BALANCE SHEET (UNAUDITED)
AS AT JUNE 30, 2009

	30-Jun-09 (Taka '000)	31-Dec-08 (Taka '000)
SOURCES OF FUND		
Shareholders' equity		
Share capital	264,000	231,000
Share premium	3,750	3,750
Statutory reserve	250,000	250,000
General reserve	510,000	510,000
Dividend equalisation reserve	70,000	70,000
Retained earnings	68,156	81,615
	1,165,906	**1,146,365**
Long term deposits	**1,879,843**	**1,650,139**
Long term loans	**949,634**	**1,257,344**
Long term liabilites	**506,248**	**541,731**
Provision for doubtful assets	**507,645**	**480,000**
Total	**5,009,276**	**5,075,579**
APPLICATION OF FUND		
Non-current assets		
Long term finances	4,378,553	4,532,800
Investment	173,746	173,746
Property, plant and equipment	35,119	36,595
	4,587,418	**4,743,141**
Current assets		
Cash and cash equivalents	1,373,361	849,361
Accounts receivable and advances	597,618	578,998
Short term finances	454,528	498,701
Current maturity of long term finances	2,041,010	2,081,324
	4,466,517	**4,008,384**
Current liabilities and related provisions		
Current maturity of deposits	2,141,793	1,876,045
Current maturity of long term loans	582,034	758,006
Short term loans	470,000	413,429
Accrued expenses and payables	774,118	571,657
Interest suspense account	76,714	56,809
	4,044,659	**3,675,946**
Net current assets	**421,858**	**332,438**
Total	**5,009,276**	**5,075,579**
Off Balance Sheet items		
Contingent liabilities	**94,389**	**127,724**

STATEMENT OF CHANGES IN EQUITY (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2009

(Taka '000)

	Share capital & Premium*	Statutory reserve	General reserve **	Retained earnings	Total
Balance as at December 31, 2008	234,750	250,000	580,000	81,615	1,146,365
Cash dividend paid for the year 2008	-	-	-	(46,200)	(46,200)
Stock dividend for the year 2008	33,000	-	-	(33,000)	-
Net profit for half year ended 2009	-	-	-	65,741	65,741
Balance as at June 30, 2009	**267,750**	**250,000**	**580,000**	**68,156**	**1,165,906**
Balance as at June 30, 2008	**234,750**	**200,000**	**555,000**	**65,086**	**1,054,836**

* Includes share premium of Tk. 3,750,000
** Includes dividend equalisation reserve of Tk. 70,000,000

PROFIT AND LOSS ACCOUNT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2009

	30-Jun-09 (Taka '000)	30-Jun-08 (Taka '000)
OPERATING REVENUE		
Income from long term financing activities	487,248	465,925
Income from short term financing activities	38,381	32,820
	525,629	**498,745**
OPERATING EXPENSES		
Financial expenses	314,766	303,882
Administrative and other expenses	65,392	48,794
Provision for doubtful assets	48,000	54,000
	428,158	**406,676**
PROFIT BEFORE TAX	**97,471**	**92,069**
PROVISION FOR TAX	**31,730**	**32,363**
NET PROFIT	**65,741**	**59,706**
Basic Earning Per Share (EPS in Tk.)	**24.90**	**22.62**

CASH FLOW STATEMENT (UNAUDITED)
FOR THE HALF YEAR ENDED JUNE 30, 2009

	30-Jun-09 (Taka '000)	30-Jun-08 (Taka '000)
CASH FROM OPERATING ACTIVITIES		
Revenue receipts	532,734	488,217
Interest payments	(311,873)	(384,290)
Payments to employees and suppliers	(63,484)	(61,878)
Changes in operating assets and liabilities	926,371	(318,231)
Income tax paid	(82,564)	(74,360)
	1,001,184	**(350,542)**
CASH FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(5,688)	(1,635)
	(5,688)	**(1,635)**
CASH FROM FINANCING ACTIVITIES		
Receipts of loans	355,371	1,347,847
Repayment of loans	(782,484)	(1,018,245)
Dividend paid	(44,383)	(41,121)
	(471,496)	**288,481**
Net increase/(decrease) in cash and cash equivalents	**524,000**	**(63,696)**
Opening cash and cash equivalents	849,361	834,391
Closing cash and cash equivalents	**1,373,361**	**770,695**

Syed Ehsan Quadir
Managing Director

Avijit Bhattacharjee
Chief Financial Officer