


## CASH FLOW STATEMENT (UN-AUDITED)

For the half year ended 31 December 2012

Particulars	July 2012- Dec 2012	July 2011- Dec 2011
	Amount (TK.)	Amount (TK.)
<b>Cash flows from operating activities</b>		
Interest received	1,970,838,022	1,498,096,869
Interest payments	(1,254,852,128)	(840,512,244)
Dividend received	529,700	34,582,596
Fees and commission received	51,475,789	48,478,069
Paid to employees	(114,907,510)	(113,711,564)
Paid to suppliers and various operating expense	(37,658,079)	(41,019,464)
Income tax paid	(197,474,124)	(215,627,385)
Receipts from other operating activities	4,901,238	15,966,384
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	422,852,908	386,253,261
<b>Increase/(decrease) in operating assets and liabilities</b>		
Loans and advances to customers	(446,306,721)	(1,324,194,930)
Other assets	57,481,589	7,483,032
Loans and deposits from banks and other customers	1,033,498,956	1,099,439,379
Other liabilities	(34,470,935)	(30,384,925)
Cash utilised in operating assets and liabilities	610,202,889	(247,657,444)
<b>Net cash from operating activities</b>	<b>1,033,055,797</b>	<b>138,595,817</b>
<b>Cash flows from investing activities</b>		
Proceed from investment in trading securities	13,291,986	(78,717,098)
Purchase of property, plant & equipment	(2,508,658)	(5,073,167)
Proceeds from disposal of property, plant & equipment	41,084	35,295
<b>Net cash from investing activities</b>	<b>10,824,412</b>	<b>(83,754,970)</b>
<b>Cash flows from financing activities</b>		
Payments for redemption of loan & debt security	-	(3,740,350)
Payment of Preference share dividend	(10,000,000)	(10,000,000)
Cash dividend paid	(100,912,500)	-
Payment for finance lease	(732,879)	(913,787)
<b>Net cash from financing activities</b>	<b>(111,645,379)</b>	<b>(14,654,137)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>932,234,830</b>	<b>40,186,710</b>
<b>Cash and cash equivalents (net off overdraft) at the beginning of the period</b>	<b>2,726,493,090</b>	<b>1,905,854,626</b>
<b>Cash and cash equivalents (net off overdraft) at the end of the period</b>	<b>3,658,727,920</b>	<b>1,946,041,336</b>

  
Syed Aminul Islam  
SVP & Head of Finance

  
Q. M. Shariful Ala  
Managing Director & CEO

## STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

For the half year ended 31 December 2012

Particulars	Amount in Taka					
	Paid up capital	Preference share capital	Share premium	Statutory reserve	General & other reserves	Retained earnings
Balance as on 1 July 2012	1,009,125,000	40,000	154,960,000	447,617,428	268,000,000	270,797,274
Net profit (after tax) for the period	-	-	-	-	-	169,498,885
Transferred to reserve funds	-	-	-	33,900,018	-	(33,900,018)
Stock dividend issued	151,368,750	-	-	-	-	(151,368,750)
Cash Dividend paid	-	-	-	-	-	(100,912,500)
Preference share dividend	-	-	-	-	-	(5,000,000)
<b>Balance as on 31 December 2012</b>	<b>1,160,493,750</b>	<b>40,000</b>	<b>154,960,000</b>	<b>481,517,446</b>	<b>268,000,000</b>	<b>149,114,892</b>
<b>Balance as on 31 December 2011</b>	<b>1,009,125,000</b>	<b>40,000</b>	<b>154,960,000</b>	<b>393,609,671</b>	<b>208,000,000</b>	<b>119,766,232</b>
<b>Total</b>	<b>2,150,539,702</b>	<b>169,498,885</b>	<b>(33,900,018)</b>	<b>(151,368,750)</b>	<b>(100,912,500)</b>	<b>(5,000,000)</b>
						<b>2,214,126,088</b>
						<b>1,885,500,903</b>

Note: Figures appearing in these financial statements have been rounded off to nearest Taka.

  
Syed Aminul Islam  
SVP & Head of Finance

  
Q. M. Shariful Ala  
Managing Director & CEO

# HALF YEARLY REPORT

December 31, 2012





## Delta Brac Housing Finance Corporation Limited

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

January 28, 2013

To: All Shareholders & Statutory Agencies

### Sub: Un-audited Financial Statements for the half year ended on December 31, 2012

As per Rule 13 of the Securities & Exchange Commission Rules, 1987 and SEC Notification No-SEC/LSD/SER-1987/149 dated 16.02.2000, we are pleased to place the provisional and unaudited Balance Sheet as at December 31, 2012, Profit & Loss Account, Cash Flow Statement and Statement of Changes in Equity of the Company for the half year ended on December 31, 2012.

Jashim Uddin, FCS  
Company Secretary

## BALANCE SHEET (UN-AUDITED)

As at 31 December 2012

Particulars	31 December 2012	30 June 2012
	Amount (TK)	Amount (TK)
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
In hand	99,436	75,513
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	415,709,457	372,631,166
	415,808,893	372,706,679
<b>Balance with other Banks and Financial Institutions</b>		
In Bangladesh	3,499,296,191	929,059,560
Out side Bangladesh	-	-
	3,499,296,191	929,059,560
Money at call on short notice	-	1,650,000,000
<b>Investments</b>		
Government	-	-
Others	437,325,349	450,617,335
	437,325,349	450,617,335
Loans & Advances	24,511,738,151	24,039,007,094
Fixed assets including land, building, furniture & equipment	38,850,137	43,298,793
Other assets	179,364,113	156,054,640
<b>Total Assets</b>	<b>29,082,382,834</b>	<b>27,640,744,101</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>LIABILITIES</b>		
Borrowing from other banks and financial institutions	7,141,542,472	7,312,695,521
Deposits and Other accounts-Fixed deposits	16,986,956,312	15,751,200,293
Other liabilities	2,739,757,962	2,426,308,585
<b>Total liabilities</b>	<b>26,868,256,746</b>	<b>25,490,204,399</b>
<b>SHAREHOLDERS' EQUITY</b>		
Paid up capital	1,160,493,750	1,009,125,000
Preference share capital	40,000	40,000
Share premium	154,960,000	154,960,000
Statutory reserve	481,517,446	447,617,428
Other reserves	268,000,000	268,000,000
Retained earnings	149,114,892	270,797,274
<b>Total Shareholders' Equity</b>	<b>2,214,126,088</b>	<b>2,150,539,702</b>
<b>Total liabilities and shareholders' equity</b>	<b>29,082,382,834</b>	<b>27,640,744,101</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities:</b>		
Acceptance and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letter of credit	-	-
Bills for collection	-	-
Other contingent liabilities	59,923,470	59,923,470
Total contingent liabilities	59,923,470	59,923,470
<b>Other commitments:</b>		
Documentary credit and short term trade related transaction	-	-
Forward assets purchased and forward deposit placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	543,245,916	448,325,383
Total other commitments	543,245,916	448,325,383
<b>Total Off Balance sheet items including contingent liabilities</b>	<b>603,169,386</b>	<b>508,248,853</b>

Syed Aminul Islam  
SVP & Head of Finance

Q. M. Shariful Ala  
Managing Director & CEO

## PROFIT AND LOSS ACCOUNT (UN-AUDITED)

For the half year ended 31 December 2012

Particulars	July 2012- Dec 2012	July 2011- Dec 2011	Oct 2012- Dec 2012	Oct 2011- Dec 2011
	Amount (TK)	Amount (TK)	Amount (TK)	Amount (TK)
Interest Income	2,054,482,765	1,559,801,211	1,047,344,168	810,748,751
Interest paid on deposits and borrowings etc.	1,467,081,410	1,149,458,746	741,879,558	601,451,279
<b>Net interest income</b>	<b>587,401,355</b>	<b>410,342,465</b>	<b>305,464,610</b>	<b>209,297,472</b>
Income from investment	459,178	60,860,437	4,671,467	6,379,021
Commission, exchange & brokerage	47,112,666	46,935,155	23,236,826	25,945,576
Other Operating income	17,397,529	2,238,391	8,217,106	1,264,379
<b>Total operating income</b>	<b>652,370,728</b>	<b>520,376,448</b>	<b>341,590,009</b>	<b>242,886,448</b>
Salaries and allowances	86,003,369	81,015,562	41,578,845	38,809,361
Rent, taxes, insurance, electricity etc.	14,977,761	13,989,050	7,603,301	7,098,846
Legal & professional expenses	808,193	436,049	538,511	142,701
Postage, stamp, telecommunication etc.	2,817,259	2,739,669	1,514,297	1,566,418
Stationery, printing, advertisement etc.	3,685,248	3,922,205	2,401,583	1,624,924
Managing director's salary and benefits	6,400,000	6,400,000	3,700,000	2,700,000
Directors' fees and expenses	312,700	154,472	90,488	88,396
Auditors' fees	115,000	81,950	60,375	34,512
Depreciation, repair & maintenance exp.	10,662,390	9,768,526	5,352,486	4,890,411
Other expenses	13,256,983	10,782,248	7,427,631	5,537,889
<b>Total operating expenses</b>	<b>139,038,903</b>	<b>129,289,731</b>	<b>70,267,517</b>	<b>62,493,458</b>
<b>Profit before provision</b>	<b>513,331,825</b>	<b>391,086,717</b>	<b>271,322,492</b>	<b>180,392,990</b>
<b>Provision for</b>				
Loans & Advances	152,360,986	11,054,350	67,365,761	8,185,311
Diminution in value of investments	(26,460,766)	89,740,217	34,593,889	53,082,970
Total provision	125,900,220	100,794,567	101,959,650	61,268,281
<b>Profit before tax</b>	<b>387,431,605</b>	<b>290,292,150</b>	<b>169,362,842</b>	<b>119,124,709</b>
<b>Provision for tax</b>				
Current	219,609,932	154,373,961	116,068,432	76,895,409
Deferred	(1,677,212)	1,714,169	(331,990)	6,735
	217,932,720	156,088,130	115,736,442	76,902,144
<b>Profit after tax</b>	<b>169,498,885</b>	<b>134,204,020</b>	<b>53,626,400</b>	<b>42,222,565</b>
<b>Appropriation</b>				
Statutory reserve	33,900,018	26,840,806	10,725,521	8,444,515
General reserve	-	-	-	-
Contingency reserve	-	-	-	-
Dividend on preference shares	5,000,000	5,000,000	2,500,000	2,500,000
<b>Total appropriations</b>	<b>38,900,018</b>	<b>31,840,806</b>	<b>13,225,521</b>	<b>10,944,515</b>
<b>Retained surplus</b>	<b>130,598,867</b>	<b>102,363,214</b>	<b>40,400,879</b>	<b>31,278,050</b>
<b>Earnings Per Share (Restated)</b>	<b>1.42</b>	<b>1.11</b>	<b>0.44</b>	<b>0.34</b>

Syed Aminul Islam  
SVP & Head of Finance

Q. M. Shariful Ala  
Managing Director & CEO