First Quarter Un-Audited Financial Statements 31 March, 2013



United Commercial Bank Li	imited, Corpo	rate Head Offi	ce: Plot - CWS (A)-1, Road No - 34	4, Gulshan Aven	ue, Dhaka -	1212, Phone: 880-2-8852500, W	/ebsite: www.	ucbl.com
CONSOLIDATED BAL AS AT 31 Marci			CONSOLIDATED CASH F FOR THE PERIOD ENDED			PROFIT AND LOSS FOR THE PERIOD ENDED O		
(UNAUDIT	ED)		CUNAUDIT	TED) 31-03-2013.	31-03-2012.	(UNAUDITE		
PROPERTIES AND ASSETS	31-03-2013. <u>Taka</u>	31-12-2012. <u>Taka</u>	Cash flows from operating activities	Taka	Taka		January to	January to
Cash Cash in Hand (Including Foreign Currencies)	17,295,656,746 2,837,072,847		Interest receipts Interest payments Dividend receipt	5,882,016,914 (3,977,546,768) 11,528,517	5,183,641,356 (3,204,612,365) 23,009,906	ODEDATING INCOME	March 31, 2013 Taka	March 31, 2012 Taka
Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	14,458,583,899	13,595,990,908	Fees & Commision receipt Recoveries from previously written off advances	234,240,212 50,000	213,456,654 1,395,246	OPERATING INCOME Interest Income	5,525,496,928	4,835,338,600
Balance with other banks & financial institutions In Bangladesh	1,804,111,504 1,804,111,504		Payments to employees Payments to suppliers	(640,831,527) (240,840,209)	(472,597,101) (205,587,469)	Interest Paid on Deposit and Borrowings Net Interest Income	3,977,546,768 1,547,950,160	3,204,612,365 1,630,726,235
Outside Bangladesh Money at call on short notice	8,740,000,000	7,160,000,000	Payment for Advance Income Tax Receipt from other operating activities Payment for other activities	(608,749,525) 560,022,455 (166,413,133)	(288,448,402) 100,711,112 (567,846,934)	Income from Investment Commission, Exchange and Brokerage	590,067,102 455,593,920	1,852,382 189,847,404
Investments	24,609,576,054 20,523,237,540	26,604,514,972	Operating profit before changes in operating assets and Liabilities	1,053,476,936	783,122,003	Other Operating Income	116,700,148 1,162,361,170	91,993,301 283,693,087
Government Others	4,086,338,514	4,951,018,725	Increase/Decrease in operating assets and liabilities Statutory Deposit	1,974,939,320	(1,193,083,088)	Total Operating Income (A) OPERATING EXPENSES	2,710,311,330	1,914,419,322
Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted	134,665,459,166 131,722,641,123 2,942,818,043	132,767,635,674	Purchase of trading securities Loans and advances to customers Other Assets	19,999,598 1,406,190,238	(60,345,883) (3,260,579,136)	Salary and Allowances	638,551,527	470,100,951
Fixed assets including premises, furniture & fixture	5,225,598,604	5,222,782,016	Deposit from Banks Deposit from customers	(800,325,474) (371,000) (3,945,198,632)	(286,433,254) 93,899,000 3,111,116,557	Rent,Taxes,Insurance,Lighting etc. Legal Expenses	158,693,763 7,312,759	130,746,180 2,123,957
Other assets	12,669,711,360	11,260,636,361	Other liabilities Net cash flow from operating activities (A)	924,208,105 632,919,091	1,631,270,596 818,966,795	Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc.	35,646,153 46,500,293	20,639,756 54,201,533
Non-banking assets Total Assets	205,010,113,434	207,244,365,339	Cash flows from investing activities Sales of Securities	-	-	Chief Executive's Salary and Fees Director's Fees	2,280,000 891,507	2,496,150 2,694,594
LIABILITIES AND CAPITAL	203,010,113,434	207,244,303,339	Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments	(2,816,588)	(9,177,976)	Auditors Fees Depreciation and repair of Banks Assets	69,000 88,791,137	- 65,863,884
Liabilities : Borrowings from other banks,financial institutions	324,904,161	1,200,021,000	Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B)	(2,816,588)	(9,177,976)	Other Expenses Total Operating Expenses (B)	146,327,267 1,125,063,406	144,261,003 893,128,008
and agents			Cash flows from financing activities Receipt from borrowing from other banks	(875,116,839)	568,149,154	Profit & Loss before provision (C) =(A-B)	1,585,247,924	1,021,291,314
Deposits and other accounts Current accounts & other accounts Bills Payable	165,835,022,828 17,640,084,069 2,701,165,864	2,562,360,026	Repayment of borrowing and release of debt securities Cash received from issuing of right shares	-	-	Provision for Loans & Advances	1,555,186,639	182,305,361
Savings Bank Deposits Term Deposit	15,961,785,334 129,531,987,561	16,224,242,769	Cash dividend payment Net cash from financing activities (C) Net cash increase/decrease in cash (A+B+C)	(875,116,839) (245,014,336)	568,149,154 1 377 937 973	Provision for diminution in value of investments Other provision	330,933,609 27,756,000	470,000
Other Liabilities	21,854,356,835	17,546,868,783	Effects of the changes of exchange rate on cash and cash equivalents*	(245,014,336)	1,377,937,973	Total Provision Total Profit/(Loss) before Income Tax	1,913,876,248 (328,628,324)	182,775,361 838,515,953
Total Liabilities Capital/Shareholers'Equity	188,014,283,824	189,077,482,243	Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the pe	28,084,782,586 27,839,768,250	21,844,220,312 23,222,158,285	Provision for Taxation Current Tax Expenses	671,134,651 671,134,651	425,645,729 425,645,729
Paid up Capital Share Premium	8,366,116,310 1,454,976,750	11	4		\cap	Deferred Tax Expenses	(000 763 075)	- 412.070.224
Statutory Reserve General Reserve	4,342,090,165 26,577,961	4,342,090,164 26,577,961	Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO		Muhammed Ali Managing Director	Net profit/(Loss) after Tax Appropriations:	(999,762,975)	412,870,224
Other Reserve Retained Earning	2,958,630,636 (152,562,709)	11	CONSOLIDATED STATEMENT (Managing Director	Statutory Reserve Retained Earning	(999,762,975)	- 412,870,224
Total Shareholders' Equity Non Controlling Interest	16,995,829,113 497	18,166,882,999 97_	(UNAUDIT	ED)	(Amount in Taka)	Earning per ordinary share (EPS)	(1.20)	0.49
Total shareholders' Equity with non controlling interest Total Liabilities and Shareholders' Equity	16,995,829,610 205,010,113,434	18,166,883,096 207,244,365,339	Capital Premium Reserve Reserve E	Assets Investment Currence Currence Revaluation Reserve Reserv	- 97 18,166,883,096	177		
OFF BALANCE SHEET ITEMS			Changes in accounting policy Restated balance 8,366,116,310 1,454,976,750 4,342,090,154 26,577,961 8 Surplus/Defect on revaluation of properties Surplus/Defector production of Investments Surplus/Defector production Surplus/Defector produc	47,281,319 2,534,101,559 595,738,996 (171,209,859)	- 97 18,166,883,096 - (171,209,859)			7
Contingent Liabilities Acceptances & Endorsements	53,543,938,84		Currency Translation Reserve	19,844,028)	- (999,844,028)	Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO		Muhammed Ali Managing Director
Letter of Guarantees Irrevocable Letter of Credit	15,930,297,30 19,829,582,85	3 15,185,491,897	Dividents (Bonus Share issued)	: : :	400 400	CASH FLOW STATE		
Bills for Collection Other contingent Liabilities TOTAL	184,561,05	209,899,579	Balance as at March 31, 2013 8,366,116,310 1,454,976,750 4,342,090,164 26,577,961 (1 Balance as at March 31, 2012 7,274,883,750 1,454,976,750 3,594,277,995 26,577,961 2,324,976,976		- 497 16,995,829,610 9,885 97 16,453,938,951	FOR THE PERIOD ENDED ON (UNAUDITED		
TOTAL						\	-	
Other Commitments	1,338,546,30	0 1,243,190,000			7		31-03-2013. Taka	31-03-2012. Taka
Documentary credit and other short term trade related transactions	-		Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO		Muhammed Ali Managing Director	Cash flows from operating activities Interest receipts	31-03-2013. Taka 5,882,016,914	Taka 5,183,641,356
Documentary credit and other short term trade	1,338,546,30 - 1,338,546,30 - -		Executive Vice President & CFO BALANCE SHE AS AT 31 March 2	2013.	Muhammed Ali	Interest receipts Interest payments Dividend receipt	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517	5,183,641,356 (3,204,612,365) 23,009,906
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities	1,338,546,30 - -	1,243,190,000	Executive Vice President & CFO BALANCE SHE	2013.	Muhammed Ali Managing Director	Interest receipts Interest payments	31-03-2013. Taka 5,882,016,914 (3,977,546,768)	5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101)
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments	1,338,546,30 - -	1,243,190,000	Executive Vice President & CFO BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS	31-03-2013. Taka	Muhammed Ali Managing Director 31-12-2012. Taka	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525)	5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402)
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA	1,338,546,30 - -	1,243,190,000	Executive Vice President & CFO BALANCE SHE AS AT 31 March 2 (UNAUDITE PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies)	31-03-2013. Taka 17,295,656,746 2,837,072,847	31-12-2012. Taka 16,211,455,178 2,615,464,270	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080)	5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934)
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi	1,338,546,30 - -	1,243,190,000	Executive Vice President & CFO BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies)	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899	31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455	7,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED	1,338,546,30 1,338,546,30 54,882,485,14 AND LOSS ACCOUNT ON 31 MARCH 2013	1,243,190,000 - 1,243,190,000 - 8 52,153,260,653 Muhammed Ali Managing Director	Executive Vice President & CFO BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s)	31-03-2013. Taka 17,295,656,746 2,837,072,847	31-12-2012. Taka 16,211,455,178 2,615,464,270	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080)	7,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934)
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Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED	1,338,546,30 1,338,546,30 54,882,485,14 AND LOSS ACCOUNT ON 31 MARCH 2013	1,243,190,000 - 1,243,190,000 - 8 52,153,260,653 Muhammed Ali Managing Director	BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government	31-03-2013.	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000
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Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings	1,338,546,30 1,338,546,30 54,882,485,14 AND LOSS ACCOUNTON 31 MARCH 2013 Taka 5,525,496,928 3,977,546,768	1,243,190,000 1,243,190,000 1,243,190,000 Muhammed Ali Managing Director January to March 31, 2012 Taka 4,835,338,600 3,204,612,365	BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 - 8,740,000,000 24,095,378,911 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705	7,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment	1,338,546,30 1,338,546,30 54,882,485,14	1,243,190,000 1,243,190,000 1,243,190,000 Muhammed Ali Managing Director January to March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382	Executive Vice President & CFO BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc	31-03-2013.	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Securities	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income	1,338,546,30 1,338,546,30 54,882,485,14	1,243,190,000 1,243,190,000 1,243,190,000 Muhammed Ali Managing Director January to March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,745,745 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income	1,338,546,30 1,338,546,30 54,882,485,14 54,882,4	January to March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,745,745 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Property, Plant & Equipments	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income (A)	1,338,546,30 1,338,546,30 54,882,485,14	1,243,190,000 1,243,190,000 1,243,190,000 Muhammed Ali Managing Director January to March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans, Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises, furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial institutions	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,745,745 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 1,162,361,170 1,162,361,170 2,710,311,330	January to Muhammed Ali Managing Director 1,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 2,4,095,378,911 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 - 205,764,209,975 324,904,161	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income (A) OPERATING EXPENSES	1,338,546,30 1,338,546,30 54,882,485,14 54,882,4	January to Muhammed Ali Managing Director 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Property,Plant & Equipments Sales of Property,Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash from financing activities (C)	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (609,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 - (2,816,588) (2,816,588) (875,116,839) - (875,116,839)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) - (9,177,976) 568,149,154
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses	1,338,546,30 1,338,546,30 54,882,485,14 54,882,4	1,243,190,000 1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 - (2,816,588) (875,116,839)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc.	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 1,162,361,16 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 - 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Securities Purchase of Property,Plant & Equipments Sales of Property,Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash increase/decrease in cash (A+B+C)	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) - (9,177,976) 568,149,154
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 1,162,31 1,162,31 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137 146,408,320	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Total Liabilities Capital/Shareholers'Equity Paid up Capital	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 - 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392 - 207,448,381,227 1,200,021,000 170,530,537,810 18,335,022,766 2,562,360,026 16,224,242,769 133,408,912,249 17,546,806,283 189,277,365,093 8,366,116,310	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash from financing activities (C) Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 - (9,177,976) 568,149,154 568,149,154 1,377,937,973
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 1,162,31 Taka 55,525,496,928 3,977,546,768 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans, Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises, furniture & fixture Other assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Peremium Statutory Reserve General Reserve	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 205,23,237,540 3,572,141,371 134,665,7441,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash from financing activities (C) Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) (9,177,976) 568,149,154 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT) OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B)	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,89,928 3,977,546,768 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137 146,408,320 1,125,144,459 1,585,166,871 1,555,186,639	January to Muhammed Ali Managing Director 1,243,190,000 Muhammed Ali Managing Director 1,33 January to March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003 893,128,008	BALANCE SHE AS AT 31 March 2 (UNAUDITE) PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Total Liabilities Capital/Shareholers'Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve Retained Earning	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,090,165 26,577,961 2,958,630,636 (148,348,521)	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392 - 207,448,381,227 1,200,021,000 170,530,537,810 18,335,022,766 2,562,360,026 16,224,242,769 133,408,912,249 17,546,806,283 189,277,365,093 8,366,116,310 1,454,976,750 4,342,090,164 26,577,961 3,129,840,495 851,414,454	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from customers Other liabilities Net cash flow from operating activities Sales of Securities Purchase of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash flows from financing activities Cash received from issuing of Right shares Cash dividend payment Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (2,816,588) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) (9,177,976) 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note Issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B) Provision for Loans & Advances Provision for diminution in value of investments Other provision	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,89,928 3,977,546,768 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137 146,408,320 1,125,144,459 1,585,166,871 1,555,186,639 330,933,609 27,756,000	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 65,863,884 144,261,003 893,128,008 1,021,291,314 182,305,361 470,000	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans, Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises, furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Capital/Shareholers'Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve Other Reserve Retained Earning Total Shareholders' Equity Total Liabilities and Shareholders' Equity	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,090,165 26,577,961 2,958,630,636 (148,348,521) 17,000,043,301	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from customers Other liabilities Net cash flow from operating activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash from financing activities (C) Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (3,71,000) (3,945,198,632) 1,474,207,705 632,919,091 - (2,816,588) (2,816,588) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) (9,177,976) 568,149,154 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED OF CUNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B) Provision for Loans & Advances Provision for diminution in value of investments Other provision Total Provision Total Profit/(Loss) before Income Tax	1,338,546,30 1,338,546,30 3,38,546,30 3,38,546,30 3,397,546,768 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137 146,408,320 1,125,144,459 1,585,166,871 1,555,186,639 330,933,609 27,756,000 1,913,876,248 (328,709,377)	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director January to March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003 893,128,008 1,021,291,314 182,305,361 - 470,000 182,775,361 838,515,953	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total Shareholers'Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve Retained Earning Total Shareholders' Equity Total Liabilities and Shareholders' Equity OFF BALANCE SHEET ITEMS Contingent Liabilities	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,090,165 26,577,961 2,958,630,636 (148,348,521) 17,000,043,301 205,764,209,975	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392 - 207,448,381,227 1,200,021,000 170,530,537,810 18,335,022,766 2,562,360,026 16,224,242,769 133,408,912,249 17,546,806,283 189,277,365,093 8,366,116,310 1,454,976,750 4,342,090,164 26,577,961 3,129,840,495 851,414,454 18,171,016,134 207,448,381,227	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Froperty, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO STATEMENT OF CHANGES FOR THE PERIOD ENDED ON (UNAUDITED)	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) (9,177,976) 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Auditors Fees Auditors Fees Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B) Provision for Loans & Advances Provision for diminution in value of investments Other provision Total Profit/(Loss) before Income Tax Provision for Taxation Current Tax Expenses	1,338,546,30 1,338,546,30 3,38,546,30 3,38,546,30 3,397,546,768 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137 146,408,320 1,125,144,459 1,585,166,871 1,555,186,639 330,933,609 27,756,000 1,913,876,248	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003 893,128,008 1,021,291,314 182,305,361 - 470,000 182,775,361	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans,Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises,furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks,financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Total Liabilities Total Shareholers'Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve General Reserve Other Reserve Total Liabilities and Shareholders' Equity Total Liabilities Acceptances & Endorsements Letter of Guarantees Irrevocable Letter of Credit	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 2,0523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,091,65 26,577,961 2,958,630,636 (148,348,521) 17,000,043,301 205,764,209,975	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from customers Other liabilities Net cash flow from operating activities (A) Cash flows from investing activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash increase/decrease for sales of subsidiary Net cash from financing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO STATEMENT OF CHANGES FOR THE PERIOD ENDED ON (UNAUDITED) Particulars Paid up Share Statutory General Reserve	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) (9,177,976) 568,149,154 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B) Provision for Loans & Advances Provision for diminution in value of investments Other provision Total Provision Total Provision Total Provision Total Provision for Taxation	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 January to March 31, 2013 Taka 5,525,496,928 3,977,546,768 1,547,950,160 590,067,102 455,593,920 116,700,148 1,162,361,170 2,710,311,330 638,551,527 158,693,763 7,312,759 35,646,153 46,500,293 2,280,000 891,507 69,000 88,791,137 146,408,320 1,125,144,459 1,585,166,871 1,555,186,639 330,933,609 27,756,000 1,913,876,248 (328,709,377) 671,134,651	1,243,190,000 1,243,190,000 Muhammed Ali Managing Director March 31, 2012 Taka 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003 893,128,008 1,021,291,314 182,305,361 - 470,000 182,775,361 838,515,953 425,645,729 425,645,729	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans, Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises, furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Fixed Deposit Total Liabilities Total Liabilities Capital / Shareholers' Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve Retained Earning Total Shareholders' Equity Total Liabilities Contingent Liabilities	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 205,23,237,540 3,572,141,371 134,665,449,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,090,165 26,577,961 2,958,630,636 (148,348,521) 17,000,043,301 205,764,209,975	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392 207,448,381,227 1,200,021,000 170,530,537,810 18,335,022,766 2,562,360,026 16,224,242,769 133,408,912,249 17,546,806,283 189,277,365,093 8,366,116,310 1,454,976,750 4,342,090,164 26,577,961 3,129,840,495 851,414,454 18,171,016,134 207,448,381,227	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash dividend payment Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO STATEMENT OF CHANGES FOR THE PERIOD ENDED ON (UNAUDITED) Particulars Paid up Share Statutory Reserve Reserve Reserve	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250 Revaluation Reserve Revaluation Reserve Investment Revaluation Reserve Revaluation Reserve	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) (9,177,976) 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B) Provision for Loans & Advances Provision for Idminution in value of investments Other provision Total Profit/(Loss) before Income Tax Provision for Taxation Current Tax Expenses Deferred Tax Expenses Net profit/(Loss) after Tax Appropriations:	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 1,162,361,170 1,162,36	January to Muhammed Ali Managing Director 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003 893,128,008 1,021,291,314 182,305,361 - 470,000 182,775,361 838,515,953 425,645,729 425,645,729	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans, Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises, furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Capital/Shareholers'Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve Retained Earning Total Shareholders' Equity Total Llabilities Contingent Liabilities Contingent Liabilities Acceptances & Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 2,0523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,091,65 26,577,961 2,958,630,636 (148,348,521) 17,000,043,301 205,764,209,975	Muhammed Ali Managing Director 31-12-2012. Taka 16,211,455,178 2,615,464,270 13,595,990,908 4,713,327,408 3,478,867,838 1,234,459,570 7,160,000,000 26,090,317,829 21,653,496,247 4,436,821,582 136,071,649,404 132,767,635,674 3,304,013,730 5,222,782,016 11,978,849,392	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from Banks Deposit from customers Other liabilities Net cash flows from investing activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash increase/decrease for sales of subsidiary Net cash increase/decrease for sales of subsidiary Net cash from investing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash neceived from issuing of Right shares Cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO **STATEMENT OF CHANGES FOR THE PERIOD ENDED ON (UNAUDITED) Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO **STATEMENT OF CHANGES FOR THE PERIOD ENDED ON (UNAUDITED) **Balance as at .01 January 2013. **Quiption Reserve Balance as at .01 January 2013.	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250 S1,414,454 2,534,101,599 (851,414,454 2,534,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (957,783,101,599 (171,209) (171,209)	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285 Muhammed Ali Managing Director (Amount in Taka) Managing Director (Amount in Taka) (171,206,399) (171,206,399)
Documentary credit and other short term trade related transactions Forward assets purchased and forward deposits placed Undrown note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Off-Balance sheet items including contingent liabi Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO CONSOLIDATED PROFIT A FOR THE PERIOD ENDED (UNAUDIT OPERATING INCOME Interest Income Interest Paid on Deposit and Borrowings Net Interest Income Income from Investment Commission, Exchange and Brokerage Other Operating Income Total Operating Income Total Operating Income (A) OPERATING EXPENSES Salary and Allowances Rent, Taxes, Insurance, Lighting etc. Legal Expenses Postage, Stamps, Telecommunications etc. Stationery, Printing, Advertisements etc. Chief Executive's Salary and Fees Director's Fees Auditors Fees Depreciation and repair of Banks Assets Other Expenses Total Operating Expenses (B) Profit & Loss before provision (C) = (A-B) Provision for Loans & Advances Provision for Indiniution in value of investments Other provision Total Expenses Deferred Tax Expenses	1,338,546,30 1,338,546,30 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 54,882,485,14 1,162,361,170 1,162,36	January to Muhammed Ali Managing Director 4,835,338,600 3,204,612,365 1,630,726,235 1,852,382 189,847,404 91,993,301 283,693,087 1,914,419,322 470,100,951 130,746,180 2,123,957 20,639,756 54,201,533 2,496,150 2,694,594 - 65,863,884 144,261,003 893,128,008 1,021,291,314 182,305,361 - 470,000 182,775,361 838,515,953 425,645,729 425,645,729	PROPERTIES AND ASSETS Cash Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank & its agent bank(s) (Including Foreign Currencies) Balance with other banks & financial institutions In Bangladesh Outside Bangladesh Money at call on short notice Investments Government Others Loans and Advances Loans, Cash Credits, Overdrafts etc Bills purchased and discounted Fixed assets including premises, furniture & fixture Other assets Non-banking assets Total Assets LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial institutions and agents Deposits and other accounts Current accounts & other accounts Bills Payable Savings Bank Deposits Fixed Deposit Other Liabilities Total Liabilities Total Liabilities Total Liabilities Capital/Shareholers' Equity Paid up Capital Share Premium Statutory Reserve General Reserve Other Reserve Retained Earning Total Shareholders' Equity Total Liabilities and Shareholders' Equity OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptances & Endorsements Letter of Guarantees Lirrevocable Letter of Credit Bills for Collection Other contingent Liabilities TOTAL Other Commitments	31-03-2013. Taka 17,295,656,746 2,837,072,847 14,458,583,899 1,804,111,504 1,804,111,504 1,804,111,504 20,523,237,540 3,572,141,371 134,665,459,166 131,722,641,123 2,942,818,043 5,225,598,604 13,938,005,044 205,764,209,975 324,904,161 166,584,968,178 18,390,029,419 2,701,165,864 15,961,785,334 129,531,987,561 21,854,294,335 188,764,166,674 8,366,116,310 1,454,976,750 4,342,090,165 26,577,961 2,958,630,636 (148,348,521) 17,000,043,301 205,764,209,975 53,543,938,848 17,599,497,632 15,930,297,303 19,829,582,856 184,561,057	Muhammed Ali Managing Director 31-12-2012.	Interest receipts Interest payments Dividend receipt Fees & Commision receipt Recoveries from previously written off advances Payments to employees Payments to suppliers Payment for Advance Income Tax Receipt from other operating activities Payment for other activities Operating profit before changes in operating assets and Liabilities Increase/Decrease in operating assets and liabilities Statutory Deposit Purchase of trading securities Loans and advances to customers Other Assets Deposit from Banks Deposit from Banks Deposit from customers Other liabilities Net cash flow from operating activities Sales of Securities Purchase of Securities Purchase of Property, Plant & Equipments Sales of Property, Plant & Equipments Net cash increase/decrease for sales of subsidiary Net cash from investing activities (B) Cash flows from financing activities Receipt/(Payment) from borrowing from other banks Repayment of borrowing and release of debt securities Cash received from issuing of Right shares Cash dividend payment Net cash from financing activities (C) Net cash increase/decrease in cash (A+B+C) Effects of the changes of exchange rate on cash and cash equivalents* Cash and cash equivalent at beginning of the year Closing Cash and cash equivalent at the end of the period Mohammad Habibur Rahman Chowdhury, FCA Executive Vice President & CFO STATEMENT OF CHANGES FOR THE PERIOD ENDED ON (UNAUDITED) Particulars Paid up Share Statutory General Reserve Re	31-03-2013. Taka 5,882,016,914 (3,977,546,768) 11,528,517 234,240,212 50,000 (640,831,527) (240,840,209) (608,749,525) 560,022,455 (166,332,080) 1,053,557,989 1,974,939,320 19,999,598 1,406,190,238 (1,350,406,127) (371,000) (3,945,198,632) 1,474,207,705 632,919,091 (2,816,588) (875,116,839) (245,014,336) (875,116,839) (245,014,336) 28,084,782,586 27,839,768,250 SIN EQUITY 31 MARCH 2013	Taka 5,183,641,356 (3,204,612,365) 23,009,906 213,456,654 1,395,246 (472,597,101) (205,587,469) (288,448,402) 100,711,112 (567,846,934) 783,122,003 (1,193,083,088) (60,345,883) (3,260,579,136) (286,283,254) 93,899,000 3,111,116,557 1,631,120,596 818,966,795 (9,177,976) 568,149,154 1,377,937,973 21,844,220,312 23,222,158,285 Muhammed Ali Managing Director (Amount in Taka) ent Currency (Amount in Taka) ent Currency (Amount in Taka) ent Currency 18,171,016,134

54,882,485,148

52,153,260,653

Muhammed Ali Managing Director

ımad Habibur Rahman Chowdhury, FCA

Muhammed Ali Managing Director

mad Habibur Rahman Chowdhury, FCA

Total Off-Balance sheet items including contingent liabilities

Earning per ordinary share (EPS)

Mohammad Habibur Rahman Chowdhury, FCA

(1.20)

0.49

Muhammed Ali Managing Director