

BALANCE SHEET (Un-audited)
AS AT 30 SEPTEMBER 2011

	Sept, 2011 Taka	Dec, 2010 Taka
<u>PROPERTY AND ASSETS</u>		
Cash	5,160,706,360	4,857,542,203
In hand (Including foreign currencies)	588,575,543	612,173,146
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	4,572,130,817	4,245,369,057
Balance with other Banks and Financial Institutions	3,890,945,872	1,036,199,077
In Bangladesh	3,675,398,727	926,081,336
Outside Bangladesh	215,547,145	110,117,741
Investments in Shares & Securities	3,651,580,724	2,859,354,561
Government	2,851,493,900	2,331,134,100
Others	800,086,824	528,220,461
Investments	67,719,986,291	52,123,903,164
General Investments (Bai-Murabaha, Bai-Muajjal, HPSM) etc.	62,702,542,773	47,640,238,696
Bills Purchased and Discounted	5,017,443,518	4,483,664,468
Fixed Assets Including Premises, Furniture and Fixtures	676,878,072	573,610,332
Other Assets	3,061,435,003	2,169,188,462
Non Banking Assets	-	-
Total Assets	84,161,532,322	63,619,797,799
<u>LIABILITIES AND CAPITAL</u>		
Liabilities		
Placement from Banks & other Financial Institutions	1,876,184,000	-
Deposits and Other Accounts	72,433,174,357	56,344,959,167
Al-Wadia Current Accounts and Other Accounts	6,138,727,210	7,043,747,274
Bills Payable	1,070,257,441	545,866,334
Mudaraba Savings Bank Deposits	4,259,826,918	3,987,763,459
Mudaraba Term Deposits including other Banks	50,868,003,116	33,076,189,284
Mudaraba Deposits under Schemes	10,096,359,672	11,691,392,816
Other Liabilities	5,552,721,581	3,354,827,146
Total Liabilities	79,862,079,938	59,699,786,313
Capital/Shareholders' equity		
Paid-up Capital	3,400,320,000	3,036,000,000
Statutory Reserve	630,058,025	460,169,845
Other Reserve	24,000,000	24,000,000
Retained Earnings	245,074,359	399,841,641
	4,299,452,384	3,920,011,486
Total Liabilities and Shareholders' equity	84,161,532,322	63,619,797,799



Chief Financial Officer



Managing Director

Dhaka, 27 October 2011

**BALANCE SHEET (Un-audited)
AS AT 30 SEPTEMBER 2011**

	Sept, 2011 Taka	Dec, 2010 Taka
OFF- BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	5,879,847,549	4,044,833,066
Letters of Guarantee	1,145,212,921	1,303,508,613
Irrecoverable Letters of Credit	4,012,586,373	3,351,761,128
Bills for Collection	139,340,808	159,565,533
Other Contingent Liabilities	-	-
Total	11,176,987,651	8,859,668,340
Other Commitments		
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Claims against the bank not acknowledged as debt	-	-
Total	-	-
Total Off -Balance Sheet Items Including Contingent Liabilities	11,176,987,651	8,859,668,340



Chief Financial Officer

Dhaka, 27 October 2011



Managing Director

PROFIT AND LOSS ACCOUNT (Un-audited)
FOR THE PERIOD 01 JANUARY 2011 TO 30 SEPTEMBER 2011

	Jan-Sept '11 Taka	Jan-Sept '10 Taka	July-Sept '11 Taka	July-Sept '10 Taka
Investments Income	6,081,289,470	3,975,703,061	2,264,026,342	1,354,282,824
Profit Paid on Deposits	(4,635,220,354)	(3,048,156,583)	(1,796,430,390)	(1,073,350,585)
Net Investment Income	1,446,069,116	927,546,478	467,595,952	280,932,239
Income from Investment in shares & Securities	61,648,657	187,096,143	20,592,700	91,860,301
Commission, Exchange and Brokerage	244,024,309	191,221,785	74,847,079	70,523,061
Other Operating Income	119,388,918	65,499,346	31,530,111	13,824,715
	425,061,884	443,817,274	126,969,890	176,208,077
Total Operating Income	1,871,131,000	1,371,363,752	594,565,842	457,140,316
Less: Operating Expenses				
Salary and Allowances	388,460,545	288,275,314	126,900,311	106,809,375
Rent, Taxes, Insurances, Electricity etc.	94,007,718	71,865,718	29,207,721	22,985,897
Legal Expenses	1,641,123	355,020	586,642	169,352
Postage, Stamps, Telecommunication etc.	8,679,425	7,035,808	3,147,893	2,457,140
Stationery, Printings, Advertisements etc.	39,884,493	39,449,588	9,715,836	16,029,219
Managing Director's Salary and Fees	9,243,548	8,295,968	3,143,548	2,883,146
Auditors' Fees	375,000	400,000	125,000	400,000
Directors' Fees	1,312,346	1,353,500	339,250	430,250
Shariah Committee's Fees	272,000	46,000	40,000	-
Depreciation and Repair of Bank's Assets	68,298,889	46,592,041	25,239,162	14,819,753
Zakat Expenses	9,369,000	5,589,611	3,123,000	1,862,611
Other Expenses	150,146,015	114,664,621	56,645,258	42,899,340
Total Operating Expenses	771,690,102	583,923,189	258,213,621	211,746,083
Profit before Provision and tax	1,099,440,898	787,440,563	336,352,221	245,394,233
Provisions for Classified Investments	2,500,000	42,500,000	-	42,500,000
Provisions for Unclassified Investments including off-B/S items	217,500,000	127,500,000	110,000,000	67,500,000
Provisions for diminution in value of investment in shares	30,000,000	-	10,000,000	-
Total Provisions	250,000,000	170,000,000	120,000,000	110,000,000
Total Profit before Taxes	849,440,898	617,440,563	216,352,221	135,394,233
Provision for Taxation	(470,000,000)	(285,000,000)	(145,000,000)	(65,000,000)
Deferred Tax Income	-	-	-	-
	(470,000,000)	(285,000,000)	(145,000,000)	(65,000,000)
Net Profit after tax for the period	379,440,898	332,440,563	71,352,221	70,394,233
Retained Earnings Brought Forward	399,841,641	277,961,056	-	-
	779,282,539	610,401,619	71,352,221	70,394,233
Appropriations:				
Statutory Reserve	169,888,180	123,488,113	43,270,444	27,578,847
Bonus Share Issue	364,320,000	230,000,000	-	-
	534,208,180	353,488,113	43,270,444	27,578,847
Retained Earnings Carried Forward	245,074,359	256,913,506	28,081,777	42,815,386
Earning Per Share (EPS)	1.12	0.98	0.21	0.21



Chief Financial Officer
Dhaka, 27 October 2011



Managing Director

CASH FLOW STATEMENT (Un-audited)
FOR THE PERIOD 01 JANUARY 2011 TO 30 SEPTEMBER 2011

	Sept, 2011 Taka	Sept, 2010 Taka
A. Cash Flow from Operating Activities		
Profit received	6,142,938,127	4,162,799,204
Profit paid	(4,635,220,354)	(3,048,156,583)
Commission, exchange & brokerage received	244,024,309	191,221,785
Payment to employees	(397,704,093)	(296,571,282)
Payment to suppliers	(49,722,756)	(47,113,973)
Income tax paid	(476,948,942)	(223,108,657)
Received from other operating activities	119,388,918	65,499,345
Paid for other operating activities	(256,058,627)	(195,720,667)
Operating Profit before changes in Operating Assets & Liabilities	690,696,582	608,849,172
Increase / Decrease in Operating Assets & Liabilities		
Investments to Customers	(15,596,083,127)	(9,902,548,986)
Other Assets	85,090,082	(87,067,213)
Deposits from Customers	16,088,215,190	8,410,682,353
Other Liabilities	968,122,553	924,921,039
	1,545,344,698	(654,012,807)
Net Cash Inflow from Operating Activities	2,236,041,280	(45,163,635)
B. Cash Flow from Investing Activities		
Investment in Shares and Securities	(792,226,163)	(620,773,278)
Purchase of Property, Plant and Equipment	(161,728,365)	(121,461,589)
Sale of Property, Plant and Equipment	-	-
Net Cash Inflow from Investing Activities	(953,954,528)	(742,234,867)
C. Cash Flow from Financing Activities		
Increase/ (Decrease) in Share Capital	-	-
Increase/ (Decrease) in Borrowings	1,876,184,000	-
Net Cash Inflow/(Outflow) from Financing Activities	1,876,184,000	-
D. Net Increase/Decrease of Cash & Cash Equivalent (A+B+C)	3,158,270,752	(787,398,502)
Effect of Exchange Rate on Cash & Cash Equivalent	-	-
E. Opening Cash & Cash Equivalent	5,894,875,380	5,765,356,760
F. Closing Cash & Cash Equivalent (D+E)	9,053,146,132	4,977,958,258
Cash in hand (Including Foreign Currencies)	588,575,543	419,816,664
Balance with Bangladesh Bank, other banks & financial institutions	8,463,076,689	4,556,077,294
Prize Bond	1,493,900	2,064,300
	9,053,146,132	4,977,958,258



Chief Financial Officer

Dhaka, 27 October 2011



Managing Director

STATEMENT OF CHANGES IN EQUITY (Un-audited)
FOR THE PERIOD 01 JANUARY 2011 TO 30 SEPTEMBER 2011

Particulars	Paid-up Capital Taka	Statutory reserve Taka	Other Reserve Taka	Retained Earnings Taka	Total Taka
Balance as on 01 January 2011	3,036,000,000	460,169,845	24,000,000	399,841,641	3,920,011,486
Changes in Accounting Policy	-	-	-	-	-
Restated Balance	3,036,000,000	460,169,845	24,000,000	399,841,641	3,920,011,486
Surplus/Deficit on account of Revaluation of Properties	-	-	-	-	-
Surplus/Deficit on account of Revaluation of Investments	-	-	-	-	-
Currency Translation Differences	-	-	-	-	-
Net Gains and Losses not Recognized in the Income Statement	-	-	-	-	-
Net Profit for the period	-	-	-	379,440,898	379,440,898
Dividends	-	-	-	-	-
Transfer to Statutory Reserve	-	169,888,180	-	(169,888,180)	-
Issue of Share Capital during the period	364,320,000	-	-	(364,320,000)	-
Balance as on 30 September 2011	3,400,320,000	630,058,025	24,000,000	245,074,359	4,299,452,384
Balance as on 30 September 2010	2,530,000,000	386,937,812	24,000,000	256,913,506	3,197,851,318



Chief Financial Officer



Managing Director

Dhaka, 27 October 2011