

## **Dear Shareholders, Customers, Correspondents and Regulators:**

Southeast Bank most successfully navigated in the banking arena for the last 19 (Nineteen) years and stepped into the 20<sup>th</sup> year with firmer determination to post better operational results in the coming years. It is because we always try to introduce innovative thoughts and ideas to achieve superior productivity in operation. To achieve higher productivity, we plan ahead and adopt the appropriate strategy, structure, internal control system and pro-active supervisory system.

We have immense pleasure to lay before you the un-audited Balance Sheet as at 30<sup>th</sup> June, 2014, Profit and Loss Account, Cash Flow Statement, Statement of Changes in Equity of the Bank for the half-year ended on 30<sup>th</sup> June, 2014 as per Rule 13 of the Bangladesh Securities and Exchange Commission Rules – 1987 and Section 36 of the Bank Company (Amendment) Act – 2013.

### **Operating Result**

Despite tepid economic environment both locally and globally in the first half of the year – 2014, Southeast Bank achieved an operating profit of BDT.4,163.65 million before necessary provision for loans and Income Tax during the period.

### **Capital**

Ours is a highly capitalized Bank. The Authorized Capital is BDT. 10,000.00 million and the Paid Up Capital is BDT.9,169.50. The total Capital of the Bank as on June 30, 2014 stood at BDT. 22,412.35 million with core and supplementary component of BDT.17,616.76 million and BDT. 4,795.59 million respectively. We are determined to become Basel compliant and have strong capital base with the ability to withstand any major shock resulting from sudden economic downturn. We are also prepared to comply with the international best practices to make the Bank's Capital more risk sensitive.

### **Mobilization of Deposits**

As at 30<sup>th</sup> June, 2014, the Bank mobilized a total deposits of BDT.191,179.80 million as against deposit of BDT.166,516.39 million as on 30<sup>th</sup> June, 2013. The deposits grew by 14.81%.

**Loans and Advances**

As at 30<sup>th</sup> June, 2014, the Bank's total outstanding loans and advances stood at BDT.142,291.09 million as against outstanding loans of BDT.127,207.44 million as on 30<sup>th</sup> June, 2013. The loans and advances posted a growth of 11.86%. Managing assets with intelligence and innovation is our priority. We are emphasizing to bring down the cost of fund by increasing the low and no cost deposits so that we may reduce the loan interest for the greater benefit of an reputed customers.

**Credit Rating**

In Credit Rating, Southeast Bank has been reaffirmed the rating of AA-2 (Pronounced Double A Minus) for the Long Term and ST-2 (Good Rate) for the Short Term based on the audited accounts of the Bank for the year ended on 31<sup>st</sup> December, 2013 by the Credit Rating Information and Services Limited (CRISL). The above rating for the Long Term shall remain valid up to June22, 2015.

**Foreign Remittance**

Foreign Remittance is of paramount importance to the country. It is the second largest source of foreign currency for the country. During the first half of 2014, we handled foreign remittance of USD.282.66 million which is equivalent to BDT.21,863.28 million only. To diversify our services, we have taken initiative to open wage earners' accounts through our foreign subsidiaries and partners abroad. We have also introduced "My Remit Card" a pre-generated name-less debit card for the beneficiaries of the foreign remittance.

**Corporate Social Responsibility**

Southeast Bank is a socially responsible corporate body. We sufficiently contribute to the welfare and development of the community and environment in which we serve. Apart from the Bank, Southeast Bank Foundation is also carrying out CSR-related activities in a more organized manner. In the first six months of 2014, our total CSR related expenditure amounted to BDT.32.89 million only.

We thank our loyal customers, staff members, shareholders, customers, regulators, business partners and patrons for their constant support and encouragement in our journey into the future for further growth and prosperity. In consideration of present position and trend of business, we expect to announce good year-end operational results.

We seek divine blessings from the Almighty and unified support from our valuable customers to work tirelessly to maintain the prestige of the institution and its consolidation.

May the Almighty extend His infinite blessing to fulfill our honest desires.

With warm regards and thanks,

Yours sincerely


A handwritten signature in black ink, appearing to read 'Shahid Hossain', with a small dot to the right.

**Shahid Hossain**  
Managing Director

**Southeast Bank Limited and its subsidiary**

**Consolidated Balance Sheet  
As at 30 June 2014**


<b>PROPERTY AND ASSETS</b>	<b>June 30, 2014</b>	<b>Provisional and unaudited December 31, 2013</b>
	<b>Taka</b>	<b>Taka</b>
<b>Cash</b>		
In hand (including foreign currencies)	1,753,831,000	1,802,673,124
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	12,169,646,688	10,955,385,255
	13,923,477,689	12,758,058,379
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	2,716,155,589	2,706,540,365
Outside Bangladesh	1,688,708,482	695,514,701
	4,404,864,071	3,402,055,066
	568,800,000	1,008,900,000
<b>Money at call and on short notice</b>		
<b>Investments</b>		
Government	51,728,570,127	50,860,905,762
Others	6,266,336,226	6,728,157,682
	57,994,906,353	57,589,063,444
<b>Loans and advances/investments</b>		
Loans, cash credit, overdrafts etc./investments	134,917,602,379	129,184,622,142
Bills purchased and discounted	6,480,310,357	5,679,201,782
	141,397,912,736	134,863,823,924
<b>Fixed assets including premises, furniture and fixtures</b>	7,888,706,484	7,795,649,125
<b>Other assets</b>	3,698,673,337	3,513,304,838
<b>Non - banking assets</b>	-	-
<b>Total assets</b>	<b>229,877,340,670</b>	<b>220,930,854,776</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other banks, financial institutions and agents	2,703,729,044	7,921,435,000
<b>Deposits and other accounts</b>		
Current/Al-wadeeah current accounts and other accounts	17,579,255,826	14,212,909,584
Bills payable	3,533,839,348	1,914,532,727
Savings bank/Mudaraba savings bank deposits	14,278,951,116	14,118,813,852
Fixed deposits/Mudaraba fixed deposits	155,773,273,348	147,273,208,331
Bearer certificates of deposit	-	-
Other deposits	-	-
	191,165,319,638	177,519,464,494
Other liabilities	13,979,362,329	13,550,328,772
<b>Total liabilities</b>	<b>207,848,411,011</b>	<b>198,991,228,266</b>
<b>Capital/shareholders' equity</b>		
Paid up capital	9,169,501,761	8,732,858,820
Statutory reserve	7,085,812,104	6,444,821,277
Revaluation reserve	4,444,542,688	4,331,542,622
Other reserves	247,650,000	247,650,000
Translation Reserve	(185,082)	(395,234)
Retained earnings	1,072,810,020	2,172,669,303
<b>Total shareholders' equity</b>	<b>22,020,131,490</b>	<b>21,929,146,788</b>
<b>Non-controlling interest</b>	<b>8,798,169</b>	<b>10,479,722</b>
<b>Total liabilities and shareholders' equity</b>	<b>229,877,340,670</b>	<b>220,930,854,776</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	40,024,292,012	32,847,491,207
Letters of guarantee	15,720,518,903	16,230,483,458
Irrevocable letters of credit	23,154,354,080	19,925,642,403
Bills for collection	11,313,546,367	12,300,432,174
Value of Bangladesh Sanchaypatra	1,397,904,000	822,339,000
	91,610,615,363	82,126,388,243
<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	-	-
	-	-
	91,610,615,363	82,126,388,243
<b>Total off-balance sheet items including contingent liabilities</b>	<b>91,610,615,363</b>	<b>82,126,388,243</b>

  
**Mohammad Aminul Haque**  
 Chief Financial Officer

  
**Shahid Hossain**  
 Managing Director

**Southeast Bank Limited and its subsidiary**  
**Consolidated Profit and Loss Account**  
**For the half year ended from January 01, 2014 to June 30, 2014**

	January 01, 2014 to June 30, 2014	January 01, 2013 to June 30, 2013	April 01, 2014 to June 30, 2014	April 01, 2013 to June 30, 2013
	Taka	Taka	Taka	Taka
Interest income/profit on investments	9,656,603,102	9,347,465,299	4,843,588,487	4,657,532,576
Interest paid/profit shared on deposits and borrowings etc.	(8,457,827,221)	(8,522,595,148)	(4,225,059,058)	(4,296,590,919)
<b>Net interest income/net profit on investments</b>	<b>1,198,775,881</b>	<b>824,870,151</b>	<b>618,529,429</b>	<b>360,941,657</b>
Investment income	2,701,281,697	2,208,569,393	1,475,728,698	1,229,962,974
Commission, exchange and brokerage	1,351,051,098	1,185,070,601	701,765,775	655,813,440
Other operating income	281,885,995	229,332,302	164,719,743	132,449,559
	<b>4,334,218,790</b>	<b>3,622,972,296</b>	<b>2,342,214,216</b>	<b>2,018,225,972</b>
<b>Total operating income (A)</b>	<b>5,532,994,671</b>	<b>4,447,842,447</b>	<b>2,960,743,645</b>	<b>2,379,167,630</b>
Salaries and allowances	587,540,910	532,201,641	324,043,297	285,747,910
Rent, taxes, insurance, electricity etc.	277,808,535	233,054,892	156,955,222	131,377,053
Legal expenses	388,370	35,125	388,370	35,125
Postage, stamp, telecommunication etc.	76,086,512	59,413,532	38,951,713	32,717,420
Stationery, printing, advertisements etc.	56,706,347	58,960,082	29,259,336	32,152,468
Managing Director's salary and fees	3,900,000	3,900,000	1,950,000	1,950,000
Directors' fees and expenses	2,427,587	967,110	808,271	466,850
Auditors' fees	-	-	-	-
Depreciation and repair of Bank's assets	154,940,048	147,867,658	82,573,927	80,401,435
Other expenses	359,871,050	289,737,652	131,730,888	157,998,010
	<b>1,519,669,358</b>	<b>1,326,137,693</b>	<b>766,661,023</b>	<b>722,846,271</b>
<b>Total operating expenses (B)</b>	<b>4,013,325,313</b>	<b>3,121,704,754</b>	<b>2,194,082,622</b>	<b>1,656,321,358</b>
<b>Profit before provision (C=A-B)</b>	<b>1,519,669,358</b>	<b>1,326,137,693</b>	<b>766,661,023</b>	<b>722,846,271</b>
Provision for loans and advances/investments				
General provision	450,913,800	-	160,913,800	-
Specific provision	-	598,000,000	-	285,406,503
	450,913,800	598,000,000	160,913,800	285,406,503
Provision for off-balance sheet items	89,086,200	121,675,382	13,880,100	18,231,282
Provision for diminution in value of investments	315,176,572	86,787,773	229,064,372	86,787,773
Other provisions	-	-	-	-
	<b>855,176,572</b>	<b>806,463,155</b>	<b>403,858,272</b>	<b>390,425,558</b>
<b>Total provision (D)</b>	<b>855,176,572</b>	<b>806,463,155</b>	<b>403,858,272</b>	<b>390,425,558</b>
<b>Total profit before tax (C-D)</b>	<b>3,158,148,741</b>	<b>2,315,241,599</b>	<b>1,790,224,350</b>	<b>1,265,895,800</b>
Provision for taxation				
Current	1,617,324,100	1,127,734,334	947,324,100	521,201,905
Deferred	-	-	-	-
	<b>1,617,324,100</b>	<b>1,127,734,334</b>	<b>947,324,100</b>	<b>521,201,905</b>
<b>Net profit after tax</b>	<b>1,540,824,641</b>	<b>1,187,507,265</b>	<b>842,900,250</b>	<b>744,693,896</b>
<b>Net profit after tax attributable to:</b>				
Equity holders' of the Bank	1,542,506,194	1,187,103,147	843,669,198	744,449,085
Non-controlling interest	(1,681,552)	404,118	(768,948)	244,810
<b>Net profit after tax</b>	<b>1,540,824,641</b>	<b>1,187,507,265</b>	<b>842,900,250</b>	<b>744,693,896</b>
<b>Appropriations</b>				
Statutory reserve	640,990,827	455,789,163	349,074,581	261,841,274
	<b>640,990,827</b>	<b>455,789,163</b>	<b>349,074,581</b>	<b>261,841,274</b>
Retained surplus during the period	<b>899,833,814</b>	<b>731,718,102</b>	<b>493,825,669</b>	<b>482,852,622</b>
<b>Earnings per share (par value Taka 10)</b>	<b>1.68</b>	<b>1.30</b>	<b>0.92</b>	<b>0.81</b>

  
**Mohammad Aminul Haque**  
Chief Financial Officer

  
**Shahid Hossain**  
Managing Director

Southeast Bank Limited and its subsidiary

Consolidated Statement of Changes in Equity  
For the half year ended from January 01, 2014 to June 30, 2014

Particulars	Paid up capital		Statutory reserve		Revaluation reserve		Other reserves		Translation Reserve		Retained earnings		Total		Non-controlling interest		Total Equity	
	Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka		Taka	
<b>Balance as at 1 January 2014</b>	8,732,858,820	-	6,444,821,277	-	4,331,542,622	-	247,650,000	-	(395,234)	-	2,172,669,304	-	21,939,146,788	-	10,479,722	-	21,939,626,510	-
Changes in accounting policy/ prior year adjustments	-	-	-	-	-	-	-	-	-	-	(7,403,561)	-	(7,403,561)	-	-	-	(7,403,561)	-
<b>Restated balance</b>	8,732,858,820	-	6,444,821,277	-	4,331,542,622	-	247,650,000	-	(395,234)	-	2,165,265,742	-	21,921,743,227	-	10,479,722	-	21,932,222,949	-
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	113,000,066	-	-	-	210,152	-	(70,737)	-	113,000,066	-	-	-	113,000,066	-
Currency translation difference	-	-	-	-	-	-	-	-	-	-	(70,737)	-	139,415	-	-	-	139,415	-
<b>Net gains and losses not recognized in the income statement</b>	-	-	-	-	113,000,066	-	-	-	210,152	-	(70,737)	-	113,139,481	-	-	-	113,139,481	-
Net profit for the year	-	-	-	-	-	-	-	-	-	-	1,542,506,194	-	1,542,506,194	-	(1,681,552)	-	1,540,824,641	-
Cash dividend	-	-	-	-	-	-	-	-	-	-	(1,397,257,411)	-	(1,397,257,411)	-	-	-	(1,397,257,411)	-
Issue of bonus share	436,642,941	-	-	-	-	-	-	-	-	-	(436,642,941)	-	-	-	-	-	-	-
<b>Appropriation made during the year</b>	-	-	640,990,827	-	-	-	-	-	-	-	(640,990,827)	-	(640,990,827)	-	-	-	(640,990,827)	-
Statutory reserve	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to SEBL Foundation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to SEBL-FE Green Award Trust	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance as at June 30, 2014</b>	9,169,501,761	-	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	-
<b>Balance as at June 30, 2013</b>	8,732,858,820	-	5,691,889,303	-	4,265,474,985	-	247,650,000	-	1,124,498	-	756,622,046	-	19,695,619,652	-	8,145,318	-	19,703,764,970	-

## Southeast Bank Limited

### Consolidated Cash Flow Statement

For the half year ended from January 01, 2014 to June 30, 2014

	Provisional and unaudited	
	January 01, 2014 to June 30, 2014	January 01, 2013 to June 30, 2013
	Taka	Taka
<b>A. Cash Flow from Operating Activities :</b>		
Interest receipts in cash	11,962,294,458	11,410,559,913
Interest payment	(7,834,426,155)	(8,011,676,865)
Dividend Income/ Investment Income	56,522,944	30,431,769
Fees and commission receipts in cash	1,351,051,098	1,185,070,601
Recoveries on Loans previously written-off	3,865,389	9,217,296
Cash payments to employees	(591,440,910)	(536,101,641)
Cash payments to suppliers	(60,020,436)	(49,280,196)
Income taxes paid	(1,760,724,353)	(1,040,881,930)
Receipts from other operating activities	278,020,606	220,115,006
Payments for other operating activities	(643,168,848)	(596,045,829)
<b>Operating profit before changes in operating assets and liabilities (i)</b>	<b>2,761,973,794</b>	<b>2,621,408,123</b>
<b>Increase / (Decrease) in operating Assets and Liabilities</b>		
Sale of trading securities	1,346,968,771	772,323,419
Purchase of trading securities	(909,313,626)	(1,518,197,082)
Loans & advances to customers	(6,534,088,812)	286,358,595
Other Assets	(256,430,337)	(1,060,654,080)
Deposits from other banks	(5,217,705,956)	(534,534,817)
Deposits from customers	13,022,454,079	13,061,134,902
Other Liabilities	(301,872,209)	(539,216,478)
<b>Cash received from operating assets and liabilities (ii)</b>	<b>1,150,011,910</b>	<b>10,467,214,459</b>
<b>Net cash inflow from operating activities (A=i+ii)</b>	<b>3,911,985,703</b>	<b>13,088,622,582</b>
<b>B. Cash Flow from Investing Activities :</b>		
Proceeds from sale of securities	53,141,543,683	55,192,400,778
Payments for purchase of securities	(60,122,946,770)	(58,108,763,613)
Purchase of fixed assets	(93,057,359)	(146,819,576)
Sale of fixed assets	-	-
<b>Net cash inflow/(outflow) from investing activities (B)</b>	<b>(7,074,460,447)</b>	<b>(3,063,182,411)</b>
<b>C. Cash flows from financing activities :</b>		
Payment of dividend	(1,397,257,411)	(1,309,928,823)
Payment against lease obligation	6,496,830	-
<b>Net cash inflow/(outflow) from Financing Activities (C)</b>	<b>(1,390,760,581)</b>	<b>(1,309,928,823)</b>
<b>D. Net increase / decrease in cash &amp; cash equivalent (A+B+C)</b>	<b>(4,553,235,325)</b>	<b>8,715,511,348</b>
<b>E. Effects of exchange rate changes on cash and cash equivalents</b>	<b>(255,819)</b>	<b>753,933</b>
<b>F. Cash and cash equivalents at beginning period</b>	<b>33,484,665,305</b>	<b>16,561,181,323</b>
<b>G. Cash and cash equivalents at end of period (D+E+F)</b>	<b>28,931,174,161</b>	<b>25,277,446,604</b>
<b>Cash and cash equivalents at end of the year represents</b>		
Cash in hand (including foreign currencies)	1,753,831,000	1,433,977,659
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	12,169,646,688	10,054,282,830
Balance with other banks and financial institutions	4,404,864,071	2,527,649,918
Money at call and on short notice	568,800,000	2,059,000,000
Treasury bills	10,026,511,201	8,946,544,247
Bangladesh Bank bill	-	248,387,250
Prize bond	7,521,200	7,604,700
	<b>28,931,174,161</b>	<b>25,277,446,604</b>

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

### **Notes to the Financial Statements as at and for the half year ended June 30, 2014**

#### **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 June 30, 2014 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 104 branches, with no overseas branch as on June 30, 2014. Except 5 (five) branches of Islamic banking, the rest 99 branches run on commercial conventional basis, of which 15 (fifteen) 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 three subsidiaries, one for its merchant banking operation in the name Southeast Bank Capital Services Limited and other two 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.

#### **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, 2014 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 three subsidiaries Southeast Bank Capital Services Limited, Southeast Financial Services (UK) Limited and Southeast Financial Services (Australia) Pty Limited made up to the end of the half year ended June 30, 2014.

##### **2.3 Earnings per share**

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



	June 30, 2014 Taka	December 31, 2013 Taka
<b>3 Loans and Advances / investments</b>		
Loans, cash credit, overdrafts etc. - conventional	134,917,602,379	129,184,622,142
Bills purchased and discounted	6,480,310,357	5,679,201,782
	<b>141,397,912,736</b>	<b>134,863,823,924</b>
<b>4 Deposits and other accounts</b>		
Current/Al-wadeeah current accounts and other accounts		
Current/Al-wadeeah current accounts	6,310,063,184	5,849,260,171
Foreign currency deposits	1,428,951,594	803,707,113
Sundry deposits	9,840,241,047	7,559,942,300
	<b>17,579,255,826</b>	<b>14,212,909,584</b>
Bills payable		
Payment order issued	3,504,565,764	1,879,840,439
Demand draft	29,273,585	34,692,288
	<b>3,533,839,348</b>	<b>1,914,532,727</b>
Savings Bank/ Mudaraba savings deposits	14,278,951,116	14,118,813,852
Fixed deposits/Mudaraba term deposits		
Fixed deposits/Mudaraba fixed deposits	126,386,198,597	118,596,141,466
Special notice / Mudaraba Special notice deposits	17,307,848,236	17,788,395,663
Scheme deposits	8,109,504,792	7,542,350,547
Interest Payable on FDR/Scheme	3,969,721,721	3,346,320,655
	<b>155,773,273,348</b>	<b>147,273,208,331</b>
	<b>191,165,319,638</b>	<b>177,519,464,494</b>
<b>5 Capital status for Group</b>		
<b>Core capital (Tier-I)</b>		
Paid up capital	9,169,501,761	8,732,858,820
Statutory reserve	7,085,812,104	6,444,821,277
General reserve	247,650,000	247,650,000
Non-controlling interest	8,798,169	10,479,722
Retained earnings	1,072,810,020	2,172,669,304
	<b>17,584,572,054</b>	<b>17,608,479,123</b>
<b>Supplementary capital (Tier-II)</b>		
General provision maintained against unclassified loan/investments	1,671,190,030	1,220,276,230
General provision on off-balance sheet items	902,127,200	813,041,000
Asset revaluation reserve	2,101,404,750	2,101,404,750
Revaluation reserve of Government securities	120,866,594	64,366,562
	<b>4,795,588,574</b>	<b>4,199,088,542</b>
<b>Additional Supplementary capital (Tier-III)</b>	-	-
<b>Total capital</b>	<b>19,528,664,592</b>	<b>19,181,587,324</b>
<b>6 Non-controlling interest</b>		
Paid up capital	1,000,000,000	1,000,000,000
Retained earnings	(126,298,978)	40,687,365
Total net assets	<b>873,701,022</b>	<b>1,040,687,365</b>
Non-controlling interest 1.007% of net assets	8,798,169	10,479,722
<b>7 Consolidated earnings per share</b>	June 30, 2014	June 30, 2013
Net profit after tax for the half year ended June 30, 2014 (Taka)	1,540,824,641	1,187,507,265
Weighted average number of ordinary shares	916,950,176	916,950,176
Earnings per share (EPS) (Taka)	1.68	1.30