Consolidated Statement of Financial Position (Balance Sheet) as at 31 December 2015

		Amount in Taka		
	Note	(Unaudited)	(Audited)	
		December 31, 2015	June 30, 2015	
'				
Property and Assets				
Cash and Bank Balances		9,910,138,949	10,443,269,044	
Investments:		86,214,742,819	76,847,860,525	
Capital Investment in Other Institutions		463,174,599	463,174,599	
Marketable Securities- at market value		78,941,656,564	70,074,774,174	
Investment in Bangladesh Fund		6,809,911,656	6,309,911,752	
Lancard Advances		10 120 (72 205	10 012 101 724	
Loans and Advances:		19,128,673,385	18,912,101,724	
Margin Loan – Secured Unit & Mutual Fund Advance Account – Secured		12,961,627,399	12,862,096,220	
Consumer Credit Scheme		196,610,548	186,616,304	
		2,622,171	3,122,786	
Bridging Loan Debenture Loan		4,981,582	4,981,582	
Lease Receivables		21,225,208 1,099,955,982	21,225,208 1,034,437,704	
Advance against Equity		1,250,000,000		
Purchase of Debenture		928,562,028	1,296,561,111 1,222,481,734	
Purchase of Bond		550,039,384	251,472,946	
Other Loans and Advances		2,113,049,083	2,029,106,130	
Other Loans and Advances		2,113,049,063	2,029,100,130	
Premises and Equipment (at cost less depreciation)		931,838,650	790,668,428	
Other Assets		4,395,206,169	4,945,971,798	
Total Assets		120,580,599,972	111,939,871,518	
Liabilities and Capital				
Liabilities				
Borrowings:		13,255,773,497	8,380,055,285	
Government Loan		1,135,773,497	1,580,055,285	
Borrowings From Different Banks		12,120,000,000	6,800,000,000	
Deposits		56,896,107,550	50,196,690,609	
Deferred Interest		1,751,196	1,751,196	
Other Liabilities and Provisions		11,371,672,561	9,571,346,842	
Carried forward		81,525,304,803	68,149,843,933	

Consolidated Statement of Financial Position (Balance Sheet) (Contd.) as at 31 December 2015

			Amount in Taka		
	Note		(Unaudited)	(Audited)	
		L	December 31, 2015	June 30, 2015	
Brought forward			81,525,304,803	68,149,843,933	
Non-controlling interest			31,366	45,294	
Capital / Shareholders' Equity		_	39,055,263,803	43,789,982,289	
Paid-up Capital			6,328,125,000	6,328,125,000	
Share Premium			8,437,500,000	8,437,500,000	
General Reserve			4,773,569,032	3,858,571,192	
Revaluation Reserve for Investment			1,688,307,167	5,094,646,298	
Reserve for Future Diminution of Securities			5,858,063,842	6,101,949,732	
Other Reserves			8,239,763,100	6,664,769,326	
Retained Earnings		L	3,729,935,662	7,304,420,740	
Total Liabilities and Shareholders' Equity		_	120,580,599,972	111,939,871,518	
Contra Entries					
Off-Balance Sheet Items:					
Contingent Liabilities:					
Guarantee to DSE & CSE on behalf of ISTCL		T	300,000,000	300,000,000	
			300,000,000	300,000,000	
Total Off-Balance Sheet Items			300,000,000	300,000,000	
N. A. A. a. A. V. I. a. a. a. Gl. a. a.		Г	(1.72)	(0.20	
Net Asset Value per Share		L	61.72	69.20	

Chairman Director Managing Director

Head of Finance & Accounts

Company Secretary

Consolidated Statement of Comprehensive Income (Profit and Loss Account)

For the half year ended 31 December

(UNAUDITED)

Operating Income Bit State Provided (1,78,10) December 31, 2015 Taka December 31, 2015 Take December 31, 2015 Take December 31, 2015 Taker December 31,		for the half year ended 31 December		for the 2nd q	uarter ended 31 December
Taka Taka Taka Taka Operating Income Interest Income 813,396,610 896,396,078 423,418,045 1,499,361,348 Less: Interest paid on Deposits, Borrowings, etc. (1,748,176,085) 1,435,694,2549 (888,277,318) (1,088,619,546) 1,085,611,687 Net Interest Income (1,748,176,085) 1,435,694,2549 (888,277,318) (586,148,840) Divided 48,8012,209 865,753,186 207,478,845 351,697,599,719 Cest, Commissions & Service Charges 750,335,753 726,452,409 353,651,650 373,827,048 Other Operating Income 5,257,087 7,730,546 1,480,591 (3,761,408) Operating Expenses 2 1,731,028,674 2,362,490,887 642,418,600 882,571,241 Operating Income (a) 236,463,169 208,690,113 120,902,446 88,071,900 Regular Main Mounces 236,463,169 208,690,113 120,902,446 88,071,900 Regular Expenses 2,402,191 896,954 1,261,804 471,974		Dagambar 21 2015		Dagambar 21 2015	
Note					
Retrest Income S13,396,610 2,551,572,696 2,552,909,332 1,308,693,635 1,085,510,187 Net Interest Income (1,748,176,085) (1,456,594,254) (885,277,318) (586,148,840) Dividend 848,012,209 865,753,186 207,478,845 351,697,959 Capital Gain 1,875,599,712 2,219,149,001 965,084,291 746,956,483 Other Operating Income 5,257,087 7,730,546 1,480,591 3373,827,048 Other Operating Income (a) 1,731,028,674 2,362,490,887 642,418,660 882,571,241 Operating Expenses 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees & Allowances 1,602,750 13,447,50 952,500 736,000 Repair, Maintenance & Depreciation-Premises & 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises & 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 477,53,820 29,244,439 21,222,671 Other Operating Expenses 1,292,526,641 1,204,355,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Minority Interest 1,602 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,400 Repair, Maintenance & 1,602,750 1,342,751 1,569,055,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Minority Interest 1,602 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,409		Tuku	Tuku	Tuku	Tuku
Less: Interest paid on Deposits, Borrowings, etc. 2,561,572,696 2,352,990,332 1,308,695,363 1,085,510,187 Net Interest Income (1,748,176,085) (1,456,594,254) (885,277,318) (586,148,840) Capital Gain 1,875,599,712 2,219,149,001 965,084,291 746,956,483 Fees, Commissions & Service Charges 750,335,753 726,452,409 353,651,650 373,827,048 Other Operating Income 5,257,087 7,730,546 1,480,991 (3,761,408) Total Operating Income (a) 1,731,028,674 2,362,490,887 642,418,060 882,571,241 Operating Expenses Salary and Allowances 22,6463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 47,1974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,884,935 32,591,342 Auditors' Fees & Allowances 1,602,750 13,470,738 7,282,725 9,106,998 <td>Operating Income</td> <td></td> <td></td> <td></td> <td></td>	Operating Income				
Net Interest Income (1,748,176,085) (1,456,594,254) (885,277,318) (586,148,840) Dividend 848,012,209 865,753,186 207,478,845 351,697,999 Capital Gain 1,875,599,712 2,219,149,001 356,651,650 373,827,048 Pees, Commissions & Service Charges 750,335,753 726,452,409 353,651,650 373,827,048 Other Operating Income 5,257,087 7,730,546 1,480,591 (3,761,408) Total Operating Income (a) 1,731,028,674 2,362,490,887 642,418,060 882,571,241 Operating Expenses Salary and Allowances Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 1181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998<	Interest Income	813,396,610	896,396,078	423,418,045	499,361,348
Dividend S48,012,209 865,753,186 207,478,845 351,697,995 Capital Gain 1,875,599,712 2,219,149,001 965,084,201 746,956,483 750,335,753 726,452,409 353,651,650 373,827,048 750,335,753 77,30,546 1,480,591 (3,761,408) 70	Less: Interest paid on Deposits, Borrowings, etc.	2,561,572,696	2,352,990,332	1,308,695,363	1,085,510,187
Capital Gain 1,875,599,712 2,219,149,001 965,084,291 746,956,483 Fees, Commissions & Service Charges 750,335,753 726,452,409 353,561,650 373,827,048 Other Operating Income 5,257,087 7,730,546 1,480,501 327,614,081 Total Operating Income (a) 1,731,028,674 2,362,490,887 642,418,060 882,571,241 Operating Expenses Salary and Allowances 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 118,54,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 11,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,022,332 18,226,701 10,324,056 Brokerage	Net Interest Income	(1,748,176,085)	(1,456,594,254)	(885,277,318)	
Fees, Commissions & Service Charges 750,335,753 726,452,409 353,651,650 373,827,048 Other Operating Income 5,257,087 7,730,546 1,480,591 3,761,408 Total Operating Income (a) 1,731,028,674 2,362,490,887 642,418,660 882,571,241 Operating Expenses Salary and Allowances 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 88,000 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses (b) 4	Dividend	848,012,209	865,753,186	207,478,845	351,697,959
Other Operating Income 5,257,087 7,730,546 1,480,591 (3,761,408) Total Operating Income (a) 1,731,028,674 2,362,490,887 642,418,660 882,571,241 Operating Expenses Salary and Allowances 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,447,50 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,544,523 <td>Capital Gain</td> <td>1,875,599,712</td> <td>2,219,149,001</td> <td>965,084,291</td> <td>746,956,483</td>	Capital Gain	1,875,599,712	2,219,149,001	965,084,291	746,956,483
Total Operating Income (a) 1,731,028,674 2,362,490,887 642,418,060 882,571,241 Operating Expenses Salary and Allowances 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,29,65,563 Operating Profit (a-b) 1,2	Fees, Commissions & Service Charges	750,335,753	726,452,409	353,651,650	373,827,048
Operating Expenses Salary and Allowances 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,2965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income	Other Operating Income	5,257,087	7,730,546	1,480,591	(3,761,408)
Salary and Allowances 236,463,169 208,690,113 120,902,446 88,071,900 Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,2965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882<	Total Operating Income (a)	1,731,028,674	2,362,490,887	642,418,060	882,571,241
Rent, Taxes, Insurance, Electricity, etc. 40,161,417 33,395,666 27,604,472 20,934,017 Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 </th <th>Operating Expenses</th> <th></th> <th></th> <th></th> <th></th>	Operating Expenses				
Legal Expenses 2,402,191 896,954 1,261,804 471,974 Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 8 952,500 736,000 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 10,324,056 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 120,435,468 422,173,751 659,605,678 Add: Non-operating Expenses (b) 1,292,525,6641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542	Salary and Allowances	236,463,169	208,690,113	120,902,446	88,071,900
Postage, Stamps, Telegram & Telephone 3,402,508 33,589,635 1,854,935 32,591,342 Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 8 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 0ther Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provision (d) 113,932,217 358,378,498	Rent, Taxes, Insurance, Electricity, etc.	40,161,417	33,395,666	27,604,472	20,934,017
Auditors' Fees 217,300 181,250 77,550 85,000 Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises & Equipment 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provision (d) 113,932,217 358,378,498 (130,981,344)	Legal Expenses	2,402,191	896,954	1,261,804	471,974
Stationary, Printing, Advertisement, etc. 13,900,520 13,470,738 7,282,725 9,106,998 Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 <t< td=""><td>Postage, Stamps, Telegram & Telephone</td><td>3,402,508</td><td>33,589,635</td><td>1,854,935</td><td>32,591,342</td></t<>	Postage, Stamps, Telegram & Telephone	3,402,508	33,589,635	1,854,935	32,591,342
Directors' Fees & Allowances 1,602,750 1,344,750 952,500 736,000 Repair, Maintenance & Depreciation-Premises & Equipment 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provisions - - - - - Total Provision for Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,95	Auditors' Fees	217,300	181,250	77,550	85,000
Repair, Maintenance & Depreciation-Premises 37,457,527 29,622,332 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provisions - - - - - Total Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950	Stationary, Printing, Advertisement, etc.	13,900,520	13,470,738	7,282,725	9,106,998
& Equipment 18,982,670 10,324,056 Brokerage 67,990,397 47,753,820 29,244,493 21,222,671 Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provisions - - - - - Total Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Pro	Directors' Fees & Allowances	1,602,750	1,344,750	952,500	736,000
Brokerage 67,990,397 (Other Operating Expenses 47,753,820 (Total Operating Expenses) 29,244,493 (Total Operating Expenses) 21,222,671 (Total Operating Expenses) 34,904,255 (Total Operating Expenses) 438,502,034 (Total Operating Expenses) 42,055,419 (Total Operating Expenses) 220,244,309 (Total Operating Expenses) 222,965,563 (Total Operating Expenses) Operating Profit (a-b) 1,292,526,641 (Total Operating Expenses) 1,920,435,468 (Total Operating Expenses) 422,173,751 (Total Operating Expenses) 659,605,678 (Total Operating Expenses) Add: Non-operating Income 117,882 (Total Operating Expenses) 2,037,864 (Total Operating Expenses) 117,882 (Total Operating Expenses) 2,037,864 (Total Operating Expenses) Profit before Provision © 1,292,644,523 (Total Operating Expenses) 1,920,435,468 (Total Operating Expenses) 117,882 (Total Operating Expenses) 2,037,864 (Total Operating Expenses) Provision against Loans and Advances 113,932,217 (Total Operation Operation Operation Intervision (Total Operating Expenses) 113,932,217 (Total Operation Intervision Int	1 ,	37,457,527	29,622,332		
Other Operating Expenses 34,904,255 73,110,162 12,080,714 39,421,605 Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances Other Provisions 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465	& Equipment			/ /	, ,
Total Operating Expenses (b) 438,502,034 442,055,419 220,244,309 222,965,563 Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances Other Provisions 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	e		47,753,820	29,244,493	
Operating Profit (a-b) 1,292,526,641 1,920,435,468 422,173,751 659,605,678 Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provision G 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Other Operating Expenses	34,904,255	73,110,162	12,080,714	39,421,605
Add: Non-operating Income 117,882 2,037,864 117,882 2,037,864 Profit before Provision © 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provisions - - - - - Total Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Total Operating Expenses (b)	438,502,034	442,055,419	220,244,309	222,965,563
Profit before Provision ⊚ 1,292,644,523 1,922,473,332 422,291,633 661,643,542 Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provisions - - - - Total Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Operating Profit (a-b)	1,292,526,641	1,920,435,468	422,173,751	659,605,678
Provision against Loans and Advances 113,932,217 358,378,498 (130,981,344) 267,785,071 Other Provisions - - - - Total Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Add: Non-operating Income		2,037,864		2,037,864
Other Provisions -	Profit before Provision ©	1,292,644,523	1,922,473,332	422,291,633	661,643,542
Total Provision (d) 113,932,217 358,378,498 (130,981,344) 267,785,071 Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Provision against Loans and Advances	113,932,217	358,378,498	(130,981,344)	267,785,071
Profit before Tax (c-d) 1,178,712,306 1,564,094,834 553,272,977 393,858,471 Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Other Provisions	-	-	-	-
Less: Provision for Taxation 217,571,179 283,038,950 65,334,853 105,906,736 Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Total Provision (d)	113,932,217	358,378,498	(130,981,344)	267,785,071
Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Profit before Tax (c-d)	1,178,712,306	1,564,094,834	553,272,977	393,858,471
Net Profit After Tax 961,141,127 1,281,055,884 487,938,124 287,951,735 Less: Minority Interest 1,662 2,535 203 1,245 Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Less: Provision for Taxation	217,571,179	283,038,950	65,334,853	105.906.736
Net Profit Available for Appropriation 961,139,465 1,281,053,349 487,937,921 287,950,490	Net Profit After Tax	961,141,127	1,281,055,884		
	Less: Minority Interest				
Earnings Per Share 1.52 2.02 0.77 0.46	Net Profit Available for Appropriation	961,139,465	1,281,053,349	487,937,921	287,950,490
	Earnings Per Share	1.52	2.02	0.77	0.46

Consolidated Statement of Comprehensive Income (Profit and Loss Account) For the half year ended 31 December (UNAUDITED)

	for the ha	lf year ended 31	for the 2nd quarter ended 31		
		December		December	
	December 31, 2015 Taka	December 31, 2014 Taka	December 31, 2015 Taka	December 31, 2014 Taka	
Net Profit Available for Appropriation	961,139,465	1,281,053,349	487,937,921	287,950,490	
Earnings Per Share (EPS) (Diluted)	1.52	2.02	0.77	0.46	

Chairman Director Managing Director

Head of Finance & Accounts

Company Secretary

Dhaka, January 27, 2016

Consolidated Statement of Changes in Equity

For the half year ended 31 December 2015

Amount in Taka

Particulars	Paid up share capital	Share Premium	General Reserve	Revaluation Reserve	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance as at 01 July 2015	6,328,125,000	8,437,500,000	3,858,571,192	5,094,646,301	6,101,949,730	6,664,769,326	7,304,420,740	45294	43,790,027,583
Issue of Right Share at Premium	-	-				-	-		-
Net Profit for the year after tax	-	-	-	-	-	-	961,139,465		961,139,465
Cash Dividend Paid - FY 2014-15	-	-	-	-	-	-	(2,295,281,250)		(2,295,281,250)
Amount Transferred to Different									
Reserve	-	-	914,997,840		(243,885,888)	1,574,993,774	(2,246,105,726)		-
Addition of Revaluation Reserve of									
Investment	-	-	-	(3,406,339,134)	-	-			(3,406,339,134)
Amount Transferred to Benevolent Fund							(102,737,390)		(102,737,390)
Adjustment made during the year	-	-	-	-	-	-	108,499,824	(13,928)	108,485,896
Balance as at 31 December 2015	6,328,125,000	8,437,500,000	4,773,569,032	1,688,307,167	5,858,063,842	8,239,763,100	3,729,935,662	31,366	39,055,295,169

Consolidated Statement of Changes in Equity

For the half year ended 31 December 2014

Particulars	Paid up share capital	Share Premium	General Reserve	Revaluation Reserve	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Non Controlling Interest	Total
Balance as at 01 July 2014	4,218,750,000	-	3,288,571,575	5,318,230,156	5,939,900,870	5,804,167,046	6,396,837,675	42457	30,966,499,779
Prior year adjustment	-	-	-	-	-	-	-		-
Net Profit for the year after tax	-	-	-	1	-	-	1,281,053,349	2,535.00	1,281,053,349
Cash Dividend Paid - FY 2013-14	-	-	-	-	-	-	(1,937,812,500)		(1,937,812,500)
Amount Transferred to Different	-	-	570,000,000		220,015,706	1,036,500,000	(1,826,515,706)	483.00	-
Addition of Revaluation Reserve of	-	-	-	3,091,937,071	-	-			3,091,937,071
Amount Transferred to Benevolent							(54,315,102)		
Adjustment made during the year	_	-	-	-	-	-	530,172	-	530,172
Balance as at 31 December 2014	4,218,750,000	-	3,858,571,575	8,410,167,227	6,159,916,576	6,840,667,046	3,859,777,888	45,475	33,402,207,871

Chairman

Director

Managing Director

Head of Finance & Accounts

Company Secretary

Consolidated Cash Flow Statement

For the half year ended 31 December 2015

	Amount in Taka		
	December 31, 2015	December 31, 2014	
Cash flow from operating activities:	_	-	
Interest Received	788,690,965	543,981,546	
Interest Paid	(1,644,854,561)	(1,927,625,890)	
Received from capital gain on sale of listed companies shares	1,875,599,712	2,219,149,001	
Dividend Received	1,537,814,201	1,229,193,369	
Fees & Commissions Received	750,335,753	726,452,409	
Cash Paid to Employees	(229,990,519)	(111,395,446)	
Cash Paid to Suppliers	(97,541,463)	(90,967,010)	
Cash Received from Other operating activities	5,374,969	9,768,410	
Cash Paid for Other operating activities	(104,497,401)	(122,208,732)	
Cash Flow before changes in Operating Assets & Liabilities	2,880,931,654	2,476,347,657	
Changes in Operating Assets & Liabilities			
(Increase)/Decrease in Loans & Advances	(216,571,661)	343,056,092	
(Increase)/Decrease in Investment in other Institutions	-	-	
(Increase)/Decrease in other Assets	(114,330,719)	706,927,844	
Increase/(Decrease) in Deposit Received from Banks	5,320,000,000	2,328,251,920	
Increase/(Decrease) in Deposit received from Other Depositors	6,699,416,940	562,545,789	
Increase/(Decrease) in Long Term Debt	(444,281,789)	1,302,513,140	
Increase/(Decrease) in other Liabilities	(954,701,882)	1,474,015,762	
	10,289,530,890	6,717,310,547	
Net Cash from Operating Activities	13,170,462,544	9,193,658,204	
Cash Flow from Investment Activities:			
Cash inflow from Sale of Securities	5,393,532,516	2,051,793,379	
Cash outflow for Purchase of Securities	(18,743,486,333)	(11,296,641,943)	
Cash outflow for Purchase of Fixed Asset	(141,170,222)	(10,386,077)	
Net Cash Used in Investment Activities	(13,491,124,039)	(9,255,234,642)	
Cash Received from Financing Activities			
Dividend paid/received in Cash	(212,468,599)	39,375,000	
Net Cash Used in Financing Activities	(212,468,599)	39,375,000	
Net Increase/(Decrease) in Cash and Cash Equivalent	(533,130,093)	(22,201,437)	
Cash and Cash Equivalent at beginning of the year	10,443,269,044	9,902,280,782	
Closing Cash and Cash Equivalent at end of the year	9,910,138,949	9,880,079,345	
Net Operating Cash Flow Per Share (NOCFPS)	20.81	14.53	

Chairman Director Managing Director

Head of Finance & Accounts

Company Secretary

Statements of Financial Position (Balance Sheet)

as at 31 December 2015

		Amount	in Taka
	NI - 4 -	(Unaudited)	(Audited)
	Note	December 31, 2015	June 30, 2015
Property and Assets			
Cash and Bank Balances		7,908,696,329	7,935,785,087
Investments:		82,930,157,141	73,655,886,745
Capital Investment in ICB Subsidiary Companies		579,499,100	579,499,100
Capital Investment in Other Institutions		463,174,599	463,174,599
Marketable Securities- at market value		75,077,571,786	66,303,301,294
Investment in Bangladesh Fund		6,809,911,656	6,309,911,752
Loans and Advances:		14,549,215,935	14,481,600,529
Margin Loan – Secured		3,762,194,949	3,811,620,025
Unit & Mutual Fund Advance Account – Secured		196,610,548	186,616,304
Consumer Credit Scheme		2,622,171	3,122,786
Bridging Loan		4,981,582	4,981,582
Debenture Loan		21,225,208	21,225,208
Lease Receivables		1,099,955,982	1,034,437,704
Advance against Equity		1,250,000,000	1,296,561,111
Purchase of Debenture		928,562,028	1,222,481,734
Purchase of Bond		550,039,384	251,472,946
Other Loans and Advances		6,733,024,083	6,649,081,130
Premises and Equipment		93,646,248	101,734,103
(at cost less depreciation)			
Other Assets		4,779,978,671	5,151,788,612
Total Assets		110,261,694,323	101,326,795,075
Liabilities and Capital			
Liabilities			
Borrowings:		12,376,066,893	7,169,283,873
Government Loan		256,066,893	369,283,873
Borrowings From Different Banks		12,120,000,000	6,800,000,000
Deposits		56,896,107,550	50,196,690,609
Deferred Interest		1,751,196	1,751,196
Other Liabilities and Provisions		7,249,291,370	5,392,949,575
Carried forward	I	76,523,217,008	62,760,675,254

Statements of Financial Position (Balance Sheet) (Contd.) as at 31 December 2015

Amount in Taka

	NI-4-	(Unaudited)	(Audited)
	Note	December 31, 2015	June 30, 2015
Brought forward		76,523,217,008	62,760,675,254
Capital / Shareholders' Equity		33,738,477,315	38,566,119,821
Paid-up Capital		6,328,125,000	6,328,125,000
Share Premium		8,437,500,000	8,437,500,000
General Reserve		3,811,076,220	3,211,076,220
Revaluation Reserve for Investment		2,522,681,235	5,780,428,749
Reserve for Future Diminution of Securities		5,543,154,730	5,543,154,730
Other Reserves		5,584,186,840	4,354,186,840
Retained Earnings		1,511,753,290	4,911,648,281
Total Liabilities and Shareholders' Equity		110,261,694,323	101,326,795,075
Contra Entries			
Off-Balance Sheet Items:			
Contingent Liabilities:			
		300,000,000	300,000,000
Guarantee to DSE & CSE on behalf of ISTCL		300,000,000	300,000,000
Total Off-Balance Sheet Items		300,000,000	300,000,000
Net Asset Value per Share		53.32	60.94

Chairman Director Managing Director

Head of Finance & Accounts

Company Secretary

Statement of Comprehensive Income (Profit and Loss Account)

For the half year ended 31 December

	For the ha	lf year ended 31 December	For the 2nd quarter ended 31 December		
	December 31, 2015 Taka	December 31, 2014 Taka	December 31, 2015 Taka	December 31, 2014 Taka	
Operating Income					
Interest Income	906,205,854	903,030,880	505,561,655	482,016,022	
Interest paid on Deposits, Borrowings, etc.	(2,642,784,744)	(2,326,437,870)	(1,418,021,290)	(1,078,575,329)	
Net Interest Income	(1,736,578,890)	(1,423,406,989)	(912,459,635)	(596,559,307)	
Dividend	818,281,454	812,896,672	194,156,862	331,917,576	
Capital Gain	1,796,325,633	2,071,638,741	940,778,617	673,657,182	
Fees, Commissions & Service Charges	367,258,112	248,914,459	191,846,209	134,177,560	
Other Operating Income	622,480	2,187,694	432,628	1,546,683	
Total Operating Income	1,245,908,787	1,712,230,576	414,754,682	544,739,693	
Operating Expenses		100.000.000	1		
Salary and Allowances	163,605,130	123,265,756	93,337,645	47,920,866	
Rent, Taxes, Insurance, Electricity, etc.	33,371,733	23,513,504	25,068,385	15,578,217	
Legal Expenses	2,337,601	684,834	1,256,054	297,604	
Postage, Stamps, Telegram & Telephone	3,120,932	2,118,834	1,750,833	1,313,767	
Auditors' Fees	164,800	128,750	71,300	78,750	
Stationary, Printing, Advertisement, etc.	12,119,414	10,955,303	6,526,910	7,551,180	
Directors' Fees & Allowances	816,000	630,000	481,000	385,000	
Repair, Maintenance & Depreciation-Premises & Equipment	15 020 470	12 (2(7(0	7.517.670	(174 024	
Brokerage	15,028,479 41,587,835	12,626,769 32,410,635	7,517,679	6,174,034	
Other Operating Expenses	27,029,567	59,148,553	20,372,547	14,776,729	
Total Operating Expenses	299,181,491	265,482,937	11,042,937 167,425,290	44,421,205 138,497,352	
Operating Profit	946,727,297	1,446,747,639	247,329,392	406,242,341	
Non-operating Income	600	824,300	600	824,300	
Profit before Provision	946,727,897	1,447,571,939	247,329,992	407,066,641	
Provision against Loans and Advances	43,932,217	283,378,498	(190,981,344)	225,285,071	
Provision against Investments	-	-	-	-	
Other Provisions	-	-	-	-	
Total Provision	43,932,217	283,378,498	(190,981,344)	225,285,071	
Profit before Tax	902,795,680	1,164,193,441	438,311,336	181,781,570	
Provision for Taxation	(176,500,875)	(225,964,431)	(44,218,625)	(73,815,992)	
Net Profit Available for Appropriation	726,294,805	938,229,010	394,092,711	107,965,578	
Earnings Per Share (EPS) (Diluted)	1.15	1.48	0.62	0.17	

Statement of Comprehensive Income (Profit and Loss Account) For the half year ended 31 December

	For the ha	lf year ended 31	For the 2nd quarter ended 31		
	D 1 01 0015	December	D 1 21 2015	December	
	December 31, 2015 Taka	December 31, 2014 Taka	December 31, 2015 Taka	December 31, 2014 Taka	
Net Profit Available for Appropriation	726,294,805	938,229,010	394,092,711	107,965,578	
Earnings Per Share (EPS) (Diluted)	1.15	1.48	0.62	0.17	

Chairman Director Managing Director

Head of Finance & Accounts

Company Secretary

Dhaka, January 27, 2016

Cash Flow Statement

For the half year ended 31 December (UNAUDITED)

(UNAUDITED)		
	(Unaudited)	(Unaudited)
	December 31, 2015	December 31, 2014
	Taka	Taka
Cash flow from operating activities:	004.000.070	000 (55 00 (
Interest Received	881,388,970	882,655,026
Interest Paid	(2,467,169,054)	(2,360,759,477)
Received from capital gain on sale of listed shares	1,796,325,633	2,071,638,741
Dividend Received	1,108,839,612	802,796,547
Fees & Commissions Received	131,782,946	248,914,459
Cash Paid to Employees	(163,605,130)	(116,539,887)
Cash Paid to Suppliers	(66,142,959)	(41,547,850)
Cash Received from Other operating activities	623,080	3,011,994
Cash Paid for Other operating activities	(69,433,401)	(92,189,188)
Cash Flow before changes in Operating Assets & Liabilities	1,152,609,695	1,397,980,365
Changes in Operating Assets & Liabilities		
Increase/Decrease in Loans & Advances	(67,615,406)	288,262,921
Increase/Decrease in Investment in other Instutions	-	-
Increase/Decrease in other Assets	980,978,819	(52,863,385)
Increase/Decrease in Deposit Received from other Banks	5,320,000,000	2,328,251,920
Increase/Decrease in Deposit received from Other Depositors	6,699,416,940	562,545,789
Increase/Decrease in Long Term Debt	(113,216,980)	1,444,373,255
Increase/Decrease in other Liabilities	(1,969,177,113)	(59,339,626)
mercuse, becreuse in other bitterings	10,850,386,260	4,511,230,875
Net Cash Flow from Operating Activities (a)	12,002,995,956	5,909,211,240
Cash Flow from Investment Activities:	, , ,	, , ,
Cash inflow from Sale of Securities	4,823,440,148	3,575,844,435
Cash outflow for Purchase of Securities	(16,861,440,602)	(10,357,962,855)
Cash Increase/Decrease From Sale/Purchase of Fixed Asset	8,087,853	(142,046)
Net Cash Employed in Investment Activities (b)	(12,029,912,601)	(6,782,260,466)
Cash Received from Financing Activities	(12,02),712,001)	(0,702,200,400)
Cash Paid against Borrowings	_	_
	(170, 114)	
Dividend paid in Cash Not Cash Passived from Financing Activities ©	(172,114)	-
Net Cash Inguesco (Degrees of the Let)	(172,114)	(052.040.224)
Net Cash Increase/Decrease (a+b+c)	(27,088,758)	(873,049,226)
Opening Cash Balance	7,935,785,087	8,864,526,467
Closing Cash Balance	7,908,696,329	7,991,477,241
Not Omorating Cook Flour Day Share	10.07	0.24
Net Operating Cash Flow Per Share	18.97	9.34

Chairman Director Managing Director

Statement of Changes in Equity

For the half year ended 31 December 2015

Amount in Taka

Particulars	Paid up share capital	Share Premium	General Reserve	Revaluation Reserve	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Total
Balance as at 01 July 2015	6,328,125,000	8,437,500,000	3,211,076,220	5,780,428,749	5,543,154,730	4,354,186,840	4,911,648,281	38,566,119,820
Issue of Right Share capital at Premium	-	-				-	-	-
Net Profit for the year after tax	-	-	-	-	-	-	726,294,805	726,294,805
Cash Dividend Paid - FY 2014-15	-	-	-	-	-	-	(2,214,843,750)	(2,214,843,750)
Amount Transferred to Different Reserve	-	-	600,000,000	-	-	1,230,000,000	(1,830,000,000)	-
Adjusted for Revaluation of Investment for	-	-	-	(3,257,747,514)	-	-	-	(3,257,747,514)
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	(81,346,046)	(81,346,046)
Balance as at 31 December 2015	6,328,125,000	8,437,500,000	3,811,076,220	2,522,681,235	5,543,154,730	5,584,186,840	1,511,753,290	33,738,477,315

Statement of Changes in Equity

For the half year ended 31 December 2014

Particulars	Paid up share capital	Share Premium	General Reserve	Revaluation Reserve	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Total
Balance as at 01 July 2014	4,218,750,000	-	2,711,076,220	6,069,902,778	5,543,154,730	3,754,186,840	3,647,128,713	25,944,199,281
Net Profit for the year after tax	-	-	-	-	-	-	938,229,009.95	938,229,010
Cash Dividend Paid - FY 2013-14	-	-	-	-	-	-	(1,898,437,500)	(1,898,437,500)
Amount Transferred to Different Reserve	-	-	500,000,000	-	-	600,000,000	(1,100,000,000)	-
Adjusted for Revaluation of Investment for	-	-	-	2,993,251,314	-	-	-	2,993,251,314
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	(50,000,000)	(50,000,000)
Balance as at 31 December 2014	4,218,750,000	_	3,211,076,220	9,063,154,092	5,543,154,730	4,354,186,840	1,536,920,223	27,927,242,105

Chairman Director Managing Director Head of Finance & Accounts Company Secretary