Consolidated Balance Sheet (Un-audited)
as at September 30, 2017

PROPERTY AND ASSETS	Sep-17 Taka	Dec-16 Taka
Cash	96,790,827	105,411,536
In hand (including foreign currencies)	3,017,277	1,932,642
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	93,773,550	103,478,894
Balance with banks and other financial institutions	1,896,370,897	394,563,911
In Bangladesh	1,896,370,897	394,563,911
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investments	232,895,217	183,690,397
Government	-	-
Others	232,895,217	183,690,397
Leases, loans and advances	13,548,738,179	13,908,926,709
Leases	2,469,726,878	2,333,280,526
Loans, cash credits, overdrafts, etc.	11,079,011,301	11,575,646,183
Bills purchased and discounted	-	-
Fixed assets including premises, furniture and fixtures	282,525,105	261,252,367
Other assets	1,595,945,753	1,399,561,063
Non - financial institutional assets	-	-
Total assets	17,653,265,978	16,253,405,983
LIABILITIES AND CAPITAL		
Liabilities		
Borrowing from banks, other financial institutions and agents	5,210,610,380	4,449,514,575
Deposits and other accounts	9,359,234,333	8,951,624,628
Current deposits	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	9,256,808,679	8,829,876,446
Bearer certificates of deposit	-	-
Other deposits	102,425,654	121,748,182
Other liabilities	1,568,088,775	1,365,282,933
Total liabilities	16,137,933,488	14,766,422,136
Capital / Shareholders' equity	1,471,193,134	1,455,413,734
Paid- up capital	1,206,079,010	1,148,646,680
Statutory reserve	189,508,603	177,548,615
Proposed Dividend	-	-
Retained earnings	75,605,521	129,218,439
Non-controlling interest	44,139,357	31,570,113
Total Equity	1,515,332,490	1,486,983,847
Total liabilities and Shareholders' equity	17,653,265,978	16,253,405,983
Net asset value per share (Re-stated)	12.20	12.07

(Syed Monir Hossain)
SAVP & CFO (CC)

(Subash Chandra Moulick FCS)
SVP & Company Secretary

(Abdul Hamid Mia)
Managing Director

(Engr. A.Z.M Akramul Haq)
Director & Chairman EC

(Dr. Mizanur Rahman Shelley)
Chairman

AMARSTOCK

Consolidated Profit & Loss Account (Un-audited)

For the 3rd quarter ended on September 30, 2017

	Jan-September 2017 Taka	Jan-September 2016 Taka	July-September 2017 Taka	July-September 2016 Taka
OPERATING INCOME				
Interest income	1,293,261,635	1,236,356,376	459,592,827	457,695,309
Interest paid on deposits, borrowings, etc.	(1,053,190,168)	(900,558,001)	(416,244,911)	(321,120,874)
Net interest income	240,071,467	335,798,375	43,347,916	136,574,435
Investment income	8,971,490	17,765,195	(20,870,425)	2,593,566
Commission, exchange and brokerage	36,092,159	14,718,398	13,289,380	4,694,699
Other operating income	20,977,856	16,387,078	8,917,978	(8,435,626)
Total operating income (A)	306,112,972	384,669,046	44,684,849	135,427,074
OPERATING EXPENSES				
Salaries and allowances	68,005,956	55,539,277	21,651,888	18,617,225
Rent, taxes, insurance, electricity, etc.	12,974,760	12,338,542	4,550,075	4,173,308
Legal expenses	239,650	504,575	64,500	196,235
Postage, stamp, telecommunication, etc.	2,499,794	3,043,871	844,694	891,016
Stationery, printing, advertisements, etc.	3,114,524	3,133,518	570,161	410,446
Managing Director's salary and benefits	4,992,390	2,684,167	1,712,445	1,567,500
Directors' fees & meeting expenses	2,324,229	2,275,484	875,912	573,477
Auditors' fees	172,500	-	-	-
Charges on loan losses	-	-	-	-
Depreciation and repair of assets	8,308,441	6,452,276	3,736,736	2,048,802
Other expenses	8,664,499	9,439,304	2,004,412	2,062,995
Total operating expenses (B)	111,296,743	95,411,014	36,010,823	30,541,004
Profit before provision against lease, loans and advances (C=A-B)	194,816,229	289,258,032	8,674,026	104,886,070
Provision against lease, loans and advances	15,208,322	110,054,682	6,502,146	48,863,179
Provision for diminution in value of investments	11,137,575	7,286,345	(37,842,315)	(442,150)
Other provisions	-	-	-	-
Total provision (D)	26,345,897	117,341,027	(31,340,169)	48,421,029
Total profit before taxes (C-D)	168,470,332	171,917,005	40,014,195	56,465,041
Provision for Income Tax	82,689,355	116,361,103	13,405,943	43,369,354
Net profit after Tax	85,780,977	55,555,902	26,608,252	13,095,687
Attributable to:	85,780,977	55,555,902	26,608,252	13,095,687
Shareholder of the Company	73,211,734	51,941,475	18,666,552	12,225,959
Non-controlling interest	12,569,244	3,614,427	7,941,700	869,728
Appropriations				
Statutory reserve	11,959,988	10,682,217	6,849,103	2,774,438
Retained surplus	73,820,990	44,873,685	19,759,149	10,321,249
Earnings per share (EPS) (Re-stated)	0.71	0.46	0.22	0.11

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Consolidated Statement of Cash Flows (Un-audited)

For the 3rd quarter ended September 30, 2017

		Sep-17 Taka	Sep-16 Taka
A)	Cash flows from operating activities		
	Interest receipts in cash	1,138,070,239	1,075,630,047
	Interest payments	(979,466,856)	(810,502,201)
	Dividend receipts	16,736,830	11,953,646
	Fees and commission receipts in cash	28,873,727	11,774,718
	Recoveries of loans previously written off	-	-
	Cash payments to employees	(72,998,346)	(58,223,444)
	Cash payments to suppliers	-	-
	Income taxes paid	(140,025,781)	(34,557,700)
	Receipts from other operating activities	13,212,516	22,198,628
	Payments for other operating activities	(22,901,856)	(27,765,724)
	Cash generated from operating activities before changes in operating assets and liabilities	(18,499,527)	190,507,970
	Increase / decrease in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase of trading securities (Treasury bills)	-	-
	Lease, loans and advances to banks and other FIs	-	-
	Lease, loans and advances to customers	360,188,530	(1,891,702,319)
	Other assets	(196,384,690)	1,187,120,886
	Deposits from other banks / borrowings	1,100,000,000	650,000,000
	Deposits from customers	(673,067,767)	(560,123,678)
	Other liabilities account of customers	-	-
	Trading liabilities	-	-
	Other deposits	(19,322,528)	52,993,268
	Other liabilities	202,805,842	127,434,904
		774,219,387	(434,276,939)
	Net cash flows from operating activities	792,718,914	(243,768,969)
B)	Cash flows from investing activities		
	Proceeds from sale of securities	281,395,189	169,904,935
	Payments for purchases of securities	(375,285,990)	(177,186,741)
	Purchase of property, plant and equipment	(27,913,268)	(860,911)
	Payment against lease obligation	-	-
	Proceeds from sale of property, plant and equipment	279,708	-
	Net cash used in investing activities	(121,524,361)	(8,142,717)
C)	Cash flows from financing activities		
	Share capital-for subsidiary	-	-
	Receipts of long term loan	1,300,000,000	1,830,000,000
	Repayment of long term loan	(1,363,383,507)	(1,141,634,354)
	Net draw down/(payment) of short term loan	940,858,757	(410,600,496)
	Dividend paid	(55,483,526)	-
	Net Cash flows from financing activities	821,991,724	277,765,150
D)	Net increase / (decrease) in cash and cash equivalents (A+ B + C)	1,493,186,277	25,853,464
E)	Effects of exchange rate changes on cash and cash equivalents	-	-
F)	Cash and cash equivalents at beginning of the year	499,975,447	675,275,704
G)	Cash and cash equivalents at end of the year (D+E+F)	1,993,161,724	701,129,168
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	3,017,277	2,278,618
	Balance with Bangladesh Bank and its agent bank (s)	-	-
	(including foreign currencies)	93,773,550	95,593,691
	Balance with banks and other financial institutions	1,896,370,897	603,256,859
	Money at call and short notice	-	-
	Prize bonds	-	-
		1,993,161,724	701,129,168
	Net operating cash flow per share (Re-stated)	6.57	(2.02)

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AMARSTOCK

Consolidated Statement of Changes in Shareholders Equity (Un-audited)

For the 3rd quarter ended September 30, 2017

(Amount in Taka)

Particulars	Paid-up capital	Statutory reserve	Retained earnings	Total	Non-controlling interest	Total Equity
Balance as at January 01,2017	1,148,646,680	177,548,615	129,218,439	1,455,413,734	31,570,113	1,486,983,847
Dividend for 2016;						
5% Stock Dividend	57,432,330	-	(57,432,330)	-	-	-
5% Cash Dividend			(57,432,334)	(57,432,334)		(57,432,334)
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-
Transfer to provision against Lease, Loan & Investments	-	-	-	-	-	-
Net profit up to September 30,2017		-	73,211,734	73,211,734	12,569,244	85,780,977
Issuance of Bonus shares	-	-	-	-	-	-
Transfer to statutory reserve	-	11,959,988	(11,959,988)	-	-	-
Balance as at September 30, 2017	1,206,079,010	189,508,603	75,605,521	1,471,193,134	44,139,357	1,515,332,490

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