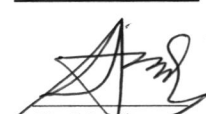


# Southeast Bank Limited and its subsidiaries

## Consolidated Balance Sheet As at 30 June 2015

| <b>PROPERTY AND ASSETS</b>   | <b>Provisional and unaudited</b> |                          |
|--|----------------------------------|--------------------------|
|  | <b>June 30, 2015</b>             | <b>December 31, 2014</b> |
|  | <b>Taka</b>                      | <b>Taka</b>              |
| <b>Cash</b>  |                                  |                          |
| In hand (including foreign currencies)   | 2,068,335,232                    | 1,598,090,832            |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) | 12,524,496,659                   | 13,859,383,546           |
|  | 14,592,831,891                   | 15,457,474,378           |
| <b>Balance with other banks and financial institutions</b>                     |                                  |                          |
| In Bangladesh  | 2,370,004,002                    | 4,283,513,456            |
| Outside Bangladesh   | 1,139,179,749                    | 1,482,742,437            |
|  | 3,509,183,751                    | 5,766,255,893            |
| <b>Money at call and on short notice</b>                                       | 627,300,000                      | 548,300,000              |
| <b>Investments</b>   |                                  |                          |
| Government   | 48,972,481,855                   | 50,185,301,263           |
| Others   | 6,115,996,577                    | 6,193,292,021            |
|  | 55,088,478,432                   | 56,378,593,284           |
| <b>Loans and advances/investments</b>  |                                  |                          |
| Loans, cash credit, overdrafts etc./investments                                | 152,862,395,073                  | 141,778,213,208          |
| Bills purchased and discounted   | 7,314,462,032                    | 5,292,593,001            |
|  | 160,176,857,105                  | 147,070,806,209          |
| <b>Fixed assets including premises, furniture and fixtures</b>                 | 7,881,563,874                    | 7,912,999,072            |
| <b>Other assets</b>  | 3,554,005,791                    | 3,473,971,663            |
| <b>Non - banking assets</b>  | -                                | -                        |
| <b>Total assets</b>  | <b>245,430,220,845</b>           | <b>236,608,400,499</b>   |
| <b>LIABILITIES AND CAPITAL</b>   |                                  |                          |
| <b>Liabilities</b>   |                                  |                          |
| Borrowings from other banks, financial institutions and agents                 | 7,815,605,867                    | 7,815,918,510            |
| <b>Deposits and other accounts</b>   |                                  |                          |
| Current/Al-wadeeah current accounts and other accounts                         | 21,496,923,067                   | 18,935,054,107           |
| Bills payable  | 3,334,715,303                    | 2,701,462,407            |
| Savings bank/Mudaraba savings bank deposits                                    | 16,251,642,698                   | 13,531,823,040           |
| Fixed deposits/Mudaraba fixed deposits   | 155,976,048,799                  | 154,304,204,148          |
| Bearer certificates of deposit   | -                                | -                        |
| Other deposits   | -                                | -                        |
|  | 197,059,329,867                  | 189,472,543,702          |
| Other liabilities  | 15,983,125,645                   | 14,766,543,554           |
| <b>Total liabilities</b>   | <b>220,858,061,379</b>           | <b>212,055,005,766</b>   |
| <b>Capital/shareholders' equity</b>  |                                  |                          |
| Paid up capital  | 9,169,501,760                    | 9,169,501,760            |
| Statutory reserve  | 8,433,302,441                    | 7,792,812,001            |
| Revaluation reserve  | 4,696,431,777                    | 4,670,865,467            |
| Other reserves   | 247,650,000                      | 247,650,000              |
| Translation Reserve  | 69,431                           | 243,022                  |
| Retained earnings  | 2,015,280,121                    | 2,662,138,895            |
| <b>Total shareholders' equity</b>  | <b>24,562,235,530</b>            | <b>24,543,211,145</b>    |
| <b>Non-controlling interest</b>  | 9,923,936                        | 10,183,588               |
| <b>Total liabilities and shareholders' equity</b>                              | <b>245,430,220,845</b>           | <b>236,608,400,499</b>   |
| <b>OFF-BALANCE SHEET ITEMS</b>   |                                  |                          |
| <b>Contingent liabilities</b>  |                                  |                          |
| Acceptances and endorsements   | 39,349,082,621                   | 30,725,219,938           |
| Letters of guarantee   | 15,035,555,026                   | 14,253,372,667           |
| Irrevocable letters of credit  | 24,753,362,285                   | 31,246,712,370           |
| Bills for collection   | 16,167,731,934                   | 14,739,309,970           |
| Value of Bangladesh Sanchaypatra   | 1,423,529,000                    | 1,220,084,000            |
|  | 96,729,260,866                   | 92,184,698,945           |
| <b>Other commitments</b>   |                                  |                          |
| 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          | -                                | -                        |
|  | -                                | -                        |
| <b>Total off-balance sheet items including contingent liabilities</b>          | <b>96,729,260,866</b>            | <b>92,184,698,945</b>    |


  
**Mohammad Aminul Haque**  
 Chief Financial Officer

  
**Shahid Hossain**  
 Managing Director

**Southeast Bank Limited and its subsidiaries**  
**Consolidated Profit and Loss Account**  
**For the half year ended from January 01, 2015 to June 30, 2015**

|   | January 01, 2015 to<br>June 30, 2015 | January 01, 2014<br>to June 30, 2014 | April 01, 2015 to<br>June 30, 2015 | April 01, 2014<br>to June 30, 2014 |
|---|--------------------------------------|--------------------------------------|------------------------------------|------------------------------------|
|   | Taka                                 | Taka                                 | Taka                               | Taka                               |
| Interest income/profit on investments                       | 8,924,156,821                        | 9,656,603,102                        | 4,468,817,657                      | 4,843,588,487                      |
| Interest paid/profit shared on deposits and borrowings etc. | (7,414,867,925)                      | (8,457,827,221)                      | (3,733,333,604)                    | (4,225,059,058)                    |
| <b>Net interest income/net profit on investments</b>        | <b>1,509,288,896</b>                 | <b>1,198,775,881</b>                 | <b>735,484,054</b>                 | <b>618,529,429</b>                 |
| Investment income   | 2,396,473,011                        | 2,701,281,697                        | 1,248,915,589                      | 1,475,728,698                      |
| Commission, exchange and brokerage                          | 1,419,274,759                        | 1,351,051,098                        | 704,613,818                        | 701,765,775                        |
| Other operating income                                      | 391,992,134                          | 281,885,995                          | 249,282,228                        | 164,719,743                        |
| <b>Total operating income (A)</b>                           | <b>4,207,739,905</b>                 | <b>4,334,218,790</b>                 | <b>2,202,811,635</b>               | <b>2,342,214,216</b>               |
|   | <b>5,717,028,801</b>                 | <b>5,532,994,671</b>                 | <b>2,938,295,689</b>               | <b>2,960,743,645</b>               |
| Salaries and allowances                                     | 612,247,266                          | 587,540,910                          | 324,824,518                        | 324,043,297                        |
| Rent, taxes, insurance, electricity etc.                    | 306,395,855                          | 277,808,535                          | 158,360,294                        | 156,955,222                        |
| Legal expenses  | 447,603                              | 388,370                              | 227,784                            | 388,370                            |
| Postage, stamp, telecommunication etc.                      | 80,056,179                           | 76,086,512                           | 39,608,660                         | 38,951,713                         |
| Stationery, printing, advertisements etc.                   | 55,377,483                           | 56,706,347                           | 17,232,046                         | 29,259,336                         |
| Managing Director's salary and fees                         | 3,900,000                            | 3,900,000                            | 1,950,000                          | 1,950,000                          |
| Directors' fees and expenses                                | 721,832                              | 2,427,587                            | 490,836                            | 808,271                            |
| Auditors' fees  | -                                    | -                                    | -                                  | -                                  |
| Charges on loan losses                                      | -                                    | -                                    | -                                  | -                                  |
| Depreciation and repair of Bank's assets                    | 161,816,134                          | 154,940,048                          | 78,912,556                         | 82,573,927                         |
| Other expenses  | 370,574,459                          | 359,871,050                          | 203,663,867                        | 131,730,888                        |
| <b>Total operating expenses (B)</b>                         | <b>1,591,536,811</b>                 | <b>1,519,669,358</b>                 | <b>825,270,559</b>                 | <b>766,661,023</b>                 |
| <b>Profit before provision (C=A-B)</b>                      | <b>4,125,491,990</b>                 | <b>4,013,325,313</b>                 | <b>2,113,025,130</b>               | <b>2,194,082,622</b>               |
| Provision for loans and advances/investments                |                                      |                                      |                                    |                                    |
| General provision   | 98,578,770                           | 450,913,800                          | 71,274,030                         | 160,913,800                        |
| Specific provision  | 457,971,230                          | -                                    | 217,562,344                        | -                                  |
|   | 556,550,000                          | 450,913,800                          | 288,836,374                        | 160,913,800                        |
| Provision for off-balance sheet items                       | 43,450,000                           | 89,086,200                           | (28,733,178)                       | 13,880,100                         |
| Provision for diminution in value of investments            | 353,345,647                          | 315,176,572                          | 80,798,153                         | 229,064,372                        |
| Other provisions  | -                                    | -                                    | -                                  | -                                  |
| <b>Total provision (D)</b>                                  | <b>953,345,647</b>                   | <b>855,176,572</b>                   | <b>340,901,349</b>                 | <b>403,858,272</b>                 |
| <b>Total profit before tax (C-D)</b>                        | <b>3,172,146,343</b>                 | <b>3,158,148,741</b>                 | <b>1,772,123,781</b>               | <b>1,790,224,350</b>               |
| Provision for taxation                                      |                                      |                                      |                                    |                                    |
| Current   | 1,500,000,000                        | 1,617,324,100                        | 870,000,000                        | 947,324,100                        |
| Deferred  | -                                    | -                                    | -                                  | -                                  |
|   | 1,500,000,000                        | 1,617,324,100                        | 870,000,000                        | 947,324,100                        |
| <b>Net profit after tax</b>                                 | <b>1,672,146,343</b>                 | <b>1,540,824,641</b>                 | <b>902,123,781</b>                 | <b>842,900,250</b>                 |
| <b>Net profit after tax attributable to:</b>                |                                      |                                      |                                    |                                    |
| Equity holders' of the Bank                                 | 1,672,347,982                        | 1,542,506,194                        | 901,911,884                        | 843,669,198                        |
| Non-controlling interest                                    | (201,639)                            | (1,681,552)                          | 211,897                            | (768,948)                          |
| <b>Net profit after tax</b>                                 | <b>1,672,146,343</b>                 | <b>1,540,824,641</b>                 | <b>902,123,781</b>                 | <b>842,900,250</b>                 |
| <b>Appropriations</b>                                       |                                      |                                      |                                    |                                    |
| Statutory reserve   | 640,490,440                          | 640,990,827                          | 352,272,616                        | 349,074,581                        |
|   | 640,490,440                          | 640,990,827                          | 352,272,616                        | 349,074,581                        |
| Retained surplus during the period                          | 1,031,655,903                        | 899,833,814                          | 549,851,165                        | 493,825,669                        |
| <b>(*) Earnings per share (par value Taka 10)</b>           | <b>1.82</b>                          | <b>1.68</b>                          | <b>0.98</b>                        | <b>0.92</b>                        |

  
**Mohammad Aminul Haque**  
Chief Financial Officer

  
**Shahid Hossain**  
Managing Director

Southeast Bank Limited and its subsidiaries

Consolidated Statement of Changes in Equity  
For the half year ended from January 01, 2015 to June 30, 2015

| Particulars  | Paid up capital | Statutory reserve | Revaluation reserve | Other reserves | Translation Reserve | Retained earnings | Total           | Non-controlling interest | Total Equity    |
|--|-----------------|-------------------|---------------------|----------------|---------------------|-------------------|-----------------|--------------------------|-----------------|
|  | <u>Taka</u>     | <u>Taka</u>       | <u>Taka</u>         | <u>Taka</u>    | <u>Taka</u>         | <u>Taka</u>       | <u>Taka</u>     | <u>Taka</u>              | <u>Taka</u>     |
| <b>Balance as at 1 January 2015</b>                                | 9,169,501,760   | 7,792,812,001     | 4,670,865,467       | 247,650,000    | 243,022             | 2,662,138,895     | 24,543,211,145  | 10,183,588               | 24,553,394,733  |
| Changes in accounting policy/ prior year adjustments               | -               | -                 | -                   | -              | -                   | 300,000           | 300,000         | (58,013)                 | 241,987         |
| <b>Restated balance</b>  | 9,169,501,760   | 7,792,812,001     | 4,670,865,467       | 247,650,000    | 243,022             | 2,662,438,895     | 24,543,511,145  | 10,125,575               | 24,553,636,720  |
| Surplus/deficit on account of revaluation of properties            | -               | -                 | -                   | -              | -                   | -                 | -               | -                        | -               |
| Surplus/deficit on account of revaluation of investments           | -               | -                 | 25,566,310          | -              | -                   | -                 | 25,566,310      | -                        | 25,566,310      |
| Currency translation difference                                    | -               | -                 | -                   | -              | (173,591)           | (3,591,052)       | (3,764,643)     | -                        | (3,764,643)     |
| <b>Net gains and losses not recognized in the income statement</b> | -               | -                 | 25,566,310          | -              | (173,591)           | (3,591,052)       | 21,801,667      | -                        | 21,801,667      |
| Net profit for the year  | -               | -                 | -                   | -              | -                   | 1,672,347,982     | 1,672,347,982   | (201,639)                | 1,672,146,343   |
| Cash dividend  | -               | -                 | -                   | -              | -                   | (1,375,425,264)   | (1,375,425,264) | -                        | (1,375,425,264) |
| Issue of bonus share   | -               | -                 | -                   | -              | -                   | -                 | -               | -                        | -               |
| <b>Appropriation made during the year</b>                          | -               | -                 | -                   | -              | -                   | -                 | -               | -                        | -               |
| Statutory reserve  | -               | 640,490,440       | -                   | -              | -                   | (640,490,440)     | -               | -                        | -               |
| Transfer to SEBL Foundation  | -               | -                 | -                   | -              | -                   | (300,000,000)     | (300,000,000)   | -                        | (300,000,000)   |
| <b>Balance as at June 30, 2015</b>                                 | 9,169,501,760   | 8,433,302,441     | 4,696,431,777       | 247,650,000    | 69,431              | 2,015,280,121     | 24,562,235,530  | 9,923,936                | 24,572,159,466  |
| <b>Balance as at June 30, 2014</b>                                 | 9,169,501,760   | 7,085,812,104     | 4,444,542,688       | 247,650,000    | (185,082)           | 1,072,810,020     | 22,020,131,490  | 8,798,170                | 22,028,929,660  |

**Southeast Bank Limited**  
**Consolidated Cash Flow Statement**  
**For the half year ended from January 01, 2015 to June 30, 2015**

Provisional and unaudited

|  | January 01, 2015 to<br>June 30, 2015 | January 01, 2014 to<br>June 30, 2014 |
|--|--------------------------------------|--------------------------------------|
|  | Taka                                 | Taka                                 |
| <b>A. Cash Flow from Operating Activities :</b>                                |                                      |                                      |
| Interest receipts in cash  | 10,870,534,686                       | 11,962,294,458                       |
| Interest payment   | (7,117,246,294)                      | (7,834,426,155)                      |
| Dividend Income/ Investment Income   | 60,265,268                           | 56,522,944                           |
| Fees and commission receipts in cash   | 1,419,274,759                        | 1,351,051,098                        |
| Recoveries on Loans previously written-off                                     | 128,622,220                          | 3,865,389                            |
| Cash payments to employees   | (616,147,266)                        | (591,440,910)                        |
| Cash payments to suppliers   | (349,708,182)                        | (60,020,436)                         |
| Income taxes paid  | (1,422,177,089)                      | (1,760,724,353)                      |
| Receipts from other operating activities                                       | 264,899,983                          | 278,020,606                          |
| Payments for other operating activities  | (867,724,560)                        | (643,168,848)                        |
| <b>Operating profit before changes in operating assets and liabilities (i)</b> | <b>2,370,593,525</b>                 | <b>2,761,973,794</b>                 |
| <b>Increase / (Decrease) in operating Assets and Liabilities</b>               |                                      |                                      |
| Sale of trading securities   | 209,575,577                          | 1,346,968,771                        |
| Purchase of trading securities   | (121,559,121)                        | (909,313,626)                        |
| Loans & advances to customers  | (13,106,050,896)                     | (6,534,088,812)                      |
| Other Assets   | 311,489,200                          | (256,430,337)                        |
| Deposits from other banks  | (312,643)                            | (5,217,705,956)                      |
| Deposits from customers  | 7,289,164,534                        | 13,022,454,079                       |
| Other Liabilities  | 294,410,826                          | (301,872,209)                        |
| <b>Cash received/(paid) from operating assets and liabilities (ii)</b>         | <b>(5,123,282,523)</b>               | <b>1,150,011,910</b>                 |
| <b>Net cash flows from operating activities (A=i+ii)</b>                       | <b>(2,752,688,998)</b>               | <b>3,911,985,703</b>                 |
| <b>B. Cash Flow from Investing Activities :</b>                                |                                      |                                      |
| Proceeds from sale of securities   | 36,214,351,154                       | 53,141,543,683                       |
| Payments for purchase of securities  | (37,341,809,376)                     | (60,122,946,770)                     |
| Purchase of fixed assets   | (100,172,635)                        | (93,057,359)                         |
| Sale of fixed assets   | 109,681                              | -                                    |
| <b>Net cash inflow/(outflow) from investing activities (B)</b>                 | <b>(1,227,521,176)</b>               | <b>(7,074,460,447)</b>               |
| <b>C. Cash flows from financing activities :</b>                               |                                      |                                      |
| Payment of dividend  | (1,375,425,264)                      | (1,397,257,411)                      |
| Payment against lease obligation   | (9,410,117)                          | 6,496,830                            |
| <b>Net cash inflow/(outflow) from Financing Activities (C)</b>                 | <b>(1,384,835,381)</b>               | <b>(1,390,760,581)</b>               |
| <b>D. Net increase / decrease in cash &amp; cash equivalent (A+B+C)</b>        | <b>(5,365,045,555)</b>               | <b>(4,553,235,325)</b>               |
| <b>E. Effects of exchange rate changes on cash and cash equivalents</b>        | <b>(173,591)</b>                     | <b>(255,819)</b>                     |
| <b>F. Cash and cash equivalents at beginning period</b>                        | <b>25,417,724,038</b>                | <b>33,484,665,305</b>                |
| <b>G. Cash and cash equivalents at end of period (D+E+F)</b>                   | <b>20,052,504,892</b>                | <b>28,931,174,161</b>                |
| <b>Cash and cash equivalents at end of the year represents</b>                 |                                      |                                      |
| Cash in hand (including foreign currencies)                                    | 2,068,335,232                        | 1,753,831,000                        |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) | 12,524,496,659                       | 12,169,646,688                       |
| Balance with other banks and financial institutions                            | 3,509,183,751                        | 4,404,864,071                        |
| Money at call and on short notice  | 627,300,000                          | 568,800,000                          |
| Treasury bills   | 1,316,530,050                        | 10,026,511,201                       |
| Bangladesh Bank bill   | -                                    | -                                    |
| Prize bond   | 6,659,200                            | 7,521,200                            |
|  | <b>20,052,504,892</b>                | <b>28,931,174,161</b>                |

## **Southeast Bank Limited and its subsidiaries**

### **Notes to the Financial Statements as at and for the half year ended June 30, 2015**

#### **1. Reporting entity**

##### **1.1 Status of the Bank**

Southeast Bank Limited (the "Bank") is a scheduled commercial bank in the private sector established under the Bank Companies Act 1991 and incorporated in Bangladesh as a public limited company to carry out banking business in Bangladesh. The registered office of the Bank is located at Eunoos Trade Centre 52-53, Dilkusha Commercial Area (Level 2,3 &16), Dhaka-1000. The consolidated financial statements of the Bank as at and for the half year ended 30 June 2015 comprise the Bank and its subsidiaries (together referred to as the "Group" and individually as "Group entities").

##### **1.2 Principal activities of the Bank**

The Bank has 114 branches, with no overseas branch as on 30 June 2015. Out of 114 branches 5 branches run on Islamic Shariah, the rest 109 branches run on commercial conventional basis, of which 15 SME / agricultural branches are located across the country. The Bank offers services for all commercial banking needs of the customers, which includes deposit banking, loans and advances, export import financing, inland and international remittance facility, etc. The Bank is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company.

The Bank has four subsidiaries, one for its merchant banking operation in the name of Southeast Bank Capital Services Limited and other three for its remittance business in United Kingdom in the name of Southeast Financial Services (UK) Limited and in Australia in the name of Southeast Financial Services (Australia) Pty Limited and other one in South Africa in the name of Southeast Exchange Company (South Africa) Pty Limited.

#### **2. Basis of preparation**

##### **2.1 Statement of compliance**

The consolidated financial statements of the Group and the financial statements of the Bank as at and for the half year ended June 30, 2015 have been prepared under the historical cost convention except investments and in accordance with the "First Schedule" (section 38) of the Bank Companies Act 1991, as amended by Bangladesh Bank (the Central Bank of Bangladesh) through BRPD Circular No. 14 dated 25 June 2003, other Bangladesh Bank Circulars, Bangladesh Financial Reporting Standards (BFRSs), the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations. In case any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall prevail.

##### **2.2 Basis of consolidation**

The consolidated financial statements include the financial statements of Southeast Bank Limited and its four subsidiaries namely Southeast Bank Capital Services Limited, Southeast Financial Services (UK) Limited, Southeast Financial Services (Australia) Pty Limited, Southeast Exchange Company (South Africa) Pty Limited made up to the half year ended June 30, 2015 .

##### **2.3 Accounting policy**

Accounting policies in this financial statements are same as those applied in its last annual financial statements of December 31, 2014.

##### **2.4 Earnings per share**

The Group and the Bank present basic and diluted earnings per share (EPS) data for its ordinary shares.

|  | June 30, 2015<br>Taka  | December 31, 2014<br>Taka |
|--|------------------------|---------------------------|
| <b>3 Loans and Advances / investments</b>                          |                        |                           |
| Loans, cash credit, overdrafts etc.                                | 152,862,395,073        | 141,778,213,208           |
| Bills purchased and discounted                                     | 7,314,462,032          | 5,292,593,001             |
|  | <b>160,176,857,105</b> | <b>147,070,806,209</b>    |
| <b>4 Deposits and other accounts</b>                               |                        |                           |
| Current/AI-wadeeah current accounts and other accounts             |                        |                           |
| Current/AI-wadeeah current accounts                                | 8,319,728,545          | 7,956,822,667             |
| Foreign currency deposits  | 913,044,513            | 931,906,853               |
| Sundry deposits  | 12,264,150,009         | 10,046,324,587            |
|  | <b>21,496,923,067</b>  | <b>18,935,054,107</b>     |
| Bills payable  |                        |                           |
| Payment order issued   | 3,318,701,231          | 2,685,407,284             |
| Demand draft   | 16,014,072             | 16,055,123                |
|  | <b>3,334,715,303</b>   | <b>2,701,462,407</b>      |
| Savings Bank/ Mudaraba savings deposits                            | 16,251,642,698         | 13,531,823,040            |
| Fixed deposits/Mudaraba term deposits                              |                        |                           |
| Fixed deposits/Mudaraba fixed deposits                             | 122,805,307,918        | 124,307,951,439           |
| Special notice / Mudaraba Special notice deposits                  | 19,710,246,687         | 17,476,863,627            |
| Scheme deposits  | 10,191,318,026         | 9,547,834,545             |
| Interest Payable on FDR/Scheme                                     | 3,269,176,168          | 2,971,554,537             |
|  | <b>155,976,048,799</b> | <b>154,304,204,148</b>    |
|  | <b>197,059,329,867</b> | <b>189,472,543,702</b>    |
| <b>5 Capital status for Group</b>                                  |                        |                           |
| <b>Core capital (Tier-I)</b>                                       |                        |                           |
| Paid up capital  | 9,169,501,760          | 9,169,501,760             |
| Statutory reserve  | 8,433,302,441          | 7,792,812,001             |
| General reserve  | 247,650,000            | 247,650,000               |
| Non-controlling interest   | 9,923,936              | 10,183,588                |
| Retained earnings  | 2,015,280,121          | 2,662,138,895             |
|  | <b>19,875,658,258</b>  | <b>19,882,286,244</b>     |
| <b>Supplementary capital (Tier-II)</b>                             |                        |                           |
| Subordinate Bond   | 3,000,000,000          | 3,000,000,000             |
| General provision maintained against unclassified loan/investments | 1,433,100,230          | 1,334,721,230             |
| General provision on off-balance sheet items                       | 953,100,000            | 909,650,000               |
| Asset revaluation reserve  | 2,101,404,750          | 2,101,404,750             |
| Revaluation reserve of Government securities                       | 234,027,984            | 234,027,984               |
|  | 7,721,632,964          | 7,579,803,964             |
| Less: Regulatory adjustments                                       | 467,086,547            | -                         |
|  | <b>7,254,546,417</b>   | <b>7,579,803,964</b>      |
| <b>Additional Supplementary capital (Tier-III)</b>                 |                        |                           |
|  | -                      | -                         |
| <b>Total capital</b>   | <b>27,130,204,675</b>  | <b>27,462,090,208</b>     |
| <b>6 Non-controlling interest</b>                                  |                        |                           |
| Paid up capital  | 1,500,000,000          | 1,000,000,000             |
| Retained earnings  | (18,815,569)           | 11,279,819                |
| Total net assets   | <b>1,481,184,431</b>   | <b>1,011,279,819</b>      |
| Non-controlling interest 0.67% (1.007% : 2014) of net assets       | 9,923,936              | 10,183,588                |
| <b>7 Consolidated earnings per share</b>                           | June 30, 2015          | June 30, 2014             |
| Net profit after tax for the half year ended June 30, 2015 (Taka)  | 1,672,146,343          | 1,540,824,641             |
| Weighted average number of ordinary shares                         | 916,950,176            | 916,950,176               |
| Earnings per share (EPS) (Taka)                                    | 1.82                   | 1.68                      |

The financial statements for the half year ended 30 June 2015 are available in website of the bank. The address of the website is [www.southeastbank.com.bd](http://www.southeastbank.com.bd)