

Consolidated Balance Sheet

As at September 30, 2012

PROPERTY AND ASSETS	September/12 Taka	December/11 Taka
Cash in hand		
Cash in hand (including foreign currencies)	1,013,805,209	809,438,237
Balance With Bangladesh Bank and its Agents Banks (including foreign currencies)	14,038,134,956	6,527,355,409
Balance with other Banks and Financial Institutions In Bangladesh	708,596,424	297,693,562
Outside Bangladesh	3,620,425,843	932,643,431
Placement with Banks & Other Financial institutions	4,329,022,267	1,230,336,993
Investment in Shares & Securities	8,200,000,000	9,800,000,000
Government	3,200,000,000	3,000,000,000
Others	1,272,294,534	771,826,073
Investments	4,472,294,534	3,771,826,073
General Investments etc.	87,226,724,117	69,140,245,956
Bills purchased and discounted	9,578,795,164	8,574,711,041
	96,805,519,281	77,714,956,997
Fixed assets including Premises	1,572,501,702	968,132,029
Other Assets	8,293,688,807	5,946,135,178
Non-Banking Assets	-	-
Total Assets	138,724,966,756	106,768,180,916
LIABILITIES AND CAPITAL		
Liabilities		
Placement from Banks & Other Financial institutions	5,300,000,000	5,600,000,000
Deposits and other Accounts		
Mudaraba Savings Deposits	9,339,093,269	8,365,529,395
Mudaraba Term Deposits	71,208,829,316	50,030,522,304
Other Mudaraba Deposits	17,063,424,690	13,428,545,310
Al-Wadia Current Accounts and Others Accounts etc.	12,147,749,814	9,609,727,873
Bills Payable	988,573,273	752,651,888
	110,747,670,362	82,186,976,770
Other Liabilities	9,620,249,094	6,960,102,056
Deferred tax Liabilities/ (Assets)	31,992,768	31,992,768
Total Liabilities	125,699,912,224	94,779,071,594
Capital/Share holders Equity		
Paid up Capital	7,130,980,100	5,893,371,990
Non-Controlling Interest	1,647,955,676	2,154,767,685
Statutory Reserve	2,995,583,881	2,372,832,157
Other Reserve	64,603,248	64,603,248
Retained Earnings	1,185,931,627	1,503,534,242
Total Share holders equity	13,025,054,532	11,989,109,322
Total Liability and Share holders equity	138,724,966,756	106,768,180,916
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptance and endorsement	11,591,187,535	8,695,810,430
Letters of Guarantee	2,621,791,176	1,812,384,128
Letters of Credit	11,182,169,632	10,023,844,948
Bills for Collection	1,363,474,709	950,742,178
Other Contingent Liabilities	-	-
Total	26,758,623,052	21,482,781,684
Other Commitments :		
Documentary Credits and other short term trade related transactions	-	-
Forward Assets Purchased and forward Deposit placed	-	-
Undraw note issuance and Revolving underwriting Facilities	-	-
Undraw Formal standing Facilities, Credit lines and others commitments	-	-
Total off Balance sheet items including Contingent liabilities	26,758,623,052	21,482,781,684

Chief Financial Officer

Managing Director

Consolidated Profit & Loss Account

For the 3rd Quarter ended September 30, 2012

	01-01-12 to 30-09-12 Taka	01-01-11 to 30-09-11 Taka	01-07-12 to 30-09-12 Taka	01-07-11 to 30-09-11 Taka
Investment Income	10,746,764,283	6,525,652,828	3,754,291,147	2,535,794,450
Profit paid on deposits & Borrowing	(6,890,916,805)	(3,871,661,022)	(2,635,134,727)	(1,580,225,137)
Net Investment Income	3,855,847,478	2,653,991,806	1,119,156,420	955,569,313
Income from Investment in Shares /Securities	609,682,057	45,068,493	453,523,820	7,134,246
Commission, Exchange and Brokerage	1,311,251,172	1,120,296,442	421,100,137	359,030,156
Other Operating Income	117,785,544	166,788,837	33,802,392	46,745,608
	2,038,718,773	1,332,153,772	908,426,349	412,910,010
Total operating income	5,894,566,251	3,986,145,578	2,027,582,769	1,368,479,323
Salaries and allowances & contribution to P.F	1,018,063,309	648,405,006	351,571,879	252,508,106
Directors' fees & expenses	5,883,690	5,490,286	1,141,499	1,672,345
Shariah Supervisory Committee's fees & expenses	186,878	140,882	46,625	14,385
Rent, taxes, insurance, lighting etc.	180,280,184	110,792,116	77,007,282	32,191,505
Postage, telegram, telephone and stamp etc.	41,510,535	34,430,236	14,668,289	8,701,810
Legal charges	1,400,340	1,979,779	402,682	(151,967)
Auditors' fee	56,540	-	11,500	-
Salary & Allowances to the Managing Director	8,395,000	8,095,000	2,865,000	2,565,000
Depreciation and repairs to the bank's properties	81,649,028	59,887,842	66,616,167	19,599,196
Stationery, printing, advertisement etc.	39,285,754	28,518,823	9,727,553	5,142,657
Other expenses	186,364,234	184,610,418	69,664,912	56,940,093
Total operating expenses	1,563,075,492	1,082,350,388	593,723,388	379,183,130
Profit/(Loss) before Tax & provision	4,331,490,759	2,903,795,190	1,433,859,381	989,296,193
Provision against Investments & Contingent Liabilities	433,610,139	12,302,059	63,500,020	-
Provision for diminution in value of investment	123,079,689	30,600,000	11,056,902	(1,700,000)
Other Provision	-	-	-	-
Total provision	556,689,828	42,902,059	74,556,922	(1,700,000)
Profit/(Loss) before Tax	3,774,800,931	2,860,893,131	1,359,302,459	990,996,193
Current tax	1,607,843,221	1,163,219,892	493,615,422	401,092,890
Deferred tax	-	-	-	-
Provision for Taxation	1,607,843,221	1,163,219,892	493,615,422	401,092,890
Net Profit/(Loss) after tax	2,166,957,710	1,697,673,239	865,687,037	589,903,303
Retained Earnings brought forward	24,854,055	58,766,804	775,622,252	743,920,293
Appropriation	2,191,811,765	1,756,440,043	1,641,309,289	1,333,823,596
Statutory Reserve	622,751,724	470,144,382	247,162,692	157,560,023
Non-Controlling Interest	48,968,176	175,746,530	(125,945,268)	65,714,442
Interim Dividend Paid	334,160,238	-	334,160,238	-
	1,005,880,138	645,890,912	455,377,662	223,274,465
Retained Earnings	1,185,931,627	1,110,549,131	1,185,931,627	1,110,549,131
Earning per Ordinary Share	2.50	2.13	0.92	0.74


 Chief Financial Officer


 Managing Director

