

**Profit and Loss Account (Un-audited)**  
For the period ended from January 01, 2010 to June 30, 2010

	From 01 January to 30 June 2010	From 01 January to 30 June 2009	From 01 April to 30 June 2010	From 01 April to 30 June 2009
Note	Taka	Taka	Taka	Taka
Interest income	4,195,900,982	3,351,967,151	2,300,198,239	1,701,179,142
Less: Interest paid on deposits and borrowings	2,277,805,951	2,244,890,390	1,183,672,730	1,121,525,264
<b>Net interest income</b>	<b>1,918,095,031</b>	<b>1,107,076,761</b>	<b>1,116,525,509</b>	<b>579,653,878</b>
Investment income	1,754,961,501	482,677,549	1,013,405,800	288,960,700
Commission, exchange and brokerage	730,383,553	726,412,894	385,210,595	395,849,965
Other operating income	616,604,762	305,156,162	343,502,084	173,585,216
<b>Total operating income</b>	<b>5,020,044,847</b>	<b>2,621,323,366</b>	<b>2,858,643,988</b>	<b>1,438,049,759</b>
Salary and allowances	817,401,381	637,234,996	361,089,427	325,034,935
Rent, taxes, insurance, electricity etc.	107,720,094	83,752,000	67,112,697	49,711,777
Legal expenses	6,321,061	3,075,754	4,532,112	1,942,783
Postage, stamp, telecommunication etc.	23,222,027	19,739,612	13,409,676	11,554,671
Stationery, printing, advertisement, etc.	55,851,785	51,629,321	26,275,642	28,945,641
Managing director's salary and allowances	3,210,000	3,210,000	1,605,000	1,605,000
Directors' fees and other benefits	2,897,722	956,916	655,529	624,401
Audit fees	-	-	-	-
Charges on loan losses	700,000,000	-	-	-
Repairs, maintenance and depreciation	94,128,196	65,613,670	51,278,273	36,089,900
Other expenses	152,939,123	112,579,520	83,072,328	57,585,397
<b>Total operating expenses</b>	<b>1,963,691,389</b>	<b>977,791,789</b>	<b>609,030,684</b>	<b>513,094,505</b>
<b>Profit before provision</b>	<b>3,056,353,458</b>	<b>1,643,531,577</b>	<b>2,249,613,304</b>	<b>924,955,254</b>
Provision for loans and advances				
Specific provision	-	50,000,000	-	35,000,000
General provision (Including Off B/S items)	150,000,000	100,798,786	90,000,000	50,798,786
	150,000,000	150,798,786	90,000,000	85,798,786
Provision for other classified assets	-	-	-	-
<b>Total provision</b>	<b>150,000,000</b>	<b>150,798,786</b>	<b>90,000,000</b>	<b>85,798,786</b>
<b>Profit before taxes</b>	<b>2,906,353,458</b>	<b>1,492,732,791</b>	<b>2,159,613,304</b>	<b>839,156,468</b>
Provision for taxation	750,000,000	670,000,000	600,000,000	470,000,000
Deferred tax (income)/expenses	-	-	-	-
	750,000,000	670,000,000	600,000,000	470,000,000
<b>Net Profit after taxation</b>	<b>2,156,353,458</b>	<b>822,732,791</b>	<b>1,559,613,304</b>	<b>369,156,468</b>
Retained earnings brought forward from previous year	1,567,288,545	975,132,271	-	-
	<b>3,723,642,003</b>	<b>1,797,865,062</b>	<b>1,559,613,304</b>	<b>369,156,468</b>
<b>Appropriations</b>				
Statutory reserve	(581,270,692)	(298,546,558)	(431,922,661)	(167,831,294)
Transferred to general reserve	-	-	-	-
Dividend (Bonus share)	(1,565,595,000)	(973,815,007)	-	-
	(2,146,865,692)	(1,272,361,565)	(431,922,661)	(167,831,294)
<b>Retained earnings carried forward</b>	<b>1,576,776,311</b>	<b>525,503,497</b>	<b>1,127,690,643</b>	<b>201,325,174</b>
<b>Earnings per share</b>	<b>48.87</b>	<b>18.65</b>	<b>35.35</b>	<b>8.37</b>

Munshi Abu Zakaria  
Vice President

Md. Abdur Rahman Sarker  
Managing Director