

Southeast Bank Limited and its Subsidiaries
Consolidated Balance Sheet
as at 30 June 2019

	Provisional and unaudited	
	30 June 2019	31 Dec 2018
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	3,865,829,248	3,598,852,097
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	18,825,070,492	17,916,575,574
	22,690,899,740	21,515,427,671
Balance with other banks and financial institutions		
In Bangladesh	4,667,550,085	3,984,794,486
Outside Bangladesh	4,977,755,963	2,449,639,553
	9,645,306,048	6,434,434,039
Money at call and on short notice	7,440,060,000	6,897,100,000
Investments		
Government	53,005,877,556	50,963,038,896
Others	15,159,907,058	14,646,513,537
	68,165,784,614	65,609,552,433
Loans and advances/investments	2	
Loans, cash credit, overdrafts etc./investments	273,402,267,074	255,400,659,122
Bills purchased and discounted	16,872,696,374	12,270,968,683
	290,274,963,448	267,671,627,805
Fixed assets including premises, furniture and fixtures	9,320,203,659	9,337,295,160
Other assets	4,267,566,713	4,110,241,772
Non-banking assets	-	-
Total assets	411,804,784,222	381,575,678,880
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents		
Subordinated bond	11,800,000,000	11,800,000,000
Other borrowings	13,609,740,919	11,211,700,343
	25,409,740,919	23,011,700,343
Deposits and other accounts	3	
Current/AI-wadeeah current accounts and other accounts	49,925,643,021	40,472,065,762
Bills payable	8,004,337,704	4,494,551,361
Savings bank/Mudaraba savings bank deposits	29,136,400,158	27,259,920,347
Fixed deposits/Mudaraba fixed deposits	236,023,789,589	226,108,257,117
	323,090,170,472	298,334,794,587
Other liabilities	32,871,382,129	32,102,455,720
Total liabilities	381,371,293,520	353,448,950,650
Capital/shareholders' equity	4	
Paid up capital	11,599,419,720	10,544,927,020
Statutory reserve	10,861,470,221	10,094,153,565
Revaluation reserve	4,236,481,814	4,360,801,902
Other reserve	247,650,000	247,650,000
Foreign currency translation reserve	(16,660,063)	(28,918,605)
Retained earnings	3,495,042,853	2,898,043,836
Total shareholders' equity	30,423,404,545	28,116,657,718
Non-controlling interest	10,086,157	10,070,512
Total liabilities and shareholders' equity	411,804,784,222	381,575,678,880
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	63,577,950,379	63,853,762,984
Letters of guarantee	19,321,730,805	19,197,993,041
Irrevocable letters of credit	31,706,979,800	36,374,559,306
Bills for collection	25,254,147,417	24,664,926,813
Other contingent liabilities	1,318,489,000	1,413,684,000
Total contingent liabilities	141,179,297,401	145,504,926,144
Other commitments		
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	-	-
Total other commitments	-	-
Total off-balance sheet items including contingent liabilities	141,179,297,401	145,504,926,144


Chairman


Director


Managing Director


Chief Financial Officer (Acting)


Company Secretary

Southeast Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account
For the half year ended 30 June 2019

Note	Provisional and unaudited			
	Jan 01, 2019 to Jun 30, 2019	Jan 01, 2018 to Jun 30, 2018	Apr 01, 2019 to Jun 30, 2019	Apr 01, 2018 to Jun 30, 2018
	Taka	Taka	Taka	Taka
Interest income/profit on investments	12,822,725,020	11,378,561,737	6,714,866,669	6,043,009,917
Interest paid/profit shared on deposits and borrowings etc.	(10,484,357,239)	(9,090,574,861)	(5,418,440,422)	(4,957,417,018)
Net interest income/net profit on investments	2,338,367,781	2,287,986,876	1,296,426,248	1,085,592,899
Investment income	2,400,217,525	2,375,273,619	1,184,750,379	1,201,086,950
Commission, exchange and brokerage	1,888,520,192	1,775,698,324	994,563,674	908,298,383
Other operating income	491,860,702	449,091,663	286,136,218	96,201,732
Total operating income (A)	4,780,598,419	4,600,063,606	2,465,450,271	2,205,587,065
7,118,966,200	6,888,050,482	3,761,876,519	3,291,179,964	
Salaries and allowances	944,871,776	860,025,736	484,168,471	452,135,429
Rent, taxes, insurance, electricity, etc.	531,149,658	495,816,342	278,054,814	251,542,910
Legal expenses	552,480	857,850	261,425	665,250
Postage, stamp, telecommunication, etc.	88,763,130	98,274,263	43,657,390	47,996,825
Stationery, printing, advertisements, etc.	82,847,549	76,977,322	40,216,862	39,460,094
Managing Director's salary and fees	6,036,000	5,036,000	3,685,500	2,786,144
Directors' fees	1,496,270	1,549,350	953,517	934,160
Auditors' fees	500,000	500,000	500,000	500,000
Depreciation and repair	214,827,130	216,478,911	112,771,943	104,193,568
Other expenses	542,603,005	619,142,111	270,171,424	320,114,171
Total operating expenses (B)	2,413,646,998	2,374,657,886	1,234,441,346	1,220,328,551
Profit before provision (C=A-B)	4,705,319,202	4,513,392,596	2,527,435,173	2,070,851,413
Provision for loans and advances/investments				
General provision	245,100,000	(11,510,024)	82,146,000	58,782,138
Specific provision	514,863,097	1,170,485,717	48,806,315	702,751,667
	759,963,097	1,158,975,694	130,952,315	761,533,805
Provision for diminution in value of investments	107,892,850	608,308,560	(242,107,150)	106,686,982
Other provisions	(45,100,000)	(207,200,000)	(162,350,000)	(323,300,000)
Total provision (D)	822,755,947	1,560,084,254	(273,504,835)	544,920,787
Total profit before taxation (E=C-D)	3,882,563,255	2,953,308,343	2,800,940,008	1,525,930,626
Provision for taxation				
Current	1,304,488,785	1,407,589,355	712,980,215	606,328,418
Deferred	(27,500,000)	(44,000,000)	(18,600,000)	(44,000,000)
	1,276,988,785	1,363,589,355	694,380,215	562,328,418
Net profit after taxation	2,605,574,470	1,589,718,988	2,106,559,793	963,602,208
Net profit after taxation attributable to:				
Equity holders' of the Bank	2,605,558,824	1,589,714,462	2,106,552,441	963,585,715
Non-controlling interest	15,646	4,526	7,352	16,493
Net profit after taxation	2,605,574,470	1,589,718,988	2,106,559,793	963,602,208
Appropriations				
Statutory reserve	767,316,656	-	555,934,895	-
	767,316,656	-	555,934,895	-
Retained surplus during the year	1,838,257,814	1,589,718,988	1,550,624,898	963,602,208
Earnings per share (par value Taka 10)	2.25	1.37	1.82	0.83

Chairman

Director

Managing Director

Chief Financial Officer (Acting)

Company Secretary

Southeast Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement

for the half year ended 30 June 2019

	Provisional and unaudited	
	30 June 2019	30 June 2018
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	15,129,317,706	13,853,998,974
Interest payments	(9,209,071,379)	(7,191,190,403)
Dividend receipts	104,362,174	10,166,141
Fees and commission receipts in cash	1,888,520,192	1,775,698,324
Recoveries on loans previously written-off	485,136,903	198,224,306
Cash payments to employees	(950,907,776)	(865,061,736)
Cash payments to suppliers	(239,290,763)	(68,252,839)
Income taxes paid	(1,468,299,048)	(1,216,273,986)
Receipts from other operating activities	491,860,702	447,734,113
Payments for other operating activities	(1,162,745,139)	(1,271,515,206)
Operating profit before changes in operating assets and liabilities (i)	5,068,883,571	5,673,527,689
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	256,211,212	619,214,652
Purchase of trading securities	(333,066,177)	(258,975,704)
Loans and advances to customers	(22,603,335,643)	(23,006,293,370)
Other assets	(15,182,582)	(17,212,775)
Deposits from other banks	2,398,040,576	4,349,546,087
Deposits from customers	23,480,366,687	17,054,436,251
Other liabilities	(803,989,511)	942,699,732
Cash generated from (used in) operating assets and liabilities (ii)	2,379,044,561	(316,585,127)
Net cash flows from operating activities (A=i+ii)	7,447,928,132	5,356,942,562
B. Cash flows from investing activities:		
Proceeds from sale of securities	47,100,871,943	23,984,692,258
Payments for purchase of securities	(47,690,355,862)	(21,241,428,273)
Purchase of fixed assets	(136,911,783)	(181,549,254)
Sale of fixed assets	1,159,397	1,357,550
Cash generated from (used in) investing activities (B)	(725,236,305)	2,563,072,281
C. Cash flows from financing activities:		
Receipts from issue of loan capital & debt security	-	-
Payments for redemption of loan capital & debt security	-	-
Dividends paid	-	-
Payment against lease obligation	-	(8,204,713)
Receipts from issue of ordinary shares	-	-
Cash generated from (used in) financing activities (C)	-	(8,204,713)
D. Net increase (decrease) in cash and cash equivalents (A+B+C)	6,722,691,827	7,911,810,130
E. Effects of exchange rate changes on cash and cash equivalents	(7,414,269)	17,577,719
F. Cash and cash equivalents at beginning of the period	36,823,677,730	28,907,035,123
G. Cash and cash equivalents at end of the period (D+E+F)	43,538,955,288	36,836,422,972
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	3,865,829,248	3,289,553,935
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	18,825,070,492	18,782,879,973
Balance with other banks and financial institutions	9,645,306,048	8,291,177,964
Money at call and on short notice	7,440,060,000	6,467,837,800
Treasury bills	3,757,148,000	-
Prize bond	5,541,500	4,973,300
	43,538,955,288	36,836,422,972

Southeast Bank Limited
Balance Sheet
as at 30 June 2019

PROPERTY AND ASSETS

Cash

In hand (including foreign currencies)
Balance with Bangladesh Bank and its agent banks
(including foreign currencies)

Balance with other banks and financial institutions

In Bangladesh
Outside Bangladesh

Money at call and on short notice

Investments

Government
Others

Loans and advances/investments

Loans, cash credit, overdrafts etc./investments
Bills purchased and discounted

Fixed assets including premises, furniture and fixtures

Other assets

Non - banking assets

Total assets

LIABILITIES AND CAPITAL

Liabilities

Borrowings from other banks, financial institutions and agents

Subordinated bond
Other borrowings

Deposits and other accounts

Current/AI-wadeeah current accounts and other accounts
Bills payable
Savings bank/Mudaraba savings bank deposits
Fixed deposits/Mudaraba fixed deposits

Other liabilities

Total liabilities

Capital/shareholders' equity

Paid up capital
Statutory reserve
Revaluation reserve
Other reserve
Retained earnings

Total shareholders' equity

Total liabilities and shareholders' equity

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements
Letters of guarantee
Irrevocable letters of credit
Bills for collection
Other contingent liabilities
Total contingent liabilities

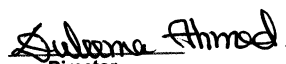
Other commitments

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
Total other commitments

Total off-balance sheet items including contingent liabilities

	Provisional and unaudited	
	30 June 2019	31 Dec 2018
	Taka	Taka
Cash		
In hand (including foreign currencies)	3,865,154,392	3,598,790,655
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	18,825,070,492	17,916,575,574
	22,690,224,884	21,515,366,229
Balance with other banks and financial institutions		
In Bangladesh	4,667,550,085	3,984,794,486
Outside Bangladesh	4,847,080,132	2,272,907,523
	9,514,630,217	6,257,702,009
	7,440,060,000	6,897,100,000
Money at call and on short notice		
Investments		
Government	53,005,877,556	50,963,038,896
Others	12,344,789,501	11,920,717,298
	65,350,667,057	62,883,756,194
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	271,441,075,940	252,933,241,876
Bills purchased and discounted	16,872,696,374	12,270,968,683
	288,313,772,314	265,204,210,559
	8,778,423,635	8,782,363,746
	9,668,074,375	9,554,422,290
	-	-
Total assets	411,755,852,482	381,094,921,027
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents		
Subordinated bond	11,800,000,000	11,800,000,000
Other borrowings	13,576,949,647	11,157,491,516
	25,376,949,647	22,957,491,516
Deposits and other accounts		
Current/AI-wadeeah current accounts and other accounts	50,308,123,984	40,457,857,551
Bills payable	8,004,337,704	4,494,551,361
Savings bank/Mudaraba savings bank deposits	29,136,400,158	27,259,920,347
Fixed deposits/Mudaraba fixed deposits	236,023,789,589	226,108,257,117
	323,472,651,435	298,320,586,377
	32,560,304,857	31,765,504,056
Total liabilities	381,409,905,939	353,043,581,949
Capital/shareholders' equity		
Paid up capital	11,599,419,720	10,544,927,020
Statutory reserve	10,861,470,221	10,094,153,565
Revaluation reserve	4,236,481,814	4,360,801,902
Other reserve	247,650,000	247,650,000
Retained earnings	3,400,924,788	2,803,806,592
	30,345,946,543	28,051,339,079
Total shareholders' equity	411,755,852,482	381,094,921,027
Total liabilities and shareholders' equity	411,755,852,482	381,094,921,027
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	63,577,950,379	63,853,762,984
Letters of guarantee	19,321,730,805	19,197,993,041
Irrevocable letters of credit	31,706,979,800	36,374,559,306
Bills for collection	25,254,147,417	24,664,926,813
Other contingent liabilities	1,318,489,000	1,413,684,000
	141,179,297,401	145,504,926,144
Other commitments		
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	-	-
	-	-
Total other commitments	-	-
Total off-balance sheet items including contingent liabilities	141,179,297,401	145,504,926,144


Chairman


Director


Managing Director

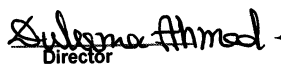

Chief Financial Officer (Acting)



Company Secretary

Southeast Bank Limited
Profit and Loss Account
For the half year ended 30 June 2019

	Provisional and unaudited			
	Jan 01, 2019 to Jun 30, 2019	Jan 01, 2018 to Jun 30, 2018	Apr 01, 2019 to Jun 30, 2019	Apr 01, 2018 to Jun 30, 2018
	Taka	Taka	Taka	Taka
Interest income/profit on investments	12,810,247,252	11,369,643,090	6,708,157,860	6,038,341,981
Interest paid/profit shared on deposits and borrowings etc.	(10,483,552,283)	(9,090,685,486)	(5,418,224,958)	(4,957,527,643)
Net interest income/net profit on investments	2,326,694,969	2,278,957,603	1,289,932,901	1,080,814,338
Investment income	2,380,173,187	2,363,457,941	1,172,934,606	1,194,787,370
Commission, exchange and brokerage	1,827,283,921	1,713,548,152	967,608,556	883,943,066
Other operating income	476,665,129	430,532,147	281,278,046	85,674,399
	4,684,122,237	4,507,538,240	2,421,821,209	2,164,404,836
Total operating income (A)	7,010,817,206	6,786,495,843	3,711,754,110	3,245,219,174
Salaries and allowances	928,866,986	843,321,150	476,799,151	443,572,595
Rent, taxes, insurance, electricity, etc.	520,850,959	485,978,999	273,060,530	245,376,904
Legal expenses	552,480	851,575	261,425	658,975
Postage, stamp, telecommunication, etc.	88,357,755	97,592,600	43,462,701	47,827,610
Stationery, printing, advertisements, etc.	81,900,048	75,731,755	39,850,595	38,850,171
Managing Director's salary and fees	6,036,000	5,036,000	3,685,500	2,786,144
Directors' fees	1,392,270	1,413,350	905,517	902,160
Auditors' fees	500,000	500,000	500,000	500,000
Depreciation and repair of bank's assets	199,783,013	199,454,354	105,279,893	102,913,141
Other expenses	523,238,469	600,227,215	261,779,159	311,031,718
	2,351,477,980	2,310,106,999	1,205,584,470	1,194,419,419
Profit before provision (C=A-B)	4,659,339,226	4,476,388,844	2,506,169,640	2,050,799,755
Provision for loans and advances/investments				
General provision	245,100,000	(11,510,024)	82,146,000	58,782,138
Specific provision	514,863,097	1,170,485,717	48,806,315	702,751,667
	759,963,097	1,158,975,694	130,952,315	761,533,805
Provision for diminution in value of investments	107,892,850	608,308,560	(242,107,150)	106,686,982
Other provisions	(45,100,000)	(207,200,000)	(162,350,000)	(323,300,000)
	822,755,947	1,560,084,254	(273,504,835)	544,920,787
Total provision (D)	3,836,583,279	2,916,304,591	2,779,674,475	1,505,878,968
Total profit before taxation (C-D)				
Provision for taxation				
Current	1,300,000,000	1,405,000,000	710,000,000	605,000,000
Deferred	(27,500,000)	(44,000,000)	(18,600,000)	(44,000,000)
	1,272,500,000	1,361,000,000	691,400,000	561,000,000
	2,564,083,279	1,555,304,591	2,088,274,475	944,878,968
Net profit after taxation				
Appropriations				
Statutory reserve	767,316,656	-	555,934,895	-
	767,316,656	-	555,934,895	-
Retained surplus during the period	1,796,766,623	1,555,304,591	1,532,339,580	944,878,968
Earnings per share (par value Taka 10)	2.21	1.34	1.80	0.81


Chairman


Director


Managing Director


Chief Financial Officer (Acting)


Company Secretary

Southeast Bank Limited

Cash Flow Statement
for the half year ended 30 June 2019

	Provisional and unaudited	
	30 June 2019	30 June 2018
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	15,116,839,938	13,845,080,327
Interest payment	(9,187,275,531)	(7,072,448,136)
Dividend receipts	96,163,916	4,516,718
Fees and commission receipts in cash	1,827,283,921	1,713,548,152
Recoveries on Loans previously written-off	485,136,903	198,224,306
Cash payments to employees	(934,902,986)	(848,357,150)
Cash payments to suppliers	(238,343,262)	(67,007,272)
Income taxes paid	(1,458,463,167)	(1,142,321,923)
Receipts from other operating activities	476,665,129	429,174,597
Payments for other operating activities	(1,144,323,864)	(1,253,015,387)
Operating profit before changes in operating assets and liabilities (i)	5,038,780,997	5,807,394,233
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	256,211,212	619,214,652
Purchase of trading securities	(333,066,177)	(258,975,704)
Loans and advances to customers	(23,109,561,755)	(23,022,741,572)
Other assets	37,946,774	(35,363,361)
Deposits from other banks	2,419,458,131	4,274,579,104
Deposits from customers	23,877,055,861	17,060,717,202
Other liabilities	(703,981,960)	876,847,311
Cash generated from (used in) operating assets and liabilities (ii)	2,444,062,085	(485,722,368)
Net cash flows from operating activities (A=i+ii)	7,482,843,082	5,321,671,865
B. Cash flows from investing activities:		
Proceeds from sale of securities	47,100,871,943	23,984,692,258
Payments for purchase of securities	(47,690,355,862)	(21,295,876,628)
Purchase of fixed assets	(138,642,490)	(181,627,861)
Sale of fixed assets	1,159,397	1,357,550
Cash generated from (used in) investing activities (B)	(726,967,012)	2,508,545,319
C. Cash flows from financing activities:		
Receipts from issue of loan capital & debt security	-	-
Payments for redemption of loan capital & debt security	-	-
Dividends paid	-	-
Payment against lease obligation	-	(8,204,713)
Receipts from issue of ordinary shares	-	-
Cash generated from (used in) financing activities (C)	-	(8,204,713)
D. Net increase (decrease) in cash and cash equivalents (A+B+C)	6,755,876,070	7,822,012,472
E. Effects of exchange rate changes on cash and cash equivalents	4,844,273	6,190,053
F. Cash and cash equivalents at beginning of the period	36,646,884,258	28,789,533,363
G. Cash and cash equivalents at end of the period (D+E+F)	43,407,604,601	36,617,735,888
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	3,865,154,392	3,287,109,099
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	18,825,070,492	18,782,879,973
Balance with other banks and financial institutions	9,514,630,217	8,074,935,716
Money at call and on short notice	7,440,060,000	6,467,837,800
Treasury bills	3,757,148,000	-
Prize bond	5,541,500	4,973,300
	43,407,604,601	36,617,735,888

Southeast Bank Limited
Statement of Changes in Equity
For the half year ended 30 June 2019

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 2019	10,544,927,020		10,094,153,565		4,360,801,902		247,650,000		2,803,806,592		28,051,339,079	
Changes in accounting policy/ prior year adjustments	-		-		-		-		-		-	
Restated balance	10,544,927,020		10,094,153,565		4,360,801,902		247,650,000		2,803,806,592		28,051,339,079	
Surplus/deficit on account of revaluation of properties	-		-		-		-		-		(124,320,088)	
Surplus/deficit on account of revaluation of investments	-		-		(124,320,088)		-		4,844,273		4,844,273	
Currency translation differences	-		-		-		-		4,844,273		(119,475,815)	
Net gains and losses not recognized in the income statement	-		-		(124,320,088)		-		4,844,273		(119,475,815)	
Net profit for the period	-		-		-		-		2,564,083,279		2,564,083,279	
Cash dividend	-		-		-		-		-		-	
Issue of share capital/ Bonus share	1,054,492,700		-		-		-		(1,054,492,700)		(150,000,000)	
Transfer to Southeast Bank Staff Welfare Trust	-		-		-		-		(150,000,000)		(150,000,000)	
Appropriation made during the period	-		-		-		-		(767,316,656)		-	
Statutory reserve	-		767,316,656		-		-		-		-	
Balance as at 30 June 2019	11,599,419,720		10,861,470,221		4,236,481,814		247,650,000		3,400,924,788		30,345,946,543	
Balance as at 30 June 2018	9,169,501,760		9,170,000,000		4,383,224,709		247,650,000		4,201,847,842		27,172,224,311	

Southeast Bank Limited and its subsidiaries
Notes to the Financial Statements
As at and for the half year ended 30 June 2019

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, 2018.

1.2 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, Southeast Exchange Company (South Africa) Pty Limited, for the half year ended on June 30, 2019. Southeast Bank Limited closed operation of one subsidiary named of Southeast Financial Services (Australia) Pty Ltd after obtaining permission from the Bangladesh Bank vide letter no BRPD(AM) 204/13/2019-3580 dated 09 May 2019.

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.

	<u>30 June 2019</u>	<u>31 December 2018</u>
	<u>Taka</u>	<u>Taka</u>
2 Consolidated Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments		
Southeast Bank Limited	271,441,075,940	252,933,241,876
Southeast Bank Capital Services Limited	1,961,191,134	2,467,417,246
	<u>273,402,267,074</u>	<u>255,400,659,122</u>
Bills purchased and discounted		
Southeast Bank Limited	16,872,696,374	12,270,968,683
Southeast Bank Capital Services Limited	-	-
	<u>16,872,696,374</u>	<u>12,270,968,683</u>
	<u>290,274,963,448</u>	<u>267,671,627,805</u>
3 Consolidated deposits and other accounts		
Current/AI-wadeeah current accounts and other accounts		
Southeast Bank Limited	50,308,123,984	40,457,857,551
Southeast Bank Capital Services Limited	72,939,545	37,532,362
	<u>50,381,063,529</u>	<u>40,495,389,913</u>
Less: Inter company balance eliminated	455,420,508	23,324,151
	<u>49,925,643,021</u>	<u>40,472,065,762</u>
Bills payable		
Southeast Bank Limited	8,004,337,704	4,494,551,361
	<u>8,004,337,704</u>	<u>4,494,551,361</u>
Savings bank/Mudaraba savings bank deposits		
Southeast Bank Limited	29,136,400,158	27,259,920,347
	<u>29,136,400,158</u>	<u>27,259,920,347</u>
Fixed deposits/Mudaraba fixed deposits		
Southeast Bank Limited	236,023,789,589	226,108,257,117
	<u>236,023,789,589</u>	<u>226,108,257,117</u>
	<u>323,090,170,472</u>	<u>298,334,794,587</u>
	<u>30 June 2019</u>	<u>31 December 2018</u>
	<u>Taka</u>	<u>Taka</u>
4 Share Capital		
Authorised		
<u>1,500,000,000</u> Ordinary shares of Tk 10 each	<u>15,000,000,000</u>	<u>15,000,000,000</u>
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
<u>781,777,002</u> ordinary shares of Tk 10 each issued as bonus shares	<u>7,817,770,020</u>	<u>6,763,277,320</u>
	<u>11,599,419,720</u>	<u>10,544,927,020</u>
Shareholders' Equity		
Paid up capital	11,599,419,720	10,544,927,020
Statutory reserve	10,861,470,221	10,094,153,565
Revaluation reserve	4,236,481,814	4,360,801,902
Other reserve	247,650,000	247,650,000
Foreign currency translation reserve	(16,660,063)	(28,918,605)
Retained earnings	3,495,042,853	2,898,043,836
	<u>30,423,404,545</u>	<u>28,116,657,718</u>

	Jan 01, 2019 to Jun 30, 2019	Jan 01, 2018 to Jun 30, 2018	Apr 01, 2019 to Jun 30, 2019	Apr 01, 2018 to Jun 30, 2018
	Taka	Taka	Taka	Taka
5 Consolidated Earnings per share				
Net profit after tax for the period (Taka)	2,605,574,470	1,589,718,988	2,106,559,793	963,602,208
Number of ordinary shares outstanding	1,159,941,972	1,159,941,972	1,159,941,972	1,159,941,972
Earnings per share (EPS) (Taka)*	2.25	1.37	1.82	0.83
Earnings per share				
Net profit after tax for the period (Taka)	2,564,083,279	1,555,304,591	2,088,274,475	944,878,968
Number of ordinary shares outstanding	1,159,941,972	1,159,941,972	1,159,941,972	1,159,941,972
Earnings per share (EPS) (Taka)	2.21	1.34	1.80	0.81

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

*EPS increase in first half of 2019 due to increase in operating profit and decrease of required provision against loans and advances and provision for investment in shares.

	30 June 2019	30 June 2018
	Taka	Taka
6 Consolidated Net Asset Value (NAV) per share		
Net Asset Value (NAV)	30,423,404,545	27,258,182,458
Number of ordinary shares outstanding	1,159,941,972	916,950,176
Net Asset Value (NAV) per share	26.23	29.73
Net Asset Value (NAV) per share		
Net Asset Value (NAV)	30,345,946,543	27,172,224,311
Number of ordinary shares outstanding	1,159,941,972	916,950,176
Net Asset Value (NAV) per share	26.16	29.63
7 Consolidated Net Operating Cash Flow per share		
Net Operating Cash Flow	7,447,928,132	5,356,942,562
Number of ordinary shares outstanding	1,159,941,972	916,950,176
Net Operating Cash Flow per share (NOCFPS)	6.42	5.84
Net Operating Cash Flow per share		
Net Operating Cash Flow	7,482,843,082	5,321,671,865
Number of ordinary shares outstanding	1,159,941,972	916,950,176
Net Operating Cash Flow per share (NOCFPS)	6.45	5.80

The Financial Statements of the bank for Second Quarter (Q2) ended on 30 June 2019 are available in website. The address of the website is www.southeastbank.com.bd