

Balance Sheet

As at 30 September 2012

(Provisional & Un-audited)

(Main Operation and Off-shore Banking Unit)

PROPERTY AND ASSETS	30-Sep-12			31-Dec-11	30-Sep-11
	Taka			Taka (Audited)	Taka
	Main Operation	Off-shore	Total	Total	Total
Cash					
In hand (including foreign currencies)	5,423,302,708	-	5,423,302,708	3,535,950,333	4,997,311,171
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,532,097,097	-	12,532,097,097	7,099,309,591	6,440,284,796
	17,955,399,805	-	17,955,399,805	10,635,259,924	11,437,595,967
Balance with other banks and financial institutions					
In Bangladesh	7,024,717,176	47,591,072	7,072,308,248	4,526,460,395	8,546,269,750
Outside Bangladesh	133,091,866	-	133,091,866	340,123,644	(239,687,074)
	7,157,809,042	47,591,072	7,205,400,114	4,866,584,039	8,306,582,676
Money at call and short notice	8,400,000,000	-	8,400,000,000	5,700,000,000	1,550,000,000
Investments					
Government	11,261,834,096	-	11,261,834,096	9,730,390,385	9,711,203,822
Others	1,064,283,434	-	1,064,283,434	1,167,283,434	1,160,005,664
	12,326,117,530	-	12,326,117,530	10,897,673,819	10,871,209,486
Loans and advances					
Loans, cash credits, overdrafts, etc.	81,197,124,844	-	81,197,124,844	69,564,628,759	68,769,673,603
Bills purchased and discounted	7,948,892,403	-	7,948,892,403	10,096,060,532	6,079,805,558
Lease receivables	-	-	-	8,852	60,766
	89,146,017,247	-	89,146,017,247	79,660,698,143	74,849,539,927
Fixed assets including land, building, furniture and fixtures	4,409,153,047	76,273	4,409,229,320	3,981,914,724	3,853,486,429
Other assets	9,606,619,572	-	9,606,619,572	7,524,905,214	7,367,677,585
Non-banking assets	-	-	-	-	-
TOTAL ASSETS	149,001,116,243	47,667,345	149,048,783,588	123,267,035,863	118,236,092,071
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents	2,539,163,052	-	2,539,163,052	1,829,993,038	1,561,979,542
Deposits and other accounts					
Current deposits and other accounts	22,353,753,947	41,241,918	22,394,995,865	18,915,376,509	17,296,097,464
Bills payable	1,142,241,254	-	1,142,241,254	1,109,713,973	1,149,765,611
Savings bank deposits	41,167,711,613	-	41,167,711,613	37,503,599,605	35,621,987,633
Term deposits	57,106,538,480	-	57,106,538,480	43,182,320,857	43,100,892,578
	121,770,245,294	41,241,918	121,811,487,212	100,711,010,944	97,168,743,286
Other liabilities	13,184,769,415	4,143,660	13,188,913,075	10,433,410,217	9,782,683,047
Subordinated debt	1,352,993,761	-	1,352,993,761	1,352,993,761	1,416,259,476
TOTAL LIABILITIES	138,847,171,522	45,385,578	138,892,557,100	114,327,407,960	109,929,665,351

Shareholders' equity					
Paid up share capital	2,000,000,000	-	2,000,000,000	2,000,000,000	2,000,000,000
Share premium	11,067,500	-	11,067,500	11,067,500	11,067,500
Statutory reserve	4,294,843,434	-	4,294,843,434	3,657,697,682	3,324,571,767
Other reserve	-	-	-	8,352,563	36,617,746
Dividend equalization account	257,364,155	-	257,364,155	257,364,155	102,632,635
Assets revaluation reserve	850,413,777	-	850,413,777	850,413,777	850,413,777
Revaluation reserve of HTM securities	87,438,289	-	87,438,289	106,867,283	67,072,900
Cash dividend paid for the year 2011 @40% (i.e. Taka 4 per share of Taka 10 each for General Public Shareholders and Foreign Sponsors / Shareholders. Local Sponsors did not receive any dividend	-	-	-	309,463,040	-
Retained earnings	2,652,817,566	2,281,767	2,655,099,333	1,738,401,903	1,914,050,395
TOTAL SHAREHOLDERS' EQUITY	10,153,944,721	2,281,767	10,156,226,488	8,939,627,903	8,306,426,720
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	149,001,116,243	47,667,345	149,048,783,588	123,267,035,863	118,236,092,071

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements	-	-	-	-	-
Letters of guarantee	2,956,801,126	-	2,956,801,126	2,411,351,483	3,862,720,631
Irrevocable letters of credit	18,243,150,926	-	18,243,150,926	10,707,929,100	16,053,716,418
Bills for collection	28,014,194,222	-	28,014,194,222	24,829,527,723	23,558,442,980
Other contingent liabilities	106,885,000	-	106,885,000	608,659,881	442,817,630
Total contingent liabilities	49,321,031,274	-	49,321,031,274	38,557,468,187	43,917,697,659

Other commitments

Documentary credits and short term trade-related transactions	-	-	-	-	-
Forward assets purchased and forward deposits placed	-	-	-	-	-
Undrawn note issuance and revolving underwriting facilities	-	-	-	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-	-	-	-
Total other commitments	-	-	-	-	-
Total off-balance sheet items including contingent liabilities	49,321,031,274	-	49,321,031,274	38,557,468,187	43,917,697,659


Chief Financial Officer


Managing Director

Profit and Loss Account
For the Third Quarter (Q3) ended 30 September 2012
(Provisional & Un-audited)
(Main Operation and Off-shore Banking Unit)

	For the nine months ended 30 September (January - September)			For the quarter ended 30 September (July-September)		
	2012 Taka			2011 Taka	2012 Taka	2011 Taka
	Main Operation	Off-shore	Total	Total	Total	Total
Interest income	10,207,396,912	8,374,555	10,215,771,467	7,160,313,106	3,650,279,208	2,710,565,771
Interest paid on deposits and borrowings etc.	5,080,020,910	3,612,160	5,083,633,070	3,624,543,915	1,889,964,117	1,381,269,369
Net interest income	5,127,376,002	4,762,395	5,132,138,397	3,535,769,191	1,760,315,091	1,329,296,403
Investment income	893,334,452	-	893,334,452	887,474,942	302,941,748	249,147,284
Commission, exchange and brokerage	921,625,972	816	921,626,788	1,163,304,331	287,728,247	359,736,628
Other operating income	1,174,236,312	41,627	1,174,277,939	830,339,846	348,234,325	235,660,034
Total operating income	8,116,572,738	4,804,838	8,121,377,576	6,416,888,310	2,699,219,411	2,173,840,349
Salary and allowances	2,005,135,119	800,181	2,005,935,300	1,422,216,000	939,134,056	593,680,621
Rent, taxes, insurance, electricity, etc.	551,696,947	-	551,696,947	406,198,215	193,011,211	154,115,591
Legal expenses	1,220,900	-	1,220,900	635,086	428,045	202,272
Postage, stamp, telecommunications, etc.	138,350,076	-	138,350,076	83,484,391	57,710,404	30,809,314
Stationery, printings, advertisements, etc.	177,442,036	-	177,442,036	177,603,510	54,744,556	72,116,461
Managing Director's salary and allowances	7,028,000	-	7,028,000	7,508,000	2,496,000	2,976,000
Directors' fees	115,442	-	115,442	49,480	44,592	18,030
Auditors' fees	34,400	-	34,400	239,400	-	48,400
Charges on loan losses	-	-	-	146,262,194	-	146,262,194
Depreciation and repair of bank's assets	811,851,253	15,199	811,866,452	558,455,342	309,004,679	207,361,640
Other expenses	539,507,583	-	539,507,583	351,970,061	224,318,590	132,962,473
Total operating expenses	4,232,381,756	815,381	4,233,197,137	3,154,621,679	1,780,892,134	1,340,552,996
Profit before provision	3,884,190,982	3,989,458	3,888,180,440	3,262,266,630	918,327,277	833,287,352
Provision for loans and off-balance sheet exposures						
Specific provision for loans	501,186,588	-	501,186,588	296,586,598	193,894,961	(18,455,629)
General provision for loans	84,140,005	-	84,140,005	109,336,334	45,639,891	45,574,612
General provision for off-balance sheet exposures	112,635,631	-	112,635,631	(25,000,000)	48,344,191	40,054,097
	697,962,224	-	697,962,224	380,922,932	287,879,043	67,173,080
Other provision	500,000	-	500,000	500,000	-	-
Total provisions	698,462,224	-	698,462,224	381,422,932	287,879,043	67,173,080
Profit before taxes	3,185,728,758	3,989,458	3,189,718,216	2,880,843,698	630,448,234	766,114,272
Provision for taxation						
Current tax	1,844,511,401	-	1,844,511,401	1,302,118,689	374,473,883	197,618,810
Deferred tax	(208,636,366)	-	(208,636,366)	42,554,966	(63,358,207)	162,818,227
	1,635,875,034	-	1,635,875,034	1,344,673,655	311,115,675	360,437,037
Net profit after taxation	1,549,853,724	3,989,458	1,553,843,182	1,536,170,043	319,332,559	405,677,235
Appropriations						
Statutory reserve	637,145,752	-	637,145,752	576,168,739	126,149,558	154,168,793
Retained earnings carried forward	912,707,972	3,989,458	916,697,430	960,001,305	193,183,001	251,508,442
Earnings per share (EPS)			7.77	7.68	1.60	2.03


Chief Financial Officer


Managing Director

Cash Flow Statement
For the Third Quarter (Q3) ended 30 September 2012
(Provisional & Un-audited)
(Main Operation and Off-shore Banking Unit)

	For the nine months ended 30 September (Jan-Sep)			For the nine months ended 30 September (Jan-Sep)
	2012			2011
	Taka			Taka
A) Cash flows from operating activities	Main Operation	Off-shore	Total	Total
Interest receipts in cash	11,044,413,606	8,374,555	11,052,788,161	7,542,199,223
Interest payments	(4,279,862,075)	(3,612,160)	(4,283,474,235)	(2,760,659,982)
Dividend receipts in cash	1,827,777	-	1,827,777	800,260
Gain on sale of shares	-	-	-	-
Gain on sale of securities	-	-	-	-
Recoveries of loan previously written-off	-	-	-	-
Fee and commission receipts in cash	393,970,070	816	393,970,886	368,261,859
Cash payments to employees	(2,042,849,139)	(800,181)	(2,043,649,320)	(1,447,136,528)
Cash payments to suppliers	(836,370,370)	-	(836,370,370)	(525,865,635)
Income taxes paid	(1,698,005,332)	-	(1,698,005,332)	(1,099,960,078)
Receipts from other operating activities	1,701,768,564	41,627	1,701,810,191	1,623,613,765
Payments for other operating activities	(1,123,505,272)	-	(1,123,505,272)	(1,103,206,433)
Operating profit before changes in operating assets and liabilities	3,161,387,830	4,004,657	3,165,392,487	2,598,046,450
Increase/(decrease) in operating assets and liabilities				
Statutory deposits	3,561,908,000	-	3,561,908,000	3,179,926,000
Purchase /sale of trading securities	6,295,837,561	-	6,295,837,561	(457,362,942)
Loans and advances to other banks	-	-	-	-
Loans and advances to customers	(9,707,664,298)	-	(9,707,664,298)	(6,957,816,297)
Other assets	42,592,266	-	42,592,266	(51,426,707)
Deposits from other banks	(72,318,588)	-	(72,318,588)	(3,740,119,234)
Deposits from customers	16,864,173,369	-	16,864,173,369	13,730,799,424
Other liabilities account of customers	1,225,843,197	-	1,225,843,197	(140,620,288)
Other liabilities	119,357,515	(4,004,657)	115,352,858	236,732,166
Net cash from operating activities	21,491,116,852	-	21,491,116,852	8,398,158,572
B) Cash flows from investing activities				
Payments for purchase of securities	(7,573,703,839)	-	(7,573,703,839)	486,393,830
Proceeds from sale of securities	-	-	-	-
Purchase of property, plant and equipment	(1,051,844,595)	-	(1,051,844,595)	(1,381,681,264)
Sale proceeds of property, plant and equipment	1,212,181	-	1,212,181	7,629,099
Net cash used in investing activities	(8,624,336,253)	-	(8,624,336,253)	(887,658,335)
C) Cash flows from financing activities				
Receipts from issue of loan capital and debt securities	-	-	-	-
Dividends paid	(303,701,826)	-	(303,701,826)	(232,097,280)
Net cash from financing activities	(303,701,826)	-	(303,701,826)	(232,097,280)
D) Net increase / (decrease) in cash (A+B+C)	12,563,078,773	-	12,563,078,773	7,278,402,957
E) Cash and cash-equivalents at beginning of year	21,402,586,079	-	21,402,586,079	14,018,406,741
F) Cash and cash-equivalents at end of the period (D+E)	33,965,664,852	-	33,965,664,852	21,296,809,698
Net Operating Cash Flow Per Share (NOCFPS)			107.46	41.99


Chief Financial Officer


Managing Director

Dutch-Bangla Bank Limited
Statement of Changes in Equity
For the Third Quarter (Q3) ended 30 September 2012 (Provisional & Un-audited)
(Main Operation and Off-shore Banking Unit)

(Amount in Taka)

Particulars	For the nine months ended 30 September 2012 (January - September)										
	Paid up share capital	Share premium	Statutory reserve	Other reserve	Dividend equalization account	Proposed dividend		Assets revaluation reserve	Revaluation reserve of HTM securities	Retained earnings	Total
						Cash	Bonus share				
Balance at 1 January 2012	2,000,000,000	11,067,500	3,657,697,682	8,352,563	257,364,155	309,463,040	-	850,413,777	106,867,283	1,738,401,903	8,939,627,903
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-	-
Restated balance	2,000,000,000	11,067,500	3,657,697,682	8,352,563	257,364,155	309,463,040	-	850,413,777	106,867,283	1,738,401,903	8,939,627,903
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	(8,352,563)	-	-	-	-	(19,428,994)	-	(27,781,557)
Currency translation differences	-	-	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid for the year 2011	-	-	-	-	-	(309,463,040)	-	-	-	-	(309,463,040)
Net profit for the nine months ended 30 September 2012	-	-	-	-	-	-	-	-	-	1,553,843,182	1,553,843,182
Issue of share capital	-	-	-	-	-	-	-	-	-	-	-
Appropriations during the period	-	-	637,145,752	-	-	-	-	-	-	(637,145,752)	-
Balance at 30 September 2012	2,000,000,000	11,067,500	4,294,843,434	-	257,364,155	-	-	850,413,777	87,438,289	2,655,099,333	10,156,226,488
Balance at 30 September 2011	2,000,000,000	11,067,500	3,324,571,767	36,617,746	102,632,635	-	-	850,413,777	67,072,900	1,914,050,394	8,306,426,720


Chief Financial Officer


Managing Director