Consolidated Balance Sheet (Un-audited)

As at March 31, 2016

		As at March	As at
		V94.04.000.1 3.5000.000.000.000.000.000.000.000.000.0	
		31, 2016	December 31,
		2.2	2015
	PROPERTY AND ASSETS	Taka	Taka
	PROPERTY AND ASSETS	Taka	Taka
	Cash		
	Cash in hand (including foreign currencies)	2,241,656,089	2,348,299,493
	Balance with Bangladesh Bank and its agent bank(s)	17,551,940,750	16,465,029,406
		19,793,596,839	18,813,328,899
	(Including foreign currencies)	19,793,390,639	10,013,320,099
	Balance with other Banks and Financial Institutions		
(In Bangladesh	6,010,061,592	6,228,783,098
	Outside Bangladesh	3,127,223,048	2,317,720,308
	Outside Bangiadesh		
		9,137,284,640	8,546,503,406
	Managed and and about mating	05 200 000	1,495,300,000
	Money at call and short notice	95,300,000	1,495,300,000
	Investments		
	Government	45,104,211,698	51,345,240,061
		7,724,838,463	7,933,205,703
	Others	1,724,030,403	7,955,205,705
		52,829,050,161	59,278,445,764
	Loans and advances	02,020,000,.0.	
		183,726,564,823	182,992,015,805
	Loans, cash credits, overdrafts etc.		
	Bills purchased & discounted	5,084,961,251	4,456,359,316
		188,811,526,074	187,448,375,121
	Fixed assets including land, buildings, furniture and		and water to the
	fixtures	2,921,467,613	2,788,266,228
	Other assets	5,094,601,421	4,009,953,007
	Non-banking assets	335,820,241	335,820,241
	TOTAL ASSETS	279,018,646,989	282,715,992,666
		273,010,040,303	202,7 10,002,000
	LIABILITIES AND CAPITAL		
	Liabilities		
	Borrowings from other Banks, Financial Institutions and		
	Agents	7,564,180,074	4,161,760,014
	Deposits and other accounts		
	Current deposits and other accounts	20,437,577,085	20,693,115,937
		2,697,714,152	2,501,292,434
	Bills payable	0.7100	
	Savings bank deposits	34,096,615,961	32,942,064,340
	Fixed deposits	97,091,492,131	110,315,043,225
	Term deposits	56,597,282,049	55,178,447,464
			001 000 000 100
		210,920,681,378	221,629,963,400
	Subordinated bond	1,280,000,000	1,280,000,000
	Other liabilities	25,752,807,307	22,202,555,979
	TOTAL LIABILITIES	245,517,668,759	249,274,279,393
		- T. S. M	
	Shareholders' equity		
	Paid up capital	17,177,199,240	17,177,199,240
		9,844,622,639	9,707,793,205
	Statutory reserve		
	General reserve	36,641,650	53,192,892
	Other reserve	3,678,935,197	4,014,930,622
	Retained earnings	2,763,506,998	2,488,521,769
	TOTAL SHAREHOLDERS' EQUITY	33,500,905,724	33,441,637,728
	Non-controling Interests	72,506	75,545
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	279,018,646,989	282,715,992,666

Continued....

OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other liabilities (Bad & Loss)

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
Other exchange contracts

Claims against the Bank not acknowledged as debt

Total off B/S items (Including contingent liabilities)

As at March	П
31, 2016	П
	П
<u>Taka</u>	' '

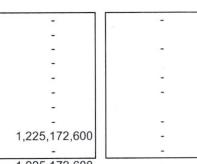
As at December 31, 2015 Taka

18,670,780,340
11,864,713,846
15,463,478,516
6,612,958,003
-

17,821,424,110 12,228,496,864 14,617,995,824 6,802,647,618

52,611,930,705

51,470,564,416



1,225,172,600

1,225,172,600 **53,837,103,305**

51,470,564,416

CFO/Head of Finance & Accounts

Board & Company Secretary

mashod

Managing Director

Director

Chairman



Consolidated Profit and Loss Account (Un-audited) For the period ended from January 01, 2016 to March 31, 2016

	From January 01 to March 31, 2016	From January 01 to March 31, 2015
	Taka	Taka
Interest income	4,639,764,204	4,833,973,401
Less: Interest paid on deposits and borrowings	4,236,657,207	3,947,018,955
Net interest income	403,106,997	886,954,446
Investment income	2,660,619,512	1,447,346,810
Commission, exchange and brokerage	406,084,628	433,397,842
Other operating income	125,904,890	148,223,223
Total operating income	3,595,716,027	2,915,922,321
Salary and allowances	797,061,472	697,823,580
Rent, taxes, insurance, electricity etc.	155,036,473	145,553,386
Legal expenses	3,362,888	6,135,981
Postage, stamp, telecommunication etc.	18,487,425	20,572,568
Stationery, printing, advertisement, etc.	22,168,238	35,249,904
Managing director's salary and allowances	-	2,385,000
Directors' fees and other benefits	1,976,108	758,936
Audit fees		-
Charges on loan losses	17,844	251,600
Repairs, maintenance and depreciation	109,427,766	89,395,487
Other expenses	124,822,658	167,498,771
Total operating expenses	1,232,360,872	1,165,625,213
Profit before provision	2,363,355,155	1,750,297,108
Provision for loans and advances		
Specific provision	1,300,000,000	700,000,000
General provision (Including Off B/S items)	-	-
	1,300,000,000	700,000,000
Provision for other classified assets	337,095,524	221,916,051
Total provision	1,637,095,524	921,916,051
Profit before taxes	726,259,631	828,381,057
Provision for taxation	314,448,007	429,404,608
Deferred tax (income)/expenses	-	-
	314,448,007	429,404,608
Net Profit after taxation	411,811,624	398,976,449
Net Profit attributable to:	(2.222)	(44.454)
Non-controling Interests	(3,039)	(11,451)
Equity holders of parent company	411,814,663	398,987,900
Profit attributed to parent company	411,814,663	398,987,900
Retained earnings brought forward from previous year	2,488,521,769	1,464,019,449
	2,900,336,432	1,863,007,349
Appropriations		
Statutory reserve	(136,829,434)	(163,081,707)
Transferred to general reserve		-
Dividend (Overseas subsidiaries)	0	(5,707,125)
	(136,829,434)	(168,788,832)
Retained earnings carried forward	2,763,506,998	1,694,218,517
Earnings per share (Re-stated)	0.24	0.23
Vous	Wood	
		Managar Director
CFO/flead of Finance & Accounts Board & Con	npany Secretary	Managing Director

Balance Sheet (Un-audited) As at March 31, 2016

AS at March 31, 2010		
	As at March	As at
	31, 2016	December 31,
	31, 2010	2015
PROPERTY AND ASSETS	Taka	Taka
TROFERTY AND AGGETG	Taka	Taka
Cash		
Cash in hand (including foreign currencies)	2,160,649,299	2,301,844,946
Balance with Bangladesh Bank and its agent bank(s)	17,551,940,750	16,465,029,406
(Including foreign currencies)	19,712,590,049	18,766,874,352
Balance with other Banks and Financial Institutions		
In Bangladesh	5,797,718,967	6,054,058,454
Outside Bangladesh	2,553,382,003	2,264,575,962
	8,351,100,970	8,318,634,416
Money at call and short notice	95,300,000	1,495,300,000
Investments		
Government	45,104,211,698	51,345,240,061
Others	8,112,762,524	8,313,283,041
Culcio	0,112,702,024	
L	53,216,974,222	59,658,523,102
Loans and advances Loans, cash credits, overdrafts etc.	182,448,713,156	181,723,092,553
Bills purchased & discounted	5,084,961,251	4,456,359,316
billo paroriados a discourtos	187,533,674,407	186,179,451,869
Fixed assets including land, buildings, furniture and	101,000,014,401	100,110,401,000
fixtures	2,879,961,715	2,748,260,700
Other assets	5,412,701,094	4,066,341,209
Non-banking assets	335,820,241	335,820,241
TOTAL ASSETS	277,538,122,698	281,569,205,889
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and		
Agents	7,564,180,074	3,897,793,877
Deposits and other accounts	1,001,100,011	0,007,700,077
Current deposits and other accounts	20,456,598,477	20,728,154,666
Bills payable	2,697,714,152	2,501,292,434
Savings bank deposits	34,096,615,961	32,942,064,340
Fixed deposits	97,361,492,131	110,601,621,855
Term deposits	56,720,400,019	55,339,771,953
	211,332,820,740	222,112,905,248
Subordinated bond	1,280,000,000	1,280,000,000
Other liabilities	23,755,005,223	20,720,541,848
TOTAL LIABILITIES	243,932,006,037	248,011,240,973
Shareholders' equity		
Paid up capital	17,177,199,240	17,177,199,240
Statutory reserve	9,844,622,639	9,707,793,205
Other reserve	3,678,935,197	4,014,930,622
Retained earnings	2,905,359,585	2,658,041,849
TOTAL SHAREHOLDERS' EQUITY	33,606,116,661	33,557,964,916
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	277,538,122,698	281,569,205,889
TO THE EMPIRITIES AND SHAREHOLDERS EQUIT	<u></u>	201,303,203,009

Continued....

	31, 2016	December 31, 2015
OFF BALANCE SHEET ITEMS	<u>Taka</u>	Taka
Contingent Liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other liabilities (Bad & Loss)	18,670,780,340 11,864,713,846 15,463,478,516 6,612,958,003 - 52,611,930,705	17,821,424,110 12,228,496,864 14,617,995,824 6,802,647,618 - 51,470,564,416
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	1,225,172,600	-
Other exchange contracts	1,225,172,600	-

CFO/Head of Finance & Accounts

Claims against the Bank not acknowledged as debt

Total off B/S items (Including contingent liabilities)

Board & Company Secretary

Managing Director

51,470,564,416

As at

Director

Chairman

1,225,172,600 **53,837,103,305**

As at March

Profit and Loss Account (Un-audited) For the period ended from January 01, 2016 to March 31, 2016

From

From

Interest income		From	From
Less: Interest income		January 01 to	January 01 to
Taka Taka Taka Taka (4,627,721,545 4,819,797,107 (4,627,721,545 4,919,797,107 (4,627,721,545 4,297,740,732 (4,750,728 3,947,018,376 (4,750,728 1,445,314,344 (4,750,728 1,445,314 (4,750,728 1,445,314 (4,750,728 1,445,314 (4,750,728 1,445,314 (4,750,728 1,444,314 (4,750,		March 31,	March 31,
Taka Taka Taka Taka (4,627,721,545 4,819,797,107 (4,627,721,545 4,919,797,107 (4,627,721,545 4,297,740,732 (4,750,728 3,947,018,376 (4,750,728 1,445,314,344 (4,750,728 1,445,314 (4,750,728 1,445,314 (4,750,728 1,445,314 (4,750,728 1,445,314 (4,750,728 1,444,314 (4,750,		2016	2015
Less: Interest paid on deposits and borrowings 4,237,450,728 3,947,018,376 Net interest income 390,270,817 872,778,731 Investment income 2,657,410,269 359,154,754 Commission, exchange and brokerage 318,286,762 359,154,754 Other operating income 3,490,828,322 2224,898,308 Salary and allowances 771,902,597 674,515,764 Rent, taxes, insurance, electricity etc. 146,412,839 136,767,525 Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 17,549,237 19,288,392 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 1,976,108 758,936 Directors' fees and other benefits 1,976,108 758,936 Audit fees 1,7844 251,600 Charges on loan losses 1,7844 251,600 Repairs, maintenance and depreciation 107,602,601 774,48,844 Other expenses 1,176,681,152 1,109,489,775 Profit before provision 2,335,000 700,000,000			
Less: Interest paid on deposits and borrowings 4,237,450,728 3,947,018,376 Net interest income 390,270,817 672,778,731 Investment income 2,657,410,269 1,445,314,376 Commission, exchange and brokerage 318,286,762 359,154,754 Other operating income 3,490,828,322 2,824,898,308 Salary and allowances 771,902,597 674,515,764 Rent, taxes, insurance, electricity etc. 146,412,839 136,767,525 Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 2,385,000 Directors' fees and other benefits 1,976,108 758,936 Audit fees 1,7844 251,600 Charges on loan losses 1,7844 251,600 Repairs, maintenance and depreciation 107,602,601 174,488,44 Other expenses 1,176,681,152 1,719,448,843 Trotal operating expenses 1,176,681,152 1,719,408,533 Provision for loans and advances 330,000,000 700,000,000 </th <th>Interest income</th> <th>4,627,721,545</th> <th>4,819,797,107</th>	Interest income	4,627,721,545	4,819,797,107
Net interest income 390,270,817 872,778,731 Investment income 2,657,410,269 1,445,314,376 2,657,410,269 318,286,762 359,154,754 251,650 379,154,754 251,600 2,335,000,000 2,335,000,000 2,335,000,000 2,335,000,000 2,335,000,000 2,000,00	Less: Interest paid on deposits and borrowings	4,237,450,728	3,947,018,376
Commission, exchange and brokerage 318,286,762 359,154,754 Other operating income 124,860,474 147,650,484 Total operating income 3,490,281,322 2,824,898,489 Salary and allowances 771,902,597 674,515,764 Rent, taxes, insurance, electricity etc. 146,412,839 136,767,525 Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 17,549,237 19,288,392 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 0 2,385,000 Directors' fees and other benefits 1,976,108 758,936 Audit fees 1 1,776,108 758,936 Charges on loan losses 17,844 251,600 87,448,844 Other expenses 1,176,681,152 1,176,481,481 147,432,355 Total operating expenses 1,176,681,152 1,199,489,775 1,794,489,471 1,715,408,533 Provision for loans and advances 3,361,381,381 3,281,381,381 3,281,381,381 3,281,381 3,281,381		390,270,817	872,778,731
Other operating income 124,860,474 147,650,447 Total operating income 3,490,828,322 2,824,898,308 Salary and allowances 771,902,597 674,515,764 Rent, taxes, insurance, electricity etc. 146,412,839 136,767,525 Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 17,549,237 19,288,392 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 0 Directors' fees and other benefits 1,976,108 758,936 Audit fees 1,784,205 2,314,407,100 2,355,000 Charges on loan losses 17,844 251,600 2,355,000 Repairs, maintenance and depreciation 107,602,601 87,448,844 251,600 Cherges on loan losses 1,176,681,152 1,109,489,775 1,109,489,775 1,171,5408,533 Total operating expenses 1,176,681,152 1,109,489,775 1,715,408,533 Provision for loans and advances 330,000,000 700,000,000 700,000,000 Specific	Investment income	2,657,410,269	1,445,314,376
Other operating income 124,880,474 147,650,447 Total operating income 3,490,828,322 2,824,898,308 Salary and allowances 771,902,597 674,515,764 Rent, taxes, insurance, electricity etc. 116,412,839 136,767,525 Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 17,549,237 19,288,392 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 0 Directors' fees and other benefits 1,976,108 758,936 Audit fees 1,7844 251,600 Charges on loan loses 17,844 251,600 Repairs, maintenance and depreciation 107,602,601 87,448,844 Other expenses 1,176,681,152 1109,489,775 Total operating expenses 1,176,681,152 1,109,489,775 Total peroxision for loans and advances 1,300,000,000 700,000,000 Specific provision 1,300,000,000 700,000,000 Provision for other classified assets 330,000,000 700,000,000	Commission, exchange and brokerage	318,286,762	359,154,754
Total operating income 3,490,828,322 2,824,898,308 Salary and allowances 771,902,597 674,515,764 Rent, taxes, insurance, electricity etc. 146,412,839 136,767,525 146,412,839 136,767,525 146,412,839 136,767,525 146,412,839 136,767,525 146,412,839 136,767,525 146,412,839 136,767,525 146,412,839 136,767,525 146,432,332 146,434,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 146,834,346 34,512,878 34,		124,860,474	147,650,447
Rent, taxes, insurance, electricity etc. 146,412,839 3.36,767,525 Legal expenses 3.361,388 6,128,481 Postage, stamp, telecommunication etc. 21,364,346 34,512,878 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 2,385,000 Directors' fees and other benefits 1,976,108 758,936 Audit fees - Charges on loan losses 17,844 251,600 Repairs, maintenance and depreciation 107,602,601 147,432,355 Total operating expenses 1,176,681,152 1,109,489,775 Total operating expenses 1,176,681,152 1,109,489,775 Total operating expenses 1,176,681,152 1,109,489,775 Provision for loans and advances 5,2314,147,170 1,715,408,533 Specific provision 1,300,000,000 700,000,000 General provision (Including Off B/S items) 1,300,000,000 200,000,000 Provision for other classified assets 330,000,000 200,000,000 Provision for taxation 300,000,000 420,000,000 Profit after taxation 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 1,300,000,000 420,000,000 Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve -		3,490,828,322	2,824,898,308
Rent, taxes, insurance, electricity etc. 146,412,839 336,767,525 Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 21,364,346 34,512,878 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 2,385,000 Directors' fees and other benefits 1,976,108 758,936 Audit fees Charges on loan losses 17,844 251,600 Repairs, maintenance and depreciation 107,602,601 177,602,601 Cher expenses 1,176,681,152 1,109,489,775 Total operating expenses 1,176,681,152 1,109,489,775 Total operating expenses 1,176,681,152 1,109,489,775 Total operating expenses 1,300,000,000 700,000,000 General provision for loans and advances 5,2314,147,170 700,000,000 General provision (Including Off B/S items) 1,300,000,000 700,000,000 Provision for other classified assets 330,000,000 200,000,000 Total provision for taxation 300,000,000 420,000,000 Profit after taxation 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 1,300,000,000 420,000,000 Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0,22 0,23	Salary and allowances	771,902,597	674,515,764
Legal expenses 3,361,388 6,128,481 Postage, stamp, telecommunication etc. 17,549,237 19,288,392 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 2,385,000 Directors' fees and other benefits 1,976,108 758,936 Audit fees 1,766,108 758,936 Audit fees 1,7844 251,600 Repairs, maintenance and depreciation 107,602,601 176,002,601 Charges on loan losses 1,766,81,152 1,109,489,775 Total operating expenses 1,176,681,152 1,109,489,775 Trotal operating expenses 1,176,681,152 1,109,489,775 Trotal operating expenses 1,300,000,000 2,314,147,170 General provision for loans and advances 2,314,147,170 1,715,408,533 Provision for other classified assets 330,000,000 200,000,000 Total provision (Including Off B/S items) 1,630,000,000 200,000,000 Total provision for other classified assets 330,000,000 200,000,000 Total provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 2,029,631,737 Appropriations 1,368,29,434 (163,081,707) Transferred to general reserve (136,829,434) (163,081,707) Transferred to general reserve (136,829,434) (163,081,707) Transferred to general reserve (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,555 1,866,550,030 Earnings per share (Re-stated) 0,22 0,23		146,412,839	136,767,525
Postage, stamp, telecommunication etc. 17,549,237 19,288,392 Stationery, printing, advertisement, etc. 21,364,346 34,512,878 Managing director's salary and allowances 0 2,385,000 2,385,000 2,385,000 2,385,000 2,385,000 2,385,000 2,385,000 2,385,000 2,385,000 2,000,000,000 2,000,0	Section 1988 Across the Contraction and the Contraction of the Contrac	3,361,388	6,128,481
Stationery, printing, advertisement, etc. 21,364,346 0 2,385,000 0 2,385,000 1,976,108 758,936		17,549,237	19,288,392
Directors' fees and other benefits 1,976,108 758,936 Audit fees - - Charges on loan losses 17,844 251,600 Repairs, maintenance and depreciation 107,602,601 87,448,844 Other expenses 106,494,192 147,432,355 Total operating expenses 1,176,681,152 1,109,489,775 Profit before provision 2,314,147,170 1,715,408,533 Provision for loans and advances 1,300,000,000 700,000,000 Specific provision 1,300,000,000 700,000,000 Provision for other classified assets 330,000,000 200,000,000 Total provision 1,630,000,000 900,000,000 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses - - Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations (136,829,434) (163,081,707) Statutory reserve (136,829,434) (163,081,707) Transferred	Stationery, printing, advertisement, etc.	21,364,346	34,512,878
Directors fees and other benefits	Managing director's salary and allowances	0	2,385,000
Charges on loan losses 17,844 251,600 Repairs, maintenance and depreciation 107,602,601 87,448,844 Other expenses 106,494,192 147,432,355 Total operating expenses 1,176,681,152 1,109,489,775 Profit before provision 2,314,147,170 1,715,408,533 Provision for loans and advances Specific provision (Including Off B/S items) 1,300,000,000 700,000,000 Provision for other classified assets 330,000,000 200,000,000 Total provision 1,630,000,000 200,000,000 Profit before taxes 684,147,170 815,408,533 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 3,042,189,019 2,029,631,737 Appropriations Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve (136,829,434) (163,081,707) Transferred to general reserve (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23		1,976,108	758,936
Repairs, maintenance and depreciation 107,602,601 106,494,192 1106,494,192 1106,494,192 117,432,355 87,448,844 147,432,355 1106,494,192 117,6681,152 1109,489,775 1,176,681,152 11,09,489,775 1,109,489,775 17,15,408,533 Provision for loans and advances 32,314,147,170 17,15,408,533 700,000,000 17,000,000 700,000,000 700,000,000 700,000,000 700,000,000 200,000,000 200,000,000 200,000,000 1,300,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 300,000,000 420,000,0	Audit fees	-	-
Other expenses 106,494,192 147,432,355 Total operating expenses 1,176,681,152 1,109,489,775 Profit before provision 2,314,147,170 1,715,408,533 Provision for loans and advances 1,300,000,000 700,000,000 Specific provision (Including Off B/S items) 1,300,000,000 700,000,000 Provision for other classified assets 330,000,000 200,000,000 Total provision 1,630,000,000 900,000,000 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations (136,829,434) (163,081,707) Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030	Charges on loan losses	17,844	251,600
Total operating expenses 1,176,681,152 1,109,489,775 Profit before provision 2,314,147,170 1,715,408,533 Provision for loans and advances 1,300,000,000 700,000,000 Specific provision 1,300,000,000 700,000,000 General provision (Including Off B/S items) 1,300,000,000 200,000,000 Provision for other classified assets 330,000,000 200,000,000 Total provision 1,630,000,000 900,000,000 Profit before taxes 684,147,170 815,408,533 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses - - Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 3,042,189,019 2,029,631,737 Appropriations 1,1176,681,170 1,1176,111 Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) <td>Repairs, maintenance and depreciation</td> <td>107,602,601</td> <td>87,448,844</td>	Repairs, maintenance and depreciation	107,602,601	87,448,844
Profit before provision 2,314,147,170 1,715,408,533 Provision for loans and advances 1,300,000,000 700,000,000 Specific provision (Including Off B/S items) 1,300,000,000 700,000,000 Provision for other classified assets 330,000,000 200,000,000 Total provision 1,630,000,000 900,000,000 Profit before taxes 684,147,170 815,408,533 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses - - Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 3,042,189,019 2,029,631,737 Appropriations Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Other expenses	106,494,192	147,432,355
Provision for loans and advances Specific provision General provision (Including Off B/S items) Provision for other classified assets Total provision Profit before taxes Provision for taxation Deferred tax (income)/expenses Retained earnings brought forward from previous year Appropriations Statutory reserve Dividend (Bonus share) Earnings per share (Re-stated) Touloung (1,300,000,000	Total operating expenses	1,176,681,152	1,109,489,775
1,300,000,000	Profit before provision	2,314,147,170	1,715,408,533
Cameral provision (Including Off B/S items)	Provision for loans and advances		
1,300,000,000 700,000,000 330,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 200,000,000 330,000,000 900,000,000 420,000,000 420,000,000 420,000,000 420,000,000 420,000,000 420,000,000 420,000,000 420,000,000 420,000,000 420,000,000 384,147,170 395,408,533 384,147,170 395,408,533 384,147,170 395,408,533 395,408,533 1,634,223,204 2,029,631,737	Specific provision	1,300,000,000	700,000,000
Provision for other classified assets 330,000,000 200,000,000 Total provision 1,630,000,000 900,000,000 Profit before taxes 684,147,170 815,408,533 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 3,042,189,019 2,029,631,737 Appropriations (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	General provision (Including Off B/S items)	-	-
Total provision 1,630,000,000 900,000,000 Profit before taxes 684,147,170 815,408,533 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 3,042,189,019 2,029,631,737 Appropriations (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23			
Profit before taxes 684,147,170 815,408,533 Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses - - 300,000,000 420,000,000 420,000,000 420,000,000			
Provision for taxation 300,000,000 420,000,000 Deferred tax (income)/expenses 300,000,000 420,000,000 Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 3,042,189,019 2,029,631,737 Appropriations (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Total provision		
Deferred tax (income)/expenses - 300,000,000 420,000,000 420,000,000 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 3,042,189,019 2,029,631,737 Appropriations Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - -	Profit before taxes	684,147,170	
Net Profit after taxation 300,000,000 420,000,000 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 Appropriations 3,042,189,019 2,029,631,737 Appropriations (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Provision for taxation	300,000,000	420,000,000
Net Profit after taxation 384,147,170 395,408,533 Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 3,042,189,019 2,029,631,737 Appropriations (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Deferred tax (income)/expenses	-	-
Retained earnings brought forward from previous year 2,658,041,849 1,634,223,204 3,042,189,019 2,029,631,737 Appropriations Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23		300,000,000	
Appropriations 3,042,189,019 2,029,631,737 Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) - (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Net Profit after taxation	384,147,170	395,408,533
Appropriations 3,042,189,019 2,029,631,737 Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) - (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Retained earnings brought forward from previous year	2,658,041,849	1,634,223,204
Appropriations (136,829,434) (163,081,707) Statutory reserve - - Transferred to general reserve - - Dividend (Bonus share) - (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23		3,042,189,019	
Statutory reserve (136,829,434) (163,081,707) Transferred to general reserve - - Dividend (Bonus share) (136,829,434) (163,081,707) Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23	Appropriations		
Transferred to general reserve - - Dividend (Bonus share) - - Retained earnings carried forward (136,829,434) (163,081,707) 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23		(136,829,434)	(163,081,707)
Column	Transferred to general reserve	- 1	-
Retained earnings carried forward (136,829,434) (163,081,707) (163,081,70		-	-
Retained earnings carried forward 2,905,359,585 1,866,550,030 Earnings per share (Re-stated) 0.22 0.23		(136,829,434)	(163,081,707)
	Retained earnings carried forward		
	Earnings per share (Re-stated)	0.22	0.23
Sie months			
	Que months		4

CFO/Head of Finance & Accounts

Director

Board & Company Secretary

Managing Director

Chairman

National Bank Limited

Statement of Changes in Equity (Un-Audited) For the period ended March 31, 2016

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2016	17,177,199,240	9,707,793,205	4,014,930,622	2,658,041,849	33,557,964,916
Net profit for the period	-	-	-	384,147,170	384,147,170
Addition during the period	-	136,829,434	-	(136,829,434)	-
Revaluation of Govt. Treasury Bill, Bond and other Investments	-	-	(335,995,425)	-	(335,995,425)
Transfer from general reserve for appropriation	-	-	-	-	-
Balance at March 31, 2016	17,177,199,240	9,844,622,639	3,678,935,197	2,905,359,585	33,606,116,661
Balance at December 31, 2015	17,177,199,240	9,707,793,205	4,014,930,622	2,658,041,849	33,557,964,916

Cash Flow Statement (Un-Audited) For the period ended from January 01, 2016 to March 31, 2016

Tor the period ended from January 01, 2010 to	O March 51, 2010	
	March '2016	March '2015
	Taka	Taka
A) Cash flows from operating activities		
Interest received	4,437,957,021	4,539,212,368
Interest paid	(2,989,683,221)	(3,207,401,465)
Income from Investment	2,858,605,110	1,714,500,235
Fees, commission, exchange & brokerage	318,286,762	359,154,754
Cash paid to employees	(773,878,705)	(677,659,700)
Cash paid to suppliers	(215,958,866)	(213,628,914)
Income taxes paid	(382,198,000)	(491,404,570)
Received from other operating activities	124,826,754	146,926,324
Paid for other operating activities	(106,486,379)	(147,424,541)
Operating profit before changes in operating assets and liabilities	3,271,470,476	2,022,274,491
Increase/(decrease) in operating assets & liabilities		
Loans and advances to other banks	-	-
Loans and advances to customers	(409,330,355)	(1,026,990,353)
Other assets	(1,367,280,890)	398,968,666
Deposits from other Banks	(4,437,875,557)	3,910,163,445
Deposits from customers	(6,309,726,302)	(1,167,296,983)
Other liabilities	(1,080,591,517)	733,236,587
	(13,604,804,621)	2,848,081,362
Net cash received from operating activities	(10,333,334,145)	4,870,355,853
B) Cash flows from investing activities		
Changes in private securities	200,520,517	225,280,771
Changes in Govt. Securities	6,241,028,363	(3,429,023,067)
Purchase of property, plant and equipment	(195,335,981)	(9,745,745)
Sale proceeds of fixed assets	144,000	677,102
Net cash used in investing activities	6,246,356,899	(3,212,810,939)
C) Cash flows from financing activities		
Borrowings from Other Banks, Financial Institutions and agents	3,666,386,197	(2,500,586,230)
Net cash received from financing activities	3,666,386,197	(2,500,586,230)
53 52 573 564 (246 564 5 5 6 6	(400 504 040)	(040 044 040)
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)	(420,591,049)	(843,041,316)
E) Effects of exchange rate changes on cash and cash-equivalents	20 500 442 460	24 456 692 442
F) Cash and cash-equivalents at beginning of the yearG) Cash and cash-equivalents at end of the year (D+E+F)	28,588,413,468 28,167,822,419	21,456,682,412 20,613,641,096
of Cash and Cash-equivalents at end of the year (D+E+F)	20,107,022,413	20,013,041,030
Cash and cash-equivalents at end of the year		
Cash in hand (including foreign currencies)	2,160,649,299	2,362,832,525
Balances with Bangladesh Bank and its agent bank (s)	17,551,940,750	14,797,496,094
Balances with other Banks and Financial Institutions	8,351,100,970	3,347,434,377
Money at call and short notice	95,300,000	98,300,000
Reverse repo	-	-
Prize bonds	8,831,400	7,578,100
	28,167,822,419	20,613,641,096

Selected Notes to the Financial Statements For the period ended 31 March 2016

1.0 1.1 Significant Accounting Policy

1.1.1 Loans and advances

- a) Loans and advances are stated in the Balance Sheet at gross basis. General provisions on unclassified & contingent assets, Specific provisions for classified loans and interest suspense account thereon are shown under other liabilities.
- b) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery and (ii) against which legal cases are pending as per guidelines of Bangladesh Bank. However, the write off will not reduce the claim against the borrower.

1.1.2 Investments and income from investments

Investments and income from investments have been accounted for as per Bangladesh Accounting Standards and Bangladesh Bank's guideline issued from time to time.

1.1.3 Provision for liabilities

A provision is recognized in the Balance Sheet when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with **BAS-37**, ".

1.1.4 Provision for Taxation

Provision for current income tax has been made @ 40.00% considering major allowances and disallowances.

1.1.5 Revenue recognition

The revenues during the year are recognized complying all conditions of revenue recognition as prescribed in **Bangladesh Accounting Standards (BAS)-18**, "Revenue Recognition".