



Consolidated Balance Sheet (Un-audited) As at 30 September 2020

| | Amount in Taka | | | Amount in Taka | |
|---|-----------------------|-----------------------|--|-----------------------|-----------------------|
| | At 30-Sep-20 | At 31-Dec-19 | | At 30-Sep-20 | At 31-Dec-19 |
| Property and assets | | | Liabilities and capital | | |
| Cash | 360,421,163 | 332,938,458 | Liabilities | | |
| Cash in hand (including foreign currencies) | 24,142 | 6,792 | Borrowings from other banks, Financial institutions and Agent | 6,598,674,550 | 7,670,508,646 |
| Balance with Bangladesh Bank and its agent Banks (including foreign currencies) | 360,397,021 | 332,931,666 | Deposits and other accounts | 20,735,713,320 | 18,772,134,622 |
| Balance with other Bank & Financial Institutions in Bangladesh | 1,670,145,748 | 1,310,454,985 | Current Accounts and other accounts | - | - |
| Outside Bangladesh | - | - | Bill Payables | - | - |
| Money at call on short notice | - | - | Savings bank deposits | - | - |
| Investments | 3,346,947,189 | 2,097,444,935 | Fixed deposits | - | - |
| Government | - | - | Term deposits | 20,735,713,320 | 18,772,134,622 |
| Others | 3,346,947,189 | 2,097,444,935 | Bearer certificates of deposits | - | - |
| Loans, Advances and Leases | 34,404,541,338 | 37,083,078,010 | Other deposits | - | - |
| Loans, lease finance, cash credits and overdrafts etc. | 34,404,541,338 | 37,083,078,010 | Other liabilities | 7,367,018,884 | 8,339,848,864 |
| Bills discounted and purchased | - | - | Total Liabilities | 34,701,406,754 | 34,782,492,132 |
| Fixed Assets including Premises, Furniture and Fixtures | 108,109,302 | 112,693,693 | Capital/Share holders Equity | | |
| Other assets | 2,841,672,147 | 1,666,260,591 | Paid-up capital | 1,252,204,800 | 1,252,204,800 |
| Non- Financial Institution's assets | - | - | Statutory reserve | 1,554,486,003 | 1,554,486,003 |
| Total assets | 42,731,836,887 | 42,602,870,672 | General reserves | 2,450,000,000 | 2,450,000,000 |
| | | | Share Premium | 528,000,000 | 528,000,000 |
| | | | Dividend equalisation fund | 1,100,000,000 | 1,100,000,000 |
| | | | Retained earnings | 1,145,739,331 | 935,677,366 |
| | | | Total shareholders' equity | 8,030,430,133 | 7,820,368,169 |
| | | | Non-controlling interest | - | 10,371 |
| | | | Total liabilities and shareholders equity | 42,731,836,887 | 42,602,870,672 |

Consolidated Profit and Loss account (Un-audited) for the year ended 30 September 2020

| | Amount in Taka | | | |
|--|------------------------|------------------------|----------------------|--------------------|
| | Period ended 30-Sep-20 | Period ended 30-Sep-19 | July to Sept -20 | July to Sept -19 |
| Interest income | 2,320,964,101 | 3,141,369,724 | 544,349,054 | 1,111,879,393 |
| Interest paid on deposits and borrowings etc. | (1,736,896,432) | (1,571,295,479) | (652,606,314) | (483,665,553) |
| Net interest income | 584,067,669 | 1,570,074,245 | (108,257,260) | 628,213,840 |
| Investment income | (216,353,296) | 192,020,411 | (336,930,283) | 59,601,537 |
| Commission, exchange and brokerage | - | - | - | - |
| Other operating income | 58,398,745 | 111,522,437 | (86,428,781) | (90,614,416) |
| Total operating income | 426,113,118 | 1,873,617,093 | (531,616,324) | 597,200,961 |
| Salary and allowances | 117,875,363 | 81,722,448 | 34,819,784 | 18,463,101 |
| Rent,taxes,insurance,electricity etc. | 32,783,974 | 21,300,983 | 12,733,587 | 6,885,135 |
| Legal and professional expenses | 1,069,170 | 1,684,778 | 731,850 | 379,453 |
| Postage,stamp,telecommunication etc. | 67,847 | 46,765 | 28,665 | 11,902 |
| Stationery,printing,advertisement etc. | 2,389,298 | 4,855,943 | 1,112,200 | 3,003,513 |
| Managing Directors' salary and fees | 10,300,000 | 11,650,000 | 3,300,000 | 4,650,000 |
| Directors' fees | 280,000 | 384,000 | 120,000 | 192,000 |
| Auditor fees | 230,000 | 172,500 | 57,500 | - |
| Depreciation and repair of fixed assets | 8,834,850 | 13,076,429 | 3,950,727 | 3,324,260 |
| Other expenses | 42,328,283 | 10,812,447 | 19,690,762 | 4,226,581 |
| Total operating expenses | 216,158,785 | 145,706,293 | 76,545,075 | 41,135,945 |
| Profit before provision (leasing) | 209,954,333 | 1,727,910,800 | (608,161,399) | 556,065,016 |
| Profit transferred from merchant banking operation | - | 168,017,703 | - | 91,295,485 |
| Total profit before provision | 209,954,333 | 1,895,928,503 | (608,161,399) | 647,360,501 |
| Provision for loans/investments: | | | | |
| Provision against loans | 162,564,271 | 65,207,891 | 80,873,506 | 166,535,057 |
| Provision for diminution in value of investments | (288,709,080) | 87,542,176 | (433,794,175) | (24,951,971) |
| Other provisions | - | - | - | - |
| Total provision | (126,144,809) | 152,750,067 | (352,920,669) | 141,583,086 |
| Total profit / (Loss) before taxes | 336,099,142 | 1,743,178,436 | (255,240,730) | 505,777,415 |
| Provision for taxation | | | | |
| Current tax | 131,037,178 | 640,000,000 | (90,636,941) | 170,000,000 |
| Deferred tax | (5,000,000) | 10,000,000 | (15,000,000) | - |
| | 126,037,178 | 650,000,000 | (105,636,941) | 170,000,000 |
| Net profit after tax | 210,061,964 | 1,093,178,436 | (149,603,789) | 335,777,415 |
| Earnings per Share of Taka 10 each | 1.68 | 8.73 | (1.19) | 2.68 |

Consolidated Cash Flow Statement (Un-audited) for the period ended 30 September 2020

| | Amount in Taka | |
|--|--------------------------------|--------------------------------|
| | Period ended 30 September 2020 | Period ended 30 September 2019 |
| (A) Cash Flows from Operating Activities | | |
| Interest receipts | 2,097,892,525 | 3,340,938,416 |
| Interest payments | (1,383,227,018) | (1,280,293,976) |
| Income from investment | 118,130,400 | 250,982,691 |
| Capital gain from Sale of Securities | - | 105,335,097 |
| Cash payments to employees | (128,175,363) | (85,402,654) |
| Cash payments to suppliers and Management expenses | (333,437,969) | (172,071,798) |
| Income tax paid | (313,757,693) | (710,696,430) |
| Receipt from other operational activities | 52,297,764 | 134,923,751 |
| Payment for other operational activities | (55,761,038) | (632,505) |
| Cash used/generated before changes in operating assets and liabilities | 53,961,608 | 1,583,082,592 |
| Increase/(decrease) in operating assets and liabilities | | |
| Net Loans and advances to customers | 2,701,291,231 | (843,569,394) |
| Loans and deposits from banks and other customers | 891,744,602 | 1,338,373,429 |
| Investment in call money | - | - |
| Other assets | (1,106,106,095) | - |
| Other liabilities | (940,631,503) | (120,000,000) |
| Cash generated from operating assets and liabilities | 1,546,298,235 | 374,804,035 |
| Net cash generated from operating activities | 1,600,259,843 | 1,957,886,627 |
| (B) Cash flow from Investing Activities | | |
| Acquisition of property, plant and equipment | (2,735,645) | (17,387,381) |
| Redemption of Zero Coupon Bond | (20,000,000) | (35,000,000) |
| Sale of Securities | 1,446,984,165 | (150,000,000) |
| Purchase of securities | (2,637,050,844) | (400,000,000) |
| Investment in Treasury Bonds | - | - |
| Net Cash used in investing activities | (1,212,802,324) | (602,387,381) |
| (C) Cash flow from financing Activities | | |
| Dividend paid | (284,051) | (250,440,960) |
| Issuance of shares | - | - |
| Net cash used in investing activities | (284,051) | (250,440,960) |
| (D) Net increase in cash and cash equivalents (A+B+C) | 387,173,468 | 1,105,058,286 |
| (E) Effects of exchange rate changes on cash and cash equivalents | - | - |
| (F) Cash and cash equivalents at beginning of the year | 1,643,393,443 | 1,948,231,604 |
| (G) Cash and cash equivalents at the end of the year (D+E+F) | 2,030,566,911 | 3,057,748,045 |
| Cash and Cash equivalents at end of the year represents | | |
| Cash in hand (including foreign currencies) | 24,142 | 245,669 |
| Balance with Bangladesh Bank and its agent bank (including foreign currencies) | 360,397,021 | 359,722,836 |
| Balance with other Banks and financial institutions | 1,670,145,748 | 2,697,779,540 |
| Total cash and cash equivalents | 2,030,566,911 | 3,057,748,045 |
| Net operating cash flows per share | 12.78 | 15.64 |

Consolidated Statement of Changes to Shareholders' Equity (Un-audited) for the period ended 30 September 2020

| Particulars | Amount in Taka | | | | | | |
|--|----------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | Paid up capital | Share premium | Statutory reserve | General reserve | Divid. equal. fund | Retained earnings | Total |
| Balance on 01 January 2020 | 1,252,204,800 | 528,000,000 | 1,554,486,003 | 2,450,000,000 | 1,100,000,000 | 935,677,366 | 7,820,368,169 |
| Net profit for the period 2020 | - | - | - | - | - | 210,061,964 | 210,061,964 |
| Balance for the period ended 30 June 2020 | 1,252,204,800 | 528,000,000 | 1,554,486,003 | 2,450,000,000 | 1,100,000,000 | 1,145,739,329 | 8,030,430,133 |
| Balance for the period ended 30 June 2019 | 1,252,204,800 | 528,000,000 | 1,554,486,003 | 1,950,000,000 | 900,000,000 | 1,495,643,183 | 7,680,333,986 |

Sd/-
Chief Financial Officer (CC)

Sd/-
DMD & Company Secretary

Sd/-
Managing Director & CEO

Sd/-
Director

Sd/-
Chairman