

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

FOR THE PERIOD ENDED 30 SEPTEMBER 2017 (3RD QUARTER)

LANKABANGLA FINANCE LIMITED Safura Tower (Level-11) 20 Kemal Ataturk Avenue, Banani Dhaka-1213, Bangladesh. Phone: +88 02 988 3701-10 Fax: (88 02) 88 10998 www.lankabangla.com

Consolidated Balance Sheet (Un-audited) As at 30 September 2017 Amount in Taka PROPERTY AND ASSETS 30 September 2017 31 December 2016 700,351,241 885,303,636 883,859,883 699,564,861 Balance with Bangladesh Bank Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh 7,867,089,633 4,343,232,588 Money at Call and Short Notice 5,036,650,256 5,311,971,705 Government securities 5,311,971,705 5,036,650,256 Other investments 51,244,299,783 Leases, loans & advances 62,912,436,949 Lease portfolio, term finance, short term loan, etc. Fixed Assets including Land, Building, Furniture & Fixtures 1,674,966,846 1,429,556,859 Other assets 4,019,907,699 1,289,422,836 Non-Banking assets TOTAL PROPERTY AND ASSETS 82,671,676,467 64,043,513,564 LIABILITY AND SHAREHOLDERS' EQUITY Sorrowings from Bangladesh Bank, other banks & financial institutions 17,175,284,896 10,874,998,487 **47,714,485,796** 47,606,600,991 Term deposits and other deposits 40,148,492,755 Term deposits 40,033,189,441 Other deposits 115,303,314 107,884,805 Other liabilities 10,367,415,919 6,248,591,612 TOTAL LIABILITIES 75,257,186,611 57,272,082,854 Shareholders' Equity **7,321,841,395** 3,182,509,410 **6,686,609,319** 2,767,399,490 Paid up capital 1,090,888,800 1,354,040,676 Share premium 1,090,888,800 1,202,043,919 Statutory reserve General reserve 42,772,616 Retained earnings 1,651,629,893 1,579,509,093 Non controlling interest 92,648,461 84,821,392 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 82,671,676,467 64,043,513,564 23.01 21.01 Net asset value per share- (NAV) **Chief Financial Officer** Chairman Director **Managing Director** Company Secretary

Consolidated Profit and Loss Account (Un-audited)						
For the period ended 30 September 2017 Amount in Taka						
Operating Income	30 September 2017 YTD		Q-3, 2017 (July-September)	Q-3, 2016 (July-September)		
Net interest income Interest income Less: Interest expenses on deposits and borrowings	1,584,055,885 5,074,484,332	1,086,814,007	613,702,512 1,905,183,300	348,639,632		
Income from investment Commission, Exchange and Brokerage Income Other operational income	360,057,169 913,672,627 623,134,333	373,926,228 374,439,771	170,642,525 337,777,662 203,579,612	89,140,181 112,048,031 137,459,536		
Total Operating Income	3,480,920,014	2,274,220,955	1,325,702,311	687,287,380		
0 5			-			
Operating Expenses Salary and allowances Rent, taxes, insurance, electricity etc. Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Managing director's salary and allowance Director fees and expenses Audit fees	915,911,126 154,843,276 16,873,618 19,640,740 46,327,845 7,137,200 1,529,800 677,287	773,081,629 143,978,826 15,558,824 13,881,905 36,038,164 12,581,448 1,654,389 466,761	311,499,697 56,147,610 6,670,176 7,256,757 13,420,602 3,587,978 531,300 304,053	262,822,846 49,424,212 6,549,718 5,269,081 10,290,813 4,193,816 532,089 171,886		
Changes on loan losses Repairs, maintenance and depreciation Other expenses Total Operating Expenses	128,191,520 573,427,018 1,864,559,432	84,509,016 361,729,088 1,443,480,050	44,185,228 200,753,672 644,357,073	32,231,786 117,293,143 488,779,389		
Net Operating Income	1,616,360,582	830,740,905	681,345,238	198,507,992		
Provision for loans and advances/investments Provision for loans and advances Provision for diminution in value of investments Provision for margin loan General provision for other assets	270,697,172 305,499,783 (72,329,216) 36,766,605 760,000		156,567,977 140,755,280 2,552,697 12,500,000 760,000	126,500,506 69,546,292 (15,634,666) 72,588,880		
Profit before tax and reserve	1,345,663,410	405,510,150	524,777,260	72,007,486		
Provision for tax made during the period Deferred tax (expense)/ Income	273,096,567 268,464,899 4,631,668	69,531,429 69,531,429	101,032,060	21,155,099 21,155,099 -		
Net profit after tax	1,072,566,844	335,978,721	423,745,200	50,852,386		
Attributed to Shareholders of the Company Non controlling interest	1,053,513,344 19,053,500 1,072,566,844	335,101,099 877,622 335,978,721	416,744,270 7,000,930 0 423,745,200	52,277,882 (1,425,496) 50,852,386		
Earning per share (2016 restated)	3.31	1.05	1.31	0.16		
Larring per silare (2010 restated)	3.31	1.03	1.51			

Consolidated Statement of Cash	Flows (Un-au	udited)	
For the period ended 30 September 2017			
	Amount in Taka		
	30 September2017	30 September 2016	
A) Cash flows from operating activities			
Interest received	4,990,719,958	4,174,631,632	
Interest paid	(2,943,940,625)		
Dividend received	76,877,888	148,442,346	
Fees and commission received	1,313,675,310	632,010,384	
Income from investment	311,905,930	204,634,846	
Cash paid to employees (including directors)	(943,387,291)	(775,121,544)	
Cash paid to suppliers	(41,834,975)	(38,602,236)	
Income taxes paid	(244,401,836)	(98,803,580)	
Received from other operating activities	221,411,432	178,958,171	
Paid for other operating activities	(788,202,702)	(548,851,603)	
Cash generated from operating activities before changes	1,952,823,089	1,430,142,437	
in operating assets and liabilities			
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Increase/ (decrease) in operating assets & liabilities			
Loans and advances to customers	(12,283,967,899)	(9,812,062,072)	
Other assets	(2,429,923,890)	(71,395,040)	
Deposits from customers and others	7,565,993,041	7,866,265,292	
Other liabilities	3,237,848,245	953,964,151	
Total increase/ (decrease) in operating assets & liabilities	(3,910,050,503)	(1,063,227,668)	
	(_,,,,,,,	(1,000)	
Net Cash flow from Operating Activities (Total of "A"):	(1,957,227,414)	366,914,769	
B) Cash flows from investing activities			
Changes in investment in securities	(525,321,449)	(631,040,536)	
Purchase of property, plant and equipment	(357,640,693)	(97,355,375)	
Investment in commercial paper	250,000,000	(270,000,000)	
Sales proceeds of fixed assets	4,007,299	5,396,543	
Net Cash used by Investing Activities (Total of "B"):	(628,954,844)	(992,999,367)	
c) Cash flows from financing activities			
c, cash nows from midneing activities			
Drawdown of Term Loan, OD and REPO	6,300,286,409	2,332,745,906	
Dividend paid	(5,294,712)	(337,851,664)	
Net Cash flow from Financing Activities (Total of "C"):	6,294,991,697	1,994,894,242	
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	3,708,809,440	1,368,809,643	
E) Opening cash and cash-equivalents	5,043,583,829	1,943,662,593	
F) Closing cash and cash equivalents (D+E)*	8,752,393,269	3,312,472,236	
* Closing cash and cash-equivalents			
Cash in hand (including foreign currencies)	1,443,753	1,076,528	
Balance with Bangladesh Bank and its agent bank (s)	883,859,883	615,282,611	
Balance with other Banks and Financial Institutions	7,867,089,633	2,696,113,096	
Total:	8,752,393,269	3,312,472,236	
sd/- sd/- sd/-	sd/-	sd/-	
	of Financial Officer	Company Secretary	
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For the period ended 30 September 2017 Amount in								Amount in Tak
Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total
Balance as at 01 January 2017	2,767,399,490	1,090,888,800	1,202,043,919	46,768,017	1,579,509,093	6,686,609,319	84,821,392	6,771,430,711
Items Involved in Changes in Equity	' ' '	' ' '						
Changes of non controlling interest	-	-	-	-	(3,171,341)	(3,171,341)	(1,828,659)	(5,000,000)
Net profit for the period	_	_	-	-	1,053,513,344	1,053,513,344	19,053,500	1,072,566,844
Appropriation to statutory reserve	_	_	151,996,757	-	(151,996,757)	-	-	-
Appropriation to General reserve	_		-	(3,995,401)	3,995,401	-	-	-
Dividend								-
Intrim cash dividend	_	_	_	-		-	(9,397,772)	(9,397,772)
Stock dividend (15%)	415.109.920	_	_	-	(415,109,920)	-	-	
Cash dividend (15%)	-	_	_	-	(415,109,927)	(415,109,927)	-	(415,109,927)
Balance as at 30 September 2017	3,182,509,410	1,090,888,800	1,354,040,676	42,772,616	1,651,629,893	7,321,841,395	92,648,461	7,414,489,856

Chief Financial Officer Company Secretary

Managing Director

Director

sd/- sd/- sd/- sd/- sd/- Sd/- Sd/- Sd/- Sd/- Chairman Director Managing Director Chief Financial Officer Company Secretary

Separate Balance Sheet (Un-audited)					
As at 30 September 2017 Amount in Taka					
PROPERTY AND ASSETS		31 December 2016			
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	884,823,207 963,324 883,859,883	699,874,581 309,720 699,564,861			
Balance with other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh	5,680,374,182 5,680,374,182	2,230,011,116 2,230,011,116			
Money at Call and Short Notice	-				
Investment Government securities Others investment	1,937,440,346 - 1,937,440,346	2,130,061,460 - 2,130,061,460			
Loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	58,272,999,973 [58,272,999,973]	46,749,199,258 46,749,199,258			
Fixed Assets including Land, Building, Furniture & Fixtures	1,009,563,425	999,057,015			
Other assets	5,100,132,098	4,814,291,262			
Non-Banking assets					
TOTAL PROPERTY AND ASSETS	72,885,333,231	57,622,494,692			
LIABILITIES & SHAREHOLDERS' EQUITY					
Liabilities Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	13,739,201,732	8,333,852,304			
Deposits and other accounts Current deposits and other accounts Bills payable	47,714,485,796 - -	40,148,492,755			
Saving bank deposit Term deposits Bearer certificate of deposit	47,606,600,991	40,033,189,441			
Other deposits	107,884,805	115,303,314			
Other liabilities	4,916,953,692	2,970,331,482			
TOTAL LIABILITIES	66,370,641,220	51,452,676,541			
Shareholders' Equity Paid up capital Statutory reserve Retained earnings	6,514,692,010 3,182,509,410 1,354,040,677 1,978,141,923	6,169,818,152 2,767,399,490 1,202,043,920 2,200,374,742			
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	72,885,333,231	57,622,494,692			
Net asset value per share- (NAV)	20.47	19.39			
sd/- sd/- sd/- Chairman Director Managing Director Chi	sd/- ief Financial Officer	sd/- Company Secretary			

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Separate Profit and	Loss Acco	ount (Un-	audited)			
For the period ended 30 September 2017		Amount	in Taka			
Operating Income	30 September 2017 YTD		Q-3, 2017 (July-September)	Q-3, 2016 (July-September)		
Net interest	1,471,341,823	1,230,313,954	576,657,259	384,131,825		
Interest income	4,754,531,310	3,845,454,668	1,784,400,835	1,276,512,471		
Less :Interest expenses on deposits and borrowings	3,283,189,487	2,615,140,713	1,207,743,576	892,380,646		
Income from investment	362,790,026	141,855,947	47,172,860	36,153,327		
Commission, exchange and brokerage income	-	-	-	-		
Other operational income	417,394,927	264,136,716	142,018,355	87,784,633		
Total:	2,251,526,775	1,636,306,617	765,848,474	508,069,784		
Operating Expenses						
Colony and allowaness	E01 600 271	494 022 507	200 972 660	160 020 610		
Salary and allowances Rent, taxes, insurance, electricity etc.	591,680,271 104,895,627	484,033,507 90,960,860	200,872,660 37,084,311	169,020,619 32,380,271		
Legal and professional fees	15,060,210		5,848,246	5,370,403		
Postage, stamp, telecommunication etc.	14,814,311	9,533,967	5,511,725	3,853,215		
Stationery, printing, advertisement	35,248,783	28,494,030	10,028,072	7,779,414		
Managing director's salary and allowance	7,137,200		3,587,978	4,193,816		
Director fees and expenses	504.000	512,000	184,000	128,000		
Audit fees	426,677	300,000	148,323	100,000		
Charges on loan losses	-	-	-	-		
Repairs, maintenance and depreciation	95,379,501	53,921,701	34,957,164	22,362,360		
Other expenses	288,932,635	203,492,851	100,335,696	66,115,376		
·	1,154,079,216	896,932,906	398,558,176	311,303,474		
Net Operating Income	1,097,447,560	739,373,711	367,290,298	196,766,311		
Provisions for loans / investments	305,499,783	175,683,723	140,755,280	53,911,626		
General provision	77,679,409	133,705,370	(3,267,479)	17,914,887		
Specific provision	227,820,374	77,134,832	144,022,759	51,631,405		
Provision for diminution in value of investments	-	(35,156,479)	-	(15,634,666)		
Provision for other assets	-	-	-	-		
Profit before tax and reserve:	791,947,776	563,689,988	226,535,018	142,854,685		
Provision for tax	31,963,991	13,040,222	11,505,626	4,327,088		
Deferred tax expenses/(income)	-	-]	-	-		
Provision during the period	31,963,991	13,040,222	11,505,626	4,327,088		
Net profit after tax:	759,983,786	550,649,766	215,029,392	138,527,597		
Earning per share (EPS) (restated 2016)	2.39	1.73	0.68	0.44		
sd/- sd/- sd/- sd/- Chairman Director Managing Director Chief Financial Officer Company Secretary						

For the period ended 30 September 2017	Flows (Un-au				
Amount in Taka					
	30 September 2017	30 September 2016			
A) Cash flows from operating activities					
lateract results of	4 606 034 643	4 020 046 200			
Interest received Interest paid	4,696,934,612	4,020,946,398 (2,176,499,082)			
Dividend received	(2,752,265,248) 261,997,348	59,633,240			
Fees and commission received	319,237,098	196,816,774			
Income from investment	129,702,043	42,347,499			
Cash paid to employees (including directors)	(601,436,886)	(474,286,520)			
Cash paid to suppliers & others	(38,702,905)	(36,609,312)			
Income taxes paid	(75,341,790)	(16,665,110)			
Received from other operating activities	98,333,241	67,079,942			
Paid for other operating activities	(425,118,541)	(358,439,302)			
Cash generated from operating activities	1,613,338,973	1,324,324,527			
Increase/ (decrease) in operating assets & liabilities					
Loans and advances to customers	(11,370,586,731)	(9,880,844,777)			
Other assets	(139,433,104)	(82,018,193)			
Deposits from customers and others	7,565,993,041	7,776,968,354			
Other liabilities	509,875,128	442,895,079			
	(3,434,151,666)	(1,742,999,536)			
Net Cash from Operating Activities	(1,820,812,693)	(418,675,009)			
3) Cash flows from investing activities					
Changes in investment in securities	(57,378,886)	(159,793,819)			
Purchase of property, plant and equipment	(93,315,607)	(72,883,320)			
Sales proceeds of fixed assets	1,854,669	295,527			
Investment in commercial paper	250,000,000	(270,000,000)			
Investment in subsidiaries	(50,000,000)	(60,000,000)			
Net Cash used in Investing Activities	51,160,176	(562,381,612)			
c) Cash flows from financing activities					
Drawdown of Term Loan, OD and REPO	5,405,349,428	2,236,896,628			
Dividend paid (cash dividend)	(385,220)	(337,809,139)			
Net Cash used in Financing Activities	5,404,964,209	1,899,087,489			
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	3,635,311,692	918,030,868			
E) Opening cash and cash-equivalents	2,929,885,697	1,241,612,064			
Closing cash and cash-equivalents (D+E)*	6,565,197,389	2,159,642,932			
* Closing cash and cash-equivalents					
Cash in hand	963,324	823,420			
Balance with Bangladesh Bank and its agent bank(s)	883,859,883	615,282,611			
Balance with other Banks and Financial Institutions Total:	5,680,374,182 6,565,197,389	1,543,536,901 2,159,642,932			
iotai.	0,303,137,383	2,133,042,332			

Chief Financial Officer

Separate Statement of Changes in Shareholders' Equity (Un-audited)						
For the period ended 30 September 2017					Amount in Taka	
Particulars	Share Capital	Statutory Reserve	General Reserve	Retained Earnings	Total	
Balance as at 01 January 2017	2,767,399,490	1,202,043,920	-	2,200,374,742	6,169,818,152	
Items involved in changes in equity						
Net profit for the period	-	-	-	759,983,786	759,983,786	
Appropriation to statutory reserve	-	151,996,757	-	(151,996,757)	-	
Stock dividend (15%) for 2016	415,109,920	-	-	(415,109,920)	_	
Cash dividend (15%) for 2016	-	-	-	(415,109,927)	(415,109,927)	
Balance as at 30 September 2017	3,182,509,410	1,354,040,677	-	1,978,141,923	6,514,692,011	

sd/- sd/- sd/- sd/- sd/- Sd/- Sd/- Sd/- Chairman Director Managing Director Chief Financial Officer Company Secretary