Consolidated Balance Sheet (Un-audited) As at September 30, 2014

PROPERTY AND ASSETS				
		As at	As at	
		September 30	December 31	
PROPERTY AND ASSETS		-		
Cash Cash in hand (including foreign currencies) 2,239,603,301 12,508,933,181 12,508,933,181 12,508,933,181 16,355,731,740 14,903,989,800 2,239,603,301 12,508,933,181 12,508,933,181 12,508,933,181 16,355,731,740 14,903,989,800 2,239,603,301 14,903,989,800 14,116,128,439 12,508,933,181 14,903,989,800 Balance with other Banks and Financial Institutions In Bangladesh 788,039,208 7,109,916,998 3,851,390,182 7,897,956,206 5,817,835,792 98,900,000 788,039,208 3,851,390,182 7,897,956,206 5,817,835,792 98,900,000 Investments 50,911,762,184 47,513,285,781 8,333,009,410 56,370,016,547 8,856,730,766 59,244,771,594 56,370,016,547 8,856,730,766 59,244,771,594 56,370,016,547 8,856,730,766 59,244,771,594 56,370,016,547 7,272,68,661 7,47,569,361 7,47,569,361,38 7,472,268,661 7,47,569,361 7,47,569,361,38 7,472,268,661 7,47,569,361 7,47,569,361 7,47,569,361 7,47,569,361 7,47,569,361 7,47,569,361 7,47,569,361 7,22,63,389 7	DDODEDTY AND ASSETS			
Cash in hand (including foreign currencies) 2,395,003,301 1,115,284,39 1,2508,983,740 12,508,983,740 16,505,731,740 12,508,983,740 16,505,731,740 14,116,128,439 14,116,128,439 14,116,128,439 14,903,989,800 Balance with other Banks and Financial Institutions In Bangladesh 788,039,208 1,966,445,610 3,861,390,182 7,897,956,206 5,817,835,792 789,956,206 5,817,835,792 789,956,206 5,817,835,792 789,956,206 5,817,835,792 789,956,206 5,817,835,792 789,956,206 5,817,835,792 789,956,206 78,970,000 78,900,0	FROFER I I AND MODELO	<u>ı aka</u>	<u>така</u>	
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) 14,116,128,439 (14,903,989,800) 14,903,989,800 Balance with other Banks and Financial Institutions In Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh (7,109,916,998 (7,897,956,006 (7,997,956,006 (7,997,956,006 (7,997,956,006 (7,997,956,006 (7,997,956,006 (7,997,956,006 (7,997,956,000 (7,997	Cash			
Including foreign currencies Balance with other Banks and Financial Institutions In Bangladesh T, 109,916,998 3,851,390,182 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 5,817,835,792 7,897,956,206 7,897,900,000 1,997,900,000 1,997,900,0000 1,997,	Cash in hand (including foreign currencies)	2,239,603,301	2,395,006,619	
Including foreign currencies)	Balance with Bangladesh Bank and its agent bank(s)		12,508,983,181	
Disable Test Test	(Including foreign currencies)	16,355,731,740	14,903,989,800	
Disable Test Test	Palance with other Panks and Financial Institutions			
Outside Bangladesh 7,109,916,998 3,851,390,182 Money at call and short notice 98,800,000 5,817,835,792 Money at call and short notice 98,800,000 98,900,000 Investments 50,911,762,184 47,513,285,781 8,856,730,766 Government 50,911,762,184 47,513,285,781 8,856,730,766 8,856,730,766 8,856,730,766 8,856,730,766 4,865,730,766 6,6219,266,971 147,459,396,138 4,828,405,814 170,716,535,632 152,287,801,952 147,41,543 243,292,293,293		700 020 200	1 066 445 610	
T,897,956,206 S,817,835,792 Money at call and short notice 98,800,000 98,900,000 Investments S0,911,762,184 47,513,285,781 8,333,009,410 8,856,730,766 59,244,771,594 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,016,547 56,370,266,611 56,370,266,611 56,370,266,613 56,370,216,547 56,370,266,513 56,370,216,547 56,	<u> </u>			
Money at call and short notice 98,800,000 98,900,000	Outside Barigiadesri			
Investments		7,897,956,206	5,817,835,792	
Covernment Others	Money at call and short notice	98,800,000	98,900,000	
Sact	Investments			
Section	Government	50,911,762,184	47,513,285,781	
Loans and advances Loans, cash credits, overdrafts etc. Bills purchased & discounted 165,219,266,971 147,459,396,138 4,828,405,814 170,716,535,632 152,287,801,952 152,287,801,952 152,287,801,952 152,287,801,952 170,716,535,632 152,287,801,952 170,716,535,632 152,287,801,952 170,716,535,632 170,716,535,632 170,716,535,632 170,716,535,632 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,71,716 170,716,71,716 170,716,716,716,716 170,716,716,716 170,716,716,716 170,716,716,716 170,716,716 170,716,716,716 170,716,716	Others		8.856.730.766	
Loans and advances 165,219,266,971 147,459,396,138 Bills purchased & discounted 5,497,268,661 4,828,405,814 Tixed assets including land, buildings, furniture and fixtures 2,817,175,126 2,675,280,341 Other assets 7,222,053,898 2,436,388,267 Non-banking assets 335,820,241 336,660,241 TOTAL ASSETS 264,688,844,437 234,926,872,940 LIABILITIES AND CAPITAL Liabilities 8 Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 204,358,379,156 192,299,194,928 Subordinated bond 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity 15,615,635,680 <td></td> <td></td> <td>, , ,</td>			, , ,	
Loans, cash credits, overdrafts etc. 165,219,266,971 5,497,268,661 1,47,459,396,138 4,828,405,814 1,47,459,396,138 4,828,405,814 1,47,459,396,138 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,496,124 1,47,459,459 1,47,459,496,144 1,47,459,449,496,144 1,47,459,496,144 1,47,459,496,144 1,47,459,496,144 1,47,459,496,144 1,47,459,496,144 1,47,459,496,144 1	Loans and advances	59,244,771,594	56,370,016,547	
Bills purchased & discounted 5,497,268,661 170,716,535,632 152,287,801,952 170,716,535,632 152,287,801,952 170,716,535,632 152,287,801,952 170,716,535,632 170,716,535,632 170,715,126 170,716,535,638 170,722,053,898 170,722,053,898 170,722,053,898 170,722,053,898 170,722,053,898 170,724,052 170,724,0		165 219 266 971	147 459 396 138	
Time	·			
Pixed assets including land, buildings, furniture and fixtures 2,817,175,126 2,675,280,341 336,680,241 335,820,241 336,660,241 234,926,872,940 264,688,844,437 234,926,872,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,940 24,821,946,124 24,921,946,124 24,921,946,124 24,921,946,124 24,921,946,124 24,920,629,835 25,3222,103,744 24,920,629,835 24,941,630,740 24,921,946,124 24,920,629,835 25,3222,103,744 24,920,629,835 24,941,4608 24,900,000,000 24,000,000 24,000,000,000 24,000,000,000 24,000,000,000 24,0	Bills paronasca a discounted			
fixtures 2,817,175,126 2,675,280,341 Other assets 7,222,053,898 2,436,388,267 Non-banking assets 335,820,241 234,926,872,940 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts Current deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,291,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 204,358,379,156 192,299,194,928 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 14,196,032,440 Shareholders' equity 2 7,411,663,610 Paid up capital 15,615,635,680 14,196,032,440 Statutory r	Fixed assets including land buildings furniture and	170,710,333,032	132,207,001,932	
Other assets 7,222,053,898 2,436,388,267 Non-banking assets 335,820,241 336,660,241 TOTAL ASSETS 264,688,844,437 234,926,872,940 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010		2.817.175.126	2.675.280.341	
Non-banking assets 335,820,241 336,660,241 TOTAL ASSETS 264,688,844,437 234,926,872,940 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 204,358,379,156 192,299,194,928 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity 48,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,299,340,814 <				
TOTAL ASSETS 234,926,872,940 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,853,055,525 19,115,368,844 2,225,679,010 24,928,683,844 2,225,679,010 24,921,946,124 24,921,946,124 24,921,946,124 24,902,629,835 192,491,946,124 92,814,097,206 53,222,103,744 Term deposits 204,358,379,156 292,993,944,949 92,2991,94,928 Subordinated bond 200,000,000,000 2000,000,000 Other liabilities 22,947,444,608 23,130,239,694 11,111,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 7,411,663,610 7,411,663,610 7,411,663,610 14,196,032,440 7,411,663,610 14,196,032,440 7,290,381				
LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts Current deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 110,817,412,949 24,921,946,124 9,824,415,930 3,322,119,629 Fixed deposits 27,598,638,840 24,921,946,124 9,824,415,930 3,322,119,629 Fixed deposits 24,922,629,835 124,921,946,124 92,814,097,206 53,222,103,744 Subordinated bond 200,000,000 200,000,000 02,000,000,000 200,000,000 02,000,000,000 200,000,000 02,000,000,000 200,000,000 02,000,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 <th colsp<="" td=""><td>_</td><td></td><td></td></th>	<td>_</td> <td></td> <td></td>	_		
Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts Current deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 11,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880		204,000,044,437	234,320,072,340	
Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629				
Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 14,196,032,440 Shareholders' equity 8,131,544,716 7,411,663,610 General reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 14,196,032,440 Shareholders' equity 8,131,544,716 7,411,663,610 Paid up capital 15,615,635,680 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Current deposits and other accounts 20,853,055,525 19,115,368,844 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 111,110,009,674 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	Agents	9,824,415,930	3,322,119,629	
Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 204,358,379,156 192,299,194,928 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 11,110,009,674 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	Deposits and other accounts			
Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 204,358,379,156 53,222,103,744 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	Current deposits and other accounts	20,853,055,525	19,115,368,844	
Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 204,358,379,156 53,222,103,744 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	•		2,225,679,010	
Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 204,358,379,156 53,222,103,744 Subordinated bond 2,000,000,000 192,299,194,928 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Term deposits 42,902,629,835 53,222,103,744 Subordinated bond 204,358,379,156 192,299,194,928 Cond,000,000 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	·			
Subordinated bond 204,358,379,156 192,299,194,928 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity 239,130,239,694 14,196,032,440 Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	•			
Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	Tomi doposito			
Other liabilities 22,947,444,608 13,488,695,117 TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	Subordinated bond			
TOTAL LIABILITIES 239,130,239,694 211,110,009,674 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	TOTAL LIABILITIES	239,130,239,694	211,110,009,674	
Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	Shareholders' equity			
Statutory reserve 8,131,544,716 7,411,663,610 General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880		15 615 635 680	14 196 032 440	
General reserve 17,668,054 17,800,819 Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Other reserve 1,328,616,812 900,929,703 Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880	-			
Retained earnings 465,045,148 1,290,340,814 TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
TOTAL SHAREHOLDERS' EQUITY 25,558,510,410 23,816,767,386 Non-controling Interests 94,333 95,880				
Non-controling Interests 94,333 95,880	· · · · · · · · · · · · · · · · · · ·			
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY <u>264,688,844,437</u> <u>234,926,872,940</u>	_	94,333	95,880	
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	264,688,844,437	234,926,872,940	

Continued....

	As at	As at
	September 30,	December 31,
	2014	2013
OFF BALANCE SHEET ITEMS	<u>Taka</u>	<u>Taka</u>
Contingent Liabilities		
Acceptances and endorsements	25,448,798,894	26,767,247,428
Letters of guarantee	14,515,128,070	14,877,841,680
Irrevocable letters of credit	22,275,566,866	23,722,707,953
Bills for collection	6,688,177,762	8,136,763,515
Other liabilities (Bad & Loss)	-	-
	68,927,671,592	73,504,560,576
Other Contingent Liabilities		
Value of Bangladesh sanchaya patra on hand	1,513,750,000	1,066,150,000
Value of travelers' cheques on hand	-	-
	1,513,750,000	1,066,150,000
Total Contingent Liabilities	70,441,421,592	74,570,710,576
		·
Other commitments		
Lease rental commitments	-	-
Documentary credits and short term trade -related	-	
transactions	-	-
Forward assets purchased and forward deposits placed	-	
	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other	-	
commitments	-	-
Spot and forward foreign exchange rate contracts	-	894,738,450
Other exchange contracts	-	-
	-	894,738,450
Claims against the Bank not acknowledged as debt	-	-
		894,738,450
Total off B/S items (Including contingent liabilities)	70,441,421,592	75,465,449,026

Md. Badiul Alam

Additional Managing Director

Shamsul Huda Khan Managing Director(CC)

Consolidated Profit and Loss Account (Un-audited) For the period from January 01, 2014 to September 30, 2014

	From 01 January to September 30, 2014	From 01 January to September 30, 2013	From 01 July to September 30, 2014	From 01 July to September 30, 2013
	<u>Taka</u>	<u> </u>	<u>Taka</u>	<u>Taka</u>
Interest income	15,478,116,324	13,806,704,629	5,263,070,081	4,887,430,604
Less: Interest paid on deposits and borrowings	12,320,764,416	11,998,016,218	4,011,579,479	4,312,383,738
Net interest income	3,157,351,908	1,808,688,411	1,251,490,602	575,046,866
Investment income	4,478,377,302	3,973,930,554	1,512,276,349	1,367,531,487
Commission, exchange and brokerage	1,558,429,463	1,543,262,595	501,270,562	532,801,136
Other operating income	580,246,768	614,302,059	140,386,952	174,909,330
Total operating income	9,774,405,441	7,940,183,619	3,405,424,465	2,650,288,819
Salary and allowances	2,142,152,273	1,919,549,120	848,172,732	700,642,919
Rent, taxes, insurance, electricity etc.	428,737,989	381,339,674	148,814,072	131,890,218
Legal expenses	20,490,889	23,743,503	10,763,277	5,696,840
Postage, stamp, telecommunication etc.	61,895,692	61,840,846	22,959,801	23,614,243
Stationery, printing, advertisement, etc.	67,672,779	72,848,272	20,708,619	26,400,396
Managing director's salary and allowances	6,678,709	8,055,000	3,435,000	2,985,000
Directors' fees and other benefits	1,843,494	1,808,792	565,275	26,750
Audit fees	-	-	- '	- '
Charges on loan losses	915,350	11,595,586	915,350	_
Repairs, maintenance and depreciation	285,364,499	280,480,869	93,469,014	101,978,461
Other expenses	368,040,053	489,701,360	97,938,472	109,258,643
Total operating expenses	3,383,791,727	3,250,963,022	1,247,741,612	1,102,493,470
Profit before provision	6,390,613,714	4,689,220,597	2,157,682,853	1,547,795,349
Provision for loans and advances			, ,	
Specific provision	1,827,409,313	6,053,385,260	726,409,313	3,445,385,260
General provision (Including Off B/S items)	112,590,687	160,000,000	55,390,687	68,000,000
· · · · · ·	1,940,000,000	6,213,385,260	781,800,000	3,513,385,260
Provision for other classified assets	764,087,571	513,299,603	400,856,705	(486,805,790)
Total provision	2,704,087,571	6,726,684,863	1,182,656,705	3,026,579,470
Profit before taxes	3,686,526,143	(2,037,464,266)	975,026,148	(1,478,784,121)
Provision for taxation	2,359,098,029	1,818,764,447	841,449,305	509,913,039
Deferred tax (income)/expenses	-	-	-	-
	2,359,098,029	1,818,764,447	841,449,305	509,913,039
Net Profit after taxation	1,327,428,114	(3,856,228,713)	133,576,843	(1,988,697,160)
Net Profit after tax attributable to:				
Non-controling Interests	(1,547)	(25,221)	-	-
Equityholders of parent company	1,327,429,661	(3,856,203,492)	-	-
Profit after tax without minority interests	1,327,429,661	(3,856,203,492)	133,576,843	(1,988,697,160)
Retained earnings brought forward from previous year	1,290,340,814	770,633,905		-
	2,617,770,475	(3,085,569,587)	133,576,843	(1,988,697,160)
Appropriations				
Statutory reserve	(719,881,106)	-	(187,209,445)	-
Transferred to general reserve	-	(12,811,475)	-	-
Dividend paid by overseas subsidiaries	(13,240,981)	-	-	-
Dividend (Bonus /Cash)	(1,419,603,240)	(851,761,946)	(187,209,445)	-
Retained earnings carried forward	(2,152,725,327) 465,045,148	(864,573,421) (3,950,143,008)	(53,632,602)	(1,988,697,160)
÷		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , ,	
Earnings per share (Re-stated)	0.85	(2.47)	0.09	(1.27)

Balance Sheet (Un-audited) As at September 30, 2014

As at September 30, 2014 Taka T	. ,	As at	Ac 24
PROPERTY AND ASSETS		•	•
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) In Bangladesh Balance with other Banks and Financial Institutions In Bangladesh I	PROPERTY AND ASSETS		
Cash in hand (including foreign currencies) 2,152,480,149 14,116,128,439 12,508,983,1681 16,268,608,588 14,116,128,439 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,268,608,588 16,288,282,7221 16,289,33,368 16,896,022,448 16,289,504,681 16,289,300,000 16,289,300,300 16,289,		<u>raka</u>	<u>ı aka</u>
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) 14,116,128,439 12,508,983,181 Balance with other Banks and Financial Institutions In Bangladesh 1,028,983,368 1,896,062,848 Outside Bangladesh 1,028,983,368 1,896,062,848 Money at call and short notice 98,800,000 98,900,000 Investments 50,911,762,184 47,513,285,781 Government 50,911,762,184 47,513,285,781 Others 59,744,293,153 56,827,520,761 Loans and advances 164,383,007,932 56,827,520,761 Loans, cash credits, overdrafts etc. 164,383,007,932 146,270,580,076 4,828,405,814 Bills purchased & discounted 169,880,276,593 146,270,580,076 4,828,405,814 151,098,985,890 Fixed assets including land, buildings, furniture and fixtures 2,768,119,799 2,636,589,375 0,621,788,288 3,691,299,372 Non-banking assets 6,621,788,288 3,691,299,372 335,820,241 335,820,241 336,660,241 Liabilities 2,184,415,930 3,322,119,629 2,984,415,930 3,322,119,629 Deposits and other acco			<u> </u>
Including foreign currencies 16,268,608,588 14,859,504,681 14,859,504,681 18,859,504,681 18,859,504,681 1,028,983,368 1,896,062,848 3,728,274,373 6,818,105,128 5,789,121,760 3,728,274,373 6,818,105,128 5,624,337,221 10,800,000 1,800,000	· · · · · · · · · · · · · · · · · · ·		
Balance with other Banks and Financial Institutions In Bangladesh Cutside Bangladesh Cutside Bangladesh Captage Ca			
In Bangladesh		10,∠08,608,588	14,839,504,681
Outside Bangladesh 5,789,121,760 3,728,274,373 Money at call and short notice 98,800,000 98,900,000 Investments 50,911,762,184 47,513,285,781 20,900,000 Cohers 59,744,293,153 56,827,520,761 48,832,530,969 9,314,234,980 9,314,234,980 76,827,520,761 48,283,007,932 146,270,580,076 48,283,405,814 9,314,234,980 76,828,335,309,693 146,270,580,076 48,283,405,814 169,880,276,593 151,098,985,890 76,275,200,761 48,283,405,814 169,880,276,593 151,098,985,890 76,275,200,761 48,283,405,814 169,880,276,593 151,098,985,890 76,283,288 3,691,299,372 3,691,299,372 3,691,299,372 3,691,299,372 3,369,241 3,335,820,241		1 000 000	
Money at call and short notice 98,800,000 98,900,000			
Money at call and short notice 98,800,000 98,900,000	Outside Bangladesh		3,728,274,373
Investments		6,818,105,128	5,624,337,221
Covernment Others	Money at call and short notice	98,800,000	98,900,000
Description Section	Investments		
Loans and advances Loans, cash credits, overdrafts etc. Bills purchased & discounted Fixed assets including land, buildings, furniture and fixtures Other assets Non-banking assets TOTAL ASSETS Borrowings from other Banks, Financial Institutions and Agents Current deposits and other accounts Eurand deposits Subordinated bond Cother liabilities Subordinated bond Other liabilities Subordinated bond Other liabilities Shareholders' equity Paid up capital Statutory reserve Other esserve Cother assets Statutory reserve Cother assets See, 39,752,740,758,666,119,799 2,636,589,375 4,828,405,899 4,662,1788,288 3,691,299,372 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,660,241 336,642,007 2,225,679,010 2,2			
Loans and advances 164,383,007,932 146,270,580,076 Bills purchased & discounted 169,880,276,593 17,098,985,890 Fixed assets including land, buildings, furniture and fixtures 2,768,119,799 2,636,589,375 Other assets 6,621,788,288 3,691,299,372 Non-banking assets 335,820,241 336,660,241 TOTAL ASSETS 262,535,811,790 235,173,797,541 Liabilities 20,859,643,169 19,121,953,740 Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,859,643,169 19,121,953,740 Current deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 205,108,713,874 193,642,968,836 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 14,196,032,440 Shareholde	Others	8,832,530,969	9,314,234,980
Loans, cash credits, overdrafts etc. 164,383,007,932 5,497,288,661 4,828,405,814 169,880,276,593 151,098,985,890 151,098,985,980 151,098,985,980 151,098,985,980 151,098,985,980 151,098,985,980 151,098,985,990 151,098,985,990 151,098,985,990 151,098,985,980 151,098,980,980 151,098,980,980 151,098,980 151,0		59,744,293,153	56,827,520,761
Fixed assets including land, buildings, furniture and fixtures			_
Fixed assets including land, buildings, furniture and fixtures Other assets Other a			
Pixed assets including land, buildings, furniture and fixtures	Bills purchased & discounted		
fixtures 2,768,119,799 2,636,589,375 Other assets 6,621,788,288 3,691,299,372 Non-banking assets 335,820,241 336,600,241 TOTAL ASSETS 262,535,811,790 235,173,797,541 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts Current deposits and other accounts 20,859,643,169 19,121,953,740 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 24,921,946,124 Fixed deposits 43,646,376,909 54,559,292,756 Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 2,000,000,000 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 14,196,032,440 Shareholders' equity 8,131,544,716 7,411,663,610 Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve	Fixed access including land buildings formities and	169,880,276,593	151,098,985,890
Other assets 6,621,788,288 3,691,299,372 Non-banking assets 335,820,241 336,660,241 TOTAL ASSETS 262,535,811,790 235,173,797,541 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,859,643,169 19,121,953,740 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 54,559,292,756 Term deposits 43,646,376,909 54,559,292,756 54,559,292,756 Subordinated bond 2,000,000,000 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity 236,879,082,016 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 9		2.768 119 799	2.636.589.375
Non-banking assets 335,820,241 336,660,241 TOTAL ASSETS 262,535,811,790 235,173,797,541 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 2,186,642,007 2,225,679,010 2,225,679,010 2,225,679,010 2,225,679,010 2,225,679,010 2,225,679,010 2,000,000,000 2,002,1946,124 2,0			
TOTAL ASSETS 262,535,811,790 235,173,797,541 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 22,814,097,206 Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 205,108,713,874 193,642,968,836 24,929,698,836 54,559,292,756 19,945,952,212 12,279,071,943 TOTAL LIABILITIES			
LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents Agents 9,824,415,930 3,322,119,629 Deposits and other accounts Current deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 2,000,000,000,000 2,000,0000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133			
Borrowings from other Banks, Financial Institutions and Agents 9,824,415,930 3,322,119,629 Deposits and other accounts Current deposits and other accounts Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 43,646,376,909 43,646,376,909 54,559,292,756 Subordinated bond 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity Paid up capital 5,615,635,680 8,131,544,716 0,7411,663,610 Other reserve 8,1328,616,812 900,929,703 Retained earnings 580,932,566 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	LIABILITIES AND CAPITAL		
Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 205,108,713,874 193,642,968,836 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 14,196,032,440 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	Liabilities		
Agents 9,824,415,930 3,322,119,629 Deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 205,108,713,874 193,642,968,836 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 14,196,032,440 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	Borrowings from other Banks, Financial Institutions and		
Deposits and other accounts Current deposits and other accounts 20,859,643,169 19,121,953,740 Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133		9,824,415,930	3,322,119,629
Bills payable 2,186,642,007 2,225,679,010 Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 205,108,713,874 193,642,968,836 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	Deposits and other accounts		
Savings bank deposits 27,598,638,840 24,921,946,124 Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 205,108,713,874 193,642,968,836 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133			
Fixed deposits 110,817,412,949 92,814,097,206 Term deposits 205,108,713,874 193,642,968,836 Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	·		
Term deposits 43,646,376,909 54,559,292,756 Subordinated bond 205,108,713,874 193,642,968,836 Common C	·		
Subordinated bond 205,108,713,874 193,642,968,836 Common Comm	•		
Subordinated bond 2,000,000,000 2,000,000,000 Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	Lerm deposits	43,646,376,909	54,559,292,756
Other liabilities 19,945,952,212 12,279,071,943 TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133			
TOTAL LIABILITIES 236,879,082,016 211,244,160,408 Shareholders' equity 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	Subordinated bond	2,000,000,000	2,000,000,000
Shareholders' equity Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133			
Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	TOTAL LIABILITIES	236,879,082,016	211,244,160,408
Paid up capital 15,615,635,680 14,196,032,440 Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	Shareholders' equity		
Statutory reserve 8,131,544,716 7,411,663,610 Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133		15,615,635,680	14,196,032,440
Other reserve 1,328,616,812 900,929,703 Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	• •		
Retained earnings 580,932,566 1,421,011,380 TOTAL SHAREHOLDERS' EQUITY 25,656,729,774 23,929,637,133	·		
	Retained earnings		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 262,535,811,790 235,173,797,541	TOTAL SHAREHOLDERS' EQUITY	25,656,729,774	23,929,637,133
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	262,535,811,790	235,173,797,541

Continued....

	As at September 30,	As at December 31,
OFF BALANCE SHEET ITEMS	2014 <u>Taka</u>	2013 <u>Taka</u>
Continuent Linkilities		
Contingent Liabilities Acceptances and endorsements	25,448,798,894	26,767,247,428
Letters of guarantee	14,515,128,070	14,877,841,680
Irrevocable letters of credit	22,275,566,866	23,722,707,953
Bills for collection	6,688,177,762	8,136,763,515
Other liabilities (Bad & Loss)	0,000,177,702	-
Sales habilities (bud a bood)	68,927,671,592	73,504,560,576
Other Contingent Liabilities	00,027,071,002	10,004,000,010
Value of Bangladesh sanchaya patra on hand	1,513,750,000	1,066,150,000
Value of travelers' cheques on hand	-	-
	1,513,750,000	1,066,150,000
Total Contingent Liabilities	70,441,421,592	74,570,710,576
•		
Other commitments		
Lease rental commitments	-	-
Documentary credits and short term trade -related	-	-
transactions	-	-
Forward assets purchased and forward deposits placed	-	-
	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other	-	
commitments	-	-
Spot and forward foreign exchange rate contracts	-	894,738,450
Other exchange contracts	-	-
	-	894,738,450
Claims against the Bank not acknowledged as debt	-	-
	-	894,738,450
Total off B/S items (Including contingent liabilities)	70,441,421,592	75,465,449,026

Md. Badiul Alam

Additional Managing Director

Shamsul Huda Khan Managing Director(CC)

Profit and Loss Account (Un-audited) For the period from January 01, 2014 to September 30, 2014

	From 01	From 01	From 01 July	From 01 July
	January to	January to	to September	to September
	September	September	30, 2014	30, 2013
	30, 2014	30, 2013		
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Interest income	15,478,135,182	13,492,421,307	5,263,088,939	4,647,435,617
Less: Interest paid on deposits and borrowings	12,334,801,293	11,998,016,217	4,025,616,356	4,312,383,737
Net interest income	3,143,333,889	1,494,405,090	1,237,472,583	335,051,880
Investment income	4,459,467,568	3,962,575,831	1,508,797,819	1,359,468,563
Commission, exchange and brokerage	1,322,275,166	1,355,342,635	421,773,710	465,140,360
Other operating income	569,528,675	609,884,343	156,437,391	172,676,170
Total operating income	9,494,605,298	7,422,207,899	3,324,481,503	2,332,336,973
Salary and allowances	2,076,741,621	1,883,961,246	823,396,221	688,052,052
Rent, taxes, insurance, electricity etc.	397,751,456	365,157,501	138,774,263	126,084,827
Legal expenses	20,490,889	23,743,503	10,763,277	5,696,840
Postage, stamp, telecommunication etc.	57,508,578	59,741,311	20,565,041	22,810,767
Stationery, printing, advertisement, etc.	65,518,945	71,022,285	19,925,932	25,750,527
Managing director's salary and allowances	6,678,709	8,055,000	3,435,000	2,985,000
Directors' fees and other benefits	1,843,494	1,808,792	565,275	26,750
Audit fees	-	-	-	- 1
Charges on loan losses	915,350	11,596,586	915,350	-
Repairs, maintenance and depreciation	280,445,260	276,080,054	93,420,040	98,279,973
Other expenses	298,766,431	406,318,484	87,334,842	84,812,138
Total operating expenses	3,206,660,733	3,107,484,762	1,199,095,241	1,054,498,874
Profit before provision	6,287,944,565	4,314,723,137	2,125,386,262	1,277,838,099
Provision for loans and advances	4 007 400 242	6,053,385,260	700 400 242	2.445.205.200
Specific provision Concrete provision (Including Off R/S items)	1,827,409,313		726,409,313	3,445,385,260
General provision (Including Off B/S items)	112,590,687 1,940,000,000	160,000,000	55,390,687	68,000,000 3,513,385,260
Provision for other classified assets	748,539,033	6,213,385,260	781,800,000	3,513,305,200
Total provision	140,000,000		107 F30 033	(497 310 541)
		6 212 385 260	407,539,033	(487,319,541)
	2,688,539,033	6,213,385,260	1,189,339,033	3,026,065,719
Profit before taxes	2,688,539,033 3,599,405,532	(1,898,662,123)	1,189,339,033 936,047,229	3,026,065,719 (1,748,227,620)
Profit before taxes Provision for taxation	2,688,539,033		1,189,339,033	3,026,065,719
Profit before taxes	2,688,539,033 3,599,405,532 2,300,000,000	(1,898,662,123) 1,800,000,000	1,189,339,033 936,047,229 802,500,000	3,026,065,719 (1,748,227,620) 500,000,000
Profit before taxes Provision for taxation Deferred tax (income)/expenses	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000	(1,898,662,123) 1,800,000,000 - 1,800,000,000	1,189,339,033 936,047,229 802,500,000 - 802,500,000	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000
Profit before taxes Provision for taxation	2,688,539,033 3,599,405,532 2,300,000,000	(1,898,662,123) 1,800,000,000	1,189,339,033 936,047,229 802,500,000	3,026,065,719 (1,748,227,620) 500,000,000
Profit before taxes Provision for taxation Deferred tax (income)/expenses	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000	(1,898,662,123) 1,800,000,000 - 1,800,000,000	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620)
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123)	1,189,339,033 936,047,229 802,500,000 - 802,500,000	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229 - 133,547,229	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620)
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation Retained earnings brought forward from previous year Appropriations Statutory reserve	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620)
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation Retained earnings brought forward from previous year Appropriations Statutory reserve Transferred to general reserve	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380 2,720,416,912 (719,881,106)	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420 (2,844,496,703)	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229 - 133,547,229	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620)
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation Retained earnings brought forward from previous year Appropriations Statutory reserve	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380 2,720,416,912 (719,881,106) - (1,419,603,240)	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420 (2,844,496,703) - (851,761,946)	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229 - 133,547,229 (187,209,445) - -	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620)
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation Retained earnings brought forward from previous year Appropriations Statutory reserve Transferred to general reserve Dividend (Bonus/Cash)	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380 2,720,416,912 (719,881,106) - (1,419,603,240) (2,139,484,346)	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420 (2,844,496,703) - (851,761,946) (851,761,946)	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229 - 133,547,229 (187,209,445) - (187,209,445)	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620) - (2,248,227,620) - - - - -
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation Retained earnings brought forward from previous year Appropriations Statutory reserve Transferred to general reserve	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380 2,720,416,912 (719,881,106) - (1,419,603,240)	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420 (2,844,496,703) - (851,761,946)	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229 - 133,547,229 (187,209,445) - -	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620)
Profit before taxes Provision for taxation Deferred tax (income)/expenses Net Profit after taxation Retained earnings brought forward from previous year Appropriations Statutory reserve Transferred to general reserve Dividend (Bonus/Cash)	2,688,539,033 3,599,405,532 2,300,000,000 - 2,300,000,000 1,299,405,532 1,421,011,380 2,720,416,912 (719,881,106) - (1,419,603,240) (2,139,484,346)	(1,898,662,123) 1,800,000,000 - 1,800,000,000 (3,698,662,123) 854,165,420 (2,844,496,703) - (851,761,946) (851,761,946)	1,189,339,033 936,047,229 802,500,000 - 802,500,000 133,547,229 - 133,547,229 (187,209,445) - (187,209,445)	3,026,065,719 (1,748,227,620) 500,000,000 - 500,000,000 (2,248,227,620) - (2,248,227,620) - - - - -

Cash Flow Statement (Un-Audited) For the period from January 01, 2014 to September 30, 2014

A) Cash flows from operating activities Interest received Interest received Interest received A) Taka Taka 14,381,423,117 13,351,423,117	
	027 627
Interest received I 14 381 423 117 I 13 351 3	027 627
Interest paid (10,069,196,901) (11,159,6	-
	575,831
	344,907
Cash paid to employees (2,085,263,824) (1,893,8	25,038)
	65,791)
Income taxes paid (1,179,984,188) (1,839,4	48,610)
Received from other operating activities 565,976,615 605,	193,280
Paid for other operating activities (298,742,319) (406,1	02,838)
Operating profit before changes in operating assets and liabilities 6,490,819,138 3,381,9	51,611
Increase/(decrease) in operating assets & liabilities	
Loans and advances to other banks -	-
Loans and advances to customers (17,468,572,176) (19,584,3	60,006)
Other assets (2,882,445,834) (1,029,2	-
	509,833
	083,939
	574,306
(7,127,794,862) 7,140,5	
Net cash received from operating activities (636,975,724) 10,522,5	
B) Cash flows from investing activities	-
	91,231)
Changes in Govt. securities (3,398,476,403) (5,459,3	75,822)
	76,062)
	522,999
Net cash used in investing activities (3,261,140,263) (5,800,7	
C) Cook flows from financing activities	
C) Cash flows from financing activities Borrowings from Other Banks, Financial Institutions and agents 6,502,296,301 (4,069,6	11 100\
Borrowings from Other Banks, Financial Institutions and agents 6,502,296,301 (4,069,6) Net cash received from financing activities 6,502,296,301 (4,069,6)	
	11,430)
	181,664
E) Effects of exchange rate changes on cash and cash-equivalents -	-
F) Cash and cash-equivalents at beginning of the year 20,588,589,202 18,261,5	
G) Cash and cash-equivalents at end of the year (D+E+F) 23,192,769,516 18,913,	750,829
Cash and cash-equivalents at end of the year	
Cash in hand (including foreign currencies) 2,152,480,149 2,017,	222,575
	476,377
	719,177
	000,000
Reverse repo -	_]
	332,700
23,192,769,516 18,913,7	

National Bank Limited

Statement of Changes in Equity (Un-Audited) For the period ended September 30, 2014

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2014	14,196,032,440	7,411,663,610	900,929,703	1,421,011,380	23,929,637,133
Net profit for the period	-	-	1	1,299,405,532	1,299,405,532
Bonus dividend paid for the year 2013	1,419,603,240	-	-	(1,419,603,240)	-
Addition during the period	-	719,881,106	-	(719,881,106)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	427,687,109	-	427,687,109
Transfer from general reserve for appropriation	-	-	-	-	-
Balance at September 30, 2014	15,615,635,680	8,131,544,716	1,328,616,812	580,932,566	25,656,729,774
Balance at December 31, 2013	14,196,032,440	7,411,663,610	900,929,703	1,421,011,380	23,929,637,133