



HALF YEARLY UN-AUDITED & PROVISSIONAL REPORT

30TH JUNE 2012

	ne 2012	
	June 2012 Taka	December 201 Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	992,807,700	828,581,46
(Including Foreign Currencies)	14,293,676,306	8,670,266,20
	15,286,484,006	9,498,847,67
Balance with other Banks and Financial Institutions		
Inside Bangladesh	130,678,525	771,921,27
Outside Bangladesh	1,324,650,955	667,820,62
	1,455,329,480	1,439,741,89
Placement with other Banks & Financial Institutions	6,154,782,007	6,835,381,63
Investments in Shares & Securities		
Government	2,000,000,000	2,000,000,00
Others	3,177,144,482	3,291,918,92
	5,177,144,482	5,291,918,92
Investments		
General Investment etc.	80,893,841,960	68,795,477,94
Bills Purchased and Discounted	17,411,655,552	11,796,983,73
	98,305,497,512	80,592,461,68
Fixed Assets Including Premises	1,568,956,396	1,525,267,75
Other Assets	2,107,342,609	2,045,242,08
Non Banking Assets	-	
Total Assets	130,055,536,492	107,228,861,65
IABILITIES AND CAPITAL Liabilities		-
Placement from other Banks & Financial Institutions	13,454,968,750	10,770,000,00
Deposits and Other Accounts	C 42C 107 220	4 200 417 00
Mudaraba Savings Deposits	6,426,107,238	4,299,417,08
Mudaraba Term Deposits	62,246,224,933	54,508,485,45
Other Mudaraba Deposits	19,483,966,643	16,507,850,21
Al-Wadeeah Current & Other Deposit Accounts	12,445,745,644	7,464,055,13
Bills Payable	1,427,612,140	570,242,98
	102,029,656,598	83,350,050,88
Other Liabilities	5,745,918,240	5,084,677,37
Deferred Tax Liabilities	119,841,727	107,340,66
Total Liabilities	121,350,385,315	99,312,068,92
Capital/Shareholders' Equity	F F 6 F 0 1 0 1 0 0	1 152 655 25
Paid-up Capital	5,565,819,188	4,452,655,35
Statutory Reserve	2,616,367,751	2,252,105,06
Retained Earnings Total Shareholders' Equity	522,964,238	1,212,032,31
Total Shareholders' Equity Total Liabilities & Shareholders' Equity	8,705,151,177	7,916,792,73
OFF- BALANCE SHEET ITEMS	130,055,536,492	107,228,861,65
CONTINGENT LIABILITIES		
Acceptances and Endorsements Letters of Guarantee	6 204 670 046	4 720 F26 F4
	6,304,670,946	4,730,536,54
rrevocable Letters of Credit (including Back to Back Bills)	39,147,089,377	27,658,918,50
Bills for Collection	3,547,107,299	1,693,664,30
Other Contingent Liabilities	40,000,007,633	24 002 440 25
	48,998,867,622	34,083,119,35
OTHER COMMITMENTS Ocumentary credits and short term trade related transactions	-	
forward assets purchased and forward deposits placed	-	
Undrawn note issuance and revolving underwriting facilities	-	
Jndrawn formal standby facilities, credit lines and other		
commitments	-	
Total .	-	
Ottal		
TOTAL OFF BALANCE SHEET ITEMS INCLUDING	48,998,867,622	34,083,119,35
OTAL OFF BALANCE SHEET ITEMS INCLUDING	48,998,867,622	34,083,119,35
CONTINUE OF BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES	48,998,867,622	34,083,119,35
TOTAL OFF BALANCE SHEET ITEMS INCLUDING	48,998,867,622	34,083,119,35

	Jan'2012 to Jun'2012 Taka	Jan'2011 to Jun'2011 Taka	April'2012 to Jun'2012 Taka	April'2011 to Jun'2011 Taka
	lana	Iaka	Idha	Iana
Investment Income	7,223,183,051	4,436,759,002	3,775,238,152	2,402,268,860
Less: Profit paid on Deposits	5,203,390,310	3,189,127,606	2,675,111,516	1,750,796,308
Net Investment Income	2,019,792,741		1,100,126,636	651,472,55
Income from Investment in Shares/securities	41,459,391	22,858,360	42,471,866	15,683,36
Commission, Exchange and Brokerage	928,348,325	783,149,887	475,601,929	393,050,96
Other Operating Income	188,030,882	173,295,767	116,707,536	91,665,14
	1,157,838,598	979,304,014	634,781,331	500,399,47
Total Operating Income	3,177,631,340	2,226,935,410	1,734,907,968	1,151,872,02
Salaries and Allowances	426,903,538	396,671,592	231,720,150	222,655,00
Rent, Taxes, Insurances, Electricity etc.	122,541,380	98,235,544	68,698,548	65,862,94
Legal Expenses	869,371	540,947	350,857	182,65
Postage, Stamps, Telecommunication etc.	11,928,338	12,667,418	5,386,595	8,518,35
Stationery, Printings, Advertisements etc.	30,871,690	17,811,779	17,735,591	9,020,38
Chief Executive's Salary & Fees	6,030,000	5,700,000	3,015,000	3,000,00
Directors' Fees & Expenses	1,089,975	366,054	1,013,469	200,68
Shariah Supervisory Committee's Fees & Expenses Auditors' Fees	300,053	132,560	225,829	79,65
Depreciation & Repairs of Bank's Assets Zakat Expenses	58,902,234	44,679,563	30,505,900	23,892,18
Other Expenses	91,881,344	96,676,689	42,281,524	50,520,69
Total Operating Expenses	751,317,924	673,482,146	400,933,464	383,932,55
Profit before Provision	2,426,313,416	1,553,453,264	1,333,974,504	767,939,47
Specific provisions for Classified Investment	(45,000,000)	(40,000,000)	(15,000,000)	(12,500,000
General Provisions for Unclassified Investment	(200,000,000)	(95,000,000)	(120,000,000)	(62,500,000
General Provisions for Off-Balance Sheet Provisions for deminution in value of	(140,000,000)	(37,500,000)	(65,000,000)	(7,500,00
Investments in Shares Provisions for Other Assets	(220,000,000)	(145,000,000)	(110,000,000)	(85,000,00
Total Provision	(605,000,000)	(317,500,000)	(310,000,000)	(167,500,000
Total Profit before Provisions for Taxation	1,821,313,416	1,235,953,264	1,023,974,504	600,439,47
Deferred Tax Expenses	12,501,061	18,970,367	7,010,428	9,551,30
Current Tax Expenses	1,020,453,908	600,163,022	560,456,820	344,436,35
	1,032,954,969	619,133,389	567,467,248	353,987,66
Net Profit after Taxation	788,358,446	616,819,875	456,507,255	246,451,80
Appropriations	_		•	*
Statutory Reserve	364,262,683	247,190,653	204,794,901	120,087,89
Retained Earnings	424,095,763	369,629,222	251,712,354	126,363,91
-	788,358,446	616,819,875	456,507,255	246,451,80
Profit available for distribution				
Retained Earnings from previous year	98,868,475	521,067,092	98,868,475	521,067,09
Add: Retained Earnings of Current Period	424,095,763	369,629,222	251,712,354	126,363,91
J. 1. 1. 2.	522,964,238	890,696,314	350,580,829	647,431,00
Earnings Per Share (EPS)	1,42	1.11	0.82	0.4
	77.12			=

PROFIT AND LOSS ACCOUNT For the period ended 30 June 2012

Sayed Abul Hashem, ACA, FCMA Chief Financial Officer

Sayed Abul Hashem, ACA, FCMA

Chief Financial Officer

STATEMENT OF CHANGES IN EQUITY For the period ended 30 June 2012

Particulars	Paid-up Capital Taka	Statutory Reserve Taka	Retained Earnings Taka	Total Taka
Balance as at 01 January 2012	4,452,655,350	2,252,105,068	1,212,032,312	7,916,792,730
Changes in accounting policy	-	-	-	-
Restated Balance	4,452,655,350	2,252,105,068	1,212,032,312	7,916,792,730
Bonus shares issued for the year 2011	1,113,163,838	-	(1,113,163,838)	-
Net profit for the Period	-	364,262,683	424,095,763	788,358,446
Total Shareholders' Equity as at 30 June 2012	5,565,819,188	2,616,367,751	522,964,238	8,705,151,176
Add: General Provision for Unclassified Investment				1,125,479,000
Add: General Provision for Off-Balance Sheets				491,500,000
Total Equity as on 30 June 2012				10,322,130,176
Total Equity as on 30 June 2011				8.496.148.205



Sayed Abul Hashem, ACA, FCMA Chief Financial Officer

Md. Abdur Rahman Sarker

Managing Director

Md. Abdur Rahman Sarker Managing Director

Md. Abdur Rahman Sarker

Managing Director

	Jan.'12 to	Jun'12	Jan.'11 to Jun'11
	Tak		Taka
sh Flow from Operating Activities	7.245	717 020	4 200 006 000
Investment Income receipt in cash Profit Paid on Deposits		,717,939 064,974)	4,390,896,800 (2,867,314,279)
Dividend Receipts		510,689	1,843,360
Fees & Commission receipt in cash		348,325	783,149,887
Cash Payments to Employees Cash Payments to Suppliers		933,538) 371,690)	(402,371,592) (17,811,779)
ncome Tax Paid	, ,	085,693)	(440,153,911)
Receipts from other Operating activities	, ,	030,882	173,295,767
Payments for other Operating activities		434,051)	(215,010,112)
erating Profit before changes in Operating Assets anges in Operating Assets and Liabilities	1,552,2	217,890	1,406,524,141
nvestment to Customers	(17,713,0	035,829)	(8,610,685,336)
Other Assets		586,707)	(478,095,194)
Deposits from other Banks		858,635	82,158,980
Deposits received from Customers Other liabilities on account of customers		.747,082 .131,063	13,601,760,990 19,420,201
Other Liabilities		583,754)	(181,471,497)
Sub Total		130,491	4,433,088,144
Net Cash from Operating Activities	2,418,6	548,381	5,839,612,285
Cash flows from Investing Activities Proceeds from sale of Securities	227	697,160	
Payment for purchases of securities		922,715)	(363,804,015)
Proceeds from Sale of fixed assets	\ <u></u> ,.	-	32,044,730
Purchases of Property, Plant & Equipments	(95,	767,290)	(128,764,039)
Purchase/Sale of subsidiaries	10.6	-	(460 533 334)
Net Cash from Investing Activities Cash flows from Financing Activities	19,0	007,155	(460,523,324)
Receipts from issue of Debt Instruments	3,365	568,378	(851,590,378)
Payments for redemption of Debt Instruments		-	-
Receipts from issue of ordinary shares Dividend Paid in cash			-
Net Cash from Financing Activities	3,365.	568,378	(851,590,378)
Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)		223,914	4,527,498,583
Cash and cash equivalents at the beginning of the year		589,572	8,357,043,497
Cash and cash equivalents at the end of the period (D+E)	16,741,8	313,486	12,884,542,080
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yed Abul Hashem, ACA, FCMA Chief Financial Officer	M		Rahman Sarker ing Director
		Jun'2012	(Taka in Crore Jun'2011
Authorised Capital		600.	Jun'2011 .00 600.00
Authorised Capital Paid up Capital		600. 556.	Jun'2011 .00 600.00 .58 445.27
Authorised Capital Paid up Capital Required Capital		600. 556. 874.	Jun'2011 00 600.00 58 445.27 44 724.10
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary)		600. 556. 874. 1,032	Jun'2011 00 600.00 58 445.27 44 724.10 .21 849.62
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital		600. 556. 874. 1,032 870.	Jun'2011 00 600.00 .58 445.27 44 724.10 .21 849.62 .51 736.52
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital		600. 556. 874. 1,032 870.	Jun'2011 00 600.00 .58 445.27 44 724.10 .21 849.62 .51 736.52 .70 113.10
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio		600. 556. 874. 1,032 870. 161.	Jun'2011 00 600.00 .58 445.27 44 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56%
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit		600. 556. 874. 1,032 870. 161. 11.80	Jun'2011 00 600.00 .58 445.27 44 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56% .97 7,664.89
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance)		600. 556. 874. 1,032 870. 161. 11.80 10,202 9,830.	Jun'2011 00 600.00 .58 445.27 44 724.10 .21 849.62 .51 736.52 .70 113.10 0% 10.56% .97 7,664.85 .55 7,005.08
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%)		600. 556. 874. 1,032 870. 161. 11.8(10,202 9,830. 89.3(Jun'2011 00 600.00 .58 445.27 44 724.10 .21 849.62 .51 736.52 .70 113.10 0% 10.56% .97 7,664.89 .55 7,005.08 5% 89.71%
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment		600. 556. 874. 1,032 870. 161. 11.80 10,202 9,830. 89.30	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 10.56% .97 7,664.89 .55 7,005.08 556 89.71% .11 127.39
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment		600. 556. 874. 1,032 870. 161. 11.8(10,202 9,830. 89.3(Jun'2011 000 600.00 588 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 10.56% .97 7,664.89 .55 7,005.08 65% 89.71% .11 127.39 .43 107.76
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment		600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 147.	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 10.56% .97 7,664.89 .55 7,005.08 56% 89.71% .11 127.39 .43 107.76
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159.	Jun'2011 000 600.00 588 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 30% 10.56% .97 7,664.89 .55 7,005.08 65% 89.71% .11 127.39 .43 107.76 .35 112.35
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159.	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .09% 10.56% .97 7,664.89 .55 7,005.08 69% 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159.	Jun'2011 000 600.00 588 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .09% 10.56% .97 7,664.89 .55 7,005.08 69% 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55 .15 31.55
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159. 11 49	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56% .97 7,664.89 .55 7,005.08 .69% 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55 .15 31.55 .16 38% 1.38%
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investment Operating Profit Profit after Tax and Provision		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159. 11 49 1.90	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56% .97 7,664.89 .55 7,005.08 .66 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55 .15 31.55 .16 33% .182% .38% .38% .38% .38% .38%
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159. 11 49 1.90 1.4: 242. 78.	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56% .97 7,664.89 .55 7,005.08 .65% 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55 .15 31.55 .16 31.55 .17 32 33 33 33 33 33 33 3
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share		600. 556. 874. 1,032 870 161 11.80 10,202 9,830. 89.30 187 147 159. 11 49 1.90 1.4: 242. 78.	Jun'2011 000 600.00 558 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56% .97 7,664.89 .55 7,005.08 .69% 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55 .15 31.55 .16 31.55 .17 32.66 .182% .182
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investment Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import		600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147. 159. 11. 49 1.90 1.4: 242. 78. 1. 15. 6,151.	Jun'2011 000 600.00 588 445.27 444 724.10 .21 849.62 .51 736.52 .70 113.10 .0% 10.56% .97 7,664.89 .55 7,005.08 .65% 89.71% .11 127.39 .43 107.76 .35 112.35 .91 4.59 .15 31.55 .15 31.55 .16 31.55 .17 31.55 .182% .182
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investment Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export		600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 147. 159. 11. 49. 1.42. 78. 1. 15. 6,151.	Jun'2011 000 600.00 588 445.27 444 724.10 221 849.62 551 736.52 70 113.10 30% 10.56% 997 7,664.89 555 7,005.08 65% 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 31.55 31.55 30% 1.82% 33% 1.38% 63 155.35 844 61.68 422 1.11 644 16.54 227 3,836.62 2,78 3,757.79
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance		600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 147. 159. 11. 49. 1.42. 78. 1. 15. 6,151. 5,846.	Jun'2011 000 600.00 588 445.27 444 724.10 221 849.62 551 736.52 70 113.10 30% 10.56% 997 7,664.89 555 7,005.08 65% 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 31.55 31.55 30% 1.82% 33% 1.38% 63 155.35 844 61.68 422 1.11 644 16.54 227 3,836.62 7,78 3,757.79 552 308.57
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investment Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Total Foreign Remittance Total Foreign Exchange Business		600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 147. 159. 1.4: 242. 78. 1.5. 6,151. 5,846. 147. 12,145.	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 00% 10.56% 997 7,664.89 555 7,005.08 65% 89.71% 111 127.39 433 107.76 335 112.35 991 4.59 1.55 31.55 00% 1.82% 33% 1.38% 63 155.35 844 61.68 422 1.11 644 16.54 227 3,836.62 7,78 3,757.79 552 308.57 5,57 7,902.98
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Total Foreign Remittance Total Assets		600. 556. 874. 1,032 870 161 11.80 10,202 9,830. 89.30 187 147. 159. 11 49 1.90 1.4: 242. 78. 1. 5,846 147. 12,145.	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 97 7,664.89 555 7,005.08 65% 89.71% 111 127.39 433 107.76 335 112.35 991 4.59 31.55 31.55 30% 1.82% 33% 1.38% 63 155.35 844 61.68 422 1.11 644 16.54 227 3,836.62 7,78 3,757.79 552 308.57 5,57 7,902.98 5,55 9,347.52
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business Total Assets No. of Employees		600. 556. 874. 1,032 870 161 11.80 10,202 9,830. 89.30 187 147. 159. 11 49 1.90 1.4: 242. 78. 1. 5,846 147. 12,145.	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 97 7,664.89 555 7,005.08 65% 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 315 31.55 31.55 326 336 336 337 338 438 442 1.11 644 16.54 227 3,836.62 7,78 3,757.79 5,52 308.57 5,57 7,902.98 5,55 9,347.52 522 1,531
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Branchs		600. 556. 874. 1,032 870 161 11.80 10,202 9,830. 89.30 187 147 159. 11 49 1.90 1.4: 242. 78. 1 15. 6,151. 5,846 147. 12,145. 13,005.	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 97 7,664.89 555 7,005.08 65% 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 7,78 3,757.79 552 308.57 5,57 7,902.98 5,55 9,347.52 522 1,531 74 63
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Assets No. of Employees		600. 556. 874. 1,032 870 161 11.80 10,202 9,830. 89.30 187 147 159. 11 49 1.90 1.4: 242. 78. 1 15. 6,151. 5,846 147. 12,145. 13,005.	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 97 7,664.89 555 7,005.08 65% 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 315 31.55 31.55 326 336 336 337 338 438 442 1.11 644 16.54 227 3,836.62 7,78 3,757.79 5,52 308.57 5,57 7,902.98 5,55 9,347.52 522 1,531
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Branchs	$\exists T As$	600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.30 187 147 159. 11 49 1.90 1.4: 242. 78. 1 15. 6,151. 5,846 147. 12,145. 13,005.	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 97 7,664.89 555 7,005.08 65% 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 7,78 3,757.79 552 308.57 5,57 7,902.98 5,55 9,347.52 522 1,531 74 63
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Foreign Correspondent	June 2	600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.31 187 159. 11 49 1.90 1.4: 242. 78. 1. 5,846 147 12,145 13,005 1,8	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 700 113.10 00% 10.56% 997 7,664.89 555 7,005.08 598 89.71% 111 127.39 4.43 107.76 3.35 112.35 91 4.59 1.51 31.55 00% 1.82% 38% 1.38% 6.63 155.35 84 61.68 42 1.11 64 16.54 227 3,836.62 7,78 3,757.79 5.52 308.57 7,902.98 638 348 348 348 348 348 June 2012
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business Total Assets No. of Employees No. of Branchs No. of Foreign Correspondent CONSOLIDATED BALANCE SHEE	_	600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.31 187 159. 11 49 1.90 1.4: 242. 78. 1. 5,846 147 12,145 13,005 1,8	Jun'2011 100 600.00 58 445.27 44 724.10 21 849.62 51 736.52 70 113.10 10.56% 97 7,664.89 55 7,005.08 69% 89.71% 11 127.39 43 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 7,78 3,757.79 55 9,347.52 57 7,902.98 57 7,902.98 58 4 63 84 348
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Foreign Correspondent	June 2	600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.31 187 159. 11 49 1.90 1.4: 242. 78. 1. 5,846 147 12,145 13,005 1,8	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 700 113.10 00% 10.56% 997 7,664.89 555 7,005.08 598 89.71% 111 127.39 4.43 107.76 3.35 112.35 91 4.59 1.51 31.55 00% 1.82% 38% 1.38% 6.63 155.35 84 61.68 42 1.11 64 16.54 227 3,836.62 7,78 3,757.79 5.52 308.57 7,902.98 638 348 348 348 348 348 June 2012
Authorised Capital Paid up Capital Required Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Net Classified Investment to Net Investments Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Toral Foreign Exchange Business Total Foreign Exchange Business No. of Employees No. of Branchs No. of Foreign Correspondent OPERTY AND ASSETS ash Cash in hand (Including Foreign Currencies)	June 2 Tak	600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.31 187 159. 11 49 1.90 1.4: 242. 78. 1. 5,846 147 12,145 13,005 1,8	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 700 113.10 00% 10.56% 997 7,664.89 555 7,005.08 598 89.71% 111 127.39 4.43 107.76 3.35 112.35 91 4.59 1.51 31.55 00% 1.82% 38% 1.38% 6.63 155.35 84 61.68 42 1.11 64 16.54 227 3,836.62 7,78 3,757.79 5.52 308.57 7,902.98 638 348 348 348 348 348 June 2012
Authorised Capital Paid up Capital Required Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Branchs No. of Foreign Correspondent OPERTY AND ASSETS ash Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	June 2 Tak	600. 556. 874. 1,032 870 161. 11.80 10,202 9,830. 89.33 187 147 159. 11 49 1.90 1.44: 242. 78. 1. 1,5. 6,151. 5,846 147 12,145 13,005 1,8	Jun'2011 000 600.00 558 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 97 7,664.89 55 7,005.08 69% 89.71% 31 127.39 43 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 28 3,757.79 552 308.57 553 9,347.52 262 1,531 74 63 84 348 June 2012
Authorised Capital Paid up Capital Required Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Branchs No. of Foreign Correspondent OPERTY AND ASSETS ash Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	June 2 Tak 992,	600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 159. 11. 49. 1.4: 242. 78. 1. 15. 6,151. 5,846. 147. 12,145. 13,005. 1,8 3 a t 3 0	Jun'2011 000 600.00 588 445.27 444 724.10 221 849.62 551 736.52 70 113.10 30% 10.56% 997 7,664.89 555 7,005.08 639.71% 431 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 28 3,757.79 308.57 7,902.98 3,47.52 22 1,531 74 63 84 348 June 2012
Authorised Capital Paid up Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Required Provision for Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Foreign Remittance Total Foreign Exchange Business No. of Employees No. of Branchs No. of Foreign Correspondent OPERTY AND ASSETS ash Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	June 2 Tak	600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 159. 11. 49. 1.4: 242. 78. 1. 15. 6,151. 5,846. 147. 12,145. 13,005. 1,8 3 a t 3 0	Jun'2011 000 600.00 588 445.27 444 724.10 221 849.62 551 736.52 700 113.10 30% 10.56% 997 7,664.89 7,005.08 89.71% 11 127.39 4.3 107.76 3.35 112.35 991 4.59 31.55 31.55 31.55 31.55 39% 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 28 3,757.79 308.57 7,902.98 34 348 348 June 2012
Authorised Capital Paid up Capital Required Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Provision Maintained against Investment Cassified Investment to Investment Classified Investment to Investment Classified Investment to Investment Audit Classified Investment to Net Investments Classified Investment to Net Investments Operating Profit Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Dimport Export Foreign Remittance Total Foreign Exchange Business Total Assets No. of Employees No. of Branchs No. of Foreign Correspondent CONSOLIDATED BALANCE SHEE OPERTY AND ASSETS ash Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	992, 14,293, 15,286,4	600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89,31 147 159. 11. 49 1.90. 1.4: 242. 78. 1. 5,846 147. 12,145. 13,005. 1,8 3 a t 3 0 2012 ia 807,700	Jun'2011 000 600.00 588 445.27 444 724.10 221 849.62 551 736.52 70 113.10 10.56% 997 7,664.89 555 7,005.08 639 89.71% 311 127.39 433 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 844 61.68 422 1.11 644 16.54 227 3,836.62 278 3,757.79 552 308.57 575 7,902.98 575 7,902.98 575 9,347.52 584 348 June 2012 2012
Authorised Capital Paid up Capital Required Capital Required Capital Capital Maintained (Core + Supplementary) a) Core Capital b) Supplementary Capital Capital Adequacy Ratio Total Deposit Investment (Loans & Advance) Investment Deposit Ratio (%) Classified Investment Provision Maintained against Investment Excess Provision Amount of Provision against Off-Balance Sheet Items Classified Investment to Investment Net Classified Investment to Net Investments Net Classified Investment to Net Investments Profit after Tax and Provision Earning Per Share Net Asset Value Per Share Import Export Toral Foreign Exchange Business Total Foreign Exchange Business No. of Employees No. of Branchs No. of Foreign Correspondent OPERTY AND ASSETS ash Cash in hand (Including Foreign Currencies)	June 2 Tak 992, 14,293, 15,286,4	600. 556. 874. 1,032 870. 161. 11.80. 10,202 9,830. 89.30. 187. 159. 11. 49. 1.4: 242. 78. 1. 15. 6,151. 5,846. 147. 12,145. 13,005. 1,8 3 a t 3 0	Jun'2011 000 600.00 588 445.27 444 724.10 221 849.62 551 736.52 70 113.10 30% 10.56% 997 7,664.89 555 7,005.08 639.71% 431 107.76 335 112.35 991 4.59 336 1.38% 63 155.35 84 61.68 42 1.11 64 16.54 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 27 3,836.62 28 3,757.79 308.57 7,902.98 3,47.52 22 1,531 74 63 84 348 June 2012

PROPERTY AND ASSETS		
Cash		
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	992,807,700	828,581,466
(Including Foreign Currencies)	14,293,676,306	8,670,266,207
	15,286,484,006	9,498,847,673
Balance with other Banks and Financial Institutions		
Inside Bangladesh	130,938,506	773,611,714
Outside Bangladesh	1,324,650,955	667,820,627
	1,455,589,461	1,441,432,341
Placement with other Banks & Financial Institutions	6,154,782,007	6,835,381,635
Investments in Shares & Securities	2 000 000 000	2,000,000,000
Government	2,000,000,000	2,000,000,000
Others	2,459,365,789	2,488,537,734
Investments	4,459,365,789	4,488,537,734
General Investment etc.	83,140,425,641	70,760,681,073
Bills Purchased and Discounted	17,411,655,552	11,796,983,737
Sills Faretiased and Siscounica	100,552,081,193	82,557,664,810
Fixed Assets Including Premises	1,614,075,852	1,568,002,574
Other Assets	1,612,851,168	1,344,930,789
Non Banking Assets		
Total Assets	131,135,229,476	107,734,797,556
LIABILITIES AND CAPITAL Liabilities		
Liabilities	14.454.968.750	11,470,000,000
Liabilities Placement from other Banks & Financial Institutions	14,454,968,750	11,470,000,000
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts		
Liabilities Placement from other Banks & Financial Institutions	14,454,968,750 6,426,107,238 61,599,430,083	11,470,000,000 4,299,417,084 53,741,002,292
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits	6,426,107,238	4,299,417,084
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits	6,426,107,238 61,599,430,083	4,299,417,084 53,741,002,292
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681 8,780,839,620	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262 7,917,001,680
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Non-controlling Interest	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681 8,780,839,620 233,892,880	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262 7,917,001,680 225,024,550
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Non-controlling Interest Total Liabilities & Shareholders' Equity	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681 8,780,839,620	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262 7,917,001,680
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Non-controlling Interest Total Liabilities & Shareholders' Equity CONSOLIDATED OFF- BALANCE SHEET ITEMS	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681 8,780,839,620 233,892,880	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262 7,917,001,680 225,024,550
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Non-controlling Interest Total Liabilities & Shareholders' Equity CONSOLIDATED OFF- BALANCE SHEET ITEMS CONTINGENT LIABILITIES	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681 8,780,839,620 233,892,880	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262 7,917,001,680 225,024,550
Liabilities Placement from other Banks & Financial Institutions Deposits and Other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Al-Wadeeah Current & Other Deposit Accounts Bills Payable Other Liabilities Deferred Tax Liabilities Total Liabilities Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Non-controlling Interest Total Liabilities & Shareholders' Equity CONSOLIDATED OFF- BALANCE SHEET ITEMS	6,426,107,238 61,599,430,083 19,465,308,149 12,445,745,644 1,427,612,140 101,364,203,254 6,181,483,244 119,841,727 122,120,496,976 5,565,819,188 2,616,367,751 598,652,681 8,780,839,620 233,892,880	4,299,417,084 53,741,002,292 16,329,624,183 7,464,055,139 570,242,984 82,404,341,682 5,611,088,978 107,340,666 99,592,771,326 4,452,655,350 2,252,105,068 1,212,241,262 7,917,001,680 225,024,550

39,147,089,377

3,547,107,299

48,998,867,622 34,083,119,359

48,998,867,622 34,083,119,359

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Md. Abdur Rahman Sarker

Managing Director

27,658,918,505

1,693,664,309

Irrevocable Letters of Credit (including Back to Back Bills)

Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

TOTAL OFF BALANCE SHEET ITEMS INCLUDING

Bills for Collection Other Contingent Liabilities

OTHER COMMITMENTS

CONTINGENT LIABILITIES

Sayed Abul Hashem, ACA, FCMA

Chief Financial Officer

Total

	Jan'2012 to	Jan'2011 to	Apr'2012 to	Apr'2011 to
	Jun'2012 Taka	Jun'2011 Taka	Jun'2012 Taka	Jun'2011 Taka
Investment Income	7,442,803,193	4,439,802,161	3,894,123,763	2,405,312,019
ess: Profit paid on Deposits	5,264,018,088	3,189,875,481	2,708,322,627	1,751,544,183
Net Investment Income	2,178,785,105	1,249,926,680	1,185,801,136	653,767,836
ncome from Investment in Shares/securities	44,719,736	22,858,360	44,405,027	15,683,360
Commission, Exchange and Brokerage	993,464,840	798,086,971	512,927,880	407,988,051
Other Operating Income	241,012,794	207,703,337	144,629,358	126,072,717
	1,279,197,370	1,028,648,668	701,962,265	549,744,128
Total Operating Income	3,457,982,476	2,278,575,348	1,887,763,402	1,203,511,964
alaries and Allowances	451,622,725	400,010,504	246,090,056	225,993,919
Rent, Taxes, Insurances, Electricity etc.	134,659,770	99,967,557	75,140,718	67,594,957
egal Expenses	896,871	540,947	378,357	182,654
Postage, Stamps, Telecommunication etc.	14,413,472	12,667,418	6,606,972	8,518,359
Stationery, Printings, Advertisements etc.	31,436,554	17,821,998	17,832,063	9,030,599
Chief Executive's Salary & Fees	6,030,000	5,700,000	3,015,000	3,000,000
Directors' Fees & Expenses	1,089,975	366,054	1,013,469	200,682
hariah Supervisory Committee's Fees & Expenses	300,053	132,560	225,829	79,650
uditors' Fees	-	-	-	-
Depreciation & Repairs of Bank's Assets	63,153,704	45,170,255	33,081,104	24,382,876
Zakat Expenses	-	-	-	-
Other Expenses	103,252,145	102,972,204	48,570,039	56,816,210
otal Operating Expenses	806,855,270	685,349,497	431,953,608	395,799,906
rofit before Provision	2,651,127,206	1,593,225,851	1,455,809,794	807,712,058
pecific provisions for Classified Investment	(45,000,000)	(40,000,000)	(15,000,000)	(12,500,000)
General Provisions for Unclassified Investment	(200,000,000)	(95,000,000)	(120,000,000)	(62,500,000)
General Provisions for Off-Balance Sheet	(140,000,000)	(37,500,000)	(65,000,000)	(7,500,000)
rovisions for deminution in value of Investments in Shares	(292,300,000)	(145,000,000)	(182,300,000)	(85,000,000)
rovisions for Other Assets] -]	-	-
otal Provision	(677,300,000)	(317,500,000)	(382,300,000)	(167,500,000)
otal Profit before Provisions for Taxation	1,973,827,206	1,275,725,851	1,073,509,794	640,212,058
Deferred Tax Expenses	12,501,061	18,970,367	7,010,428	9,551,307
Current Tax Expenses	1,088,619,875	609,476,336	596,999,006	353,749,670
	1,101,120,936	628,446,703	604,009,434	363,300,977
let Profit after Taxation	872,706,270	647,279,148	469,500,360	276,911,081
appropriations				
Statutory Reserve	364,262,683	247,190,653	204,794,901	120,087,894
Non-controlling Interest	8,868,330	15,229,636	1,366,094	15,229,637
Retained Earnings	499,575,256	384,858,859	263,339,364	141,593,550
	872,706,270	647,279,148	469,500,360	276,911,081
rofit available for distribution				
letained Earnings from previous year	99,077,425	521,067,092	99,077,425	521,067,092
Add: Retained Earnings of Current period	499,575,256	384,858,859	263,339,364	141,593,550
,	598,652,681	905,925,951	362,416,789	662,660,642
Earnings Per Share (EPS)	1.55	1.14	0.84	0.47

Sayed Abul Hashem, ACA, FCMA Chief Financial Officer

Md. Abdur Rahman Sarker Managing Director

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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the period ended 30 June 2012

Particulars	Paid-up Capital Taka	Statutory Reserve Taka	Non-controlling Interest Taka	Retained Earnings Taka	Total Taka
Balance as at 01 January 2012	4,452,655,350	2,252,105,068	-	1,212,241,262	7,917,001,680
Changes in accounting policy		-	-	-	
Restated Balance	4,452,655,350	2,252,105,068	-	1,212,241,262	7,917,001,680
Bonus shares issued for the year 2011	1,113,163,838	-	-	(1,113,163,838)	-
Net profit for the period		364,262,683	-	499,575,256	863,837,939
Total Shareholders' Equity as at 30 June 2012	5,565,819,188	2,616,367,751	-	598,652,681	8,780,839,619
Non-controlling interest			233,892,880		233,892,880
Add: General Provision for Unclassified Inv	estment				1,125,479,000
Add: General Provision for Off-Balance She	ets				491,500,000
Total Equity as on 30 June 2012					10,631,711,500
Total Equity as on 30 June 2011					8,751,607,477

Sayed Abul Hashem, ACA, FCMA Chief Financial Officer

Md. Abdur Rahman Sarker Managing Director

CONSOLIDATED CASH FLOW STATEMENT For the period ended 30 June 2012

	Jan:'12 to Jun'12 Taka	Jan.'11 to Jun'11 Taka
Cash Flow from Operating Activities		
Investment Income receipt in cash	7,617,235,882	4,380,904,133
Profit Paid on Deposits	(5,369,530,713)	(2,867,314,279
Dividend Receipts	5,510,689	1,843,360
Fees & Commission receipt in cash	993,464,840	798,086,97
Cash Payments to Employees	(457,652,725)	(405,710,504
Cash Payments to Suppliers	(31,436,554)	(17,821,998
Income Tax Paid	(774,955,132)	(443,957,108
Receipts from other Operating activities	241,012,794	207,703,337
Payments for other Operating activities	(262,335,837)	(223,117,283)
Operating Profit before changes in Operating Assets	1,961,313,245	1,430,616,629
Changes in Operating Assets and Liabilities	, , , , ,	, , , ,
Investment to Customers	(17,998,322,291)	(4,829,580,423
Other Assets	(281,940,995)	(3,419,775,787
Deposits from other Banks	803,858,635	82,158,980
Deposits received from Customers	18,156,002,937	13,601,760,990
Other liabilities on account of customers	48,131,063	19,420,20
Other Liabilities	(102,993,831)	343,885,917
Sub Total	624,735,519	5,797,869,878
A) Net Cash from Operating Activities	2,586,048,764	7,228,486,507
Cash flows from Investing Activities		
Proceeds from sale of Securities	517,736,810	
Payment for purchases of securities	(744,557,067)	(599,945,822
Proceeds from Sale of fixed assets	-	
Purchases of Property, Plant & Equipments	(101,503,432)	(129,292,067
Purchase/Sale of subsidiaries	-	
B) Net Cash from Investing Activities	(328,323,689)	(729,237,889
Cash flows from Financing Activities		
Receipts from issue of Debt Instruments	3,665,568,378	(851,590,378)
Payments for redemption of Debt Instruments	-	
Receipts from issue of ordinary shares	-	
Dividend Paid in cash	(121,500,000)	

Sayed Abul Hashem, ACA, FCMA

Chief Financial Officer

C) Net Cash from Financing Activities

D)Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)

F) Cash and cash equivalents at the end of the period (D+E)

E) Cash and cash equivalents at the beginning of the year

Md. Abdur Rahman Sarker

Managing Director

(851,590,378)

5,647,658,240

14,004,701,737

8,357,043,497

3,544,068,378

5,801,793,453

10,940,280,014

16,742,073,467





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