

#### Consolidated Balance Sheet

As at December 31, 2016

Particulars	31.12.2016	31.12.2015
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
Cash	976,157,535	891,869,744
In hand (including foreign currencies)	376,000	366,000
Balance with Bangladesh Bank and its agent (including foreign currencies)	975,781,535	891,503,744
<b>Balance with other banks and financial institutions</b>	<b>10,377,181,667</b>	<b>12,543,322,538</b>
Inside Bangladesh	10,377,181,667	12,543,322,538
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investments</b>	<b>4,348,316,767</b>	<b>3,392,468,561</b>
Government	-	300,000,000
Others	4,348,316,767	3,092,468,561
<b>Loans and advances</b>	<b>62,264,891,877</b>	<b>55,211,824,250</b>
Loans, cash credit, overdraft etc.	62,264,891,877	55,211,824,250
Bills purchased and discounted	-	-
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>654,273,352</b>	<b>537,098,683</b>
<b>Other assets</b>	<b>738,284,186</b>	<b>857,870,414</b>
<b>Non-banking assets</b>	<b>-</b>	<b>-</b>
<b>Total Assets</b>	<b>79,359,105,384</b>	<b>73,434,454,190</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>	<b>12,564,377,442</b>	<b>10,585,582,747</b>
<b>Borrowings from other banks, financial institutions and agents</b>	<b>49,324,324,830</b>	<b>47,624,565,293</b>
Current accounts and other accounts etc.	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	47,474,930,697	46,038,675,236
Bearer certificate of deposits	-	-
Other deposits	1,849,394,133	1,585,890,057
<b>Total liabilities</b>	<b>8,532,563,556</b>	<b>7,438,343,943</b>
<b>Capital/Shareholders' equity</b>	<b>70,421,265,828</b>	<b>65,648,491,983</b>
Paid-up capital	2,513,671,870	2,513,671,870
Share premium	3,750,000	3,750,000
Statutory reserves	1,782,004,350	1,482,722,671
General reserves	1,000,000,000	1,000,000,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	3,591,910,951	2,739,315,501
Total Equity attributable to equity holders of the company	8,937,837,171	7,785,960,042
<b>Non-controlling interest</b>	<b>2,385</b>	<b>2,165</b>
<b>Total Liabilities and Shareholders' equity</b>	<b>79,359,105,384</b>	<b>73,434,454,190</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>	<b>949,206,314</b>	<b>618,488,520</b>
Acceptances and endorsements	-	-
Letters of guarantee	199,206,314	118,488,520
Irrevocable letters of credit	-	-
Bills for collection	-	-
Indemnity bond	-	-
Corporate guarantee	750,000,000	500,000,000
<b>Other commitments</b>	<b>784,630,423</b>	<b>607,054,854</b>
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Un-drawn note issuance and revolving underwriting facilities	-	-
Un-drawn formal standby facilities, credit lines	-	-
Un-disbursed contracted loans and leases	784,630,423	607,054,854
<b>Total Off-Balance Sheet items including contingent liabilities</b>	<b>1,733,836,737</b>	<b>1,225,543,374</b>
<b>Net Assets Value (NAV) per share</b>	<b>35.56</b>	<b>30.97</b>

#### Consolidated Profit and Loss Account

for the year ended December 31, 2016

Particulars	2016	2015
	Taka	Taka
Interest income	8,359,739,673	8,251,180,347
Interest on deposits and borrowings etc.	(4,622,365,924)	(4,833,191,104)
<b>Net interest income</b>	<b>3,737,373,749</b>	<b>3,417,989,243</b>
Investment income	475,981,791	372,098,181
Commission, exchange and brokerage	441,325,925	356,949,912
Other operating income	511,882,259	440,864,639
<b>Total operating income</b>	<b>5,166,563,724</b>	<b>4,587,901,975</b>
Salaries and allowances	1,048,087,067	899,165,319
Rent, taxes, insurance, electricity, etc.	215,855,916	135,714,936
Legal expenses	18,682,742	16,102,123
Postage, stamp, telecommunication, etc.	33,958,799	35,021,731
Stationery, printing, advertisements, etc.	98,719,992	85,711,998
Managing Director's salary and benefits	8,875,000	11,493,667
Directors' fees	1,872,048	1,409,400
Auditors' fees	991,875	690,000
Charges on loan losses	-	-
Depreciation and repair of Company's assets	199,948,282	178,307,014
Other expenses	334,812,932	284,171,561
<b>Total operating expenses</b>	<b>1,961,804,653</b>	<b>1,647,787,749</b>
<b>Profit before provision</b>	<b>3,204,759,071</b>	<b>2,940,114,226</b>
<b>Provision for loans and investments</b>	<b>48,686,037</b>	<b>49,183,322</b>
General provision	167,588,219	276,007,148
Specific provision	(60,498,426)	(13,579,695)
Provision for diminution in value of investments	-	-
Other provisions	155,775,830	311,610,775
<b>Total provision</b>	<b>3,048,983,241</b>	<b>2,628,503,451</b>
<b>Provision for taxation</b>	<b>1,269,750,001</b>	<b>1,171,629,363</b>
Current tax expense	(1,062,076)	(2,350,493)
Deferred tax income	1,268,687,925	1,169,278,870
<b>Net profit after taxation</b>	<b>1,780,295,316</b>	<b>1,459,224,581</b>
<b>Attributable to:</b>		
Shareholders of the Company	1,780,295,096	1,459,224,380
Non-controlling interest	220	201
<b>Total</b>	<b>1,780,295,316</b>	<b>1,459,224,581</b>
<b>Appropriations to:</b>		
Statutory reserves	299,281,679	248,764,024
General reserves	-	-
Dividend etc.	299,281,679	248,764,024
<b>Retained surplus</b>	<b>1,481,013,417</b>	<b>1,210,460,356</b>
<b>Earnings Per Share (EPS)</b>	<b>7.08</b>	<b>5.81</b>

#### Consolidated Cash Flow Statement

for the year ended December 31, 2016

Particulars	2016	2015
	Taka	Taka
<b>A) Cash flows from operating activities</b>		
Interest received	8,269,382,239	8,026,758,704
Interest paid	(1,959,930,894)	(2,212,191,438)
Dividend received	86,295,233	96,282,352
Fees and commission received	441,325,925	356,949,912
Payment of income tax	(1,794,077,141)	(1,502,411,831)
Payment of income tax	(1,302,580,492)	(822,263,947)
Received from other operating activities	889,242,718	704,398,111
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>4,629,657,588</b>	<b>4,647,522,136</b>
<b>Increase/(decrease) in operating assets and liabilities</b>	<b>1,066,236,433</b>	<b>265,654,756</b>
Lease receivable	(7,667,524,740)	(5,278,801,586)
Long-term finance	(902,272,967)	(2,383,834,215)
Real estate finance	120,182,628	(693,235,866)
Car loan	32,445,417	19,086,626
Personal loan	18,950,046	(1,389,946)
Loan against deposit	196,675,992	463,395,053
Margin loan to portfolio investors	233,975,541	(344,010,256)
Short term finance	58,207,684	32,928,914
Other assets	1,699,759,537	11,029,446,244
Terms and other deposits	(1,010,000,000)	(40,000,000)
Net drawdown of short term loan	(1,811,116,958)	(2,626,981,541)
Payable and accrued expenses	7,641,006	4,462,019
Deferred liability-employee gratuity	17,424,409	(2,323,273)
Portfolio investors' fund	38,459	(5,687,038)
Deferred tax liability	92,284,134	181,528,850
Interest expense account	(5,827,093,377)	620,239,040
<b>Net cash flow from/(used in) operating activities</b>	<b>(1,197,435,789)</b>	<b>5,267,761,176</b>
<b>B) Cash flows from investing activities</b>		
Purchase of fixed assets	(312,435,792)	(313,654,913)
Disposal of fixed assets	39,859,711	24,004,794
Net proceeds of investment in securities	(95,848,206)	(756,442,720)
<b>Net cash used in investing activities</b>	<b>(1,228,424,287)</b>	<b>(1,046,092,839)</b>
<b>C) Cash flows from financing activities</b>		
Drawdown of term loans	6,330,092,954	4,165,756,728
Repayment of term loans	(5,361,298,258)	(2,738,206,155)
Share money in arrear	-	10
Dividend paid	(624,787,700)	(198,980,120)
<b>Net cash flow from financing activities</b>	<b>344,006,996</b>	<b>1,228,570,463</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+ B+ C)</b>	<b>(2,081,853,080)</b>	<b>5,450,238,800</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>13,435,192,282</b>	<b>7,984,953,482</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>11,353,339,202</b>	<b>13,435,192,282</b>
<b>Cash and cash equivalents at end of the year</b>	<b>376,000</b>	<b>366,000</b>
Cash in hand (including foreign currencies)	376,000	366,000
Balance with Bangladesh Bank and its agent bank(s)	975,781,535	891,503,744
Balance with other banks and financial institutions	10,377,181,667	12,543,322,538
Money at call and short notice	-	-
<b>Net operating cash flow per share</b>	<b>(4.76)</b>	<b>20.96</b>

#### Consolidated Statement of Changes in Equity

for the year ended December 31, 2016

Particulars	Attributable to equity holders of the company							Non-controlling interest	Total equity
	Paid-up capital	Share premium	Statutory reserves	General reserves	Dividend equalisation reserves	Retained earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka		
Balance at January 01, 2016	2,513,671,870	3,750,000	1,482,722,671	1,000,000,000	46,500,000	2,739,315,501	7,785,960,042	2,165	7,785,962,207
Dividend for 2015:	-	-	-	-	-	(628,417,968)	(628,417,968)	-	(628,417,968)
25% cash dividend	-	-	-	-	-	(628,417,968)	(628,417,968)	-	(628,417,968)
Changes in accounting policy	-	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>2,513,671,870</b>	<b>3,750,000</b>	<b>1,482,722,671</b>	<b>1,000,000,000</b>	<b>46,500,000</b>	<b>2,110,897,533</b>	<b>7,157,542,074</b>	<b>2,165</b>	<b>7,157,544,239</b>
Surplus/(deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the profit and loss accounts	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the year 2016	-	-	-	-	-	1,780,295,096	1,780,295,096	220	1,780,295,316
Appropriation to reserves	-	-	299,281,679	-	-	(299,281,679)	-	-	-
<b>Balance at December 31, 2016</b>	<b>2,513,671,870</b>	<b>3,750,000</b>	<b>1,782,004,350</b>	<b>1,000,000,000</b>	<b>46,500,000</b>	<b>3,591,910,951</b>	<b>8,937,837,171</b>	<b>2,385</b>	<b>8,937,839,556</b>

#### Consolidated Statement of Changes in Equity

for the year ended December 31, 2015

Particulars	Attributable to equity holders of the company							Non-controlling interest	Total equity
	Paid-up capital	Share premium	Statutory reserves	General reserves	Dividend equalisation reserves	Retained earnings	Total		
	Taka	Taka	Taka	Taka	Taka	Taka	Taka		
Balance at January 01, 2015	2,010,937,500	3,750,000	1,233,958,647	1,000,000,000	46,500,000	2,232,683,265	6,527,829,412	1,954	6,527,831,366
Dividend for 2014:	-	-	-	-	-	(201,093,750)	(201,093,750)	-	(201,093,750)
10% cash dividend	-	-	-	-	-	(201,093,750)	(201,093,750)	-	(201,093,750)
25% stock dividend	502,734,370	-	-	-	-	(502,734,370)	-	-	-
Changes in accounting policy	-	-	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>2,513,671,870</b>	<b>3,750,000</b>	<b>1,233,958,647</b>	<b>1,000,000,000</b>	<b>46,500,000</b>	<b>1,528,855,145</b>	<b>6,326,735,662</b>	<b>1,954</b>	<b>6,326,737,616</b>
Surplus/(deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the profit and loss accounts	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the year 2015	-	-	-	-	-	1,459,224,380	1,459,224,380	201	1,459,224,581
Appropriation to reserves	-	-	248,764,024	-	-	(248,764,024)	-	-	-
<b>Balance at December 31, 2015</b>	<b>2,513,671,870</b>	<b>3,750,000</b>	<b>1,482,722,671</b>	<b>1,000,000,000</b>	<b>46,500,000</b>	<b>2,739,315,501</b>	<b>7,785,960,042</b>	<b>2,165</b>	<b>7,785,962,207</b>

#### Balance Sheet

As at December 31, 2016

Particulars	31.12.2016	31.12.2015
	Taka	Taka
<b>PROPERTY AND ASSETS</b>		
Cash	976,057,535	891,769,744
In hand (including foreign currencies)	276,000	266,000
Balance with Bangladesh Bank and its agent (including foreign currencies)	975,781,535	891,503,744
<b>Balance with other banks and financial institutions</b>	<b>9,179,584,564</b>	<b>11,804,324,866</b>
Inside Bangladesh	9,1	