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**consolidated  
BALANCE SHEET**

As at 31 March 2018

	31 March 2018	31 Dec 2017
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	16,214,334,870	17,933,208,773
In hand (including foreign currencies)	2,071,155,171	1,994,978,583
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	14,143,179,699	15,938,230,190
<b>Balance with other banks and financial institutions</b>	25,447,605,201	30,077,880,452
In Bangladesh	25,018,000,464	29,087,820,840
Outside Bangladesh	429,604,737	990,059,612
<b>Money at call and on short notice</b>	400,000,000	-
<b>Investments</b>	28,638,802,023	28,145,350,291
Government	24,869,570,190	24,431,255,000
Others	3,769,231,833	3,714,095,291
<b>Loans and advances/investments</b>	205,416,434,602	200,328,423,831
Loans, cash credits, overdrafts, etc/investments	186,480,672,769	184,322,321,558
Bills purchased and discounted	18,935,761,833	16,006,102,273
<b>Fixed assets including premises, furniture and fixtures</b>	5,375,140,397	5,344,230,907
<b>Other assets</b>	9,640,639,438	9,117,178,530
<b>Non-banking assets</b>	-	-
<b>Total assets</b>	291,132,956,531	290,946,272,783
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	36,968,568,274	30,465,558,247
Subordinated non-convertible bonds	7,492,588,885	8,092,588,885
<b>Deposits and other accounts</b>	198,924,302,192	207,283,945,687
Current/AI-wadeeah current accounts and other accounts	42,159,517,277	42,242,103,482
Bills payable	2,546,325,331	3,968,967,652
Savings bank/Mudrabas savings bank deposits	34,056,400,810	34,496,938,426
Fixed deposits/Mudrabas fixed deposits	120,162,058,774	126,575,936,127
Bearer certificates of deposit	-	-
Other deposits	-	-
<b>Other liabilities</b>	26,224,881,838	24,170,500,633
<b>Total liabilities</b>	269,610,341,190	270,012,593,452
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	21,522,615,341	20,933,679,331
Paid-up capital	9,870,110,990	9,870,110,990
Statutory reserve	7,588,333,539	7,345,137,782
Revaluation reserve	2,155,900,173	2,154,384,193
General reserve	8,166,144	8,166,144
Retained earnings	1,898,565,839	1,554,316,722
Foreign currency translation reserve	1,526,922	1,551,777
Non-controlling (minority) interest	11,734	11,723
<b>Total liabilities and shareholders' equity</b>	291,132,956,531	290,946,272,783
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	45,586,473,725	42,864,351,001
Letters of guarantee	42,183,888,427	40,615,034,541
Irrevocable letters of credit	37,317,395,363	37,891,236,914
Bills for collection	15,681,636,112	14,468,687,335
Other contingent liabilities	-	-
<b>Other commitments</b>	-	-
Forward assets purchased and forward deposits placed	497,760,000	317,134,285
<b>Total off-balance sheet items including contingent liabilities</b>	141,267,153,627	136,156,444,076

**separate set of financial statements of the bank**

**BALANCE SHEET**

As at 31 March 2018

	31 March 2018	31 Dec 2017
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	16,210,897,283	17,930,274,917
In hand (including foreign currencies)	2,067,717,584	1,992,044,727
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	14,143,179,699	15,938,230,190
<b>Balance with other banks and financial institutions</b>	25,064,281,355	29,603,011,389
In Bangladesh	24,708,737,235	28,766,652,560
Outside Bangladesh	355,544,120	836,358,829
<b>Money at call and on short notice</b>	400,000,000	-
<b>Investments</b>	27,984,150,736	27,545,818,419
Government	24,869,570,190	24,431,255,000
Others	3,114,580,546	3,114,563,419
<b>Loans and advances/investments</b>	202,695,519,551	197,504,138,756
Loans, cash credits, overdrafts, etc/investments	183,759,757,718	181,498,036,483
Bills purchased and discounted	18,935,761,833	16,006,102,273
<b>Fixed assets including premises, furniture and fixtures</b>	5,361,407,177	5,329,740,498
<b>Other assets</b>	11,617,451,555	11,083,658,773
<b>Non-banking assets</b>	-	-
<b>Total assets</b>	289,333,707,657	288,996,642,751
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	36,947,406,532	30,268,312,053
Subordinated non-convertible bonds	7,492,588,885	8,092,588,885
<b>Deposits and other accounts</b>	198,623,007,006	207,041,471,381
Current/AI-wadeeah current accounts and other accounts	41,858,222,091	41,999,629,176
Bills payable	2,546,325,331	3,968,967,652
Savings bank/Mudrabas savings bank deposits	34,056,400,810	34,496,938,426
Fixed deposits/Mudrabas fixed deposits	120,162,058,774	126,575,936,127
Bearer certificates of deposit	-	-
Other deposits	-	-
<b>Other liabilities</b>	24,618,716,905	22,539,776,869
<b>Total liabilities</b>	267,681,719,328	267,942,149,188
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	21,651,988,328	21,054,493,564
Paid-up capital	9,870,110,990	9,870,110,990
Statutory reserve	7,588,333,539	7,345,137,782
Revaluation reserve	2,155,900,173	2,154,384,193
General reserve	8,166,144	8,166,144
Retained earnings	2,029,477,483	1,676,694,455
<b>Total liabilities and shareholders' equity</b>	289,333,707,657	288,996,642,751
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	45,586,473,725	42,864,351,001
Letters of guarantee	42,183,888,427	40,615,034,541
Irrevocable letters of credit	37,317,395,363	37,891,236,914
Bills for collection	15,681,636,112	14,468,687,335
Other contingent liabilities	-	-
<b>Other commitments</b>	-	-
Forward assets purchased and forward deposits placed	497,760,000	317,134,285
<b>Total off-balance sheet items including contingent liabilities</b>	141,267,153,627	136,156,444,076

**STATEMENT OF CHANGES IN EQUITY**

For the period ended 31 March 2018

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total
<b>Balance at 01 January 2017</b>	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,444,468,074	19,038,477,725
Statutory reserve	-	136,746,048	-	-	(136,746,048)	-
Revaluation reserve	-	-	(22,280,570)	-	-	(22,280,570)
Net profit for the period	-	-	-	-	313,730,242	313,730,242
<b>Balance at 31 March 2017</b>	8,812,599,100	6,670,378,079	2,217,331,807	8,166,144	1,621,452,267	19,329,927,397
Transferred during the period	-	674,759,703	-	-	(674,759,703)	-
Adjustment on revaluation of fixed assets and other investment	-	-	(9,232,350)	-	-	(9,232,350)
Transferred to retained earnings	-	-	(53,715,264)	-	53,715,264	-
Issue of bonus shares	1,057,511,890	-	-	-	(1,057,511,890)	-
Cash dividend paid	-	-	-	-	-	-
Net profit for the period	-	-	-	-	1,733,798,517	1,733,798,517
<b>Balance at 31 December 2017</b>	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,676,694,455	21,054,493,564
Transferred during the period	-	243,195,757	-	-	(243,195,757)	-
Adjustment on revaluation of fixed assets and other investment	-	-	1,515,980	-	-	1,515,980
Transferred to retained earnings	-	-	-	-	-	-
Issue of bonus shares	-	-	-	-	-	-
Net profit for the period	-	-	-	-	595,978,785	595,978,785
<b>Balance at 31 March 2018</b>	9,870,110,990	7,588,333,539	2,155,900,173	8,166,144	2,029,477,483	21,651,988,328

**consolidated  
PROFIT AND LOSS STATEMENT**

For the period ended 31 March 2018

	31 March 2018	31 March 2017
<b>OPERATING INCOME</b>		
Interest income	4,813,105,056	3,702,798,616
Interest paid on deposits and borrowings, etc	3,015,424,328	2,591,457,025
<b>Net interest income</b>	1,797,680,728	1,111,341,591
Investment income	544,017,588	711,232,728
Commission, exchange and brokerage	704,442,890	695,106,821
Other operating income	157,853,013	141,760,686
	1,406,313,491	1,548,100,235
	3,203,994,219	2,659,441,826
<b>Total operating income (A)</b>	629,372,017	601,444,575
<b>OPERATING EXPENSES</b>		
Salaries and allowances	171,662,373	152,085,835
Rent, taxes, insurance, electricity, etc	5,760,356	4,629,474
Legal expenses	21,675,856	19,780,538
Postage, stamp, telecommunication, etc	19,922,539	21,208,727
Stationery, printing, advertisements, etc	3,050,000	3,050,000
Managing Director's salary and fees	1,087,200	1,012,000
Directors' fees	467,239	437,511
Auditors' fees	110,856,034	108,739,924
Depreciation and repairs of Bank's assets	367,173,436	326,733,302
Other expenses	1,331,027,050	1,239,121,886
<b>Total operating expenses (B)</b>	1,872,967,169	1,420,319,940
<b>Profit before provision (C=A-B)</b>	435,770,630	(983,169,223)
Provision for loans and advances	171,448,617	1,557,294,608
General provision	607,219,247	574,125,385
Specific provision	49,412,221	91,160,475
Provision for off-balance sheet items	656,631,468	665,285,860
<b>Total provision (D)</b>	1,216,335,701	755,034,080
<b>Total profit before tax (C-D)</b>	616,044,738	394,794,250
Provision for taxation	10,000,000	10,000,000
Current tax	626,044,738	404,794,250
Deferred tax	590,290,963	350,239,830
<b>Net profit after tax</b>	347,095,195	213,493,586
<b>Appropriations</b>	11	196
Statutory reserve	243,195,757	136,746,048
General reserve	-	-
<b>Retained surplus</b>	347,095,195	213,493,586
<b>Earnings Per Share (EPS)</b>	0.60	0.35

**consolidated  
STATEMENT OF CHANGES IN EQUITY**

For the period ended 31 March 2018

Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign Currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
<b>Balance at 01 January 2017</b>	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,462,526	1,267,955,303	18,863,427,481	11,355	18,863,438,836
Transferred during the period	-	136,746,048	-	-	-	(136,746,048)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(22,280,570)	-	-	-	(22,280,570)	-	(22,280,570)
Foreign currency translation for the period	-	-	-	-	541,657	-	541,657	-	541,657
Net profit for the period	-	-	-	-	-	350,239,634	350,239,634	196	350,239,830
<b>Balance as at 31 March 2017</b>	8,812,599,100	6,670,378,079	2,217,331,807	8,166,144	2,004,183	1,481,448,889	19,191,928,202	11,551	19,191,939,753
Transferred during the period	-	674,759,704	-	-	-	(674,759,704)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	(9,232,350)	-	-	-	(9,232,350)	-	(9,232,350)
Transferred to retained earnings	-	-	(53,715,264)	-	-	53,715,264	-	-	-
Foreign currency translation for opening retained earnings	-	-	-	-	-	(10,425,178)	(10,425,178)	-	(10,425,178)
Foreign currency translation for the period	-	-	-	-	(452,407)	-	(452,407)	-	(452,407)
Issue of bonus shares	1,057,511,890	-	-	-	-	(1,057,511,890)	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	1,761,849,341	1,761,849,341	172	1,761,849,513
<b>Balance as at 31 December 2017</b>	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,551,777	1,554,316,722	20,933,667,608	11,723	20,933,679,331
Transferred during the period	-	243,195,757	-	-	-	(243,195,757)	-	-	-
Adjustment on revaluation of fixed assets and other investment	-	-	1,515,980	-	-	-	1,515,980	-	1,515,980
Foreign currency translation for opening retained earnings	-	-	-	-	-	(2,846,079)	(2,846,079)	-	(2,846,079)
Foreign currency translation for the period	-	-	-	-	(24,854)	-	(24,854)	-	(24,854)
Net profit for the period	-	-	-	-	-	590,290,952	590,290,952	11	590,290,963
<b>Balance as at 31 March 2018</b>	9,870,110,990	7,588,333,539	2,155,900,173	8,166,144	1,526,922	1,898,565,839	21,522,603,607	11,734	21,522,615,341