

Other commitments:

Total other commitments

**Syed Aminul Islam** 

SVP and Head of Finance

Documentary credit and short term trade related transaction

Undrawn note issuance and revolving underwriting facilities

Undrawn formal standby facilities, credit lines and other commitments

Total off balance sheet items including contingent liabilities

404,675,000

404,675,000

464,598,470

448,325,383

448,325,383

508,248,853

Q.M. Shariful Ala

Managing Director & CEO

Forward assets purchased and forward deposit placed

## Delta Brac Housing Finance Corporation Ltd.



**Head Office: Landmark Building** 12-14 Gulshan North C/A Gulshan-2, Dhaka-1212, Bangladesh

Tel: 8822374, 9882112, Fax: +88 02 9882110 E-mail: dbh@deltabrac.com Webside: www.deltabrac.com

## 1st Quarter Financial Statements 2012-2013

**Cash Flow statement (Unaudited)** 

For the 1st quarter ended 30 September 2012

## **Balance Sheet (Unaudited)**

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 Out side Bangladesh Out side Bangladesh Out side Bangladesh  Money at call on short notice Investments:  Government Others  Loan & Advances Fixed assets including land, building & equipments Other assets Total Assets  Deposits and Other accounts: Fixed deposits  Other liabilities  Other liabilities  Detail in building in institutions and agents Share premium Sha	As at 30 September 20			
Cash In hand (Including foreign currencies) 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 Out side Bangladesh  Money at call on short notice Inyetzments: Government Others  Adaynoces Fixed assets including land, building & equipments Others Other assets Othe		2012		
In hand (Including foreign currencies)   93,536   375,511	PROPERTY AND ASSETS			
Balance with Bangladesh Bank and its agent banks (including foreign currencies)  Balance with other Banks and Financial Institutions In Bangladesh Out side Bangladesh Out side Bangladesh  Money at call on short notice Investments: Government Others  Loan & Advances Fixed assets including land, building & equipments Other assets Other assets In Bangladesh  LIABILITIES Borrowing from other banks, financial institutions and agents Deposits and Other accounts: Fixed deposits  Other liabilities  Total liabilities  SHAREHOLDERS' EQUITY Paid up capital Statutory reserve Other reserves Other reserves Other reserves Other reserves Other reserves Other flatilities Statutory reserve Other reserves Other flatilities Contingent liabilities  Contingent l		93 536	75 513	
Balance with other Banks and Financial Institutions In Bangladesh	Balance with Bangladesh Bank and	100	100	
Balance with other Banks and Financial Institutions   1,942,072,175   929,059,56	its agent banks (including foreign currencies)		372,631,166	
Description   1,942,072,175   929,059,56   1,942,072,175   929,059,56   1,942,072,175   929,059,56   1,942,072,175   929,059,56   1,942,072,175   929,059,56   1,942,072,175   929,059,56   1,942,072,175   929,059,56   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,650,000,000   1,050,000   1,050,000,000   1,050,000   1,050,000   1,050,000   1,050,000   1,050,000,000   1,050,000   1,050,000   1,050,000   1,050,000   1,050,000,000   1,050,0	Palance with other Panks and Financial Institutions	413,661,567	372,706,679	
Out side Bangladesh  1,942,072,175  929,059,56  Money at call on short notice Investments:  Government Others  433,956,284  450,617,33  433,956,284  450,617,33  Loan & Advances Fixed assets including land, building & equipments Other assets 123,408,879 156,054,64 27,640,744,10  LIABILITIES Borrowing from other banks, financial institutions and agents Deposits and Other accounts: Fixed deposits  Other liabilities  Other liabilities  25,858,558,238  ENAREHOLDERS' EQUITY Paid up capital Redeemable preference share capital Redeemabl		1 942 072 175	929 059 560	
1,942,072,175   929,059,56   Money at call on short notice   1,210,000,000   1,650,000,000     Investments:		1,942,072,173	323,033,300	
Company		1,942,072,175	929,059,560	
Company	Money at call on short notice	1,210,000,000	1,650,000,000	
Others	And the control of th			
A33,956,284   450,617,33	Government	(-)		
Loan & Advances Fixed assets including land, building & equipments Other assets Total Assets  LIABILITIES AND CAPITAL LIABILITIES Borrowing from other banks, financial institutions and agents Deposits and Other accounts: Fixed deposits Other liabilities Other liabilities  SHAREHOLDERS' EQUITY Paid up capital Redeemable preference share capital Share premium Statutory reserve Other reserves Retained earnings Retained earnings Total Shareholders' Equity Total Ilabilities:  Acceptance and endorsements Letters of guarantee Irrevocable letter of credit Bills for collection Other contingent liabilities  23,957,814,237 24,039,007,09 24,039,007,09 25,057,814,237 24,039,007,09 27,640,744,10 27,640,744,10 27,640,744,10 27,640,744,10 28,122,470,426 27,640,744,10 29,923,470 29,923,470 29,923,470 29,923,470 29,923,470 29,923,470 29,923,470 29,923,470 20,000 20,000,000 20,000,000 20,000,00	Others	433,956,284	450,617,335	
Fixed assets including land, building & equipments		433,956,284	450,617,335	
Other assets         123,408,879         156,054,64           Total Assets         28,122,470,426         27,640,744,10           LIABILITIES AND CAPITAL           LIABILITIES           Borrowing from other banks, financial institutions and agents         7,032,062,362         7,312,695,52           Deposits and Other accounts:         16,309,689,816         15,751,200,29           Other liabilities         2,516,806,060         2,426,308,58           Other liabilities         25,858,558,238         25,490,204,39           Other liabilities         1,009,125,000         1,009,125,000           Other liabilities         1,009,125,000         1,009,125,000           Other liabilities         1,009,125,000         1,009,125,000           Other liabilities         1,009,125,000         1,009,125,000           Other reserves         268,000,000         268,000,000           Other reserves         268,000,000         268,000,00           Other reserves         268,000,000         268,000,00           Other reserves         2,263,912,188         2,150,539,70           Total Shareholders' Equity         2,263,912,188         2,150,539,70           Other liabilities         2,263,912,188         2,150,539,70           Other liabilit	Loan & Advances	23,957,814,237	24,039,007,094	
Total Assets 28,122,470,426 27,640,744,10  LIABILITIES AND CAPITAL  LIABILITIES Borrowing from other banks, financial institutions and agents 7,032,062,362 7,312,695,52  Deposits and Other accounts: Fixed deposits 16,309,689,816 15,751,200,29  Other liabilities 2,516,806,060 2,426,308,58  Total liabilities 25,858,558,238 25,490,204,39  SHAREHOLDERS' EQUITY  Paid up capital 1,009,125,000 1,009,125,000 40,000  Share premium 154,960,000 154,960,000 154,960,000  Other reserves 268,000,000 268,000,000 268,000,000  Retained earnings 360,995,263 270,797,27  Total Shareholders' Equity 2,263,912,188 2,150,539,70  Total liabilities and shareholders' equity 28,122,470,426 27,640,744,10  OFF BALANCE SHEET ITEMS  Contingent liabilities:  Acceptance and endorsements  Letters of guarantee 1	Fixed assets including land, building & equipments	41,557,282	43,298,793	
LIABILITIES AND CAPITAL  LIABILITIES  Borrowing from other banks, financial institutions and agents  Deposits and Other accounts:  Fixed deposits  Other liabilities  Cother reserves  Cother reserve  Cother reserves  Cother reserves  Cother reserves  Cother reserves  Cother reserves  Cother reserves  Cother liabilities and shareholders' equity  Cother liabilities and shareholders' equity  Cother liabilities and shareholders' equity  Cother liabilities  Cother reserves  Cother reserves  Cother reserves  Cother reserves  Cother liabilities and shareholders' equity  Cother liabilities  Cother reserves  Cother reserves  Cother liabilities  Cother reserves  Cother liabilities  Cother reserves  Cother liabilities  Cother cother liabilities  Co	Other assets	123,408,879	156,054,640	
Clabel Lities   Company	Total Assets	28,122,470,426	27,640,744,101	
SHAREHOLDERS' EQUITY	LIABILITIES Borrowing from other banks, financial institutions and agents Deposits and Other accounts:		7,312,695,521 15,751,200,293	
25,858,558,238   25,490,204,39   25,858,558,238   25,490,204,39   25,858,558,238   25,490,204,39   25,858,558,238   25,490,204,39   25,858,558,238   25,490,204,39   25,858,558,238   25,490,204,39   25,000   26,000   2	Other liabilities	2.516.806.060	2.426.308.585	
Paid up capital Redeemable preference share capital Redeemable share capital Redeemabl	Total liabilities		25,490,204,399	
Redeemable preference share capital  A0,000 Share premium  Statutory reserve  470,791,925 447,617,42 Other reserves  Retained earnings  Retained earnings  360,995,263 270,797,27  Total Shareholders' Equity  Total liabilities and shareholders' equity  2,263,912,188 2,150,539,70 27,640,744,10  OFF BALANCE SHEET ITEMS  Contingent liabilities:  Acceptance and endorsements Letters of guarantee  Irrevocable letter of credit  Bills for collection  Other contingent liabilities  59,923,470  59,923,470				
Share premium  Statutory reserve  Other reserves  Retained earnings  Total Shareholders' Equity  Total liabilities and shareholders' equity  OFF BALANCE SHEET ITEMS  Contingent liabilities:  Acceptance and endorsements  Letters of guarantee  Irrevocable letter of credit  Bills for collection  Other contingent liabilities  154,960,000 154,960,000 268,000 268,000,000 268,000,000 268,000,000 268,000,000 268,000,000 268,000,000 268,000,000 268,000 268,000 268,00			10 Th 10 Th	
Statutory reserve 470,791,925 447,617,42 Other reserves 268,000,000 268,000,000 Retained earnings 360,995,263 270,797,27 Total Shareholders' Equity 2,263,912,188 2,150,539,70 Total liabilities and shareholders' equity 28,122,470,426 27,640,744,10  OFF BALANCE SHEET ITEMS Contingent liabilities: Acceptance and endorsements Letters of guarantee				
Other reserves 268,000,000 268,000 268,000 268,000 268,000,000 268				
Retained earnings 360,995,263 270,797,27  Total Shareholders' Equity 2,263,912,188 2,150,539,70  Total liabilities and shareholders' equity 28,122,470,426 27,640,744,10  OFF BALANCE SHEET ITEMS  Contingent liabilities:  Acceptance and endorsements  Letters of guarantee				
Total Shareholders' Equity  Total liabilities and shareholders' equity  OFF BALANCE SHEET ITEMS  Contingent liabilities:  Acceptance and endorsements Letters of guarantee Irrevocable letter of credit Bills for collection Other contingent liabilities  2,263,912,188 2,150,539,70 27,640,744,10 27,6				
Total liabilities and shareholders' equity  OFF BALANCE SHEET ITEMS  Contingent liabilities:  Acceptance and endorsements  Letters of guarantee  Irrevocable letter of credit  Bills for collection  Other contingent liabilities  28,122,470,426  27,640,744,10				
Contingent liabilities:  Acceptance and endorsements  Letters of guarantee  Irrevocable letter of credit  Bills for collection  Other contingent liabilities	Total liabilities and shareholders' equity		27,640,744,10	
Letters of guarantee - Irrevocable letter of credit - Bills for collection - 59,923,470 59,923,470	Contingent liabilities:			
Irrevocable letter of credit - Bills for collection - Other contingent liabilities 59,923,470 59,923,47		-		
Bills for collection - 59,923,470 S9,923,470		-	*	
Other contingent liabilities 59,923,470 59,923,47		-		
		E0 022 470	E0 022 47	
TOTAL CONTINUONT HANDINGS	Total contingent liabilities	59,923,470	59,923,470	

## **Profit and Loss Account (Unaudited)**

		190 100
	July 2012-	July 2011-
	September 2012	September 2011
	Amount (TK)	Amount (TK)
Interest Income	1,007,138,598	749,052,460
Interest paid on deposits and borrowings etc.	725,201,853	548,007,467
Net interest income	281,936,745	201,044,993
Income from investment	(4,212,289)	54,481,416
Commission, exchange & brokerage	23,875,840	20,989,579
Other Operating income	9,156,722	974,012
Total operating income	310,757,018	277,490,000
Salary and allowances	44,424,524	42,206,201
Rent, taxes, insurance, electricity etc.	7,374,459	6,890,204
Legal & professional expenses	269,682	293,348
Postage, stamp, telecommunication etc.	1,302,962	1,173,251
Stationery, printing, advertisement etc.	1,283,665	2,297,280
Managing directors salary and bonus	2,700,000	3,700,000
Directors fees and expenses	222,212	66,076
Auditors fees	54,625	47,438
Depreciation repair & maintenance exp.	5,309,904	4,878,115
Other expenses	5,805,651	5,244,359
Total operating expenses	68,747,684	66,796,273
Operating profit before provision	242,009,334	210,693,727
Provision for		
Loans & Advances	84,995,225	2,869,039
Diminution in value of investment	(61,054,655)	36,657,247
Total provision	23,940,570	39,526,286
Profit before tax	218,068,764	171,167,441
Provision for tax		
Current	103,541,500	77,478,552
Deferred	(1,345,222)	1,707,434
	102,196,278	79,185,986
Profit after tax	115,872,486	91,981,455
Appropriation		
Statutory reserve	23,174,497	18,396,291
General reserve	-	
Contigency reserve		
Dividend on preference shares	2,500,000	2,500,000
Total appropriations	25,674,497	20,896,291
Retained surplus	90,197,989	71,085,164
	22,22.,200	. =,000,20

Q.M. Shariful Ala Managing Director & CEO

1.12

July 2011-September 2011 September 2012 Amount (TK.) Amount (TK.)

223,181,797

(379,233,182)

194,215,269

July 2012-

95,554,256

709,804,699

Cash flows from operating activities

nterest receipts in cash	989,828,370	718,977,01
nterest payments	(637,223,159)	(402,852,608
Dividend receipts	361,100	34,150,00
ees and commission receipts in cash	25,963,411	21,692,69
Cash payments to employees	(45,205,467)	(67,167,155
Cash payments to suppliers and various operating expense	(18,522,377)	(21,804,499
ncome tax paid	(89,301,736)	(75,015,963
Receipts from other operating activities	(1,403,183)	15,202,31

Cash generated from operating activities before changes in operating assets and liabilities 224,496,959

Increase/(decrease) in operating assets and liabilities Loans and advances to customers

54,497,032 Other assets 13,359,560 Loans and deposits from banks and other customers 378,289,505 375,690,650 Trading liabilities (43,033,053) (38,783,556)Other liabilities Cash utilized in operating assets and liabilities 485,307,740 (28,966,528)

Net cash from operating activities

Cash flows from investing activities (81,452,205) 16,661,051 Investment in trading securities Other investments (1,745,220)(1,177,536)Purchase of property, plant & equipment Proceeds from disposal of property, plant & equipment 41,084 14,956,915 (82,629,741) Net cash from investing activities

Cash flows from financing activities

Payments for redemption of short term loan (150,000,000) Payments for redemption of loan & debt security (3,740,350)Payment of Preference share dividend (10,000,000)(10,000,000)Cash dividend paid Payment for finance lease (360,971)(449,585)Net cash from financing activities (160,360,971) (14,189,935)Net increase/(decrease) in cash and cash equivalents 97,395,593 564,400,643

Cash and cash equivalents (net off overdraft) at the

beginning of the period 2,726,493,090 1,905,854,626 Cash and cash equivalents (net off overdraft) at 3,290,893,733 2,003,250,219

the end of the period

Syed Aminul Islam

SVP and Head of Finance

Q.M. Shariful Ala Managing Director & CEO

Statement of changes in equity (Unaudited)

For the 1st quarter ended 30 September 2012

0.89

Particulars	Paid up capital	Preference share capital	Share premium	Statutory reserve	General & other reserves	Retained earnings	Total
Balace as on 1 July 2012	1,009,125,000	40,000	154,960,000	447,617,428	268,000,000	270,797,274	2,150,539,702
Net profit (after tax) for the period	-	-	-	2	-	115,872,486	115,872,486
Transferred to reserve funds	-	(I=)	-	23,174,497	-	(23,174,497)	1-
Stock dividend issued	-	-	-	-	-	2	-
Preference share dividend	-		-	-	-	(2,500,000)	(2,500,000)
Balance as on 30 September 2012	1,009,125,000	40,000	154,960,000	470,791,925	268,000,000	360,995,263	2,263,912,188
Balance as on 30 September 2011	504,562,500	40,000	154,960,000	385,165,156	428,000,000	373,050,682	1,845,778,338

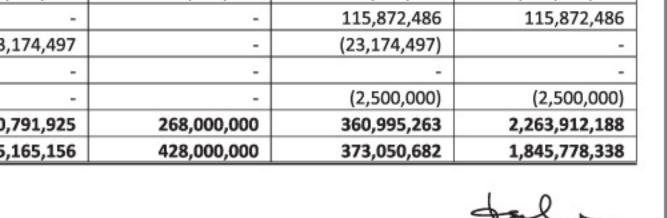
Affler

Earnings Per Share (Restated)

Syed Aminul Islam

SVP and Head of Finance

Syed Aminul Islam SVP and Head of Finance Amount In Taka



Q.M. Shariful Ala Managing Director & CEO