

Dutch-Bangla Bank Limited

Profit and Loss Account

For the three months ended 31 March 2010 (Provisional & Unaudited)

	For the three months ended 31 March (Jan - Mar)	For the three months ended 31 March (Jan - Mar)
	2010 Taka	2009 Taka
Interest income	1,632,902,849	1,506,521,866
Interest paid on deposits and borrowings etc.	828,964,328	1,073,318,919
Net interest income	803,938,521	433,202,947
Investment income	235,250,856	173,064,022
Commission, exchange and brokerage	258,336,785	187,030,954
Other operating income	146,462,387	75,841,212
Total operating income	1,443,988,549	869,139,135
Salary and allowances	258,616,760	152,507,166
Rent, taxes, insurance, electricity, etc.	88,639,476	49,231,134
Legal expenses	328,823	1,262,773
Postage, stamp, telecommunications, etc.	9,529,810	7,950,823
Stationery, printings, advertisements, etc.	28,323,120	23,663,044
Managing Director's salary and allowances	2,533,500	1,107,000
Directors' fees	22,192	40,101
Auditors' fees	-	-
Charges on loan losses	-	-
Depreciation and repair of bank's assets	101,690,011	85,153,156
Other expenses	78,961,615	88,380,730
Total operating expenses	568,645,306	409,295,927
Profit before provision	875,343,243	459,843,208
Provision for loans and off-balance sheet exposures		
Specific provision for loans	23,750,055	73,349,898
General provision for loans	30,072,649	21,048,945
General provision for off-balance sheet exposures	82,172,438	(7,465,374)
	135,995,142	86,933,469
Profit before taxes	739,348,101	372,909,739
Provision for taxation	314,222,943	167,957,709
Net profit after taxation	425,125,158	204,952,030
Appropriations		
Statutory reserve	147,869,620	74,581,948
Retained earnings	277,255,538	130,370,082
Earnings per share (EPS) [Taka]	28.34	13.66