

3 RD QUARTER UN-AUDITED FINANCIAL STATEMENTS

CONSOLIDATED BALANCE SHEET as at 30 September 2012		CONSOLIDATED CASH FLOW STATEMEN	CONSOLIDATED CASH FLOW STATEMENT For the period ended 30 September 2012			PROFIT AND LOSS ACCOUNT For The Period Ended 30 September 2012				
	SEP 2012 Taka	Dec 2011 Taka		Jan.'12 to Sep'12 Taka	Jan.'11 to Sep'11 Taka		Jan'2012 to Sep'2012	Jan'2011 to Sep'2011	Jul'2012 to Sep'2012	Jul'20 Sep'2
PROPERTY AND ASSETS			Cash Flow from Operating Activities				Taka	Taka	Taka	Tal
Cash Cash in hand (Including Foreign Currencies)	952,972,753	828,581,466	Investment Income receipt in cash	11,746,059,370	7,101,556,703	Investment Income	11,208,890,801	7,100,491,385	3,985,707,750	2,663
Balance with Bangladesh Bank & Sonali Bank Ltd.	932,972,733	020,301,400	Profit Paid on Deposits Dividend Receipts	(7,986,399,097) 6,231,715	(4,517,943,633) 2,304,860	Less: Profit paid on Deposits	8,169,866,611	5,190,146,222	2,966,476,301	2,00
(Including Foreign Currencies)	8,413,066,938	8,670,266,207	Fees & Commission receipt in cash	1,361,201,704	1,177,388,165	Net Investment Income	3,039,024,190			
	9,366,039,691	9,498,847,673	Cash Payments to Employees	(763,262,560)	(659,107,651)	Income from Investment in Shares/securities	98,521,289	32,521,921	57,061,898	
Balance with other Banks and Financial Institutions	4 100 204 502	772 611 714	Cash Payments to Suppliers	(44,644,905)	(27,168,089)	Commission, Exchange and Brokerage	1,262,489,976	1,089,410,426	334,141,651	30
Inside Bangladesh Outside Bangladesh	4,108,204,503 1,556,716,966	773,611,714 667,820,627	Income Tax Paid Receipts from other Operating activities	(1,278,572,839) 362,133,052	(602,481,730) 292,201,774	Other Operating Income	284,943,036	240,330,251	96,912,154	6
Odiside bullgladesh	5,664,921,469	1,441,432,341	Payments for other Operating activities	(401,677,656)	(342,520,593)		1,645,954,301	1,362,262,598	488,115,703	382
Placement with other Banks & Financial Institutions	9,654,770,117	6,835,381,635	Operating Profit before changes in Operating Assets		2,424,229,806	Total Operating Income	4,684,978,491	3,272,607,761	1,507,347,152	1,045
Investments in Shares & Securities	-,00 .,. , 0,1 17	0,000,001,000	Changes in Operating Assets and Liabilities Investment to Customers	(16,007,573,833)	(8,991,811,918)	Salaries and Allowances	716,646,588	634,605,835	289,743,050	11
Government	2,000,000,000	2,000,000,000	Other Assets	(16,007,573,833)	(8,991,811,918)	Rent, Taxes, Insurances, Electricity etc.	187,247,433	144,048,801	64,706,053	4
Others	2,322,512,283	2,488,537,734	Deposits from other Banks	(203,941,365)	782,841,440	Legal Expenses	1,152,932	591,659	283,561	
	4,322,512,283	4,488,537,734	Deposits received from Customers	19,754,945,928	14,111,973,561	Postage, Stamps, Telecommunication etc.	19,513,271	20,475,104	7,584,933	
Investments General Investment etc.	83,469,811,586	70,760,681,073	Other liabilities on account of customers Other Liabilities	96,467,551 31,037,792	27,617,360 441,824,420	Stationery, Printings, Advertisements etc.	43,876,149	27,018,452	13,004,459	
Bills Purchased and Discounted	15,146,836,692	11,796,983,737	Sub Total	3,140,065,809	2,313,714,682	Chief Executive's Salary & Fees	10,595,000	9,050,000	4,565,000	
	98,616,648,278	82,557,664,810	A) Net Cash from Operating Activities	6,141,134,594	4,737,944,488	Directors' Fees & Expenses	1,918,702		828,727	
			Cash flows from Investing Activities			Shariah Supervisory Committee's Fees & Expenses Auditors' Fees	326,425	132,560	26,372	
Fixed Assets Including Premises	2,930,047,279	1,568,002,574	Proceeds from sale of Securities Payment for purchases of securities	757,384,296 (849,623,046)	514,320,864 (1,739,116,603)	Depreciation & Repairs of Bank's Assets	91,018,657	66,871,180	32,116,423	2
Other Assets Non Banking Assets	1,943,400,661	1,344,930,789	Proceeds from Sale of fixed assets	(849,023,040)	(1,739,110,003)	Zakat Expenses	91,010,037	00,871,180	32,110,423	'
Total Assets	132,498,339,778	107,734,797,556	Purchases of Property, Plant & Equipments	(1,447,326,215)	(151,155,048)	Other Expenses	137,560,998	138,887,993	45,679,654	4
LIABILITIES AND CAPITAL			Purchase/Sale of subsidiaries	- (4 500 544 045)	- (4 222 222)	Total Operating Expenses	1,209,856,154		458,538,231	368
Liabilities			B) Net Cash from Investing Activities Cash flows from Financing Activities	(1,539,564,965)	(1,375,950,787)			· 	· 	
Placement from other Banks & Financial Institutions	13,900,000,000	11,470,000,000	Receipts from issue of Debt Instruments	(389,388,482)	2,049,197,122	Profit before Provision Specific provisions for Classified Investment	3,475,122,337 (315,000,000)	2,230,272,916 (85,000,000)	(270,000,000)	676
Deposits and Other Accounts Mudaraba Savings Deposits	5,524,006,449	4,299,417,084	Payments for redemption of Debt Instruments	-		General Provisions for Unclassified Investment	(170,000,000)	(145,000,000)	30,000,000	
Mudaraba Term Deposits	65,278,447,892	53,741,002,292	Receipts from issue of ordinary shares Dividend Paid in cash	(121 500 000)	-	General Provisions for Off-Balance Sheet	(140,000,000)	(57,500,000)	30,000,000	(20
Other Mudaraba Deposits	20,875,075,764	16,329,624,183	C) Net Cash from Financing Activities	(121,500,000) (510,888,482)	2,049,197,122	Provisions for deminution in value of Investments in Shares	(120,000,000)	(180,000,000)	100,000,000	(3
Al-Wadeeah Current & Other Deposit Accounts	9,385,027,845	7,464,055,139	 D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+ 	B+C) 4,090,681,147	5,411,190,823	Provisions for Other Assets	(120,000,000,	-	-	(3.
Bills Payable	892,788,295 101,955,346,245	570,242,984 82,404,341,682	E) Cash and cash equivalents at the beginning of the year	r <u>10,940,280,014</u>	8,357,043,497	Total Provision	(745,000,000)	(467,500,000)	(140,000,000)	(150,
Out 11 Little			F) Cash and cash equivalents at the end of the period (D	+E) 15,030,961,160	13,768,234,320	Total Profit before Provisions for Taxation	2,730,122,337		908,808,921	526
Other Liabilities Deferred Tax Liabilities	6,912,371,926 128,855,128	5,611,088,978 107,340,666			~ 1	Deferred Tax Expenses	21,514,463	29,600,601	9,013,402	1
	122,896,573,300	99,592,771,326				Current Tax Expenses	1,458,886,284	875,149,133	438,432,376	
Capital/Shareholders' Equity	122,050,575,500		Chief Financial Officer	- 1	Managing Director		1,480,400,747			
Paid-up Capital	5,565,819,188	4,452,655,350				Net Profit after Taxation	1,249,721,591	858,023,182	461,363,144	241
Statutory Reserve Retained Earnings	2,798,129,535 990,711,844	2,252,105,068 1,212,241,262	CONSOLIDATED STATEMENT OF CHANGE	S IN EQUITY		Appropriations				
Total Shareholders' Equity	9,354,660,567	7,917,001,680	For The Period Ended 30 September 2012			Statutory Reserve	546,024,467	352,554,583	181,761,784	
Non-controlling Interest	247,105,912	225,024,550	- 101 The Teriod Ended 30 September 2012			Retained Earnings	703,697,123 1,249,721,591	505,468,599 858,023,182	279,601,360	
-		107,734,797,556	Paid-up	Statutory Non-	Retained	Profit available for distribution	1,249,721,391	838,023,182	461,363,145	241
			Particulars Capital	Reserve	Farnings lotal	Retained Earnings from previous year	98,868,474	521,067,092	98,868,474	52
	9	Olmun	Taka	Taka Interest	Taka Taka	Add: Retained Earnings of Current Period	703,697,123		279,601,360	
Chief Financial Officer		lanaging Director		Taka		riad. Hetained Editings of Current Crisa	802,565,597		378,469,834	
ener manetal officer		lanaging Director	Balance as at 01 January 2012 4,452,655,350	2,252,105,068 - 1	212,241,262 7,917,001,680	Earning Per Share (EPS)	2.25		0.83	
			Changes in accounting policy -	<u> </u>				11	-	
CONSOLIDATED OFF- BALANCE	SHEELILE	: M 2	Restated Balance 4,452,655,350		212,241,262 7,917,001,680					1.
As At 30 Sept	ember 2012		Bonus shares issued for the year 2011 1,113,163,838	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	113,163,838) -				Soch	lw
CONTINGENT LIABILITIES			Net profit for the period -		891,634,420 1,437,658,887	Chief Financial Officer			Manag	jing D
			Total Shareholders' Equity as at 30 September 2012 5,565,819,188		990,711,844 9,354,660,567				-	-
Acceptances and Endorsements	-	-	Non-controlling interest -	- 247,105,912	- 247,105,912	CASH FLOW STATEMENT	he Davied E.	dad 30 Canto	mhar 2012	
Letters of Guarantee	6,365,550,129	4,730,536,545	Add: General Provision for Unclassified Investment		1,095,479,000	CASH FLOW STATEMENT For T	ne rerioa En	ded 30 Septer	nver 2012	
Irrevocable Letters of Credit (including Back to Back Bills)	37,398,848,194	27,658,918,505	Add: General Provision for Off-Balance Sheets		481,000,000					
Bills for Collection	3,834,685,509	1,693,664,309	Total Equity as on 30 September 2012		11,178,245,479					

47,599,083,832 34,083,119,359

47,599,083,832 34,083,119,359

Jan'2011 to Jul'2012 to Jul'2011 to

Sep'2011 Taka

7,141,561,804

5,190,146,222

3,296,322,435 1,951,415,582 1,117,537,330

67,116,471

1,177,388,165

292,201,774

650,057,651

152,259,858

591,659

20,475,104

27,168.089

9,050,000

653,261

132,560

68,595,733

158,640,545

(85,000,000)

(145,000,000)

(57,500,000)

(210,500,000)

3,022,171,390 1,902,497,532 1,048,344,184

29,600,601

896,478,211

1,459,740,249 976,418,720 587,033,979

352,554,583

59.197.769

564,666,368

976,418,720

521,067,092

564,666,368

1.65

(817,300,000) (498,000,000) (140,000,000) (180,500,000)

Sep'2012

4,119,791,409

3,002,254,079

69,961,094

367,736,864

121,120,258

558,818,216

,676,355,546

301,044,835

71,262,822

283,561

8,884,510

13,208,351

4,565,000

828,727

26,372

33,493,818

54,413,367

488,011,362

,188,344,184

(270,000,000)

30,000,000

100,000,000

9,013,402

452,296,804

461,310,206

181,761,784

13.213.032

392,059,164

587,033,980

99,077,424

392,059,164

491,136,588

1.03

Managing Director

Sep'2011

2,701,759,643

2,000,270,741

701,488,902

44,258,111

379,301,194

84,498,437

508,057,742

1,209,546,644

250,047,147

52,292,301

50,712

Bills Payable

Other Liabilities

Total Liabilities

Paid-up Capital

Statutory Reserve

Retained Earnings

Deferred Tax Liabilities

Capital/Shareholders' Equity

Total Shareholders' Equity

Total Liabilities & Shareholders' Equity

7,807,686

9,346,091

3,350,000

23,425,478

55,668,341

402,274,963

807,271,681

(45,000,000)

(50,000,000)

(20,000,000)

(65,500,000)

626,771,681

10,630,234

287,001,875

297,632,109

329,139,572

105,363,930

43.968.133

179,807,509

329,139,572

521,067,092

179,807,509

700,874,601

Managing Director

0.51

287,207

				laka		
	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	-	546,024,467	-	891,634,420	1,437,658,887
	Total Shareholders' Equity as at 30 September 2012	5,565,819,188	2,798,129,535	-	990,711,844	9,354,660,567
	Non-controlling interest	-	-	247,105,912	-	247,105,912
	Add: General Provision for Unclassified Investment 1,095,479					1,095,479,000
	ndd: General Provision for Off-Balance Sheets 481,000,00					
	otal Equity as on 30 September 2012 11,178,245,47					1,178,245,479
	Total Equity as on 30 September 2011					9,135,747,050
	_					
)			~	SOM	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
	Chief Financial Officer				Managir	a Director

BALANCE SHEET As at 30 Sep	otember 2012		
	SEP 2012 Taka	Dec 2011 Taka	
PROPERTY AND ASSETS Cash			
Cash in hand (Including Foreign Currencies) Balance with Bangladesh Bank & Sonali Bank Ltd	952,972,753	828,581,466	
(Including Foreign Currencies)	8,413,066,938	8,670,266,207	
	9,366,039,691	9,498,847,673	
Balance with other Banks and Financial Institutions Inside Bangladesh	4,098,762,310	771,921,272	
Outside Bangladesh	1,556,716,966	667,820,627	
J.	5,655,479,276	1,439,741,899	
Placement with other Banks & Financial Institutions	9,654,770,117	6,835,381,635	
Investments in Shares & Securities			
Government	2,000,000,000	2,000,000,000	
Others	3,163,290,976 5,163,290,976	3,291,918,927 5,291,918,927	
Landania	5,103,290,970	5,291,918,927	
Investments General Investment etc.	81,055,688,905	68,795,477,946	
Bills Purchased and Discounted	15,146,836,692	11,796,983,737	
	96,202,525,597	80,592,461,683	
Fixed Assets Including Premises	2,884,992,019	1,525,267,751	
Other Assets	2,268,198,185	2,045,242,088	
Non Banking Assets Total Assets	131,195,295,861	107,228,861,656	
	131,133,233,001	107,220,001,030	
LIABILITIES AND CAPITAL Liabilities			
Placement from other Banks & Financial Institutions	12,900,000,000	10,770,000,000	
Deposits and Other Accounts			
Mudaraba Savings Deposits	5,524,006,449	4,299,417,084	
Mudaraba Term Deposits	65,939,173,420	54,508,485,456	
Other Mudaraba Deposits	20,875,483,072	16,507,850,218	
Al-Wadeeah Current & Other Deposit Accounts	9,385,027,845	7,464,055,139	

OFF- BALANCE SHEET ITEMS AS A	T 30 SEPTEM	MBER 2012
	SEP 2012 Taka	Dec 2011 Taka
CONTINGENT LIABILITIES		
Acceptances and Endorsements	_	-
Letters of Guarantee	6,365,550,129	4,730,536,545
Irrevocable Letters of Credit (including Back to Back Bills)	37,398,848,194	27,658,918,505
Bills for Collection	3,834,685,509	1,693,664,309
Other Contingent Liabilities	-	-
Total	47,599,083,832	34,083,119,359
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 commitments	-	<u>-</u>
Total	_	_
TOTAL OFF BALANCE SHEET ITEMS INCLUDING		
CONTINGENT LIABILITIES	47,599,083,832	34,083,119,359

	Jan.'12 to Sep'12 Taka	Jan.'11 to Sep'11 Taka	
Cash Flow from Operating Activities			
Investment Income receipt in cash	11,156,656,372	7,029,985,599	
Profit Paid on Deposits	(7,957,603,114)	(4,525,591,523)	
Dividend Receipts	6,231,715	2,304,860	
Fees & Commission receipt in cash	1,262,489,976	1,089,410,426	
Cash Payments to Employees	(727,241,588)	(643,655,835)	
Cash Payments to Suppliers	(43,876,149)	(27,018,452)	
Income Tax Paid	(1,247,510,811)	(579,049,552)	
Receipts from other Operating activities	284,943,036	240,330,251	
Payments for other Operating activities	(358,507,987)	(314,490,084)	
Operating Profit before changes in Operating Assets	2,375,581,450	2,272,225,690	
Changes in Operating Assets and Liabilities			
Investment to Customers	(15,610,063,914)	(12,772,916,831)	
Other Assets	(78,432,094)	(594,407,598)	
Deposits from other Banks	(203,941,365)	782,841,440	
Deposits received from Customers	19,470,369,565	14,588,528,772	
Other liabilities on account of customers	96,467,551	27,617,360	
Other Liabilities	33,663,431	7,630,981	
Sub Total	3,708,063,174	2,039,294,124	
A) Net Cash from Operating Activities	6,083,644,625	4,311,519,814	
Cash flows from Investing Activities			
Proceeds from sale of Securities	326,638,519	79,544,363	
Payment for purchases of securities	(198,010,568)	(902,079,295)	
Proceeds from Sale of fixed assets	-	32,044,730	
Purchases of Property, Plant & Equipments	(1,439,954,698)	(149,556,494)	
Purchase/Sale of subsidiaries	-	-	
B) Net Cash from Investing Activities	(1,311,326,747)	(940,046,696)	
Cash flows from Financing Activities			
Receipts from issue of Debt Instruments	(689,388,482)	2,049,197,122	
Payments for redemption of Debt Instruments	-	-	
Receipts from issue of ordinary shares	-	-	
Dividend Paid in cash	-	-	
C) Net Cash from Financing Activities	(689,388,482)	2,049,197,122	
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	4,082,929,396	5,420,670,240	
E) Cash and cash equivalents at the beginning of the year	10,938,589,572	8,357,043,497	
F) Cash and cash equivalents at the end of the period (D+E)	15,021,518,967	13,777,713,737	

Managing Director Chief Financial Officer

STATEMENT OF CHANGES IN EQUITY For The Period Ended 30 September 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	-	546,024,467	703,697,123	1,249,721,591
Total Shareholders' Equity as at 30 September 2012	5,565,819,188	2,798,129,535	802,565,598	9,166,514,321
Add: General Provision for Unclassified Investment				1,095,479,000
Add: General Provision for Off-Balance Sheets				481,000,000
Total Equity as on 30 September 2012				10,742,993,321
Total Equity as on 30 September 2011				8,792,351,512





Chief Financial Office

Other Contingent Liabilities

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

for the period ended 30 september 2012

CONSOLIDATED PROFIT AND LOSS ACCOUNT

Jan'2012 to

Sep'2012

11,562,594,602

8,266,272,167

114,680,830

1,361,201,704

362,133,052

752,667,560

205,922,592

1,180,432

23,297,982

44.644.905

10,595,000

1,918,702

326,425

96,647,522

157,665,512

(315,000,000)

(170,000,000)

(140,000,000)

(192,300,000)

21,514,463

1,540,916,679

546,024,467

22.081.362

891,634,420

99,077,424

891,634,420

2.58

1,459,740,249

1,294,866,631 1,087,624,460

3,839,471,390 2,400,497,532 1

1,562,431,142 926,078,812

990,711,844 1,085,733,460

1,838,015,586 1,536,706,410

5,134,338,021 3,488,121,992

TOTAL OFF BALANCE SHEET ITEMS INCLUDING

OTHER COMMITMENTS

commitments

CONTINGENT LIABILITIES

Chief Financial Officer

Investment Income

Less: Profit paid on Deposits

Income from Investment in Shares/securities

Commission, Exchange and Brokerage

Rent, Taxes, Insurances, Electricity etc.

Postage, Stamps, Telecommunication etc.

Stationery, Printings, Advertisements etc.

Shariah Supervisory Committee's Fees & Expenses

Specific provisions for Classified Investment

General Provisions for Unclassified Investment

Provisions for deminution in value of Investments in Shares

Total Profit before Provisions for Taxation

General Provisions for Off-Balance Sheet

Depreciation & Repairs of Bank's Assets

Chief Executive's Salary & Fees

Directors' Fees & Expenses

Total Operating Expenses

Provisions for Other Assets **Total Provision**

Deferred Tax Expenses

Current Tax Expenses

Appropriations Statutory Reserve

Net Profit after Taxation

Non-controlling Interest Retained Earnings

Earning Per Share (EPS)

Profit available for distribution

Retained Earnings from previous year Add: Retained Earnings of Current period

Profit before Provision

Net Investment Income

Other Operating Income

Total Operating Income

Salaries and Allowances

Legal Expenses

Auditors' Fees

Zakat Expenses

Other Expenses

Total

Show

Chief Financial Officer

892,788,295

102,616,479,081

122,028,781,540

6,383,447,331

128,855,128

5,565,819,188

2,798,129,535

802,565,597

9,166,514,321

131,195,295,861

570,242,984

83,350,050,881

5,084,677,379

99,312,068,926

107,340,666

4,452,655,350

2,252,105,068

1,212,032,312

7,916,792,730

107,228,861,656

Showing . **Managing Director**

Chief Financial Officer

Managing Director