Profit & Loss Account for the year ended 31 December 2014

Operating Income 21 17,234,144,546 17,220,884,280 Less: Interest Income 21 17,234,144,546 17,220,884,280 Less: Interest Income 5,034,039,058 5,399,645,585 Income from investment 23 5,937,807,463 4,899,691,585 Income from investment 23 5,937,807,463 4,899,691,585 Commission, exchange and brokerage 24 1,409,731,707 1,510,703,313 Other operating income 25 997,675,201 786,719,178 Total Operating Income 13,429,253,429 12,596,799,600 Operating Expenses 28 12,439,573,86 396,214,761 Legal expenses 28 12,435,798 11,433,121 Postage, stamp, telecommunication, etc. 29 71,874,937 61,632,21 Stationery, printing, advertisements, etc. 30 136,220,875 127,394,109 Managing Director's salary and fees 31 11,498,388 11,700,000 More fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000		Note	2014 Taka	2013 Taka
Less: Interest paid on deposits, borrowings, etc. 22 12,200,105,488 11,821,238,722 Net Interest Income 5,034,039,058 5,399,645,558 Income from investment 23 5,987,807,463 4,899,691,551 Commission, exchange and brokerage 24 1,409,731,707 1,510,703,313 Other operating income 25 997,675,201 786,719,178 Total Operating Income 3,676,697,567 2,931,479,086 Salaries and allowances 26 3,676,697,567 2,931,479,086 Rent, taxes, insurance, electricity, etc. 27 499,535,966 396,214,761 Legal expenses 28 12,435,798 11,433,121 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 3 1,525,435 968,796 Depreciation and repair of bank's assets 34	Operating Income			
Net Interest Income 5,034,039,058 5,399,645,585 Income from investment 23 5,987,807,463 4,899,691,551 Commission, exchange and brokerage 24 1,409,731,707 1,510,703,313 Other operating income 25 997,675,201 786,719,178 Total Operating Income 33,429,253,429 12,596,759,600 Operating Expenses 28 3,676,697,567 2,931,479,086 Salaries and allowances 26 3,676,697,567 2,931,479,086 Rent, taxes, insurance, electricity, etc. 27 499,535,966 396,214,761 Legal expenses 28 12,435,798 11,433,121 Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,338 11,700,000 Directoris fees 32 5,385,901 5,630,807 Auditor's fees 33 2,429,580 800,000 Charges on loan losses 36 1,205,435	Interest income	21	17,234,144,546	17,220,884,280
Income from investment	Less: Interest paid on deposits, borrowings, etc.	22	12,200,105,488	11,821,238,722
Commission, exchange and brokerage 24 1,409,731,707 1,510,703,313 Other operating income 25 997,675,201 786,719,178 Total Operating Income 13,429,253,429 12,596,509,600 Operating Expenses 3 3,676,697,567 2,931,479,086 Salaries and allowances 26 3,676,697,567 2,931,479,086 396,214,761 Legal expenses 28 12,435,798 11,433,121 11,433,121 12,79,24,109 Postage, stamp, telecommunication, etc. 29 71,874,937 66,528,243 35,385,901 15,300,807 Aualitors' fees 31 11,498,388 11,700,000	Net Interest Income		5,034,039,058	5,399,645,558
Other operating income 25 997,675,201 786,719,178 Total Operating Income 13,429,253,429 12,596,759,600 Operating Expenses 3 13,429,253,429 12,596,759,600 Salaries and allowances 26 3,676,697,567 2,931,479,086 Rent, taxes, insurance, electricity, etc. 27 499,535,966 396,214,761 Legal expenses 28 12,435,793 11,143,121 Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,338 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditor' fees 33 2,429,580 800,000 Charges on loan losses 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 36 3,372,861,449 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,000	Income from investment	23	5,987,807,463	4,899,691,551
Total Operating Income	Commission, exchange and brokerage	24	1,409,731,707	1,510,703,313
Operating Expenses Salaries and allowances 26 3,676,697,567 2,931,479,086 Salaries and allowances 27 499,535,966 396,214,761 Legal expenses 28 12,435,798 11,433,121 Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 32 5,385,901 5,630,807 Auditors' fees 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 36 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments and Other Assets 36 806,299,536 2,123,010,566 Provision for Usas, Advances, Investments and Other Assets 36 806,299,536 2,123,010,566 </td <td>Other operating income</td> <td>25</td> <td>997,675,201</td> <td>786,719,178</td>	Other operating income	25	997,675,201	786,719,178
Salaries and allowances 26 3,676,697,567 2,931,479,086 Rent, taxes, insurance, electricity, etc. 27 499,535,966 396,214,761 Legal expenses 28 12,435,798 11,433,121 Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 36 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments and Other Assets 36 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments 36 806,299,536 2,123,010,566 Provision for unc	Total Operating Income		13,429,253,429	12,596,759,600
Rent, taxes, insurance, electricity, etc. 27 499,535,966 396,214,761 Legal expenses 28 12,435,798 11,433,121 Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 36 347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 36 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments and Other Assets 36 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments and Other Assets 36 806,299,536 2,123,010,566	Operating Expenses			
Legal expenses 28 12,435,798 11,433,121 Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 36 347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Profit/(Loss) before Provisions & Taxation 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments and Other Assets 806,299,536 2,123,010,566 Provision for Loans, Advances, Investments 36 2 2,123,010,566 Provision for bad debt offsetting 620,000	Salaries and allowances	26	3,676,697,567	2,931,479,086
Postage, stamp, telecommunication, etc. 29 71,874,937 66,628,243 Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 36 7,081,392,020 7,559,801,919 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 8 68,700,464 - Provision for Loans, Advances, Investments and Other Assets 86,700,464 - - Provision for unclassified loans and advances 68,700,464 - - - - - - - - - - - -	Rent, taxes, insurance, electricity, etc.	27	499,535,966	396,214,761
Stationery, printing, advertisements, etc. 30 136,220,875 127,924,109 Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 36 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments 620,000 - Provision for debat debt offsetting 620,000 2,123,010,566 Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 To	Legal expenses	28	12,435,798	11,433,121
Managing Director's salary and fees 31 11,498,388 11,700,000 Directors' fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 36 Provision for classified loans and advances 68,700,464 - Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments 60,000 - Provision for diminution in value of investments 10,000,000 - Provision for other assets 10,000,000 2,123,010,566 Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Provision for exposure of off-balance sheet ite	Postage, stamp, telecommunication, etc.	29	71,874,937	66,628,243
Directors fees 32 5,385,901 5,630,807 Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 8 Provision for classified loans and advances Provision for unclassified loans and advances 68,700,464 - - Provision for definituition in value of investments - - - Provision for bad debt offsetting 620,000 - - Provision for exposure of off-balance sheet items 37 12,500,000 2,123,010,566 Less: Loss on disposal of subsidiary 39,774,204 - - Provision for exposure of off-balance sheet items 37 12,500,000 2,173,010,566 Less: Loss on disposal of subsidiary	Stationery, printing, advertisements, etc.	30	136,220,875	127,924,109
Auditors' fees 33 2,429,580 800,000 Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 36 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for unclassified loans and advances 68,700,464 - Provision for unclassified loans and advances 68,700,464 - Provision for bad debt offsetting 620,000 - Provision for ther assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Provision for current tax 13.5 2,795,128,912	Managing Director's salary and fees	31	11,498,388	11,700,000
Charges on loan losses 1,205,435 968,796 Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 36 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 68,700,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5 2,795,128,912 2,939,948,685 Provision for Taxes 3,073,367,	Directors' fees	32	5,385,901	5,630,807
Depreciation and repair of bank's assets 34 386,082,449 270,576,487 Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 36 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - - Provision for unclassified loans and advances 68,700,464 - - Provision for unclassified loans and advances 68,700,464 - - Provision for unclassified loans and advances 68,700,464 - - Provision for diminution in value of investments 620,000 - - Provision for bad debt offsetting 620,000 - - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 2,29	Auditors' fees	33	2,429,580	800,000
Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 8 8 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for other assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 888,620,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,174,204 - Profit/(Loss) before Taxes 6143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5 2,795,128,912 2,939,948,685 Provision for Taxes 3,073,367,336	Charges on loan losses		1,205,435	968,796
Other expenses 35 1,544,494,513 1,213,602,271 Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets 8 8 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for other assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 888,620,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,174,204 - Profit/(Loss) before Taxes 6143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5 2,795,128,912 2,939,948,685 Provision for Taxes 3,073,367,336	Depreciation and repair of bank's assets	34	386,082,449	270,576,487
Total Operating Expenses 6,347,861,409 5,036,957,681 Profit/(Loss) before Provisions & Taxation 7,081,392,020 7,559,801,919 Provision for Loans, Advances, Investments and Other Assets Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 1,228,699,563 1,077,358,271 <tr< td=""><td></td><td>35</td><td>1,544,494,513</td><td>1,213,602,271</td></tr<>		35	1,544,494,513	1,213,602,271
Provision for Loans, Advances, Investments and Other Assets 36 Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for other assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 1,228,699,563 1,077,358	Total Operating Expenses		6,347,861,409	
Provision for classified loans and advances 806,299,536 2,123,010,566 Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for other assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Provision for exposure of subsidiary 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Profit/(Loss) before Provisions & Taxation	_	7,081,392,020	7,559,801,919
Provision for unclassified loans and advances 68,700,464 - Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for other assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Provision for exposure of subsidiary 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Provision for Loans, Advances, Investments and Other Assets	36		
Provision for diminution in value of investments - - Provision for bad debt offsetting 620,000 - Provision for other assets 10,000,000 - Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Provision for classified loans and advances		806,299,536	2,123,010,566
Provision for bad debt offsetting Provision for other assets 620,000 1 1,000,000 - 10,000,000 - 10,000,000 - 2,123,010,566 <th< td=""><td>Provision for unclassified loans and advances</td><td></td><td>68,700,464</td><td>-</td></th<>	Provision for unclassified loans and advances		68,700,464	-
Provision for other assets 10,000,000 - 885,620,000 2,123,010,566 Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Provision for diminution in value of investments		-	-
Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Provision for bad debt offsetting		620,000	-
Provision for exposure of off-balance sheet items 37 12,500,000 50,000,000 Total Provisions 898,120,000 2,173,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Provision for other assets		10,000,000	-
Total Provisions 898,120,000 2,773,010,566 Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62			885,620,000	2,123,010,566
Less: Loss on disposal of subsidiary 39,774,204 - Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Provision for exposure of off-balance sheet items	37	12,500,000	50,000,000
Profit/(Loss) before Taxes 6,143,497,816 5,386,791,353 Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Total Provisions		898,120,000	2,173,010,566
Provision for current tax 13.5 2,795,128,912 2,939,948,685 Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Less: Loss on disposal of subsidiary		39,774,204	-
Provision for deferred tax 13.5.1 278,238,424 141,304,692 Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: 5 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Profit/(Loss) before Taxes		6,143,497,816	5,386,791,353
Total Provision for Taxes 3,073,367,336 3,081,253,377 Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations: \$	Provision for current tax	13.5	2,795,128,912	2,939,948,685
Net Profit after Taxes 3,070,130,480 2,305,537,976 Appropriations:	Provision for deferred tax	13.5.1	278,238,424	141,304,692
Appropriations: Statutory reserve 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Total Provision for Taxes		3,073,367,336	3,081,253,377
Appropriations: Statutory reserve 1,228,699,563 1,077,358,271 Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Net Profit after Taxes		3,070,130,480	2,305,537,976
Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Appropriations:			·
Retained surplus (general reserve) carried forward 1,841,430,917 1,228,179,705 Earnings Per Share (EPS) Basic 44 3.49 2.62	Statutory reserve		1,228,699,563	1,077,358,271
Earnings Per Share (EPS) Basic 44 3.49 2.62	•			
Diluted 3.49 2.62	Earnings Per Share (EPS) Basic	44		
	-	=	3.49	2.62

These financial statements should be read in conjunction with the annexed notes.

Md. Abdul Halim Chowdhury
Managing Director

Azizur Rahman **Director** Rumana Sharif

Director

Hafiz Ahmed Mazumder Chairman

Signed as per annexed report on even date

Dr. Jomeshed J. A. Choudhury Aziz Halim Khair Choudhury Chartered Accountants

Dated, Dhaka February 28, 2015 ACNABIN Chartered Accountants