Southeast Bank Limited and its Subsidiaries
Consolidated Balance Sheet
as at 30 September 2018

	Note	Provisional and unaudited 30 Sep 2018 Taka	31 Dec 2017 Taka
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)		3,759,879,432	3,010,982,975
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		15,803,469,360	17,968,153,354
		19,563,348,792	**20,979,136,329**
Balance with other banks and financial institutions			
In Bangladesh		3,306,883,030	3,196,881,943
Outside Bangladesh		3,681,172,446	1,082,725,811
		6,988,055,476	**4,279,607,754**
Money at call and on short notice		**5,046,300,000**	**3,643,950,000**
Investments			
Government		49,039,980,491	50,204,799,973
Others		12,851,223,432	12,706,244,499
		61,891,203,923	**62,911,044,472**
Loans and advances/investments	2		
Loans, cash credit, overdrafts etc./investments		246,410,367,386	223,657,502,019
Bills purchased and discounted		13,607,188,294	10,659,214,310
		260,017,555,680	**234,316,716,329**
Fixed assets including premises, furniture and fixtures		**9,308,544,857**	**9,321,796,126**
Other assets		**4,171,509,399**	**3,835,803,180**
Non-banking assets		-	-
Total assets		**366,986,518,128**	**339,288,054,190**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents		12,400,000,000	7,400,000,000
Subordinated bond		11,013,731,975	10,181,648,728
Other borrowings		**23,413,731,975**	**17,581,648,728**
Deposits and other accounts	3		
Current/Al-wadeeah current accounts and other accounts		41,043,843,799	35,511,525,367
Bills payable		2,957,592,515	4,933,769,345
Savings bank/Mudaraba savings bank deposits		25,873,432,331	23,896,582,534
Fixed deposits/Mudaraba fixed deposits		214,181,682,291	205,486,197,802
		284,056,550,936	**269,828,075,048**
Other liabilities		**31,246,606,804**	**26,044,632,850**
Total liabilities		**338,716,889,715**	**313,454,356,626**
Capital/shareholders' equity	4		
Paid up capital		10,544,927,020	9,169,501,760
Statutory reserve		10,010,866,463	9,170,000,000
Revaluation reserve		4,504,958,728	4,534,239,054
Other reserve		247,650,000	247,650,000
Foreign currency translation reserve		(27,434,769)	(14,142,765)
Retained earnings		2,978,545,910	2,716,398,712
Total shareholders' equity		**28,259,513,352**	**25,823,646,761**
Non-controlling interest		**10,115,061**	**10,050,803**
Total liabilities and shareholders' equity		**366,986,518,128**	**339,288,054,190**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		62,387,333,387	57,138,532,985
Letters of guarantee		19,115,205,706	15,924,963,164
Irrevocable letters of credit		44,054,536,574	44,195,137,436
Bills for collection		25,554,603,751	22,666,586,856
Other contingent liabilities		1,031,359,000	1,744,473,000
Total contingent liabilities		**152,143,038,417**	**141,669,693,441**
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	827,101,200
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total other commitments		-	**827,101,200**
Total off-balance sheet items including contingent liabilities		**152,143,038,417**	**142,496,794,641**

Chairman

Director

Managing Director

Chief Financial Officer (Acting)

Company Secretary

Southeast Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 30 September 2018

	Note	Jan 01, 2018 to Sep 30, 2018	Jan 01, 2017 to Sep 30, 2017	Provisional and unaudited July 01, 2018 to Sep 30, 2018	Provisional and unaudited July 01, 2017 to Sep 30, 2017
		Taka	Taka	Taka	Taka
Interest income/profit on investments		17,484,855,089	12,407,339,365	6,106,293,352	4,351,559,234
Interest paid/profit shared on deposits and borrowings etc.		(13,993,470,735)	(9,762,041,020)	(4,902,895,873)	(3,352,136,204)
Net interest income/net profit on investments		**3,491,384,354**	**2,645,298,345**	**1,203,397,479**	**999,423,030**
Investment income		3,761,777,192	4,191,110,272	1,386,503,573	1,451,033,626
Commission, exchange and brokerage		2,702,674,265	2,489,289,118	926,975,941	812,755,622
Other operating income		655,549,213	627,334,694	206,457,550	248,950,265
Total operating income (A)		**7,120,000,670**	**7,307,734,083**	**2,519,937,064**	**2,512,739,513**
		10,611,385,024	**9,953,032,428**	**3,723,334,543**	**3,512,162,543**
Salaries and allowances		1,342,522,373	1,315,394,072	482,496,637	521,234,614
Rent, taxes, insurance, electricity, etc.		742,869,834	660,038,129	247,053,492	233,052,083
Legal expenses		1,073,089	1,384,154	215,239	185,347
Postage, stamp, telecommunication, etc.		145,506,893	143,680,566	47,232,630	51,795,952
Stationery, printing, advertisements, etc.		119,069,260	109,056,845	42,091,938	34,997,142
Managing Director's salary and fees		7,721,500	7,686,923	2,685,500	2,685,500
Directors' fees		2,062,099	2,361,946	512,749	561,371
Auditors' fees		750,000	1,095,000	250,000	750,000
Depreciation and repair		328,959,378	325,865,393	112,480,467	119,287,834
Other expenses		946,915,335	864,268,550	327,773,224	326,419,846
Total operating expenses (B)		**3,637,449,761**	**3,430,831,578**	**1,262,791,876**	**1,290,969,690**
Profit before provision (C=A-B)		**6,973,935,263**	**6,522,200,850**	**2,460,542,667**	**2,221,192,853**
Provision for loans and advances/investments		(111,110,024)	814,200,000	(99,600,000)	241,200,000
General provision		2,486,788,908	955,000,000	1,316,303,191	220,000,000
Specific provision		**2,375,678,885**	**1,769,200,000**	**1,216,703,191**	**461,200,000**
Provision for diminution in value of investments		477,472,879	(231,853,418)	(130,835,682)	(329,277,916)
Other provisions		(170,000,000)	200,800,000	37,200,000	88,800,000
Total provision (D)		**2,683,151,763**	**1,738,146,582**	**1,123,067,509**	**220,722,084**
Total profit before taxation (E=C-D)		**4,290,783,500**	**4,784,054,268**	**1,337,475,158**	**2,000,470,769**
Provision for taxation		1,858,995,161	2,407,725,305	451,405,806	811,151,640
Current		(40,000,000)	9,622,000	4,000,000	9,622,000
Deferred		**1,818,995,161**	**2,417,347,305**	**455,405,806**	**820,773,640**
Net profit after taxation		**2,471,788,339**	**2,366,706,963**	**882,069,352**	**1,179,697,130**
Net profit after taxation attributable to:					
Equity holders' of the Bank		2,471,724,081	2,366,584,588	882,009,620	1,179,395,394
Non-controlling interest		64,258	122,375	59,732	301,736
Net profit after taxation		**2,471,788,339**	**2,366,706,963**	**882,069,352**	**1,179,697,130**
Appropriations					
Statutory reserve		**840,866,463**	-	**257,605,545**	
		840,866,463	-	**257,605,545**	-
Retained surplus during the period		**1,630,921,877**	**2,366,706,963**	**624,463,807**	**1,179,697,130**
Earnings per share (par value Taka 10)	6	**2.34**	**2.24**	**0.84**	**1.12**

Chairman

Director

Managing Director

Chief Financial Officer (Acting)

Company Secretary

Southeast Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity

For the period ended 30 September 2018

Provisional and unaudited

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Translation reserve	Retained earnings	Total	Non-controlling interest	Total equity of the Group
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2018	9,169,501,760	9,170,000,000	4,534,239,054	247,650,000	(14,142,765)	2,716,398,712	25,823,646,761	10,050,803	25,833,697,564
Changes in accounting policy/ Prior year adjustments	-	-	-	-	-	-	-	-	-
Restated balance	9,169,501,760	9,170,000,000	4,534,239,054	247,650,000	(14,142,765)	2,716,398,712	25,823,646,761	10,050,803	25,833,697,564
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	(29,280,325)	-	-	-	(29,280,325)	-	(29,280,325)
Currency translation differences	-	-	-	-	(13,292,004)	6,714,839	(6,577,165)	-	(6,577,165)
Net gains and losses not recognized in the income statement	-	-	(29,280,325)	-	(13,292,004)	6,714,839	(35,857,490)	-	(35,857,490)
Net profit for the period	-	-	-	-	-	2,471,724,081	2,471,724,081	64,258	2,471,788,339
Cash dividend	-	-	-	-	-	-	-	-	-
Issue of share capital/ Bonus share	1,375,425,259	-	-	-	-	(1,375,425,259)	-	-	-
Appropriation made during the period									
Statutory reserve	-	840,866,463	-	-	-	(840,866,463)	-	-	-
Balance as at 30 September 2018	10,544,927,020	10,010,866,463	4,504,958,728	247,650,000	(27,434,769)	2,978,545,910	28,259,513,352	10,115,061	28,269,628,413
Balance as at 30 September 2017	9,169,501,760	9,170,000,000	4,604,199,400	247,650,000	(21,454,375)	3,739,365,080	26,909,261,865	10,125,535	26,919,387,400

Southeast Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement

for the period ended 30 September 2018

	Provisional and unaudited	
	30 Sep 2018	30 Sep 2017
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	21,107,868,721	16,570,493,233
Interest payments	(11,179,124,194)	(7,748,966,218)
Dividend receipts	117,540,413	191,126,834
Fees and commission receipts in cash	2,702,674,265	2,489,289,118
Recoveries on loans previously written-off	279,321,115	35,716,081
Cash payments to employees	(1,350,243,873)	(1,323,080,995)
Cash payments to suppliers	(100,418,899)	(130,121,715)
Income taxes paid	(1,572,453,276)	(1,919,081,835)
Receipts from other operating activities	655,059,762	591,515,883
Payments for other operating activities	(1,886,901,738)	(1,673,828,021)
Operating profit before changes in operating assets and liabilities (i)	**8,773,322,298**	**7,083,062,363**
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,050,921,356	1,816,635,912
Purchase of trading securities	(926,132,928)	(6,884,917,361)
Loans and advances to customers	(25,709,678,745)	(25,880,670,209)
Other assets	(340,105,358)	(819,600,261)
Deposits from other banks	832,083,247	2,336,813,625
Deposits from customers	11,501,363,772	16,355,996,129
Other liabilities	585,348,058	802,487,503
Cash generated from (used in) operating assets and liabilities (ii)	**(13,006,200,598)**	**(12,273,254,661)**
Net cash from operating activities (A=i+ii)	**(4,232,878,300)**	**(5,190,192,298)**
B. Cash flows from investing activities:		
Proceeds from sale of securities	37,120,009,929	62,330,424,877
Payments for purchase of securities	(33,970,552,660)	(58,246,033,180)
Purchase of fixed assets	(233,092,672)	(662,154,819)
Sale of fixed assets	489,451	(1,950,476)
Net cash used in investing activities (B)	**2,916,854,049**	**3,420,286,402**
C. Cash flows from financing activities:		
Dividends paid	-	(1,833,900,352)
Receipts from issue of loan capital & debt security	5,000,000,000	-
Payments for redemption of loan capital & debt security	-	-
Payment against lease obligation	(8,204,713)	-
Receipts from issue of ordinary shares	-	-
Net cash used in financing activities (C)	**4,991,795,287**	**(1,833,900,352)**
D. Net increase (decrease) in cash and cash equivalents (A+B+C)	3,675,771,036	(3,603,806,248)
E. Effects of exchange rate changes on cash and cash equivalents	19,558,409	10,619,837
F. Cash and cash equivalents at beginning of the period	28,907,035,123	27,147,986,883
G. Cash and cash equivalents at end of the period (D+E+F)	**32,602,364,568**	**23,554,800,472**
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	3,759,879,432	2,959,217,141
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	15,803,469,360	16,523,441,766
Balance with other banks and financial institutions	6,988,055,476	2,763,251,166
Money at call and on short notice	5,046,300,000	1,304,100,000
Treasury bills	998,955,500	-
Prize bond	5,704,800	4,790,400
	32,602,364,568	**23,554,800,472**

Southeast Bank Limited
Balance Sheet
as at 30 September 2018

	Provisional and unaudited	
	30 Sep 2018	31 Dec 2017
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	3,757,045,557	3,010,980,173
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	15,803,469,360	17,968,153,354
	19,560,514,917	**20,979,133,527**
Balance with other banks and financial institutions		
In Bangladesh	3,306,883,030	3,196,881,943
Outside Bangladesh	3,492,954,898	965,226,853
	6,799,837,928	**4,162,108,796**
Money at call and on short notice	**5,046,300,000**	**3,643,950,000**
Investments		
Government	49,039,980,491	50,204,799,973
Others	10,162,334,996	10,118,368,557
	59,202,315,487	**60,323,168,530**
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	243,916,493,076	221,191,785,619
Bills purchased and discounted	13,607,188,294	10,659,214,310
	257,523,681,370	**231,850,999,929**
Fixed assets including premises, furniture and fixtures	**8,719,781,381**	**8,708,569,268**
Other assets	**9,647,200,907**	**9,241,315,075**
Non - banking assets	-	-
Total assets	**366,499,631,991**	**338,909,245,125**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	12,400,000,000	7,400,000,000
Subordinated bond	10,949,079,604	10,181,648,728
Other borrowings	**23,349,079,604**	**17,581,648,728**
Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts	41,036,404,536	35,516,538,988
Bills payable	2,957,592,515	4,933,769,345
Savings bank/Mudaraba savings bank deposits	25,873,432,331	23,896,582,534
Fixed deposits/Mudaraba fixed deposits	214,181,682,291	205,486,197,802
	284,049,111,672	**269,833,088,669**
Other liabilities	**30,968,378,309**	**25,732,763,716**
Total liabilities	**338,366,569,585**	**313,147,501,113**
Capital/shareholders' equity		
Paid up capital	10,544,927,020	9,169,501,760
Statutory reserve	10,010,866,463	9,170,000,000
Revaluation reserve	4,504,958,728	4,534,239,054
Other reserve	247,650,000	247,650,000
Retained earnings	2,824,660,195	2,640,353,198
Total shareholders' equity	**28,133,062,406**	**25,761,744,012**
Total liabilities and shareholders' equity	**366,499,631,991**	**338,909,245,125**
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	62,387,333,387	57,138,532,985
Letters of guarantee	19,115,205,706	15,924,963,164
Irrevocable letters of credit	44,054,536,574	44,195,137,436
Bills for collection	25,554,603,751	22,666,586,856
Other contingent liabilities	1,031,359,000	1,744,473,000
Total contingent liabilities	**152,143,038,417**	**141,669,693,441**
Other commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	827,101,200
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total other commitments	-	**827,101,200**
Total off-balance sheet items including contingent liabilities	**152,143,038,417**	**142,496,794,641**

Chairman

Director

Managing Director

Chief Financial Officer (Acting)

Company Secretary

Southeast Bank Limited

Profit and Loss Account
For the period ended 30 September 2018

	Provisional and unaudited			
	Jan 01, 2018 to Sep 30, 2018	Jan 01, 2017 to Sep 30, 2017	July 01, 2018 to Sep 30, 2018	July 01, 2017 to Sep 30, 2017
	Taka	Taka	Taka	Taka
Interest income/profit on investments	17,464,743,030	12,367,650,420	6,095,099,940	4,386,996,878
Interest paid/profit shared on deposits and borrowings etc.	(13,992,105,503)	(9,767,316,570)	(4,901,420,016)	(3,352,136,204)
Net interest income/net profit on investments	**3,472,637,527**	**2,600,333,850**	**1,193,679,924**	**1,034,860,674**
Investment income	3,714,609,624	4,131,752,937	1,351,151,683	1,396,273,348
Commission, exchange and brokerage	2,618,034,575	2,411,373,903	904,486,422	789,398,454
Other operating income	623,224,485	551,880,532	192,692,338	200,266,393
	6,955,868,684	**7,095,007,371**	**2,448,330,444**	**2,385,938,195**
Total operating income (A)	**10,428,506,211**	**9,695,341,222**	**3,642,010,368**	**3,420,798,869**
Salaries and allowances	1,317,204,021	1,295,315,166	473,882,871	513,993,310
Rent, taxes, insurance, electricity, etc.	727,710,358	649,249,225	241,731,358	228,914,058
Legal expenses	1,066,900	1,162,932	215,325	126,733
Postage, stamp, telecommunication, etc.	144,573,157	143,068,215	46,980,558	51,595,673
Stationery, printing, advertisements, etc.	117,170,684	107,799,178	41,438,929	34,641,017
Managing Director's salary and fees	7,721,500	7,686,923	2,685,500	2,685,500
Directors' fees	1,894,099	2,231,946	480,749	561,371
Auditors' fees	750,000	1,095,000	250,000	750,000
Depreciation and repair of bank's assets	303,291,638	283,501,933	103,837,283	102,521,965
Other expenses	919,639,778	842,258,889	319,412,563	220,541,156
Total operating expenses (B)	**3,541,022,135**	**3,333,369,407**	**1,230,915,136**	**1,156,330,784**
Profit before provision (C=A-B)	**6,887,484,076**	**6,361,971,815**	**2,411,095,232**	**2,264,468,085**
Provision for loans and advances/investments				
General provision	(111,110,024)	814,200,000	(99,600,000)	241,200,000
Specific provision	2,486,788,908	955,000,000	1,316,303,191	220,000,000
	2,375,678,885	**1,769,200,000**	**1,216,703,191**	**461,200,000**
Provision for diminution in value of investments	477,472,879	(281,628,151)	(130,835,682)	(199,964,220)
Other provisions	(170,000,000)	200,800,000	37,200,000	88,800,000
Total provision (D)	**2,683,151,763**	**1,688,371,849**	**1,123,067,509**	**350,035,780**
Total profit before taxation (C-D)	**4,204,332,313**	**4,673,599,966**	**1,288,027,723**	**1,914,432,305**
Provision for taxation				
Current	1,850,000,000	2,390,378,000	445,000,000	802,378,000
Deferred	(40,000,000)	9,622,000	4,000,000	9,622,000
	1,810,000,000	**2,400,000,000**	**449,000,000**	**812,000,000**
Net profit after taxation	**2,394,332,313**	**2,273,599,966**	**839,027,723**	**1,102,432,305**
Appropriations				
Statutory reserve	**840,866,463**	-	**257,605,545**	
	840,866,463	-	**257,605,545**	-
Retained surplus during the period	**1,553,465,851**	**2,273,599,966**	**581,422,178**	**1,102,432,305**
Earnings per share (par value Taka 10)	**2.27**	**2.16**	**0.80**	**1.05**

Chairman **Director** **Managing Director**

Chief Financial Officer (Acting) **Company Secretary**

Southeast Bank Limited

Statement of Changes in Equity

For the period ended 30 September 2018

Provisional and unaudited

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2018	9,169,501,760	9,170,000,000	4,534,239,054	247,650,000	2,640,353,198	25,761,744,012
Changes in accounting policy/ prior year adjustments	-	-	-	-	-	-
Restated balance	9,169,501,760	9,170,000,000	4,534,239,054	247,650,000	2,640,353,198	25,761,744,012
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	(29,280,325)	-	-	(29,280,325)
Currency translation differences	-	-	-	-	6,266,405	6,266,405
Net gains and losses not recognized in the income statement	-	-	(29,280,325)	-	6,266,405	(23,013,920)
Net profit for the period	-	-	-	-	2,394,332,313	2,394,332,313
Cash dividend	-	-	-	-	-	-
Issue of share capital/ Bonus share	1,375,425,259	-	-	-	(1,375,425,259)	-
Appropriation made during the period						
Statutory reserve	-	840,866,463	-	-	(840,866,463)	-
Balance as at 30 September 2018	10,544,927,020	10,010,866,463	4,504,958,728	247,650,000	2,824,660,195	28,133,062,406
Balance as at 30 September 2017	9,169,501,760	9,170,000,000	4,604,199,400	247,650,000	3,619,648,774	26,810,999,934

Southeast Bank Limited

Cash Flow Statement
for the period ended 30 September 2018

	Provisional and unaudited	
	30 Sep 2018	30 Sep 2017
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	21,087,756,661	16,530,804,288
Interest payment	(11,177,758,962)	(7,754,241,768)
Dividend receipts	87,191,614	154,187,034
Fees and commission receipts in cash	2,618,034,575	2,411,373,903
Recoveries on Loans previously written-off	279,321,115	35,716,081
Cash payments to employees	(1,324,925,521)	(1,303,002,089)
Cash payments to suppliers	(98,520,323)	(128,864,048)
Income taxes paid	(1,492,341,343)	(1,905,578,340)
Receipts from other operating activities	622,735,034	516,061,721
Payments for other operating activities	(1,858,045,635)	(1,637,714,299)
Operating profit before changes in operating assets and liabilities (i)	**8,743,447,216**	**6,918,742,483**
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,050,921,356	1,816,635,912
Purchase of trading securities	(926,132,928)	(6,663,654,508)
Loans and advances to customers	(25,681,520,835)	(25,769,503,976)
Other assets	(348,985,015)	(880,033,622)
Deposits from other banks	767,430,876	2,344,501,444
Deposits from customers	11,488,910,887	15,797,185,718
Other liabilities	612,722,200	878,397,933
Cash generated from (used in) operating assets and liabilities (ii)	**(13,036,653,459)**	**(12,476,471,098)**
Net cash from operating activities (A=i+ii)	**(4,293,206,243)**	**(5,557,728,615)**
B. Cash flows from investing activities:		
Proceeds from sale of securities	37,120,009,929	62,330,424,877
Payments for purchase of securities	(33,970,552,660)	(58,246,033,180)
Purchase of fixed assets	(233,022,387)	(336,665,766)
Sale of fixed assets	489,451	(1,950,476)
Net cash used in investing activities (B)	**2,916,924,334**	**3,745,775,455**
C. Cash flows from financing activities:		
Receipts from issue of loan capital & debt security	-	-
Payments for redemption of loan capital & debt security	5,000,000,000	-
Dividends paid	-	(1,833,900,352)
Payment against lease obligation	(8,204,713)	-
Receipts from issue of ordinary shares	-	-
Net cash used in financing activities (C)	**4,991,795,287**	**(1,833,900,352)**
D. Net increase (decrease) in cash and cash equivalents (A+B+C)	3,615,513,378	(3,645,853,512)
E. Effects of exchange rate changes on cash and cash equivalents	6,266,405	7,624,965
F. Cash and cash equivalents at beginning of the period	28,789,533,363	27,077,268,889
G. Cash and cash equivalents at end of the period (D+E+F)	**32,411,313,145**	**23,439,040,343**
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	3,757,045,557	2,956,795,031
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	15,803,469,360	16,523,441,766
Balance with other banks and financial institutions	6,799,837,928	2,649,913,145
Money at call and on short notice	5,046,300,000	1,304,100,000
Treasury bills	998,955,500	-
Prize bond	5,704,800	4,790,400
	32,411,313,145	**23,439,040,343**

1. Reporting entity

1.1 Change of accounting policy

Accounting policies in these financial statements are same as those applied in its last annual financial statements of December 31, 2017.

1.2 Basis of consolidation

The consolidated financial statements include the financial statements of Southeast Bank Limited and its four subsidiaries Southeast Bank Capital Services Limited, Southeast Financial Services (UK) Limited, Southeast Financial Services (Australia) Pty Limited, Southeast Exchange Company (South Africa) Pty Limited, for the period ended on September 30, 2018.

1.3 Earnings per share

The Group and the Bank present basic earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group/ Bank by the weighted average number of ordinary shares outstanding during the period.

	30 September 2018 Taka	31 December 2017 Taka
2 Consolidated Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments		
Southeast Bank Limited	243,916,493,076	221,191,785,619
Southeast Bank Capital Services Limited	2,493,874,310	2,465,716,400
	246,410,367,386	223,657,502,019
Less: Inter company balance eliminated	-	-
	246,410,367,386	223,657,502,019
Bills purchased and discounted		
Southeast Bank Limited	13,607,188,294	10,659,214,310
Southeast Bank Capital Services Limited	-	-
	13,607,188,294	10,659,214,310
	260,017,555,680	234,316,716,329
3 Consolidated deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Southeast Bank Limited	41,036,404,536	35,516,538,988
Southeast Bank Capital Services Limited	33,865,521	27,524,421
	41,070,270,057	35,544,063,409
Less: Inter company balance eliminated	26,426,257	32,538,042
	41,043,843,799	35,511,525,367
Bills payable		
Southeast Bank Limited	2,957,592,515	4,933,769,345
Southeast Bank Capital Services Limited	-	-
	2,957,592,515	4,933,769,345
Savings bank/Mudaraba savings bank deposits		
Southeast Bank Limited	25,873,432,331	23,896,582,534
Southeast Bank Capital Services Limited	-	-
	25,873,432,331	23,896,582,534
Fixed deposits/Mudaraba fixed deposits		
Southeast Bank Limited	214,181,682,291	205,486,197,802
Southeast Bank Capital Services Limited	-	-
	214,181,682,291	205,486,197,802
Less: Inter company balance eliminated	-	-
	214,181,682,291	205,486,197,802
	284,056,550,936	269,828,075,048

		30 September 2018	31 December 2017
		Taka	Taka
4	**Share Capital**		
	Authorised		
	1,500,000,000 Ordinary shares of Tk 10 each	**15,000,000,000**	**15,000,000,000**
	Issued, subscribed and paid up		
	378,164,970 ordinary shares of Tk 10 each issued for cash	3,781,649,700	3,781,649,700
	676,327,732 ordinary shares of Tk 10 each issued as bonus shares	6,763,277,320	5,387,852,060
	1,054,492,702	**10,544,927,020**	**9,169,501,760**
	Shareholders' Equity		
	Paid up capital	10,544,927,020	9,169,501,760
	Statutory reserve	10,010,866,463	9,170,000,000
	Revaluation reserve	4,504,958,728	4,534,239,054
	Other reserve	247,650,000	247,650,000
	Foreign currency translation reserve	(27,434,769)	(14,142,765)
	Retained earnings	2,978,545,910	2,716,398,712
		28,259,513,352	**25,823,646,761**

		30 September 2018	30 September 2017
		Taka	Taka
5	**Net Asset Value (NAV) per share**		
	Net Asset Value (NAV)	28,259,513,352	26,909,261,865
	Number of ordinary shares outstanding	1,054,492,702	916,950,176
	Net Asset Value (NAV) per share	**26.80**	**29.35**

		Jan-Sep 2018	Jan-Sep 2017	July-Sep 2018	July-Sep 2017
		Taka	Taka	Taka	Taka
6	**Earnings per share (Consolidated)**				
	Net profit after tax for the period ended 30 September (Taka)	2,471,788,339	2,366,706,963	882,069,352	1,179,697,130
	Number of ordinary shares outstanding	1,054,492,702	1,054,492,702	1,054,492,702	1,054,492,702
	Earnings per share (EPS) (Taka)*	**2.34**	**2.24**	**0.84**	**1.12**

* Earnings per share has been calculated in accordance with BAS 33: Earnings Per Share (EPS). Previous year's figures have been adjusted for the issue of bonus shares during the year.

		30 September 2018	30 September 2017
		Taka	Taka
7	**Net Operating Cash Flow per share (NOCFPS)**		
	Net Operating Cash Flow	(4,232,878,300)	(5,190,192,298)
	Number of ordinary shares outstanding	1,054,492,702	916,950,176
	Net Operating Cash Flow per share (NOCFPS)	**(4.01)**	**(5.66)**

The financial statements of the period ended on 30 September 2018 are available in website of the bank. The address of the website is *www.southeastbank.com.bd*

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