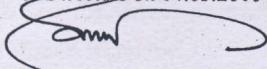


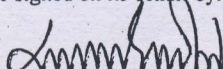
HAJJ FINANCE COMPANY LIMITED
Statement of Financial Position (BALANCE SHEET)
AS AT DECEMBER 31, 2015

Particulars	Notes	31-12-2015 Taka	31-12-2014 Taka
PROPERTY AND ASSETS			
Cash in Hand	3.00	56,723,525	34,673,218
Cash in Hand (Including Foreign Currencies)		25,142	84,438
Balance with Bangladesh Bank and its Agent Bank (s) (Including Foreign Currencies)		56,698,383	34,588,780
Balance with Banks and Other Financial Institutions	4.00	545,817,477	1,294,106,640
In Bangladesh		545,817,477	1,294,106,640
Outside Bangladesh		-	-
Money at Call and Short Notice	5.00	-	-
Investments in Shares & Securities	6.00	234,829,403	219,059,638
Government		-	-
Others		234,829,403	219,059,638
Investment	7.00	5,570,103,250	3,752,324,794
General Investments		5,570,103,250	3,752,324,794
Bill Purchased & Discounted		-	-
Fixed Assets Including Premises, Furniture and Fixtures	8.00	18,733,922	15,889,840
Other Assets	9.00	242,578,639	171,773,601
Non-business Assets	9.02	-	-
Total Assets		<u>6,668,786,216</u>	<u>5,487,827,731</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	10.00	333,750,000	995,600,000
Deposits and other Accounts	11.00	4,551,198,048	2,911,778,393
Mudaraba Hajj Term Deposits		22,370,003	18,168,121
Mudaraba Term Deposits		4,524,116,922	2,885,475,322
Al Wadiah Hajj Deposits		768,246	932,375
Lease Deposits		3,942,877	7,202,575
Other Liabilities	12.00	579,099,361	423,439,713
Total Liabilities		<u>5,464,047,409</u>	<u>4,330,818,106</u>
Capital / Shareholders' Equity			
Paid-up Capital	13. b	1,000,000,000	1,000,000,000
Statutory Reserve	14.00	80,072,963	50,527,127
Share Money Deposit	15.00	-	-
Retained Earnings	16.00	124,665,844	106,482,498
Total Shareholders' Equity		<u>1,204,738,807</u>	<u>1,157,009,625</u>
Total Liabilities and Shareholders' Equity		<u>6,668,786,216</u>	<u>5,487,827,731</u>
Net Asset Value Per Share	29.00	<u>12.05</u>	<u>11.57</u>

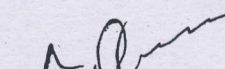
The annexed Notes 1 to 41 form an integral part of these financial statements. These financial statement were approved by the Board of Directors on 14.03.2016 and were signed on its behalf by:



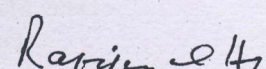
Company Secretary



Managing Director

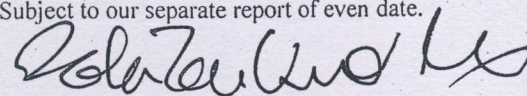


Vice Chairman



Chairman

Subject to our separate report of even date.



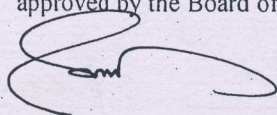
Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

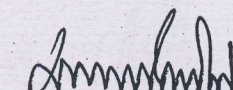
Date: March 14, 2016
Dhaka

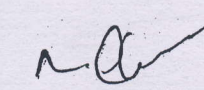
Hajj Finance Company Limited
Statement of Comprehensive Income (Profit & Loss Account)
For the Year Ended December 31, 2015

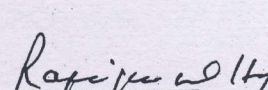
Particulars	Notes	31-12-2015 Taka	31-12-2014 Taka
Profit on Investments	17.00	666,807,603	535,711,902
Profit Paid on deposits, borrowings etc.	18.00	(378,947,945)	(283,385,741)
Net Profit on Investments		287,859,658	252,326,161
Income from Investment in Shares	19.00	13,324,296	13,660,698
Commission, Exchange and Brokerage	19.01	-	-
Other Operating Income	20.00	17,798,680	9,610,482
Total operating Income (A)		318,982,634	275,597,341
Salaries and Allowances	21.00	48,578,326	43,052,767
Rent, taxes, Insurance, electricity, etc	22.00	10,665,415	9,223,144
Legal & Professional expenses		286,827	213,163
Postage, Stamp, Telecommunication etc.	23.00	1,154,591	1,106,254
Stationery, Printing, Advertisement etc.	24.00	2,634,185	3,255,147
Managing Director's Salary and Allowances	25.00	3,625,000	2,737,500
Directors fees	26.00	387,500	265,000
Auditors' fees		100,000	69,000
Depreciation and repair of fixed assets	27.00	6,807,145	4,963,555
Other Expenses	28.00	10,199,442	9,215,213
Total Operating Expenses (B)		84,438,431	74,100,743
Profit / (Loss) before provision (C =(A-B))		234,544,203	201,496,598
Provision for loans/ investments			
Provision for General Investments		27,355,681	38,188,141
Provision for Diminution in Value of Investments		4,858,127	1,517,865
Other Provision		-	-
Total Provision (D)		32,213,808	39,706,006
Profit/(Loss) Before Taxation (C-D)		202,330,395	161,790,592
Provision for Taxation			
Current Tax	12.01.1	53,619,434	36,905,810
Deferred Tax Expenses/(Income)	12.01.2	981,779	(1,706,386)
		54,601,213	35,199,424
Net Profit/(Loss) after tax		147,729,182	126,591,168
Appropriations			
Statutory Reserve	14.00	29,545,836	25,318,234
Retained Surplus		118,183,346	101,272,934
Earnings Per Share (EPS)	30.00	1.48	1.55
Restated Earnings Per Share (EPS)	30.00	1.48	1.27

The annexed Notes 1 to 41 form an integral part of these financial statements. These financial statement were approved by the Board of Directors on 14.03.2016 and were signed on its behalf by:

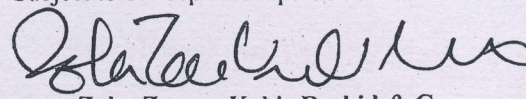

Company Secretary


Managing Director


Vice Chairman


Chairman

Subject to our separate report of even date.

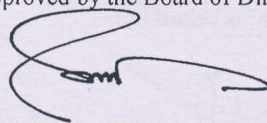

Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

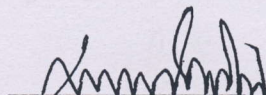
Date: March 14, 2016
Dhaka

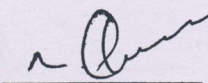
Hajj Finance Company Limited
Statement of Cash Flow
For the Year Ended December 31, 2015

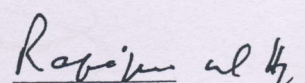
Particulars	31-12-2015 Taka	31-12-2014 Taka
A. Cash Flows From Operating Activities:		
Profit Receipt in Cash	1,063,088,224	1,043,176,019
Profit Payments	(391,776,778)	(244,779,765)
Dividend Receipts	7,211,512	4,064,055
Receipts of Fees & Commission	17,798,680	8,943,831
Cash payments to employees	(53,111,326)	(45,790,267)
Cash payments to suppliers	(6,458,504)	(5,712,588)
Income tax paid	(95,193,019)	(53,571,187)
Receipts from other operating activities	6,112,784	9,596,643
Payments for other operating activities	(20,776,153)	(18,581,627)
Cash Generated from Operating Activities before	526,895,420	697,345,114
Increase/(Decrease) in Operating Assets and Liabilities:		
Advance to customers	(2,936,293,252)	(1,492,872,979)
Other assets	(70,696,325)	(84,270,728)
Deposit from other banks/borrowings	698,700,000	956,000,000
Deposit from customers	940,719,655	243,760,308
Other liabilities account of customers	81,950,473	70,508,867
Other liabilities	122,949,021	(261,610)
Net Cash Flows/(used) by operating activities	(635,775,008)	390,208,972
B. Cash Flows From Investing Activities:		
Payments for purchase of securities	(15,769,765)	(89,063,657)
Purchase of property , plant and equipment	(2,844,083)	(890,991)
Increase/Decrease in Investment in MTDR	690,000,000	(510,000,000)
Net Cash used in Investing Activities	671,386,152	(599,954,648)
C. Cash Flows From Financing Activities:		
Decreases of Short Term Loan	(661,850,000)	340,252,748
Issue of Share		470,000,000
Cash Dividend	(100,000,000)	-
Net Cash Flows/(used) by Financing Activities	(761,850,000)	810,252,748
D. Net increase/(decrease) in Cash and Cash Equivalents (A+B+C)	(726,238,856)	600,507,072
E. Effects of Exchange rate changes on cash and cash equivalents	-	-
F. Cash and Cash Equivalents at beginning of the Year	1,328,779,858	728,272,786
G. Cash and cash equivalents at the end of the year (D+F)	602,541,002	1,328,779,858
Cash and Cash Equivalent at the end of the year		
Cash in Hand	25,142	84,438
Cash with Bangladesh Bank	56,698,383	34,588,780
Cash with Bank	25,817,477	84,106,640
Mudaraba Term Deposit (MTD)	520,000,000	1,210,000,000
	602,541,002	1,328,779,858

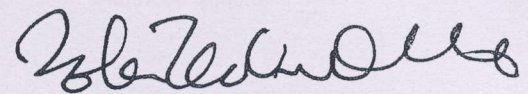
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Company Secretary


Managing Director


Vice Chairman


Chairman


Zoha Zaman Kabir Rashid & Co.
Chartered Accountants

Date: March 14, 2016
Dhaka