

Rupali Bank Ltd
Statement of Financial Position(Provisional & Un-audited)
As at June30,2011

Particulars	30.06.2011 Taka	31.12.2010 Taka
Property & Assets		
Cash		
Cash in hand (Including Foreign Currencies)	1,707,777,877	1,458,862,759
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)	6,248,030,102	6,083,778,114
	7,955,807,979	7,542,640,873
Balance with other Bank's & Financial Institutions		
In Bangladesh	4,393,200,000	2,373,500,000
Out side Bangladesh	1,105,379,147	315,023,347
	5,498,579,147	2,688,523,347
Money at Call on Short Notice	-	3,200,000,000
Investments		
Government	21,637,826,318	14,449,701,995
Others	1,358,540,078	1,267,492,727
	22,996,366,396	15,717,194,722
Loans & Advances		
Loans, Cash Credits, Overdrafts etc.	67,223,756,366	61,082,086,481
Bill discounted and Purchased	5,782,629,966	4,966,879,658
	73,006,386,332	66,048,966,139
Primises and Fixed Assets	9,687,801,161	9,520,746,146
Other Assets	20,465,943,829	19,716,430,319
Non-Banking Assets	-	-
Total Assets	139,610,884,844	124,434,501,546
Capital & Liabilites		
Liabilites		
Borrowing from other banks and financial institutions and agents	5,009,254,014	269,497,245
Deposits and Other accounts		
Current Deposits and other accounts	14,822,273,218	14,276,520,569
Bills Payable	1,597,939,166	1,296,682,408
Savings Deposits	34,096,137,558	33,243,580,223
Fixed Deposits	45,462,862,106	42,306,971,817
	95,979,212,048	91,123,755,017
Other Liabilities	23,807,542,417	18,889,771,623
	119,786,754,465	110,013,526,640
Total Liabilities	124,796,008,479	110,283,023,885
Capital & Shareholders Equity		
Paid up Capital	1,375,000,000	1,250,000,000
Share Money deposit	74,953,800	74,953,800
Reserve for net asset value of Karachi Branch	335,562,500	335,562,500
Statutory reserve	1,670,471,760	1,535,376,752
Other reserves	10,628,361,953	10,640,438,287
Balance of Profit and Loss Account	730,526,352	315,146,322
Total Shareholders Equity	14,814,876,365	14,151,477,661
Total Liabilites & Shareholders equity	139,610,884,844	124,434,501,546

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Particulars	30.06.2011 Taka	31.12.2010 Taka
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Off Balance Sheet Items

Contra Accounts:

Contingent Liabilities	3,279,362,486	3,279,362,486
Letter of Guarantee	1,808,874,436	1,956,738,735
Letter of Credit	99,500,169,663	75,614,621,427
Bills for collection	6,030,719,098	4,123,323,071
Other contingent Liability (DC Notes)	1,263,561	1,263,561
Total other contingent	107,341,026,758	81,695,946,794
Other Commitments		-
Total Contingent Liabilities	<u>107,341,026,758</u>	<u>81,695,946,794</u>

Net Asset Value per share (NAV) 1077.45 1132.12



 A.K. Mozammel Haque
 Deputy General Manager



 Md. Shahjahan Khandaker
 Company Secretary


 M. Farid Uddin
 Managing Director

Rupali Bank Ltd
Statement of Comprehensive Income (Provisional & Un-audited)
For the period from January 01, 2011 to June 30, 2011

Particulars	January to June 30, 2011 Taka	January to June 30, 2010 Taka	April to June 2011 Taka	April to June 2010 Taka
Operating Income				
Interest Income	3,461,956,339	2,476,683,627	1,914,880,390	1,309,820,003
Less-Interest Paid on Deposits & Borrowings etc.	2,034,017,887	1,719,357,164	981,072,773	802,647,459
Net Interest Income	1,427,938,452	757,326,463	933,807,617	507,172,544
Interest from Investment	696,171,554	831,896,475	326,500,551	389,497,970
Commission, Exchange, Service Charges etc.	654,083,826	322,596,133	441,411,954	225,947,462
Other Operating Income	2,528,423	73,899,552	1,480,887	66,179,694
Total Operating Income (1)	2,780,722,255	1,985,718,623	1,703,201,009	1,188,797,670
Operating Expenses				
Salary & Allowance	746,495,685	612,068,506	380,297,965	206,488,176
Managing Director's Fee	250,980	393,000	-	167,500
Directors Fee	715,000	721,000	355,000	390,000
Rent, Taxes, Insurance, Electricity Etc.	79,439,425	71,065,292	49,018,809	44,176,632
Legal Expenses	500,163	1,488,816	183,390	437,889
Postage, Stamp, Telegram & Telephone	4,239,343	3,812,413	2,130,595	1,741,067
Audit Fee	-	15,000	-	15,000
Stationery, Printing, Advertisement etc.	25,626,472	16,499,336	12,840,350	11,052,908
Loss/Expenses for bad loan	-	-	-	-
Depreciation and Repairs to Bank's Property	77,898,161	2,327,306	77,823,860	2,284,288
Other Expenses	156,753,044	216,829,122	44,957,177	125,162,943
Total Operating Expenses (2)	1,091,918,273	925,219,791	567,607,146	391,916,403
A) Profit before provision (1-2)	1,688,803,982	1,060,498,832	1,135,593,863	796,881,267
Transfer to Income	-	-	-	-
B) Total	1,688,803,982	1,060,498,832	1,135,593,863	796,881,267
C) Allocation				
Provision for Loan	-	-	-	-
Provision for Off Balancesheet Items	256,450,808	-	-	-
Provision for other Assets	-	-	-	-
Other Provision	250,000,000	250,000,000	171,997,550	100,000,000
Total Provision	506,450,808	250,000,000	171,997,550	100,000,000
D) Total Profit / (Loss) Before Tax (B - C)	1,182,353,174	810,498,832	963,596,313	696,881,267
E) Provision for Tax	506,878,136	-	506,878,136	-
F) Total Profit/ (Loss) After Tax (D - E)	675,475,038	810,498,832	456,718,177	696,881,267
Allocation				
Statutory Reserve	135,095,008	162,099,766	91,343,635	109,376,253
General Reserve	-	-	-	-
Dividend	-	-	-	-
Total Reserve	135,095,008	162,099,766	91,343,635	109,376,253
Net Profit / (Loss) Adjusted to Accumulated Loss A/C	540,380,030	648,399,066	365,374,542	587,505,014
Earning per share	49.13	64.84	36.54	55.75


A.K. Mozumdar
Deputy General Manager


Md. Shahjahan Khandaker
Company Secretary


M. Farid Uddin
Managing Director

Rupali Bank Ltd
Cash Flow Statement(Provisional & Un-audited)
For the period from January 2011 to June 30, 2011

Particulars	January to June 30,2011 Taka	January to June 30,2010 Taka
A) Cash flows from operating activities:		
Interest Received in cash	3,680,451,625	3,228,563,771
Cash received from profit/ Dividend	3,548,161	(1,248,811,877)
Fees, Commissions, Exchange & service charges receipts	417,526,995	9,473,240
Received from Written Off Loan	305,198,000	313,268,577
Received from other operating activities	2,528,423	-
Interest Paid	(1,707,318,968)	73,899,552
Cash paid to employees	(746,746,665)	(612,461,506)
Cash paid to suppliers	(109,305,240)	(82,049,485)
Income tax paid	-	-
Paid to other operating activities	(235,798,688)	(221,381,244)
Operating profit before changes in operating assets and liabilities (A)	1,610,083,643	1,460,501,028
B. Increase / Decrease in Current assets & Liabilities:		
Statutory Deposit	-	-
Purchase/Sales Trading Security	(101,964,838)	-
Loans and advances to other banks	-	-
Loans and advances to customers	(6,957,420,193)	(4,223,255,144)
Increase / decrease of Other assets	(749,513,510)	(1,146,789,945)
Borrowing from other Banking Companies & agent	4,999,619,605	-
Customers deposits	4,855,457,031	10,327,663,214
Other liabilities to customers Accounts	-	-
Trading liabilities	-	-
Other liabilities	857,334,319	(381,818,871)
Net increase in operating liabilities (B)	2,903,512,414	4,575,799,254
C. Net Cash flow from operating activities (A + B)	4,513,596,057	6,036,300,282
D. Cash flow from investments		
Proccds from Security Sold	58,456,864	-
Payment for Security purchased/Redemption of security	(4,382,600,000)	(200,000,000)
Assets installations and machinery purchased/sold	(167,055,015)	(59,766,595)
Subsidiary Purchased & Sold	-	-
Net cash flow from investments	(4,491,198,151)	(259,766,595)
E. Cash flow from financial activities:		
Paid to loans & debt. Securities	-	(3,417,206)
Ordinary Share issue	-	-
Divident paid	-	-
Increase/Decrease of other reserve	-	-
Cash flow from financial activities (E)	-	(3,417,206)
F. Difference between fixed assets schedule & P/L A/C (depreciation)	-	-
G. Effect on cash & cash equivalent due to changes in exch. Rate	-	-
Net increase / Decrease (C + D + E + F + G)	22,397,906	5,773,116,481
Opening cash and cash equivalent	13,441,272,020	10,854,412,302
Closing cash and cash equivalent of the period	13,463,669,926	16,627,528,783
Net Operating Cash flow per share	117.10	116.84

A.K.Mozammel Haque
Deputy General Manager

Md. Shahjahan Khandaker
Company Secretary

M.Farid Uddin
Managing Director

Rupali Bank Limited
Statement of Changes in Equity
For the period from January 01, 2011 to June 30, 2011(Un-audited)

Particulars	Paid Up capital	Share Money	Statutory Reserve	Other Reserves	Revaluation Reserve/gain/loss		Retained Earnings	Total
					Properties	Investment		
Balance as at 1st January-11	1,250,000,000	74,953,800	1,535,376,752	513,298,170	9,249,670,441	1,213,032,176	315,146,322	14,151,477,661
Restated Bnalance as per Change in accounting rules	-	-	-	-	-	-	-	-
Restated Balance as at 1st January-11	1,250,000,000	74,953,800	1,535,376,752	513,298,170	9,249,670,441	1,213,032,176	315,146,322	14,151,477,661
(Cumulative Loss Transferred to Goodwill)	-	-	-	-	-	-	-	-
Surplus / deficit on account of revaluation of properties / Assets	-	-	-	-	-	(12,076,334)	-	(12,076,334)
Surplus / deficit on revaluation of investment (HFT)	-	-	-	-	-	-	-	-
Difference due to changes in Currency revaluation	-	-	-	-	-	-	-	-
Net Profit during the year	-	-	135,095,008	-	-	-	540,380,030	675,475,038
Dividends (Bonus share)	125,000,000	-	-	-	-	-	(125,000,000)	-
Issue of share capital	-	-	-	-	-	-	-	-
Balance as at 30th June - 2011	1,375,000,000	74,953,800	1,670,471,760	513,298,170	9,249,670,441	1,200,955,842	730,526,352	14,814,876,365
Balance as at 30th June - 2010	1,250,000,000	74,953,800	1,412,330,827	513,298,170	2,145,561,118	1,243,709,789	(11,438,335,164)	(4,798,481,460)

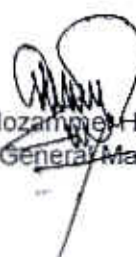

A.K. Mozammas Haque
Deputy General Manager



Md. Shahjahan Khandaker
Company Secretary


M. Farid Uddin
Managing Director

Rupali Bank Ltd
Liquidity Statement
(Maturity Analysis of Assets & Liabilities)
For the period from January 01, 2011 to June 30, 2011(Un-audited)

Particulars	Upto 01 Month	01 to 03 Month	03 to 12 Month	01 to 05 Years	More Than 05	Total
Assets						
Cash in hand	7,955,807,979	-	-	-	-	7,955,807,979
Balance with other banks and financial institutions	1,255,379,147	100,000,000	3,920,000,000	223,200,000	-	5,498,579,147
Money at call on short notice	-	-	-	-	-	-
Investment	9,282,800	1,229,842,015	116,114,963	1,214,344,699	20,426,781,919	22,996,366,396
Loans and advances	10,286,103,792	13,186,021,115	19,467,006,924	16,203,107,446	13,864,147,055	73,006,386,332
Fixed assets (including premises, furniture and fixture)	-	-	-	-	9,687,801,161	9,687,801,161
Other assets	735,399,553	1,924,523,131	731,956,239	9,987,331,146	7,086,733,760	20,465,943,829
Non banking assets	-	-	-	-	-	-
Total assets	20,241,973,271	16,440,386,261	24,235,078,126	27,627,983,291	51,065,463,895	139,610,884,844
Liabilities						
Borrowing from Bangladesh bank, other banks, Financial institutions and agents	2,899,619,605	2,100,000,000	-	9,634,409	-	5,009,254,014
Deposit accounts	12,300,539,354	10,174,494,933	21,662,375,064	24,300,198,021	25,943,665,510	94,381,272,882
Other accounts (bills payable)	979,809,042	336,630,068	281,500,056	-	-	1,597,939,166
Provision & Other Liab.	341,913,202	569,855,337	2,735,305,617	2,279,421,347	17,881,046,914	23,807,542,417
Total Liabilities	16,521,881,203	13,180,980,338	24,679,180,737	26,589,253,778	43,824,712,424	124,796,008,479
Net Liquidity difference	3,720,092,068	3,259,405,923	(444,102,611)	1,038,729,513	7,240,751,471	14,814,876,365


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