.760,176,249 462,297,786 47,077,206 328,439,794 4,197,991,034 737,826,671 267,355,400 16,976,898 59,087,098 80,116,326 231,329,587 537,792,300 1,935,218,006 2,282,773,028 535,063,154 1,727,709,874 664,058,066 (10,597,333 653,460,667 1,074,249,207	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 3 2,058,862,042 791,198,099 5 561,724,982 277,779,993 3,689,065,116 1713,502,163 237,690,810 24,379,228 60,897,200 5 70,458,003 5,725,417 161,000 7 288,665,189 410,214,273 3 1,811,823,783 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,977,341,341,341,341,341,341,341,341,341,341	Cumulative Jan to June 2016 Taka 8,936,365,049 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,276 4,538,628,349 1,114,351,094 3,424,277,256 1,370,042,897 (10,597,397,455,044 1,1361,094 3,424,277,256	Cumulative Jan to June 2015 Takes 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 82,75,417 287,500 543,000 569,854,921 880,823,033 3,628,711,004 3,498,791,232 1,405,923,546 1,000,000 1,415,923,546 2,082,867,686 1,010,778,586 1,010,778,586 1,010,778,586	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Fe	9.909,211,443 (3.050,412,001) 48.567,787 1.290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549	10,067,268,196 (4,622,358,682) 28,023,596 1,297,556,003 415,887,340 (1,421,096,745) (292,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,300) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) 347,379,923) 347,379,923 347,379,923 347,379,923 (1,311,747,592) (1,311,747,592)
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Director Company Secre Director Particulars Pald up share capital Balance as at 01 January 2016 Net profit for the period Statutory reserve Dividend Equalization Fund Ordinary Share issue Dividend Equalization Fund Ordinary Share issue Preference share capital of bikash Ltd. Share Premior Share money deposit Cash Dividends for the year 2015 Balance as at 30 June 2016 T,104,369,100 Balance as at 31 December 2015 T,092,873,210	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M ded Statement of Share Premium 8 4,781,671,715 3,41 37,419,151 4,819,090,866 3,47 4,781,671,715 3,41 dement of Change	43,700.303 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Dividend Equalization Fund 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 355,218,45 70,350,350 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Revaluation Reserve on Govt. Securities 219,539,410 516,373,535 23,718,584 4,0,1999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 1,999,998,700 2,19,539,410 516,373,535 23,718,584 4,00	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 All treatments Minority in Earnings (41,20 155,218,455) 176,092,275) 45,002,712 1,256,277 88,724,423 1,297,477 6	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Managing Director & CEO Chairman Amount in Taka Total 7,645 21,490,728,854 6,289) 11,495,890 37,419,151 49,179,343 1,999,998,700 (1,776,092,275) 1,356 23,559,112,393 7,645 21,490,728,854	Interest income Interest paid on deposits and borrowing et Net Interest nicome Investment income Investment income Investment income Investment income Investment income Total operating income Total operating income Salanies 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 Audifors' fee Depreciation and repairs on 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 profit/(loss) after taxes Appropriations: Statutory reserve General reserve	Quarter ended April to June 201 Take 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.162 4. \$86,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701.163,701.163 5. \$86,701	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 3 2,058,862,042 791,198,099 5 561,724,982 277,779,993 3,689,065,116 1713,502,163 237,690,810 24,379,228 60,897,200 5 70,458,003 5,725,417 161,000 7 288,665,189 410,214,273 3 1,811,823,783 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,977,341,341,341,341,341,341,341,341,341,341	Cumulative Jan to June 2016 Taka 8,936,365,049 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,276 4,538,628,349 1,114,351,094 3,424,277,256 1,370,042,897 (10,597,397,455,044 1,1361,094 3,424,277,256	Cumulative Jan to June 2015 Takes 8.398,765,788 8.398,765,788 8.398,765,788 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 287,500 543,000 569,854,921 880,823,033 3,622,711,004 3,498,791,232 1.405,923,546 1,000,000 1,415,923,546 2,082,867,686 1,010,778,586 1,010,778,586	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 employees 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 lassets 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 C. Cash flows from financing activities Proceeds from issue of Ordinary shares Share Premium Dividend paid Net cash equivalents at beginning of year	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549 2,176,290,860 (424,841,215) (424,841,215) (6,185,905) 1,415,206,640 11,495,890 37,419,151 (1,772,733,816) (1,723,818,775) 3,699,874,414 38,528,058,784,143	10.067,268,196 (4,622,358,682) 28.023,596 (1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53.065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,300) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) (347,379,923) 347,637 4,159,897,555
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Company Secre Company Secre Director Director Director Company Secre Company Secre 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M ded Statement of Share Premium R 4,781,671,715 3,47 4,819,090,866 3,47 4,781,671,715 3,47 ement of Change Share Premium Share Premium	43,700,303 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Dividend Equalization Fund 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 Statutory Reserve Statutory Reserve Fig. 18,45 70,350,332 355,218,45 70,350,332 355,218,45 70,360,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note Issuance and revolving underwring facilities Undrawn formal standby facilities, credit lines and other comm Total Other Commitments Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Un-audited) for the period ended 30 Jun Reserve on Govt. Reserve on Assets Revaluation Reserve.	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 fretary 102016 Retained Earnings 188,724,423 1,297,47 (41,20 155,218,455) 1,297,47 15,002,712 1,256,27 188,724,423 1,297,47 15 16 aution Retained Earnings	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka Total 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,495,890 11,76,982,275 11,566 123,559,112,393 7,645 121,490,728,854	Interest income Interest paid on deposits and borrowing et Net interest paid on deposits and borrowing et Net interest income Investment income Investment income Commission, exchange and brokerage Other operating income Total operating income Salanies and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chrief Executive's salary & fees Directors' fees & expenses Auditors' and the seed of the seed	Quarter ended April to June 2011 Talea 4.586,701,162 2.760,176,249 462,297,786 47,077,206 328,439,794 4,197,991,034 737,826,671 267,355,400 16,976,898 59,087,098 80,116,326 231,329,587 537,792,300 1,935,218,006 2,282,773,028 535,063,154 1,727,709,874 664,058,066 (10,597,333 653,460,667 1,074,249,207	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 3 2,058,862,042 791,198,099 5 561,724,982 277,779,993 3,689,065,116 1713,502,163 237,690,810 24,379,228 60,897,200 5 70,458,003 5,725,417 161,000 7 288,665,189 410,214,273 3 1,811,823,783 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,977,341,341,341,341,341,341,341,341,341,341	Cumulative Jan to June 2016 Taka 8,936,365,049 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,276 4,538,628,349 1,114,351,094 3,424,277,256 1,370,042,897 (10,597,397,455,044 1,1361,094 3,424,277,256	Cumulative Jan to June 2015 Takes 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 82,75,417 287,500 543,000 569,854,921 880,823,033 3,628,711,004 3,498,791,232 1,405,923,546 1,000,000 1,415,923,546 2,082,867,686 1,010,778,586 1,010,778,586 1,010,778,586	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Fe	9.909.211.443 (3.050.412.001) 48,567,787 1.290.209.646 570.835.204 (1.810.814.475) (296.298.150) (1.147,778.115) 80,770.761 (1.731.668.015) 3.862,554,085 (3.199.318,936) (1.995,183,201) (5.592.166,778) 12.997,799,179 (2.065.197.801) 145,932.464 4,008.486,549 2.176.290.860 (424,841,215) (1.695,613) 20,000.000 (48,821,000) (371,812,297) 66.185,905 1,415,206,640 11,495,890 37,419,151 (1,772,733,816) (1,772,733,816) (1,772,733,816,775) 3,669,874,414	Teke 10.067,268,196 (4,622,358,682) 28,023,596 (1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,300) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) (347,379,923) 347,637 4,159,897,555
Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities. Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secret Company Secret Company Secret Particulars Paid up share capital Balance as at 01 January 2016 Net profit for the period Statutory reserve Divident Equalization Fund Ordinary Share issue Preference share capital of bKash Ltd. Share Premium Revaluation reserve Share money deposits Balance as at 31 June 2015 Balance as at 31 December 2015 Particulars Paid up share capital 11,495,890 Preference Share reserve Share money deposits Paid up share capital Particulars Paid up share capital	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M ded Statement of Share Premium R 4,781,671,715 3,47 4,819,090,866 3,47 4,781,671,715 3,47 ement of Change Share Premium Share Premium	43,700,303 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Dividend Equalization Fund 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 Statutory Reserve Statutory Reserve Fig. 18,45 70,350,332 355,218,45 70,350,332 355,218,45 70,360,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Froward assets purchased and forward deposits placed Undrawn note Issuance and revolving underwring facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Revenue to the period ended 30 June Revenue on Govt. Reserve on Govt. Reserve on Govt. Reserve on Govt. Revenue on Govt. Securities 219,539,410 516,373,535 23,718,584 4,08 Indited) for the period ended 30 June 2016 Dividend Govt. Securities Revenue on Govt. Securities Revenue on Govt. Securities Revenue on Govt. Reserve on Govt. Reserve on Govt. Reserve on Govt. Revenue on Govt. Reserve on Govt.	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 Minority in Earnings 188,724,423 1,297,47 (41,20 1,256,27: 88,724,423 1,297,47 45,002,712 1,256,27: 88,724,423 1,297,47	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka Total 7,645 21,490,728,854 49,179,343 49,179,343 49,179,343 49,179,343 49,179,343 49,179,343 1,999,988,709 11,495,890 37,419,151 49,179,343 1,999,988,709 11,495,890 37,419,151 49,179,343 1,999,988,709 1,356 21,490,728,854 Amount in Taka Total 336 18,815,411,703 751 2,064,831,751	Interest income Interest paid on deposits and borrowing et Net interest paid on deposits and borrowing et Net interest income Investment income Investment income Commission, exchange and brokerage Other operating income Total operating income Salanies and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chrief Executive's salary & fees Directors' fees & expenses Auditors' and the seed of the seed	Quarter ended April to June 2011 Talea 4.586,701,162 2.760,176,249 462,297,786 47,077,206 328,439,794 4,197,991,034 737,826,671 267,355,400 16,976,898 59,087,098 80,116,326 231,329,587 537,792,300 1,935,218,006 2,282,773,028 535,063,154 1,727,709,874 664,058,066 (10,597,333 653,460,667 1,074,249,207	Quarter ended April to June 2015 Talka 2 4,437,365,505 3 2,378,503,463 3 2,058,862,042 791,198,099 5 561,724,982 277,779,993 3,689,065,116 1713,502,163 237,690,810 24,379,228 60,897,200 5 70,458,003 5,725,417 161,000 7 288,665,189 410,214,273 3 1,811,823,783 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,877,241,333 1,977,341,341,341,341,341,341,341,341,341,341	Cumulative Jan to June 2016 Taka 8,936,365,049 8,936,365,049 5,376,639,860 1,115,469,416 640,333,703 8,422,652,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,922,500 662,400 612,375 470,381,625 484,957,428 3,884,024,276 4,538,628,349 1,114,351,094 3,424,277,256 1,370,042,897 (10,597,397,455,044 1,1361,094 3,424,277,256	Cumulative Jan to June 2015 Takes 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 82,75,417 287,500 543,000 569,854,921 880,823,033 3,628,711,004 3,498,791,232 1,405,923,546 1,000,000 1,415,923,546 2,082,867,686 1,010,778,586 1,010,778,586 1,010,778,586	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 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 liabilities Cash utilised in operating assets & 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 end of period (D+E) Cash and cash equivalents at end of period (D+E) Cash in hand (including foreign currency)	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549 2,176,290,860 (424,841,215) (424,841,215) (6,185,905 1,415,206,800) (48,921,000) (371,812,297) (6,185,905 1,415,206,840 11,495,800 37,419,151 (1,772,733,816) (1,723,818,775) 3,699,874,414 38,528,058,781 42,227,933,195	10.067,268,196 (4,622,358,682) 28.023,596 1.297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53.066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,300) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) (347,379,923) 347,637 4,159,897,555
Other contingent Liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilities Chilef Financial Officer Company Secre Company Secre Company Secre Company Secre Director Director Company Secre 1, 092,873,210 Net profit for the period Statutory reserve Dividend Equalization Fund Ordinary Share issue Perference Share capital of bKash Ltd. Share Premium Revaluation seleposis Cash Dividends for the year 2015 Balance as at 30 June 2016 Relance as at 31 December 2015 T, 092,873,210 State Particulars Paid up share capital T, 1,495,890 Preference Share capital of DKash Ltd. Share Premium Revaluation seleposis Cash Dividends for the year 2015 Balance as at 31 December 2015 Relance as at 31 December 2016 Relance as	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M M Share Premium R 4,781,671,715 3,41 4,819,090,866 3,41 4,781,671,715 3,41 ement of Change Share Premium S R 4,319,090,866 3,41 4,781,671,715 3,41 Company of Change Share Premium S S R 4,319,090,866 3,41 4,781,671,715 3,41 Company of Change Share Premium S S S S S S S S S S S S S S S S S S S	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Dividend Equalization Fund 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 49,953,722,520 20,350,332 355,218,45 355,218,45 355,218,45 3570,350,332 355,218,45 3570,350,332 355,218,45 3570,350,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Froward assets purchased and forward deposits placed Undrawn note Issuance and revolving underwring facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Total Off-Balance Sheet Items Includ	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 Minority in 20,100,100,100,100,100,100,100,100,100,1	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka Total 7,645 21,490,728,854 Amount in Taka 1,745,890 37,419,151 49,179,343 49,179,343 49,179,343 1,939,938,705 11,495,890 Amount in Taka Total 336 18,815,411,703 2,084,831,751 11,495,890 11,495,890	Interest income Interest paid on deposits and borrowing et Net interest paid on deposits and borrowing et Net interest income Investment income Investment income Commission, exchange and brokerage Other operating income Total operating income Salanies and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chrief Executive's salary & fees Directors' fees & expenses Auditors' and the seed of the seed	Quarter ended April to June 2011 Talea 4.586,701,162 2.760,176,249 462,297,786 47,077,206 328,439,794 4,197,991,034 737,826,671 267,355,400 16,976,898 59,087,098 80,116,326 231,329,587 537,792,300 1,935,218,006 2,282,773,028 535,063,154 1,727,709,874 664,058,066 (10,597,333 653,460,667 1,074,249,207	Quarter ended April to June 2015 Taka 2	Cumulative Jan to June 2016 Take 8,936,365,049 8,936,365,049 1,115,469,416 1,290,209,646 640,333,703 8,422,682,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,922,500 662,400 612,375 470,381,625 848,957,428 3,884,024,276 4,538,628,349 1,114,351,094 1,114,351,094 1,114,351,094 1,114,351,094 1,170,042,897 (10,597,393) 1,359,445,504 2,084,831,751	Cumulative Jan to June 2015 Takes 8.398,765,788 4.574,507,605 3,824,258,183 1,535,743,347 1,297,556,003 469,944,703 7,127,502,236 1,415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 82,75,417 287,500 543,000 569,854,921 880,823,033 3,628,711,004 3,498,791,232 1,405,923,546 1,000,000 1,415,923,546 2,082,867,686 1,010,778,586 1,010,778,586 1,010,778,586	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 suppliers Income tax paid Receipts from other operating activities Payment for other operating assets & liabilities Increase/decrease in operating assets & liabilities Loans and advances to customers Other assets Deposits from outomers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+II) B. Cash flows from Investing activities Treasury bills Bangladesh Bank Bills Treasury bonds From Investing activities From the proof of Bib. Bond Acquisition of Bib. Bond Acquisition of Bib. Bond Acquisition 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 end of period (D+E) Cash and cash equivalents at end of the period:	9.909.211.443 (3.050.412.001) 48,567,787 1.290.209.646 570.835.204 (1.810.814.475) (296.298.150) (1.147,778.115) 80,770.761 (1.731.668.015) 3.862,554,085 (3.199.318,936) (1.995.183.201) (5.592.166,778) 12.997,799,179 (2.065.197.801) 145.932.464 4,008.486,549 2.176.290.860 (424.841,215) (1.695.613) 20.000.000 (48,821.000) (371,812,297) 66.185,905 1,415.206,640 11,793.818,715) 3,699.874,414 38,528,058,781 42,227,933,195	Teke 10.067,268,196 (4,622,358,682) 28.023,596 (1,297,556,003 415,887,340 (1,421,096,745) (223,268,034) (690,626,592) 53,066,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,390) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) (347,379,923) 347,637 4,159,897,555
Other contingent Liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transaction Forward assets purchased and forward deposits placed Undrawn notel issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet items including contingent liabilities Chief Financial Officer Company Secre Company	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 tary M A,781,671,715 3,47 4,819,090,866 3,47 4,781,671,715 3,47 cment of Change share Premium 4,819,090,866 3,47 4,781,671,715 3,47 cment of Change share Premium 210 3,622,522,88	43,702,0373 9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Application & CEO Chairman Chairman Dividend Equalization Fund 70,350,332 355,218,45 70,350,332 355,218,45 70,350,332 49,953,722,520 20,350,332 355,218,45 355,218,45 355,218,45 3570,350,332 355,218,45 3570,350,332 355,218,45 3570,350,332 355,218,45	Tax liability Other contingent liabilities Total Contingent Liabilities Other Commitments Documentary credits and short term trade related transactions Froward assets purchased and forward deposits placed Undrawn note Issuance and revolving underwring facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance Sheet Items Including contingent liabilities Chief Financial Officer Company Sec Chief Financial Officer Company Sec Total Off-Balance Sheet Items Including contingent liabilities Revenue to the period ended 30 June Revenue on Govt. Reserve on Govt. Reserve on Govt. Reserve on Govt. Revenue on Govt. Securities 219,539,410 516,373,535 23,718,584 4,08 Indited) for the period ended 30 June 2016 Dividend Govt. Securities Revenue on Govt. Securities Revenue on Govt. Securities Revenue on Govt. Reserve on Govt. Reserve on Govt. Reserve on Govt. Revenue on Govt. Reserve on Govt.	43,700,000 14,904,741,733 59,566,901,438 s 59,566,901,438 59,566,901,438 Minority in Earnings 188,724,423 1,297,47 (41,20 1,256,27: 88,724,423 1,297,47 45,002,712 1,256,27: 88,724,423 1,297,47	9,173,220,373 49,953,722,520 49,953,722,520 49,953,722,520 49,953,722,520 Amount in Taka terest Total 7,645 21,490,728,854 1,746,382,730 11,495,890 37,419,151 49,179,343 49,179,343 49,179,343 49,179,343 1,999,98,700 (1,776,092,275) 1,356 23,559,112,393 7,645 21,490,728,854 Amount in Taka Total 336 18,815,411,703 531 2,084,831,751	Interest income Interest paid on deposits and borrowing et 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 & feen t Chief Executive's salary & feen t 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 Retained earnings Earning Per Share (EPS)	mt (Un-audite Quarter ended April to June 2011 Telate 4,586,701,162 6,1826,524,913 640,297,786 647,077,205 647,077,205 647,077,205 647,077,205 647,077,205 647,077,205 80,116,325 231,329,587 537,292,300 1,935,218,205 231,329,587 537,292,300 2,262,773,028 535,063,154 1,727,709,874 1,1727,709,874 1,174,249,207	Quarter ended April to June 2015 Taka 2	Cumulative Jan to June 2016 Take 8,936,365,049 8,936,365,049 1,115,469,416 1,290,209,646 640,333,703 8,422,682,625 1,681,306,507 553,897,144 40,975,615 121,878,711 158,429,971 1,922,500 662,400 612,375 470,381,625 848,957,428 3,884,024,276 4,538,628,349 1,114,351,094 1,114,351,094 1,114,351,094 1,114,351,094 1,170,042,897 (10,597,393) 1,359,445,504 2,084,831,751	Cumulative Jan to June 2015 Taka 8.398,765,788 8.398,765,788 8.398,765,788 1.535,743,347 1.297,556,003 469,944,703 7,127,502,236 1.415,317,870 442,664,588 57,644,378 115,178,025 138,122,271 8.275,417 287,500 543,000 569,854,921 88.0823,033 3,622,711,004 3,498,791,232 1.405,923,546 10,000,000 1.415,923,546 1,010,778,586 1,010,778,586 1,010,778,586 1,010,778,586	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Fe	9,909,211,443 (3,050,412,001) 48,567,787 1,290,209,646 570,835,204 (1,810,814,475) (296,298,150) (1,147,778,115) 80,700,761 (1,731,668,015) 3,862,554,085 (3,199,318,936) (1,995,183,201) (5,592,166,778) 12,997,799,179 (2,065,197,801) 145,932,464 4,008,486,549 2,176,290,860 (424,841,215) (424,841,215) (6,185,905 1,415,206,800) (48,921,000) (371,812,297) (6,185,905 1,415,206,840 11,495,800 37,419,151 (1,772,733,816) (1,723,818,775) 3,699,874,414 38,528,058,781 42,227,933,195	10.067,268,196 (4,622,358,682) 28.023,596 (4,622,358,682) 28.023,596 (1,297,556,003 415,887,340 (690,626,592) 53.065,681 (1,470,336,493) 3,434,114,270 (6,590,946,763) (276,075,066) 10,454,215,703 (6,081,844,665) (515,540,766) (3,010,191,557) 423,922,713 977,394,052 (1,550,437,300) 4,721,486,607 1,896,295,784 (1,007,809,302) (530,000,000) (347,379,923) 347,637 4,159,897,555

SELECTIVE NOTES TO THE HALF YEARLY FINANCIAL STATEMENTS

- Accounting Policies:
- 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
- 1.2 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
- 1.3 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-2015 and the Income Tax Ordinance 1984.
 1.4 Business of Off-shore Banking Unit (OBU) have been reported with solo Financial Statements. Comparative information is rearranged whereever necessary to conform with the current presentation.
- 1.4 Business of Unrishote Darking Unit (DOD) into Pacific With Support Companies and Expension Statements of the Bank are made up to 30 June 2016 and prepared under the historical cost convention and in accordance with the "First Schedule (see-38)" of the Bank Companies Act 1991 and amendment in 2007, BRPD Circular # 14 dated 25 June, 2003, other Bangladesh Bank Circulars, International Accounting Standards adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), Companies Act 1994, the Securities and Exchange Ordinance 1969, the Securities and Exchange Rules 1987 and other prevailing laws and rules applicable in Bangladesh.
- 1.6 Advance for equity investment in BRAC EPL Investment Ltd. BDT. 1,999,998,700.00 which has been shown in the consolidated Balance Sheet as share money deposit.

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2.1 Key Financial Indicators :

SI no.	Particulars	June 2016	December 2015
1	Deposits	156,318,310,662	143,320,511,483
2	Loans and advances	150,632,926,222	147,433,607,286
3	Capital Fund:	20,355,924,128	20,375,181,821
4	Core Capital	17,389,409,105	17,114,793,333
5	Supplementary Capital	2,966,515,022	3,260,388,488
6	No. of Branches	107	106
7	No. of Employees	6,567	7,700
8	Statutory Reserve	3,470,350,332	3,470,350,332
9	Shareholders' Equity	19,202,245,564	18,815,411,703
10	Operating Profit	4.538.628.349	7.797.729.592

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2.2 K e	2.2 Key Financial Ratios:					
11	AD Ratio	78.89%	82.24%			
12	ROI	8.63%	6.13%			
13	ROE	20.02%	13.32%			
14	ROA	1.75%	1.13%			
15	CAR	11.90%	12.23%			

These published half yearly un-audited Financial Statements for the period ended 30 June, 2016, will be available of Bank's website at

ww.bracbank.com