



### Consolidated Balance Sheet

### Consolidated Profit & Loss Accounts

PROPERTY AND ASSETS	(Amount in Taka)	
	31-03-2014	31-12-2013
Cash	42,012,386	43,903,267
In hand (including foreign currencies)	158,233	409,411
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	41,854,153	43,493,856
Balance with banks and other financial institutions	277,215,069	269,865,811
In Bangladesh	277,215,069	269,865,811
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investments	1,170,484,506	1,072,335,598
Government	-	-
Others	1,170,484,506	1,072,335,598
Lease, loans and advances	6,270,268,706	5,495,002,259
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Bills purchased and discounted	-	-
Fixed assets including premises, furniture and fixtures	1,059,243,654	920,961,940
Other assets	233,893,176	542,158,947
Non - financial institutional assets	-	-
<b>Total Assets</b>	<b>9,053,117,497</b>	<b>8,344,227,822</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowing from banks, other financial institutions and agents	3,534,611,284	2,867,650,940
Deposits and other accounts	1,997,835,766	1,959,160,635
Other liabilities	576,082,781	620,193,588
<b>Total liabilities</b>	<b>6,108,529,831</b>	<b>5,447,005,163</b>
<b>Capital / Shareholders' equity</b>		
Paid-up capital	1,138,320,000	1,138,320,000
Minority Interest	10,967	10,363
Statutory reserve	380,823,000	373,970,000
Share premium	391,680,000	391,680,000
General reserve	250,000,000	250,000,000
Assets Revaluation reserve	409,749,806	409,749,806
Retained surplus	374,003,893	333,492,490
<b>Total Shareholders' equity</b>	<b>2,944,587,666</b>	<b>2,897,222,659</b>
<b>Total liabilities and Shareholders' equity</b>	<b>9,053,117,497</b>	<b>8,344,227,822</b>
<b>Net asset value per share</b>	<b>25.87</b>	<b>25.45</b>

	(Amount in Taka)	
	31-03-2014	31-03-2013
Interest Income	219,501,444	117,006,665
Interest paid on Deposit, Borrowing etc.	(168,309,194)	(98,489,416)
<b>Net Interest Income</b>	<b>51,192,250</b>	<b>18,517,249</b>
Investment Income	1,933,433	3,271,572
Commission, Exchange and Brokerage Income	11,130,316	65,894
Other Operating Income	2,072,386	811,206
<b>Total Operating Income (A)</b>	<b>66,328,385</b>	<b>22,665,921</b>
salary and allowances	5,621,869	3,559,694
Rent, taxes, insurance, electricity, etc	629,759	667,583
Legal expenses	-	75,390
Postage, stamp, telecommunication, etc	101,285	28,523
Stationery, Printing, advertisement, etc.	373,730	818,472
Managing Director's salary and benefits	966,881	950,728
Director's fees	60,000	25,000
Auditor's fees	-	-
Depreciation and repairs of assets	3,268,361	100,717
Other expenses	941,493	285,800
<b>Total operating expenses (B)</b>	<b>11,963,378</b>	<b>6,511,907</b>
<b>Profit on Merchant Banking Operation (C)</b>	<b>-</b>	<b>20,932,570</b>
<b>Profit before provision (D=A-B+C)</b>	<b>54,365,007</b>	<b>37,086,584</b>
Provision against lease, loans, advances & diminution in value of Investment	5,000,000	5,000,000
Other Provision	-	-
<b>Total Provision (E)</b>	<b>5,000,000</b>	<b>5,000,000</b>
<b>Total Profit before taxes (F=D-E)</b>	<b>49,365,007</b>	<b>32,086,584</b>
<b>Provision For Tax</b>	<b>2,000,000</b>	<b>2,000,000</b>
<b>Net Profit after taxation</b>	<b>47,365,007</b>	<b>30,086,584</b>
<b>Appropriations</b>		
Statutory reserve	6,853,000	6,450,000
General reserve	-	-
Minority Interest	604	-
	<b>6,853,604</b>	<b>6,450,000</b>
<b>Retained Surplus</b>	<b>40,511,403</b>	<b>23,636,584</b>
<b>Earning Per Share (EPS)</b>	<b>0.42</b>	<b>0.26</b>

OFF-BALANCE SHEET ITEMS	(Amount in Taka)	
	31-03-2014	31-12-2013
Contingent liabilities	-	-
Acceptances and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Other contingent liabilities	-	-
Other commitments	-	-
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total Off-Balance Sheet items including contingent liabilities</b>	<b>-</b>	<b>-</b>

Particulars	Consolidated Statement of Changes in Equity	
	Retained Earnings	Total
Balance as at January 01, 2014	Taka 333,492,490	Taka 2,897,222,659
Surplus / deficit on account of revaluation of properties	-	-
Surplus / deficit on account of revaluation of investments	-	-
Currency translation differences	-	-
Net gains and losses not recognized in the income statement	-	-
Net profit after taxation for the year	47,365,007	47,365,007
Transfer from Profit & Loss A/c	(604)	(604)
Share Premium	-	-
Dividends (Bonus shares)	-	-
Cash Dividend	-	-
Appropriation made during the year	(6,853,000)	(6,853,000)
<b>Balance as at March 31, 2014</b>	<b>374,003,893</b>	<b>2,944,587,666</b>

### Consolidated Cash Flow Statement

	(Amount in Taka)	
	31-03-2014	31-03-2013
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	155,474,047	132,182,140
Interest payments	(195,194,654)	(144,527,877)
Dividend receipts	1,933,433	3,271,572
Fees and commission receipts in cash	11,130,316	65,894
Cash payments to employees	(6,588,750)	(4,510,422)
Cash payments to suppliers	(373,730)	(846,995)
Receipts from other operating activities	1,994,959	811,206
Payments for other operating activities	(1,961,320)	(2,594,915)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>(33,585,699)</b>	<b>(16,149,397)</b>
<b>Increase / decrease in operating assets and liabilities</b>		
Lease, loans and advances to customers	(195,607,369)	(71,739,729)
Other assets	297,832,832	(19,621,644)
Deposits from other banks / borrowings	70,000,000	-
Deposits from customers	(41,561,225)	212,594,176
Payment as Call Loan	(2,950,000,000)	(1,300,000,000)
Receipt as Call Loan	3,350,000,000	1,500,000,000
Other liabilities account of customers	(26,388,284)	(672,869)
	504,275,954	320,559,934
<b>470,690,255</b>	<b>304,410,537</b>	
<b>B) Cash flows from investing activities</b>		
Proceeds from sale of securities	1,611,450	-
Payments for purchases of securities	(99,760,358)	-
Proceeds from sale of Fixed Assets	110,300	-
Purchase of property, plant and equipment	(141,208,923)	(11,647,972)
Margin Loan	(503,064,742)	-
Margin Deposit	10,318,951	7,831,191
<b>Net cash used in investing activities</b>	<b>(731,993,322)</b>	<b>(3,816,781)</b>
<b>C) Cash flows from financing activities</b>		
Receipts of long term loan	35,303,478	292,827,354
Repayment of long term loan	(230,324,915)	(182,108,597)
Security deposit from SEBL	(198,900)	(198,900)
Share Money Deposit	-	-
Minority Interest	-	-
Receivable from BLI Capital Ltd	-	(50,000,000)
Net draw down/(payment) of short term loan	461,981,782	(353,608,441)
Dividend paid	-	(402,647)
<b>Net Cash from financing activities</b>	<b>266,761,445</b>	<b>(293,491,231)</b>
<b>D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)</b>	<b>5,458,377</b>	<b>7,102,525</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>313,769,078</b>	<b>205,494,279</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>319,227,455</b>	<b>212,596,804</b>
Net operating cash flow per share	<b>4.13</b>	<b>2.67</b>

Managing Director: *[Signature]*  
 Company Secretary: *[Signature]*