


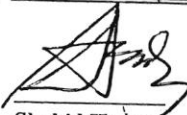
Southeast Bank Limited and its subsidiary

Consolidated Balance Sheet

As at 30 September 2014

PROPERTY AND ASSETS	September 30, 2014	Provisional and unaudited December 31, 2013
	Taka	Taka
Cash		
In hand (including foreign currencies)	1,912,801,957	1,802,673,124
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	11,370,272,192	10,955,385,255
	13,283,074,149	12,758,058,379
Balance with other banks and financial institutions		
In Bangladesh	2,738,805,725	2,706,540,365
Outside Bangladesh	734,971,423	695,514,701
	3,473,777,148	3,402,055,066
Money at call and on short notice	2,008,800,000	1,008,900,000
Investments		
Government	54,421,069,044	50,860,905,762
Others	6,273,046,935	6,728,157,682
	60,694,115,979	57,589,063,444
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	137,301,395,847	129,184,622,142
Bills purchased and discounted	5,402,592,897	5,679,201,782
	142,703,988,744	134,863,823,924
Fixed assets including premises, furniture and fixtures	7,857,020,774	7,795,649,125
Other assets	4,131,171,622	3,513,304,838
Non - banking assets	-	-
Total assets	234,151,948,417	220,930,854,776
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	4,294,095,211	7,921,435,000
Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts	18,191,547,828	14,212,909,584
Bills payable	2,125,672,920	1,914,532,727
Savings bank/Mudaraba savings bank deposits	14,532,686,856	14,118,813,852
Fixed deposits/Mudaraba fixed deposits	157,450,552,793	147,273,208,331
Bearer certificates of deposit	-	-
Other deposits	-	-
	192,300,460,397	177,519,464,493
Other liabilities	14,615,691,939	13,550,328,772
Total liabilities	211,210,247,547	198,991,228,265
Capital/shareholders' equity		
Paid up capital	9,169,501,760	8,732,858,820
Statutory reserve	7,365,747,476	6,444,821,277
Revaluation reserve	4,641,517,660	4,331,542,622
Other reserves	247,650,000	247,650,000
Translation Reserve	(666,894)	(395,234)
Retained earnings	1,508,739,668	2,172,669,304
Total shareholders' equity	22,932,489,671	21,929,146,789
Non-controlling interest	9,211,199	10,479,722
Total liabilities and shareholders' equity	234,151,948,417	220,930,854,776
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	32,847,491,207	32,847,491,207
Letters of guarantee	16,230,483,458	16,230,483,458
Irrevocable letters of credit	19,925,642,403	19,925,642,403
Bills for collection	12,300,432,174	12,300,432,174
Value of Bangladesh Sanchaypatra	822,339,000	822,339,000
	82,126,388,243	82,126,388,243
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	-	-
	-	-
	82,126,388,243	82,126,388,243
Total off-balance sheet items including contingent liabilities	82,126,388,243	82,126,388,243

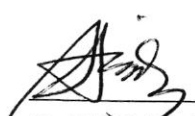

 Mohammad Aminul Haque
 Chief Financial Officer


 Shahid Hossain
 Managing Director

Southeast Bank Limited and its subsidiary
Consolidated Profit and Loss Account
For the 3rd Quarter year ended September 30, 2014

	January 01, 2014 to September 30, 2014 Taka	January 01, 2013 to September 30, 2013 Taka	July 01, 2014 to September 30, 2014 Taka	July 01, 2013 to September 30, 2013 Taka
Interest income/profit on investments	20,897,111,200	14,162,825,314	11,167,753,232	4,815,360,015
Interest paid/profit shared on deposits and borrowings	(18,869,562,091)	(12,842,889,921)	(10,411,734,870)	(4,320,294,773)
Net interest income/net profit on investments	2,027,549,109	1,319,935,393	756,018,362	495,065,242
Investment income	3,987,140,798	3,541,308,069	1,285,859,101	1,332,738,676
Commission, exchange and brokerage	1,981,277,177	1,815,711,285	630,226,079	630,640,684
Other operating income	412,060,549	352,368,149	126,928,986	123,035,847
	6,380,478,524	5,709,387,503	2,043,014,165	2,086,415,207
Total operating income (A)	8,408,027,633	7,029,322,896	2,799,032,527	2,581,480,449
Salaries and allowances	967,841,031	886,035,903	380,300,121	353,834,261
Rent, taxes, insurance, electricity etc.	432,560,007	365,708,992	154,751,472	132,654,100
Legal expenses	450,040	68,000	61,670	32,875
Postage, stamp, telecommunication etc.	112,296,720	93,794,445	36,210,208	34,380,913
Stationery, printing, advertisements etc.	84,215,736	84,483,984	27,505,320	25,523,902
Managing Director's salary and fees	7,500,000	3,900,000	3,600,000	-
Directors' fees and expenses	2,776,681	1,220,056	349,094	252,946
Auditors' fees	-	-	(500,000)	-
Depreciation and repair of Bank's assets	239,600,291	208,613,973	84,660,243	60,746,315
Other expenses	539,356,747	426,310,356	100,373,442	136,572,704
Total operating expenses (B)	2,386,597,253	2,070,135,709	787,311,570	743,998,015
Profit before provision (C=A-B)	6,021,430,380	4,959,187,188	2,011,720,957	1,837,482,434
Provision for loans and advances/investments				
General provision	346,000,000	-	-	-
Specific provision	820,500,000	1,007,405,262	796,410,775	409,405,262
	1,166,500,000	1,007,405,262	796,410,775	409,405,262
Provision for off-balance sheet items	83,500,000	120,690,000	(5,586,200)	(985,382)
Provision for diminution in value of investments	215,086,878	516,895,057	(98,519,159)	430,107,284
Other provisions	-	-	-	-
Total provision (D)	1,465,086,878	1,644,990,319	692,305,416	838,527,164
Total profit before tax (C-D)	4,556,343,502	3,314,196,868	1,319,415,541	998,955,270
Provision for taxation				
Current	2,300,000,000	1,844,041,055	682,888,400	716,306,721
Deferred	-	-	-	-
	2,300,000,000	1,844,041,055	682,888,400	716,306,721
Net profit after tax	2,256,343,502	1,470,155,813	636,527,141	282,648,549
Net profit after tax attributable to:				
Equity holders' of the Bank	2,257,612,025	1,469,442,032	717,735,387	282,403,738
Non-controlling interest	(1,268,523)	713,781	(383,672)	244,810
Net profit after tax	2,256,343,502	1,470,155,813	717,351,716	282,648,549
Appropriations				
Statutory reserve	920,926,199	663,749,572	296,167,708	207,960,409
	920,926,199	663,749,572	296,167,708	207,960,409
Retained surplus during the period	1,335,417,303	806,406,241	421,184,008	74,688,140
(*) Earnings per share (par value Taka 10)	2.46	1.60	0.78	0.31


Mohammad Aminul Haque
Chief Financial Officer


Shahid Hossain
Managing Director