

Dutch-Bangla Bank Limited
Profit and Loss Account
For the first quarter ended 31 March 2013 (Provisional & Unaudited)
(Main Operation and Off-shore Banking Unit)

	Notes	For the three months ended 31 March (Jan - Mar)			For the three months ended 31 March (Jan - Mar)
		2013			2012
		Taka			Taka
		Main Operation	Off-shore	Total	Total
Interest income		3,461,216,234	4,133,779	3,465,350,013	3,110,741,579
Interest paid on deposits and borrowings etc.		1,791,045,469	1,655,408	1,792,700,877	1,488,859,900
Net interest income		1,670,170,765	2,478,371	1,672,649,136	1,621,881,679
Investment income		373,157,789	-	373,157,789	298,506,187
Commission, exchange and brokerage		340,531,168	779	340,531,947	335,207,865
Other operating income		448,987,660	117,862	449,105,522	335,406,369
Total operating income		2,832,847,382	2,597,012	2,835,444,394	2,591,002,100
Salary and allowances		765,309,522	966,815	766,276,337	473,582,203
Rent, taxes, insurance, electricity, etc.		210,067,915	-	210,067,915	172,218,821
Legal expenses		556,239	-	556,239	295,552
Postage, stamp, telecommunications, etc.		54,722,542	-	54,722,542	39,239,214
Stationery, printings, advertisements, etc.		142,667,765	-	142,667,765	54,203,960
Managing Director's salary and allowances		2,016,000	-	2,016,000	2,516,000
Directors' fees		39,212	-	39,212	43,250
Auditors' fees		-	-	-	-
Charges on loan losses		-	-	-	-
Depreciation and repair of bank's assets		306,110,217	60,292	306,170,509	249,349,084
Other expenses		418,142,948	229,203	418,372,151	176,992,662
Total operating expenses		1,899,632,360	1,256,310	1,900,888,670	1,168,440,746
Profit before provision		933,215,022	1,340,702	934,555,723	1,422,561,354
Provision for loans and off-balance sheet exposures					
Specific provision for loans		337,909,000	-	337,909,000	226,483,120
General provision for loans		56,000,000	-	56,000,000	(16,336,903)
General provision for off-balance sheet exposures		116,204,052	-	116,204,052	70,890,777
		510,113,052	-	510,113,052	281,036,994
Other provision		-	-	-	500,000
Total provision		510,113,052	-	510,113,052	281,536,994
Profit before taxes		423,101,970	1,340,702	424,442,671	1,141,024,360
Provision for taxation					
Current tax		271,431,579	-	271,431,579	631,293,784
Deferred tax		(147,275,276)	-	(147,275,276)	(103,097,798)
		124,156,303	-	124,156,303	528,195,986
Net profit after taxation		298,945,667	1,340,702	300,286,368	612,828,374
Appropriations					
Statutory reserve		-	-	84,888,534	227,641,066
Retained earnings		298,945,667	1,340,702	215,397,834	385,186,408
Earnings per share (EPS) (Taka)	4			1.50	3.06


Chief Financial Officer


Managing Director