

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

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f Cash Elows (Un audited

FOR THE HALF-YEAR ENDED ON JUNE 30, 2017

Consolidated Bala	nce Shee	et (Un-audit	ed)	Consolidate	ed Profit a	nd Loss Ac	count (Ui	n-auditeo	d)	Co	nsolidate	d Sta
As at 30 June 2017		Amou	nt in Taka	For the period ended 3	0 June 2017		Amount			For the pe	eriod ended 3	0 June
PROPERTY AND ASSETS		30 June 2017	31 December 2016	Operating Income		30 June 2017 YTD	30 June 2016 YTD		Q-2, 2016 (April-June)			
Cash Cash in hand		742,076,412 1,176,623	700,351,241 786,380	Net interest income		970,353,373	738,174,375	537,531,259	426,360,217		ws from opera	ting ac
Balance with Bangladesh Bank		740,899,789	699,564,861	Interest income	ite and harrowings	3,169,301,031 2,198,947,658	2,674,691,322			Interest		
Palanan ith athen bench and financial i				Less : Interest expenses on depose Income from investment			284,786,047		203,948,400		d received	
Balance with other banks and financial i Inside Bangladesh	nstitutions	7,878,540,062 7,878,540,062	4,343,232,588 4,343,232,588	Commission, Exchange and B	rokerage Income	575,894,965	262,391,740	209,430,208	113,883,317		d commission from investme	
Outside Bangladesh		-	-	Other operational incom	ie	419,554,721	301,581,413	213,361,810	166,547,471	Cash pa	id to employee	es (inclu
Money at Call and Short Notice				Total Operating Income		2,155,217,703	1,586,933,575	1,031,168,189	910,739,404		id to suppliers taxes paid	
Money at can and short Notice				Operating Expenses				-		Receive	d from other o	
Investments Government securities		5,146,572,698	5,036,650,256	Salary and allowances		604,411,430	510,258,783	301,819,396	240,359,479	Paid for	other operation nerated from op	ng activ
Other investments		5,146,572,698	5,036,650,256	Rent, taxes, insurance, e		98,695,665		51,479,405			ating assets an	
				Legal and professional fe Postage, stamp, telecom		10,203,442 12,383,983	9,009,106 8,612,824	6,700,902 7,317,465				
Leases, loans & advances Lease portfolio, term finance, short term	loan, etc.	59,312,663,778	51,244,299,783	Stationery, printing, adve	ertisement	32,907,243		20,142,606	15,381,204	Increas	e/ (decrease) i	n opera
	-			Managing director's salary and allowance Director fees and expenses		3,549,222 998,500	8,387,632 1,122,300	948,722 562,000			nd advances to	custor
Fixed Assets including Land, Building, Furnitur	re & Fixtures	1,671,854,116	1,429,556,859	Audit fees		373,234	294,875	207,263		Other a	ssets s from custom	orc and
				Changes on loan losses	danraciation	-	-	- 44,850,426	- 28,996,825		abilities	ers anu
Other assets		1,305,754,898	1,289,422,836	Repairs, maintenance an Other expenses		84,006,292 372,673,346	52,277,230 244,435,945	196,618,285	/	Total inc	rease/ (decrease	e) in ope
Non-Banking assets		-		Total Operating Expense	25	1,220,202,358				Net Cas	h flow from Ope	erating
TOTAL PROPERTY AND ASSETS		76,057,461,964	64,043,513,564	Net Operating Income		935.015.345	632,232,913	400.521.719	431,378,409		-	-
LIABILITY AND SHAREHOLDERS' EQUITY								-		B) Cash flo	ows from inves	ting ac
-				Provision for loans and adva Provision for loans and a		114,129,195 164,744,503	298,730,249 141,293,910	(10,636,131) 51,746,517	217,028,294 90,932,448		s in investment	
Borrowings from Bangladesh Bank, other banks & fina	ancial institutions	14,292,670,814	10,874,998,487	Provision for diminution in val		(74,881,913)	9,441,046	(74,881,913)			e of property,	
Term deposits and other deposits Term deposits		47,043,323,803 46,892,316,769	40,148,492,755 40,033,189,441	Provision for margin loan		24,266,605	147,995,293	12,499,265	96,905,307		ent in comment of fixed	
Other deposits		151,007,034	115,303,314	General provision for oth	ner assets	-	-	-	-			
Other liabilities		7,725,722,691	6,248,591,612	Profit before tax and res	serve	820,886,150	333,502,664	411,157,850	214,350,115	Net Cas	h used by Inve	sting A
other habilities						172,064,507	48,376,329	- 68,372,515	22,535,990	c) Cash flo	ws from finan	cing ac
TOTAL LIABILITIES 69,061,71		69,061,717,308	61,717,308 57,272,082,854	Provision for tax made during the period		167,432,839	48,376,329	63,740,847		Drawde	up of Torm Lo	an 00
Shareholders' Equity		6,908,268,466	6,686,609,319	Deferred tax (expense)/	Income	4,631,668	-	4,631,668	-	Dividen	wn of Term Lo d paid	an, od
Paid up capital		3,182,509,410	2,767,399,490	Net profit after tax		648.821.644	285,126,335	342.785.335	191,814,125	Net Cas	h flow from Fin	ancing
Share premium Statutory reserve		1,090,888,800 1,311,034,798	1,090,888,800 1,202,043,919					, , ,		D) Net Incre	ase/ (Decrease) i	n Cash &
General reserve			,772,616 46,768,017	Attributed to Shareholders of the Com	nany	636,769,074 2	282,823,216	337 307 657	101 /77 70/		g cash and cas	
Retained earnings			1,579,509,093	Non controlling interest		12,052,570 2,303				F) Closing	cash and cash	equiva
Non controlling interest		87,476,190	84,821,392			649 931 644	205 126 225	242 795 225	101 014 125	* Closir	g cash and cas	sh-equi
-						040,021,044	285,126,335	342,/83,333	191,814,125	Cash in	hand (includin	g foreig
TOTAL LIABILITIES AND SHAREHOLDERS'	EQUITY	76,057,461,964	64,043,513,564	Earning per share (2016 restated)		2.00	0.89	1.06	0.60		with Banglade with other Ba	
Net asset value per share- (NAV)		21.71	21.01									
		sd/-	sd/-	sd/- sd/-	ad (ad (ad (sd/-	ad (
sd/- sd/- sd/- Chairman Director Managing Direc	ctor Chie	f Financial Officer	So/- Company Secretary	sd/- sd/- Chairman Director	sd/- Managing Dir	ector Chie	sd/- ef Financial Off	icer Comp	sd/- any Secretary	Chairman	sd/- Director	Mana
Consolidated Statement of	⁻ Changes	in Sharehold	lers' Equity (Ur	n-audited)								
For the period ended 30 June 2017												
Particulars	Share	Capital	Share Premium	Statutory Reserve General		Reserve	Reserve Retained Earnings			Total		
Balance as at 01 January 2017	2,767,3	99,490	1,090,888,800	1,202,043,919	46,768	3,017	1,579	9,509,093		6,686,60	9,319	
Items Involved in Changes in Equity						_		-			-	
Changes of non controlling interest Net profit for the period		-	-	-		-	636	5,769,074		636,76	9,074	
Appropriation to statutory reserve			-	108,990,879		- (108,990,879)			-			
Appropriation to General reserve		-		-	(3,995	,401)	3,995,401				-	
Dividend Intrim cash dividend		_	_	-		-					-	
Stock dividend (15%)	415,109,920		-	-		- (415,109,920)			-			
Cash dividend (15%)	a (ca -			- 42.77		- (415,109,927) 2,616 1,281,062,842			(415,109,927) 6,908,268,466			
Balance as at 30 June 2017	3,182,5	82,509,410 1,090,888,800		1,311,034,798 42,772		1,201,002,042				0,300,200,400		
sd/- Chairman		sd/- Director			sd/- Managing Dir	ector				Chief Fin	sd/- ancial Officer	
Separate Balanc	e She <u>et (</u>	Un-audited)	Separate	Profit and	Loss Acco	unt (Un-a	audited)			Separate	Stat
As at 30 June 2017				For the period ended 3						For the pe	riod ended 30	
PROPERTY AND ASSETS			nt in Taka 31 December 2016			30 June 2017	Amount 30 June 2016		Q-2, 2016			
Cash		741,835,282	699,874,581	Operating Income		YTD	YTD	(April-June)	(April-June)	A) Cash fl	ows from opera	ating a
Cash in hand (including foreign currencie		935,493	309,720	Net interest			846,182,130				-	g dt
Balance with Bangladesh Bank and its agent Bank (including for		740,899,789	699,564,861	Interest income	and herew's	2,970,130,475					received	
	Institutions	5,569,235,518	2,230,011,116	Less : Interest expenses on deposit	is and porrowings	2,075,445,911	1,722,760,067			Interest Dividen		

Consolidated Statement of Cash	Flows (Ull-a	uaitea)			
or the period ended 30 June 2017					
	Amount in Taka				
	30 June 2017	30 June 2016			
Cash flows from operating activities					
Interest received	3,151,012,384	2,766,262,793			
Interest paid	(1,933,890,712)				
Dividend received Fees and commission received	41,803,988	130,728,116			
Income from investment	843,614,519 170,151,286	437,820,815 152,718,346			
Cash paid to employees (including directors)	(627,078,767)	(487,299,311)			
Cash paid to suppliers	(91,826,250)	(49,514,877)			
Income taxes paid	(165,292,055)	(72,892,524)			
Received from other operating activities	150,122,011	124,265,508			
Paid for other operating activities	(449,382,336)	(342,956,706)			
Cash generated from operating activities before change	s 1,089,234,067	1,063,193,661			
in operating assets and liabilities					
Increase/ (decrease) in operating assets & liabilitie	S				
Loans and advances to customers	(8 511 250 020)	(9 125 736 923)			
Other assets	(8,511,350,929) 149,826,697	(8,435,726,833) (115,934,177)			
Deposits from customers and others	6,894,831,048	6,153,048,503			
Other liabilities	908,652,113	83,223,291			
Total increase/ (decrease) in operating assets & liabilities		(2,315,389,216)			
		(_,,			
Net Cash flow from Operating Activities (Total of "A"):	531,192,996	(1,252,195,555)			
Cash flows from investing activities					
Changes in investment in securities	(359,922,442)	(180,923,745)			
Purchase of property, plant and equipment	(313,015,225)				
Investment in commercial paper	250,000,000	(370,000,000)			
Sales proceeds of fixed assets	2,396,503	3,208,542			
Net Cash used by Investing Activities (Total of "B")	: (420,541,164)	(623,216,875)			
	(120)012)201)	(020,210,070)			
Cash flows from financing activities					
Drawdown of Term Loan, OD and REPO	3,417,672,327	2,720,813,257			
Dividend paid	48,708,485	(298,055,578)			
Net Cash flow from Financing Activities (Total of "C")		2,422,757,679			
Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)		547,345,249			
Opening cash and cash-equivalents	5,043,583,829	1,943,662,593			
Closing cash and cash equivalents (D+E)*	8,620,616,474	2,491,007,842			
* Closing each and each annivalants					
* Closing cash and cash-equivalents Cash in hand (including foreign currencies)	1 176 633	094 044			
Balance with Bangladesh Bank and its agent bank (s	1,176,623) 740,899,789	984,044 642,837,322			
Balance with other Banks and Financial Institutions	7,878,540,062	1,847,186,476			
Total:	8,620,616,474	2,491,007,842			
lotan.	5,020,020,474				
sd/- sd/- sd/-	sd/-	sd/-			
	ef Financial Officer	Company Secreta			

For the period ended 30 June 2017	For the period ended 30 June 2017 Amount in Taka									
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	-	-	-	-	-	-	-	-		
Net profit for the period	-	-	-	-	636,769,074	636,769,074	12,052,570	648,821,644		
Appropriation to statutory reserve	-	-	108,990,879	-	(108,990,879)	-	-	-		
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 June 2017	3,182,509,410	1,090,888,800	1,311,034,798	42,772,616	1,281,062,842	6,908,268,466	87,476,190	6,995,744,656		
sd/-	sd/-			sd/-		sd/-		sd/-		
Chairman	Director			Managing Director		Chief Financial Officer		Company Secretary		

Separate Balance Sheet (Un-audited))	Separate Profit and	Loss Acco	unt (Un-	audited)		Separate Statement of Cash I	lows (Un-au	dited)
As at 30 June 2017	Атош	nt in Taka	For the period ended 30 June 2017		Amount	in Taka		For the period ended 30 June 2017		
PROPERTY AND ASSETS		31 December 2016		30 June 2017	30 June 2016	Q-2, 2017	Q-2, 2016		Amount	
Cash	741,835,282	699,874,581	Operating Income	YTD	YTD	(April-June)	(April-June)	A) Cash flows from operating activities	30 June 2017	30 June 2016
Cash in hand (including foreign currencies)	935,493	309,720	Net interest	894,684,564	846,182,130	491,993,752	498,812,960	A) cash hows from operating activities		
Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	740,899,789	699,564,861	Interest income	2,970,130,475	2,568,942,197	1,564,472,662	1,390,083,957	Interest received	2,950,779,274	2,660,185,708
			Less : Interest expenses on deposits and borrowings	2,075,445,911	1,722,760,067	1,072,478,910	891,270,997	Interest paid	(1,822,458,052)	(1,469,158,042)
Balance with other Banks and Financial Institutions	5,569,235,518	2,230,011,116	Income from investment	315,617,166	105,702,620	279,483,669	78,818,150	Dividend received	252,998,598	59,632,878
Inside Bangladesh Outside Bangladesh	5,569,235,518	2,230,011,116	Commission, exchange and brokerage income	-	-	-		Fees and commission received Income from investment	211,525,940 85,718,767	133,384,771 26,030,646
			Other operational income	275,376,572	176,352,083	149,604,019	98,409,426	Cash paid to employees (including directors)	(393,181,935)	(304,082,554)
Money at Call and Short Notice	-	-						Cash paid to suppliers & others	(21,810,192)	(25,822,554)
			Total :	1,485,678,302	1,128,236,833	921,081,440	676,040,536	Income taxes paid	(64,620,571)	(14,715,485)
Investment	1,950,095,428	2,130,061,460						Received from other operating activities	64,026,044	42,727,312
Government securities Others investment	1,950,095,428	2,130,061,460	Operating Expenses					Cash generated from operating activities	(277,686,928) 985,290,946	(207,675,760) 900,506,921
Loans and advances Loans, cash credit and overdraft etc.	55,100,681,593 55,100,681,593	46,749,199,258 46,749,199,258	Salary and allowances	390,807,611		196,057,218		Increase/ (decrease) in operating assets & liabilities		
Bills discounted and purchased	-		Rent, taxes, insurance, electricity etc.	67,811,316	58,580,590	35,330,751		Loans and advances to customers	(8,212,389,044)	(8,852,482,859)
·			Legal and professional fees	9,211,964	7,732,139	6,012,624		Other assets	(33,117,365)	(71,008,645)
Fixed Assets including Land, Building, Furniture & Fixtures	1,008,196,519	999,057,015	Postage, stamp, telecommunication etc.	9,302,586	5,680,752	5,749,258		Deposits from customers and others	6,894,831,048	6,113,751,565
			Stationery, printing, advertisement	25,220,711	20,714,616	17,217,327	13,588,380	Other liabilities	562,470,529 (788,204,833)	(50,753,380) (2,860,493,319)
Other assets	4,953,441,703	4,814,291,262	Managing director's salary and allowance	3,549,222	8,387,632	948,722	4,193,816		(788,204,833)	(2,860,493,319)
	.,,,	.,,	Director fees and expenses	320,000	384,000	240,000	200,000	Net Cash from Operating Activities	197,086,113	(1,959,986,398)
Non-Banking assets	-	-	Audit fees	278,354	200,000	148,323	100,000			
			Charges on loan losses	-	-	-	-	B) Cash flows from investing activities		
TOTAL PROPERTY AND ASSETS	69,323,486,043	57,622,494,692	Repairs, maintenance and depreciation	60,422,337	31,559,341	32,472,094	17,229,800	Changes in investment in securities	(70.033.968)	(74,451,875)
LIABILITIES & SHAREHOLDERS' EQUITY			Other expenses	188,596,938	137,377,476	118,584,610	86,437,330	Purchase of property, plant and equipment	(60,972,193)	(55,800,878)
				755,521,040	585,629,433	412,760,928	308,705,016	Sales proceeds of fixed assets	467,372	401,500
Liabilities								Investment in commercial paper	250,000,000	(370,000,000)
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	11,448,696,248	8,333,852,304	Net Operating Income	730,157,262	542,607,400	508,320,513	367,335,520	Investment in subsidiaries	(50,000,000)	(10,000,000)
Deposits and other accounts	47,043,323,803	40,148,492,755						Net Cash used in Investing Activities	69,461,212	(509,851,253)
Current deposits and other accounts	-	-	Provisions for loans / investments	164,744,503	121,772,097	51,746,517	90,260,128			
Bills payable	-	-	General provision	80,946,888	115,790,483	31,658,313	27,754,942	c) Cash flows from financing activities		
Saving bank deposit	-		Specific provision	83,797,615	25,503,427	20,088,204	63,177,506	Drawdown of Torm Loop, OD and DEDO	2 114 842 044	2 071 521 414
Term deposits Bearer certificate of deposit	46,892,316,769	40,033,189,441	Provision for diminution in value of investments	-	(19,521,813)	-	(672,320)	Drawdown of Term Loan, OD and REPO Dividend paid (cash dividend)	3,114,843,944 (206,167)	2,971,531,414 (298,013,053)
Other deposits	151,007,034	115,303,314	Provision for other assets	-	-	-	-	Net Cash used in Financing Activities	3,114,637,777	2,673,518,362
Other liabilities	4,531,803,373	2,970,331,482	Profit before tax and reserve:	565,412,759	420,835,303	456,573,996	277,075,392	D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) E) Opening cash and cash-equivalents	3,381,185,103	203,680,710
TOTAL LIABILITIES	63,023,823,424	51.452.676.541						F) Closing cash and cash-equivalents (D+E)*	2,929,885,697 6,311,070,800	<u>1,241,612,064</u> 1,445,292,774
			Provision for tax	20,458,365	8,713,134	10,974,182	4,601,288		0,011,070,000	1,440,202,774
Shareholders' Equity	6,299,662,618	6,169,818,152	Deferred tax expenses/(income)	-	-	-	-	* Closing cash and cash-equivalents		
Paid up capital	3,182,509,410	2,767,399,490	Provision during the period	20,458,365	8,713,134	10,974,182	4,601,288	Cash in hand	935,493	404,340
Statutory reserve Retained earnings	1,311,034,798	1,202,043,920 2,200,374,742		-,,				Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and Financial Institutions	740,899,789 5,569,235,518	642,837,322 802,051,112
	1,000,110,410	2,200,374,742	Net profit after tax:	544,954,393	412,122,169	445,599,813	272,474,104	Total:	6,311,070,800	<u>1,445,292,774</u>
				21.1,000.,0000		,,				
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	69,323,486,043	57,622,494,692	Earning per share (EPS) (restated 2016)	1.71	1.29	1.40	0.86			
Net asset value per share- (NAV)	19.79	19.39								
iver asser value per share- (IVAV)										
sd/- sd/- sd/- Chairman Director Managing Director Chie	sd/- of Financial Officer	sd/- Company Secretary	sd/- sd/- sd/- Chairman Director Managing Director	ector Chie	sd/- ef Financial Off	ficer Comp	sd/- any Secretary	sd/- sd/- sd/- Chairman Director Managing Director Chie	sd/- f Financial Officer	sd/- Company Secretary
Chief Managing Director Chief		company secretary		citic citie		iter comp	uny Secretary			company Secretary

Separate Statement of Changes in Shareholders' Equity (Un-audited)									
For the period ended 30 June 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	-	-	-	544,954,393	544,954,393				
Appropriation to statutory reserve	-	108,990,879	-	(108,990,879)	-				
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 June 2017	3,182,509,410	1,311,034,798	-	1,806,118,410	6,299,662,619				
sd/- sd/- Chairman Director	sd/- Managing Director		sd/- Chief Financial O	fficer	sd/- Company Secretary				

The above financial statements are available in the website of the Company at: www.lankabangla.com