

**Southeast Bank Limited and its subsidiary**  
**Consolidated Profit and Loss Account**  
**For the period (3rd Quarter) from January 01, 2012 to September 30,2012**

	<b>Provisional and unaudited</b>			
	January 01, 2012 to September 30, 2012 Taka	January 01, 2011 to September 30, 2011 Taka	July 01, 2012 to September 30, 2012 Taka	July 01, 2011 to September 30, 2011 Taka
Interest income/profit on investments	12,520,909,458	9,831,557,899	4,449,676,626	3,390,405,698
Interest paid/profit shared on deposits and borrowings etc	(11,187,691,801)	(8,509,922,836)	(3,942,573,995)	(2,973,057,900)
<b>Net interest income/net profit on investments</b>	<b>1,333,217,658</b>	<b>1,321,635,064</b>	<b>507,102,631</b>	<b>417,347,798</b>
Investment income	2,403,812,666	2,470,914,069	857,481,517	509,112,255
Commission, exchange and brokerage	1,535,680,629	1,599,349,674	448,859,239	572,397,083
Other operating income	323,866,667	381,296,859	158,430,762	81,922,787
	<b>4,263,359,962</b>	<b>4,451,560,602</b>	<b>1,464,771,518</b>	<b>1,163,432,125</b>
<b>Total operating income (A)</b>	<b>5,596,577,620</b>	<b>5,773,195,666</b>	<b>1,971,874,149</b>	<b>1,580,779,923</b>
Salaries and allowances	654,580,864	590,849,866	261,283,239	259,233,050
Rent, taxes, insurance, electricity etc.	285,972,257	213,580,679	104,580,719	75,714,224
Legal expenses	549,968	3,700,552	123,978	34,000
Postage, stamp, telecommunication etc.	75,366,701	72,098,160	25,400,919	24,333,043
Stationery, printing, advertisements etc.	78,394,021	80,497,251	26,564,506	28,122,061
Managing Director's salary and fees	7,225,000	8,125,000	2,325,000	2,375,000
Directors' fees and expenses	1,813,100	1,614,322	143,742	239,739
Auditors' fees	-	-	-	-
Depreciation and repair of Bank's assets	188,729,767	191,571,288	64,689,913	68,784,706
Other expenses	302,106,141	275,627,844	105,228,092	88,849,936
<b>Total operating expenses (B)</b>	<b>1,594,737,819</b>	<b>1,437,664,962</b>	<b>590,340,109</b>	<b>547,685,759</b>
<b>Profit before provision (C=A-B)</b>	<b>4,001,839,800</b>	<b>4,335,530,703</b>	<b>1,381,534,040</b>	<b>1,033,094,165</b>
Provision for loans and advances/investments				
General provision	181,780,000	187,000,000	(20,320,000)	91,350,000
Specific provision	940,200,000	395,198,915	874,400,000	184,098,915
	1,121,980,000	582,198,915	854,080,000	275,448,915
Provision for off-balance sheet items	115,001,000	41,822,000	(19,899,000)	19,962,000
Provision for diminution in value of investments	74,291,722	629,824,863	(108,808,278)	214,262,863
Other provisions	-	-	-	(8,000,000)
<b>Total provision (D)</b>	<b>1,311,272,722</b>	<b>1,253,845,778</b>	<b>725,372,722</b>	<b>501,673,778</b>
<b>Total profit before tax (C-D)</b>	<b>2,690,567,079</b>	<b>3,081,684,925</b>	<b>656,161,318</b>	<b>531,420,387</b>
Provision for taxation				
Current	1,488,198,513	1,689,067,885	472,702,059	414,483,824
Deferred	-	-	-	-
	1,488,198,513	1,689,067,885	472,702,059	414,483,824
<b>Net profit after tax</b>	<b>1,202,368,566</b>	<b>1,392,617,040</b>	<b>183,459,259</b>	<b>116,936,563</b>
<b>Net profit after tax attributable to:</b>				
Equity holders' of the Bank	1,201,604,598	1,410,767,083	183,308,221	133,289,344
Non-controlling interest	763,968	(18,150,043)	151,038	(16,352,782)
<b>Net profit after tax</b>	<b>1,202,368,566</b>	<b>1,392,617,040</b>	<b>183,459,259</b>	<b>116,936,562</b>
<b>Appropriations</b>				
Statutory reserve	524,740,317	616,336,986	128,679,794	106,284,078
	524,740,317	616,336,986	128,679,794	106,284,078
Retained surplus during the period	677,628,249	776,280,054	54,779,465	10,652,485
Retained surplus brought forward	404,197,446	1,067,025,031	404,197,446	1,067,025,031
<b>Retained surplus</b>	<b>1,081,825,695</b>	<b>1,843,305,085</b>	<b>458,976,911</b>	<b>1,077,677,516</b>
<b>(*) Earnings per share (par value Taka 10)</b>	<b>1.38</b>	<b>1.62</b>	<b>0.21</b>	<b>0.15</b>

(\*) Restated EPS

**Arun Chandra Paul**  
Chief Financial Officer

**Mahbul Alam**  
Managing Director