

## CONSOLIDATED BALANCE SHEET

As at 30 June 2014

	30.06.2014 Taka	30.06.2013 Taka
<b>Property and Assets</b>		
<b>Cash</b>		
Cash in hand (Including Foreign Currencies)	1,311,455,088	1,314,434,823
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	8,229,690,486	8,892,585,315
<b>9,541,145,574</b>	<b>10,207,020,138</b>	
<b>Balance with other Banks and Financial Institutions</b>		
Inside Bangladesh	9,338,742,695	3,316,214,792
Outside Bangladesh	199,593,117	212,509,409
<b>9,538,335,812</b>	<b>3,528,724,201</b>	
<b>Placement with other Banks &amp; Financial Institutions</b>	<b>5,782,145,217</b>	<b>7,782,793,287</b>
<b>Investments in Shares &amp; Securities</b>		
Government	5,470,000,000	5,470,000,000
Others	3,604,499,494	3,477,039,195
<b>9,074,499,494</b>	<b>8,947,039,195</b>	
<b>Investments</b>		
General Investment etc.	80,657,899,199	80,097,241,560
Bills Purchased and Discounted	7,547,265,915	8,006,971,069
<b>88,205,165,114</b>	<b>88,104,212,629</b>	
<b>Fixed Assets Including Premises</b>	<b>3,137,501,719</b>	<b>2,999,682,826</b>
<b>Other Assets</b>	<b>6,107,884,443</b>	<b>2,764,109,423</b>
<b>Non Banking Assets</b>	-	-
<b>Total Property and Assets</b>	<b>131,386,677,373</b>	<b>124,333,581,699</b>
<b>Liabilities and Capital</b>		
<b>Liabilities</b>		
<b>Placement from other Banks &amp; Financial Institutions</b>	<b>8,683,636,437</b>	<b>9,570,000,000</b>
<b>Deposits and Other Accounts</b>		
Mudaraba Savings Deposits	8,815,811,453	7,344,808,815
Mudaraba Term Deposits	54,785,561,692	50,770,110,029
Other Mudaraba Deposits	27,887,699,799	26,787,871,208
Al-Wadeeah Current & Other Deposit Accounts	10,379,318,236	10,484,532,462
Bills Payable	1,247,262,260	753,448,659
<b>103,115,653,440</b>	<b>96,140,771,173</b>	
<b>Other Liabilities</b>	<b>8,849,084,800</b>	<b>7,290,925,958</b>
<b>Deferred Tax Liabilities</b>	<b>137,735,011</b>	<b>137,735,011</b>
<b>Total Liabilities</b>	<b>120,786,109,688</b>	<b>113,139,432,141</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	6,678,983,028	6,678,983,028
Statutory Reserve	3,435,586,547	3,435,586,547
Retained Earnings	258,581,196	852,701,604
<b>Total Shareholders' Equity</b>	<b>10,373,150,771</b>	<b>10,967,271,179</b>
Non-controlling Interest	227,416,914	226,878,379
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>131,386,677,373</b>	<b>124,333,581,699</b>
<b>Off-balance Sheet Items</b>		
<b>Contingent liabilities</b>		
Acceptances & endorsements	18,520,235,449	15,884,198,983
Letters of guarantee	6,242,010,690	5,710,919,593
Irrevocable letters of credit	12,681,709,839	17,358,106,335
Bills for collection	6,905,694,500	6,480,140,157
Other contingent liabilities	-	-
<b>Total</b>	<b>44,349,650,478</b>	<b>45,433,365,068</b>
<b>Other commitments</b>		
Documentary credits, short term and trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance, revolving and underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>	<b>44,349,650,478</b>	<b>45,433,365,068</b>



Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer



Farman R. Chowdhury  
Managing Director

## CONSOLIDATED PROFIT AND LOSS ACCOUNT

For the period ended 30 June 2014

	Jan'14 to Jun'14 Taka	Jan'13 to Jun'13 Taka	Apr'14 to Jun'14 Taka	Apr'13 to Jun'13 Taka
<b>Operating income</b>				
Investment Income	5,872,565,536	7,372,288,287	2,874,385,718	3,567,737,881
Less: Profit paid on Deposits	4,420,420,333	5,758,915,843	2,175,223,664	2,831,468,350
<b>Net Investment Income</b>	<b>1,452,145,203</b>	<b>1,613,372,444</b>	<b>699,162,054</b>	<b>736,269,531</b>
Income from Investment in Shares/securities	192,351,144	148,836,262	98,001,166	108,423,969
Commission, Exchange and Brokerage	618,006,600	733,694,539	318,994,004	391,808,875
Other Operating Income	219,210,572	220,535,472	136,677,930	150,197,179
<b>1,029,568,316</b>	<b>1,103,066,273</b>	<b>553,673,100</b>	<b>650,430,023</b>	
<b>2,481,713,519</b>	<b>2,716,438,717</b>	<b>1,252,835,154</b>	<b>1,386,699,554</b>	
<b>Total Operating Income</b>				
Operating expenses	770,905,965	527,132,191	430,092,173	295,745,962
Salaries and Allowances	169,316,956	151,565,180	108,406,041	79,217,348
Rent, Taxes, Insurances, Electricity etc.	1,726,458	469,005	514,386	405,985
Legal Expenses	22,245,017	41,520,015	13,293,955	33,982,799
Postage, Stamps, Telecommunication etc.	30,978,467	45,298,251	17,658,508	30,668,800
Stationery, Printings, Advertisements etc.	5,812,325	7,393,000	3,187,325	4,196,500
Chief Executive's Salary & Fees	739,474	413,754	621,697	341,154
Directors' Fees & Expenses	87,700	261,508	39,950	144,334
Shariah Supervisory Committee's Fees & Expenses	-	-	-	-
Auditors' Fees	69,664,455	67,888,039	28,013,737	36,736,284
Depreciation & Repairs of Bank's Assets	-	-	-	-
Zakat Expenses	119,985,666	99,572,291	59,928,964	40,759,685
Other Expenses	-	-	-	-
<b>1,191,462,484</b>	<b>941,513,234</b>	<b>661,756,737</b>	<b>522,198,851</b>	
<b>Total Operating Expenses</b>	<b>1,191,462,484</b>	<b>941,513,234</b>	<b>661,756,737</b>	<b>522,198,851</b>
<b>Profit / (Loss) before Provision</b>	<b>1,290,251,035</b>	<b>1,774,925,483</b>	<b>591,078,417</b>	<b>864,500,703</b>
Specific provision for Classified Investment	1,812,500,000	750,000,000	1,260,000,000	350,000,000
General Provision for Unclassified Investment	54,000,000	-	(13,700,000)	50,000,000
General Provision for Off-Balance Sheet Items	-	-	-	-
Provision for diminution in value of Investments in Shares	-	74,000,000	-	32,500,000
Provision for Other Assets	-	-	-	-
<b>1,866,500,000</b>	<b>874,000,000</b>	<b>1,246,300,000</b>	<b>432,500,000</b>	
<b>Total Provision</b>	<b>1,866,500,000</b>	<b>874,000,000</b>	<b>1,246,300,000</b>	<b>432,500,000</b>
Total Profit / (Loss) before taxes	(576,248,965)	900,925,483	(655,221,583)	432,000,703
Provision for taxation for the period	-	-	-	-
Deferred tax	17,332,909	692,022,734	218,638,929	322,366,905
Current tax	(593,581,874)	208,902,749	(436,582,654)	109,633,798
<b>Net Profit / (Loss) after Tax</b>	<b>(593,581,874)</b>	<b>208,902,749</b>	<b>(436,582,654)</b>	<b>109,633,798</b>
Net profit after tax attributable to:				
Equity holders of SJBIL	(594,120,409)	206,870,530	(434,274,289)	108,407,881
Non-controlling interest	538,535	2,032,219	(2,308,365)	1,225,917
<b>(593,581,874)</b>	<b>208,902,749</b>	<b>(436,582,654)</b>	<b>109,633,798</b>	
Retained earnings from previous year	57,810,625	1,136,611,648	57,810,625	1,136,611,648
Add: Net profit after tax (attributable to equity holders of SJBIL)	(594,120,409)	206,870,530	(434,274,290)	108,407,881
Profit available for appropriation	(536,309,784)	1,343,482,178	(376,463,665)	1,245,019,529
Appropriation:				
Statutory reserve	-	172,507,715	(8,171,139)	81,745,620
Dividend	(536,309,784)	1,113,163,838	-	1,113,163,838
Retained earnings	(536,309,784)	57,810,625	(368,292,526)	50,110,071
<b>(536,309,784)</b>	<b>1,343,482,178</b>	<b>(376,463,665)</b>	<b>1,245,019,529</b>	
Consolidated earnings per share	(0.89)	0.31	(0.65)	0.16



Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer

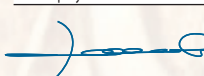


Farman R. Chowdhury  
Managing Director

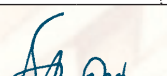
## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the period ended 30 June 2014

Particulars	Paid-up Capital Taka	Statutory Reserve Taka	Non-controlling Interest Taka	Retained Earnings Taka	Total Taka
Balance as at 01 January 2014	6,678,983,028	3,435,586,547	-	852,701,604	10,967,271,179
Bonus shares issued for the year 2013	-	-	-	-	-
Net profit for the period ended 30 June 2014	-	-	-	(594,120,408)	(594,120,408)
Total Shareholders' Equity as at 30 June 2014	6,678,983,028	3,435,586,547	-	258,581,196	10,373,150,771
Non-controlling interest	-	-	227,416,914	-	227,416,914
<b>Add: General Provision for Unclassified Investment</b>					<b>887,000,000</b>
Add: General Provision for Off-Balance Sheets					445,000,000
Total Equity as on 30 June 2014					11,932,567,685
Total Equity as on 30 June 2013					11,411,111,504



Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer



Farman R. Chowdhury  
Managing Director

## CONSOLIDATED CASH FLOW STATEMENT

For the period ended 30 June 2014

	Jan'14 to Jun'14 Taka	Jan'13 to Jun'13 Taka
<b>Cash flows from operating activities</b>		
Investment Income receipt in cash	6,157,860,655	7,578,296,778
Profit Paid on Deposits	(4,763,569,785)	(5,988,379,521)
Dividend Receipts	19,994,940	8,575,273
Fees & Commission receipt in cash	618,006,600	733,694,539
Cash Payments to Employees	(776,718,290)	(534,525,191)
Cash Payments to Suppliers	(30,978,467)	(45,298,251)
Income Tax Paid	(466,230,562)	(1,146,822,418)
Receipts from other Operating activities	225,907,513	222,401,650
Payment for other Operating activities	(323,088,308)	(324,672,120)
<b>(i) Operating Profit before changes in Operating Assets</b>	<b>661,184,295</b>	<b>503,270,741</b>
<b>Changes in Operating Assets and Liabilities</b>		
Increase/decrease in Investment to Customers	(100,952,485)	11,616,786,002
Increase/decrease in Other Assets	(3,446,629,184)	260,997,255
Increase/decrease in Deposits from other Banks	(62,649,937)	(241,669,710)
Increase/decrease in Deposits received from Customers	7,037,532,204	946,382,632
Increase/decrease in Other liabilities on account of customers	289,237,283	166,164,291
Increase/decrease in Other Liabilities	176,470,973	(1,328,144,318)
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>3,893,008,853</b>	<b>11,420,516,151</b>
<b>Net cash flow from operating activities (A)=(i+ii)</b>	<b>4,554,193,148</b>	<b>11,923,786,892</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of Securities	1,359,282,879	564,326,092
Payment for purchases of securities	(1,486,743,178)	(3,377,328,910)
Proceeds from Sale of fixed assets	1,216,001	-
Purchases of Property, Plant & Equipments	(198,496,311)	(100,882,988)
Purchase/Sale of subsidiaries	-	-
<b>Net cash used in investing activities (B)</b>	<b>(324,740,609)</b>	<b>(2,913,885,806)</b>
<b>Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments	1,114,284,507	(7,059,400,000)
Payments for redemption of Debt Instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend Paid in cash	-	-
<b>Net cash used in financing activities (C)</b>	<b>1,114,284,507</b>	<b>(7,059,400,000)</b>
<b>Net Increase/(Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>	<b>5,343,737,046</b>	<b>1,950,501,086</b>
Add: Effect of Exchange rate changes on cash & cash equivalents	-	-
Add: Cash and cash equivalents at the beginning of the year	13,735,744,340	14,129,712,510
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>19,079,481,386</b>	<b>16,080,213,596</b>



Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer



Farman R. Chowdhury  
Managing Director



**Shahjalal Islami Bank**  
L I M I T E D

Committed to Cordial Service

**Head Office:** Uday Sanz.  
2/B Gulshan South Avenue, Gulshan-1, Dhaka-1212.  
Telephone No.: 88-02-8825457, 8824736  
Fax No.: 88-02-8827607  
E-mail: sblho@shahjalalbank.com.bd  
Website: www.shahjalalbank.com.bd

# HALF YEARLY REPORT 2014

Provisional & Un-Audited

**HALF  
YEARLY  
REPORT**



**Shahjalal Islami Bank**  
L I M I T E D  
Committed to Cordial Service



## BALANCE SHEET

As at 30 June 2014

	30.06.2014 Taka	31.12.2013 Taka
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (Including Foreign Currencies)	1,311,455,088	1,314,434,823
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	8,229,690,486	8,892,585,315
	<b>9,541,145,574</b>	<b>10,207,020,138</b>
<b>Balance with other Banks and Financial Institutions</b>		
Inside Bangladesh	9,335,660,079	3,313,631,925
Outside Bangladesh	199,593,117	212,509,409
	<b>9,535,253,196</b>	<b>3,526,141,334</b>
<b>Placement with other Banks &amp; Financial Institutions</b>	<b>5,782,145,217</b>	<b>7,782,793,287</b>
<b>Investments in Shares &amp; Securities</b>		
Government	5,470,000,000	5,470,000,000
Others	1,911,176,842	1,751,261,849
	<b>7,381,176,842</b>	<b>7,221,261,849</b>
<b>Investments</b>		
General Investment etc.	78,505,601,869	77,699,642,267
Bills Purchased and Discounted	7,547,262,915	8,006,971,069
	<b>86,052,867,784</b>	<b>85,706,613,336</b>
<b>Fixed Assets Including Premises</b>	<b>3,094,880,437</b>	<b>2,955,154,502</b>
<b>Other Assets</b>	<b>7,842,619,786</b>	<b>4,564,448,539</b>
<b>Non Banking Assets</b>	-	-
<b>Total Property and Assets</b>	<b>129,230,088,836</b>	<b>121,963,432,985</b>
<b>Liabilities and Capital</b>		
<b>Liabilities</b>		
<b>Placement from other Banks &amp; Financial Institutions</b>	<b>7,643,636,437</b>	<b>8,300,000,000</b>
<b>Deposits and Other Accounts</b>		
Mudaraba Savings Deposits	8,815,811,453	7,344,808,815
Mudaraba Term Deposits	54,981,361,692	50,965,910,029
Other Mudaraba Deposits	28,313,301,462	26,932,646,832
Al-Wadeeah Current & Other Deposit Accounts	10,379,318,236	10,484,532,462
Bills Payable	1,247,262,260	753,448,659
	<b>103,737,055,103</b>	<b>96,481,346,797</b>
<b>Other Liabilities</b>	<b>7,359,082,179</b>	<b>6,093,067,120</b>
<b>Deferred Tax Liabilities</b>	<b>137,735,011</b>	<b>137,735,011</b>
<b>Total Liabilities</b>	<b>118,877,508,729</b>	<b>111,012,148,928</b>
<b>Capital/Shareholders' Equity</b>		
Paid-up Capital	6,678,983,028	6,678,983,028
Statutory Reserve	3,435,586,547	3,435,586,547
Retained Earnings	238,010,531	836,714,482
	<b>10,352,580,106</b>	<b>10,951,284,057</b>
<b>Total Shareholders' Equity</b>	<b>10,352,580,106</b>	<b>10,951,284,057</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>129,230,088,836</b>	<b>121,963,432,985</b>
<b>Off-balance Sheet Items</b>		
<b>Contingent liabilities</b>		
Acceptances & endorsements	18,520,235,449	15,884,198,983
Letters of guarantee	6,242,010,690	5,710,919,593
Irrevocable letters of credit	12,681,709,839	17,358,106,335
Bills for collection	6,905,694,500	6,480,140,157
Other contingent liabilities	-	-
	-	-
<b>Total</b>	<b>44,349,650,478</b>	<b>45,433,365,068</b>
<b>Other commitments</b>		
Documentary credits, short term and trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance, revolving and underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	-	-
<b>Total</b>	-	-
<b>Total off-balance sheet items including contingent liabilities</b>	<b>44,349,650,478</b>	<b>45,433,365,068</b>


Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

## BISMILLAHIR RAHMANIR RAHIM

## Honourable Shareholder (s),

Assalamu Alaikum

In compliance with Rule 13 of the Securities &amp; Exchange Rules 1987, we are pleased to forward the provisional and un-audited Financial Statements for the half-year ended 30 June 2014.


  
Farman R. Chowdhury  
Managing Director

## PROFIT AND LOSS ACCOUNT

For the period ended 30 June 2014

	Jan'2014 to Jun'2014 Taka	Jan'2013 to Jun'2013 Taka	Apr'2014 to Jun'2014 Taka	Apr'2013 to Jun'2013 Taka
<b>Operating income</b>				
Investment Income	5,841,016,027	7,243,348,037	2,896,361,222	3,501,320,725
Less: Profit paid on Deposits	4,360,149,567	5,680,521,709	2,151,019,488	2,786,925,961
<b>Net Investment Income</b>	<b>1,480,866,460</b>	<b>1,562,826,328</b>	<b>745,341,734</b>	<b>714,394,764</b>
Income from Investment in Shares/securities	108,158,173	114,423,616	71,640,728	76,560,844
Commission, Exchange and Brokerage	565,484,758	698,833,868	301,235,841	371,137,585
Other Operating Income	214,267,455	202,024,742	132,559,321	132,120,397
	<b>887,910,386</b>	<b>1,015,282,226</b>	<b>505,435,890</b>	<b>579,818,826</b>
<b>Total Operating Income</b>	<b>2,368,776,846</b>	<b>2,578,108,554</b>	<b>1,250,777,624</b>	<b>1,294,213,590</b>
<b>Operating expenses</b>				
Salaries and Allowances	755,784,046	508,848,418	422,504,667	286,650,410
Rent, Taxes, Insurances, Electricity etc.	163,125,024	141,165,906	105,197,607	75,557,039
Legal Expenses	1,614,358	417,005	449,386	353,985
Postage, Stamps, Telecommunication etc.	20,357,762	40,575,649	11,962,573	33,471,969
Stationery, Printings, Advertisements etc.	30,470,960	30,792,603	17,420,984	30,390,736
Chief Executive's Salary & Fees	5,812,325	7,393,000	3,187,325	4,196,500
Directors' Fees & Expenses	739,474	413,754	621,697	341,154
Shariah Supervisory Committee's Fees & Expenses	87,700	261,508	39,950	144,334
Auditors' Fees	-	-	-	-
Depreciation & Repairs of Bank's Assets	66,424,955	64,425,074	26,351,113	35,036,630
Zakat Expenses	-	-	-	-
Other Expenses	110,564,193	106,277,063	56,301,965	36,842,736
	<b>1,154,980,797</b>	<b>900,569,980</b>	<b>644,037,267</b>	<b>502,985,493</b>
<b>Total Operating Expenses</b>	<b>1,154,980,797</b>	<b>900,569,980</b>	<b>644,037,267</b>	<b>502,985,493</b>
<b>Profit / (Loss) before Provision</b>	<b>1,213,796,049</b>	<b>1,677,538,574</b>	<b>606,740,357</b>	<b>791,228,097</b>
Specific provision for Classified Investment	1,812,500,000	750,000,000	1,260,000,000	350,000,000
General Provision for Unclassified Investment	-	-	-	-
General Provision for Off-Balance Sheet Items	-	-	(13,700,000)	-
Provision for demerit in value of Investments in Shares	-	65,000,000	-	32,500,000
Provision for Other Assets	-	-	-	-
	<b>1,812,500,000</b>	<b>815,000,000</b>	<b>1,246,300,000</b>	<b>382,500,000</b>
<b>Total Provision</b>	<b>1,812,500,000</b>	<b>815,000,000</b>	<b>1,246,300,000</b>	<b>382,500,000</b>
<b>Total Profit / (Loss) before taxes</b>	<b>(598,703,951)</b>	<b>862,538,574</b>	<b>(639,559,643)</b>	<b>408,728,097</b>
Deferred Tax Expenses	-	(495,251)	1,440,153	(2,841,621)
Current Tax Expenses	-	673,459,773	(226,372,294)	313,595,780
	-	672,964,522	(224,932,141)	310,754,159
	<b>(598,703,951)</b>	<b>189,574,052</b>	<b>(414,627,502)</b>	<b>97,973,938</b>
<b>Net Profit after Taxation</b>	<b>(598,703,951)</b>	<b>189,574,052</b>	<b>(414,627,502)</b>	<b>97,973,938</b>
<b>Profit available for distribution</b>				
Retained Earnings from previous year	836,714,482	8,317,925	836,714,482	8,317,925
(598,703,951)	17,066,337	(406,456,363)	16,228,319	16,228,319
<b>238,010,531</b>	<b>25,384,262</b>	<b>430,258,117</b>	<b>24,546,244</b>	
<b>Appropriations</b>				
Statutory Reserve	-	172,507,715	(8,171,139)	81,745,620
Retained Earnings	(598,703,951)	17,066,337	(406,456,363)	16,228,319
	<b>(598,703,951)</b>	<b>189,574,052</b>	<b>(414,627,502)</b>	<b>97,973,938</b>
<b>Earnings Per Share (EPS)</b>	<b>(0.90)</b>	<b>0.28</b>	<b>(0.62)</b>	<b>0.15</b>

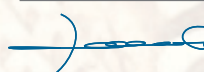

Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

## STATEMENT OF CHANGES IN EQUITY

For the period ended 30 June 2014  
(Amount in taka)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at 01 January 2014	6,678,983,028	3,435,586,547	836,714,482	10,951,284,057
Bonus shares issued for the year 2013	-	-	-	-
Net profit for the period ended 30 June 2014	-	-	(598,703,951)	(598,703,951)
Total Shareholders' Equity as at 30 June 2014	6,678,983,028	3,435,586,547	238,010,531	10,352,580,106
Total Equity for the purpose of Capital Adequacy				
<b>Equity as per above</b>				<b>10,352,580,106</b>
Add: General Provision for Unclassified Investment				690,000,000
Add: General Provision for Off-Balance Sheets				445,000,000
<b>Total Equity as at 30 June 2014</b>				<b>11,487,580,106</b>
<b>Total Equity as at 30 June 2013</b>				<b>11,024,875,262</b>

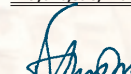

Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

## CASH FLOW STATEMENT

For the period ended 30 June 2014

	Jan'14 to Jun'14 Taka	Jan'13 to Jun'13 Taka
<b>Cash flows from operating activities</b>		
Investment Income receipt in cash	5,905,340,832	7,302,692,122
Profit Paid on Deposits	(4,725,138,113)	(5,921,026,240)
Dividend Receipts	19,994,940	8,575,273
Fees & Commission receipt in cash	565,484,758	698,833,868
Cash Payments to Employees	(761,596,371)	(516,241,418)
Cash Payments to Suppliers	(30,470,960)	(44,770,503)
Income Tax Paid	(455,582,355)	(1,178,270,633)
Receipts from other Operating activities	213,051,455	202,024,742
Payments from other Operating activities	(305,300,326)	(284,023,039)
	<b>425,783,858</b>	<b>267,794,174</b>
<b>(i) Operating Profit before changes in Operating Assets</b>		
<b>Cash flows from investing activities</b>		
Investment to Customers	(346,254,448)	11,966,790,352
Increase/decrease of Other Assets	(3,254,332,819)	(870,592,233)
Increase/decrease of Deposits from other Banks	(62,649,937)	(241,669,710)
Increase/decrease of Deposits received from Customers	7,318,358,243	333,500,309
Increase/decrease of Other liabilities on account of customers	289,237,283	166,164,291
Increase/decrease of Other Liabilities	(15,151,323)	(16,416,982)
	<b>3,929,206,998</b>	<b>11,337,776,027</b>
<b>(ii) Cash flows from operating assets and liabilities</b>		
Net cash flow from operating activities (A)=(i+ii)	4,354,990,857	11,605,570,201
<b>Cash flows from investing activities</b>		
Proceeds from sale of Securities	75,532,812	282,163,046
Payment for purchases of securities	(235,447,805)	(2,937,490,601)
Proceeds from Sale of fixed assets	1,216,001	-
Purchases of Property, Plant & Equipments	(197,339,074)	(96,080,623)
Purchase/Sale of subsidiaries	-	-
	<b>(356,038,066)</b>	<b>(2,751,408,178)</b>
<b>Net cash used in investing activities (B)</b>		
<b>Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments	1,344,284,507	(6,879,400,000)
Payments for redemption of Debt Instruments	-	-
Receipts from issue of ordinary shares	-	-
Dividend Paid in cash	-	-
	<b>1,344,284,507</b>	<b>(6,879,400,000)</b>
<b>Net cash used in financing activities (C)</b>		
Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	5,343,237,298	1,974,762,023
Add: Effect of Exchange rate changes on cash & cash equivalents	-	-
<b>Cash and cash equivalents at the beginning of the year</b>	<b>13,733,161,472</b>	<b>14,120,035,545</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>19,076,398,770</b>	<b>16,094,797,568</b>


Sayed Abul Hashem, FCA, FCMA  
Chief Financial Officer

Farman R. Chowdhury  
Managing Director

## HIGHLIGHTS OF PERFORMANCE OF BANK

(TAKA IN CRORE)

SL	PARTICULARS	Jun'2014	Jun'2013
1	Authorised Capital	1,000.00	1,000.00
2	Paid up Capital	667.90	667.90
3	Required Capital	928.04	862.90
4	Capital Maintained ( Core + Supplementary)	1,148.76	1,102.49
	a) Core Capital	1,035.26	983.59
	b) Supplementary Capital	113.50	118.90
5	Capital Adequacy Ratio	11.95%	12.78%
6	Total Deposit	10,373.71	10,227.06
7	Total Investment (Loans & Advance)	8,605.29	8,421.80
8	Investment Deposit Ratio ( % )	89.87%	87.04%
9	Amount of Classified Investment	773.14	499.38
10	Required Provision for investment	441.08	278.27
11	Provision Maintained against Investment	410.57	284.95
12	Provisions surplus/(shortfall)	(31)	6.68
13	Amount of Provision against Off-Balance Sheet Items	44.50	38.25
14	Classified Investment to Investment	8.98%	5.93%
15	Net Classified Investment to Net Investment	5.02%	3.50%
16	Operating Profit	121.38	167.75
17	Profit after Tax and Provision	(59.87)	18.96
18	Earning Per Share	(0.90)	0.28
19	Net Asset Value Per Share	15.50	14.73
20	Import	4,368.58	3,672.52
21	Export	3,902.28	4,118.69
22	Foreign Remittance	150.98	122.56
23	Total Foreign Exchange Business	8,421.84	7,913.77
24	Total Assets	12,923	12,812
25	No. of Employee	2,154	1,954
26	No. of Branches	92	84
27	No. of Foreign Correspondent	422	405

