

### Separate Balance Sheet

As at 30 September 2019	Amount in Taka	
	30.09.2019	31.12.2018
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>947,219,866</b>	<b>1,001,794,766</b>
Cash in hand (including foreign currencies)	530,154	670,916
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	946,689,712	1,001,123,850
<b>Balance with other banks and financial institutions</b>	<b>5,995,409,408</b>	<b>6,706,544,902</b>
Inside Bangladesh	5,995,409,408	6,706,544,902
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>2,098,297,956</b>	<b>2,409,307,374</b>
Government securities	-	-
Other investments	2,098,297,956	2,409,307,374
<b>Leases, loans and advances</b>	<b>63,837,845,644</b>	<b>63,784,580,057</b>
Loans, cash credit and overdraft etc.	63,837,845,644	63,784,580,057
Bills discounted and purchased	-	-
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>1,476,600,217</b>	<b>1,357,931,214</b>
<b>Other assets</b>	<b>6,548,521,875</b>	<b>5,407,983,420</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>80,903,894,965</b>	<b>80,668,141,733</b>
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
Borrowings from Bangladesh Bank, other banks and financial institutions	15,966,855,610	12,639,198,866
<b>Deposits and other accounts</b>	<b>49,533,896,586</b>	<b>53,425,834,494</b>
Current deposits and other accounts	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	49,344,799,441	53,252,420,679
Bearer certificate of deposits	-	-
Other deposits	189,097,145	173,413,815
<b>Other liabilities</b>	<b>6,664,254,491</b>	<b>5,558,400,989</b>
<b>TOTAL LIABILITIES</b>	<b>72,165,006,687</b>	<b>71,623,434,349</b>
<b>Shareholders' Equity</b>	<b>8,738,888,278</b>	<b>9,044,707,384</b>
Paid up capital	5,131,796,410	5,131,796,410
Share money deposit for right issue	-	-
Statutory reserve	1,708,223,418	1,615,433,347
Retained earnings	1,898,868,449	2,297,477,627
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>80,903,894,965</b>	<b>80,668,141,733</b>
<b>Net asset value per share - (NAV)</b>	<b>17.03</b>	<b>17.62</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and endorsements	-	-
Letter of guarantee	-	357,182,217
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>-</b>	<b>357,182,217</b>
<b>OTHER COMMITMENTS</b>		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	677,699,350	3,691,862,631
<b>TOTAL OTHER COMMITMENTS</b>	<b>677,699,350</b>	<b>3,691,862,631</b>
<b>TOTAL OFF BALANCE SHEET ITEMS</b>	<b>677,699,350</b>	<b>4,049,044,848</b>

sd/- Director      sd/- Director      sd/- Managing Director      sd/- Company Secretary      sd/- Chief Financial Officer  
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### Separate Profit and Loss Account

For the period ended 30 September 2019	Amount in Taka			
	Jan-Sep 2019	Jan-Sep 2018	Jul-Sep 2019	Jul-Sep 2018
<b>Operating Income</b>				
Interest income	6,939,385,802	6,228,391,515	2,298,421,626	2,196,332,012
Less: Interest expenses on deposits & borrowings	5,166,638,889	4,540,346,729	1,769,515,441	1,626,041,988
<b>Net interest income</b>	<b>1,772,746,914</b>	<b>1,688,044,786</b>	<b>528,906,184</b>	<b>570,290,025</b>
Income from investment	315,222,187	96,205,186	113,301,648	43,803,428
Commission, exchange and brokerage income	-	-	-	-
Other operational income	435,012,231	386,299,465	143,627,279	135,020,661
<b>Total operating income</b>	<b>2,522,981,331</b>	<b>2,170,549,436</b>	<b>785,835,112</b>	<b>749,114,113</b>
<b>Operating Expenses</b>				
Salary and allowances	702,875,035	660,782,581	236,163,824	218,472,218
Rent, taxes, insurance, electricity etc.	134,834,891	134,409,309	44,241,906	46,020,531
Legal and professional fees	16,973,880	10,987,086	9,733,861	5,545,963
Postage, stamp, telecommunication etc.	15,587,309	13,864,478	5,645,386	4,932,787
Stationery, printing, advertisement	29,610,014	24,090,384	12,882,360	8,540,243
Managing director's salary and allowance	11,608,562	11,608,562	3,870,438	3,870,438
Director fees and expenses	409,600	352,000	96,800	88,000
Audit fees	474,375	431,251	158,125	143,750
Repairs, maintenance and depreciation	119,657,006	98,045,741	28,277,310	34,349,566
Other expenses	338,230,771	283,654,717	106,218,851	98,389,849
<b>Total operating expenses</b>	<b>1,370,261,443</b>	<b>1,238,226,108</b>	<b>447,288,863</b>	<b>420,353,346</b>
<b>Net Operating Income</b>	<b>1,152,719,888</b>	<b>932,323,328</b>	<b>338,546,249</b>	<b>328,760,768</b>
<b>Provisions for loans, investments and other assets</b>	<b>599,548,882</b>	<b>514,826,438</b>	<b>250,362,853</b>	<b>219,384,291</b>
Provisions for leases and loans	441,083,191	368,903,627	140,920,760	100,450,750
Provision for diminution in value of investments	158,465,692	142,828,811	109,442,093	115,839,541
General provision for other assets	-	3,094,000	-	3,094,000
<b>Profit before tax and reserve</b>	<b>553,171,006</b>	<b>417,496,890</b>	<b>88,183,397</b>	<b>109,376,477</b>
<b>Provision for tax</b>	<b>89,220,651</b>	<b>98,912,395</b>	<b>27,397,469</b>	<b>49,895,282</b>
Current tax	89,220,651	98,912,395	27,397,469	49,895,282
Deferred tax	-	-	-	-
<b>Net profit after tax</b>	<b>463,950,355</b>	<b>318,584,495</b>	<b>60,785,927</b>	<b>59,481,195</b>
<b>Earnings Per Share - (EPS)</b>	<b>0.90</b>	<b>0.63</b>	<b>0.12</b>	<b>0.12</b>

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### Separate Statement of Cash Flows

For the period ended 30 September 2019	Amount in Taka	
	Jan-Sep 2019	Jan-Sep 2018
<b>A) Cash flows from operating activities</b>		
Interest received	6,941,132,134	6,209,126,685
Interest paid	(5,023,757,584)	(4,059,538,558)
Dividend received	46,781,570	17,749,257
Fees and commission received	282,818,425	256,861,135
Income from investment	141,159,256	92,230,571
Cash paid to employees (including directors)	(698,943,130)	(657,655,474)
Cash paid to suppliers	(89,227,397)	(57,304,461)
Income taxes paid	(51,588,267)	(42,636,916)
Received from other operating activities	151,916,635	128,686,469
Paid for other operating activities	(483,202,348)	(432,436,752)
Cash generated from operating activities before changes in operating assets and liabilities	<b>1,217,019,293</b>	<b>1,455,081,955</b>
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>		
Loans and advances to customers	212,728,428	(231,130,885)
Other assets	(931,860,972)	(81,754,787)
Deposits from customers	(3,891,937,908)	3,144,880,938
Other liabilities	(4,547,271)	261,194,611
<b>Total increase/(decrease) in operating assets &amp; liabilities</b>	<b>(4,669,541,722)</b>	<b>(3,092,989,878)</b>
<b>Net cash flows from/(used in) operating activities</b>	<b>(3,446,522,431)</b>	<b>(4,548,071,833)</b>
<b>B) Cash flows from investing activities</b>		
Investment in securities	1,115,857,709	(218,137,417)
Purchase of fixed assets	(209,409,162)	(52,396,108)
Sales proceeds of fixed assets	39,000,000	39,000,000
Investment in commercial paper	200,000,000	450,000,000
Investment in discretionary corporate fund	(204,848,291)	-
Investment in Subordinated bond	(800,000,000)	-
Investment in subsidiaries	(10,750,000)	-
<b>Net cash flows from investing activities</b>	<b>91,151,437</b>	<b>218,471,652</b>
<b>C) Cash flows from financing activities</b>		
Receipt of term loan, overdraft and REPO	3,314,140,986	(6,238,028,089)
Right Share Subscription	-	1,430,947,040
Transaction cost against right issue	-	(10,170,363)
Dividend paid	(724,479,906)	(371,946,224)
<b>Net cash flows from/(used in) financing activities</b>	<b>2,589,661,081</b>	<b>(5,189,197,636)</b>
<b>Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>(765,709,913)</b>	<b>(422,654,151)</b>
Effect of exchange rates on cash and cash equivalents	(481)	664
<b>E) Cash and cash equivalents at the beginning of the period</b>	<b>7,708,339,668</b>	<b>8,022,729,250</b>
<b>F) Cash and cash equivalents at the end of the period</b>	<b>6,942,629,755</b>	<b>7,600,075,763</b>
<b>* Closing cash and cash-equivalents</b>	<b>530,154</b>	<b>981,493</b>
<b>Cash in hand (including foreign currencies)</b>	<b>946,689,712</b>	<b>980,651,998</b>
<b>Balance with Bangladesh Bank and its agent bank (s)</b>	<b>5,995,409,408</b>	<b>6,618,442,272</b>
<b>Balance with other banks and financial institutions</b>	<b>6,942,629,755</b>	<b>7,600,075,763</b>
<b>Net Operating Cash Flows Per Share - (NOCFPS)</b>	<b>(6.72)</b>	<b>8.97</b>

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### Separate Statement of Changes in Equity

For the period ended 30 September 2019	Particulars	Amount in Taka				
		Share Capital	Share money deposit for right issue	Statutory Reserve	General Reserve	Retained Earnings
<b>Balance as at 01 January 2019</b>		5,131,796,410	-	1,615,433,347	-	2,297,477,627
<b>Items involved in changes in equity</b>						
Right Share Subscription	-	-	-	-	-	-
Net profit for the period	-	-	-	-	463,950,355	463,950,355
Transaction cost against right issue	-	-	-	-	-	-
Appropriation to statutory reserve	-	-	92,790,071	-	(92,790,071)	-
<b>Dividend</b>						
Cash dividend (15%)	-	-	-	-	(769,769,462)	(769,769,462)
<b>Balance as at 30 September 2019</b>		5,131,796,410	-	1,708,223,418	-	1,898,868,449
<b>Balance as at 01 January 2018</b>		3,182,509,410	160,307,660	1,472,602,021	-	2,452,387,301
<b>Items involved in changes in equity</b>						
Right share money deposit received	-	160,307,660	(160,307,660)	-	-	-
Right Share Subscription	-	1,430,947,040	-	-	-	1,430,947,040
Net profit for the period	-	-	-	-	318,584,495	318,584,495
Transaction cost against right issue	-	-	-	-	(10,170,363)	(10,170,363)
Appropriation to statutory reserve	-	-	63,716,899	-	(63,716,899)	-
<b>Dividend</b>						
Stock dividend (7.5%)	-	358,032,300	-	-	(358,032,300)	-
Cash dividend (7.5%)	-	-	-	-	(358,032,317)	(358,032,317)
<b>Balance as at 30 September 2018</b>		5,131,796,410	-	1,536,318,920	-	1,981,019,917

sd/- Director      sd/- Director      sd/- Managing Director      sd/- Company Secretary      sd/- Chief Financial Officer  
29 Oct 2019

### Consolidated Balance Sheet

As at 30 September 2019	Amount in Taka	
	30.09.2019	31.12.2018
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>947,219,866</b>	<b>1,002,028,777</b>
Cash in hand (including foreign currencies)	530,154	904,927
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	946,689,712	1,001,123,850
<b>Balance with other banks and financial institutions</b>	<b>7,714,319,581</b>	<b>8,431,276,535</b>
Inside Bangladesh	7,714,319,581	8,431,276,535
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>5,055,172,070</b>	<b>5,713,587,671</b>
Government securities	-	-
Other investments	5,055,172,070	5,713,587,671
<b>Leases, loans and advances</b>	<b>68,450,362,830</b>	<b>68,676,032,831</b>
Loans, cash credit and overdraft etc.	68,450,362,830	68,676,032,831
Bills discounted and purchased	-	-
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>2,516,197,865</b>	<b>2,405,753,963</b>
<b>Other assets</b>	<b>3,043,471,658</b>	<b>1,660,000,929</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>87,727,422,632</b>	<b>87,888,680,706</b>
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
Borrowings from Bangladesh Bank, other banks and financial institutions	19,425,365,791	16,263,240,621
<b>Deposits and other accounts</b>	<b>49,393,896,586</b>	<b>53,404,546,419</b>
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	49,204,799,441	53,231,132,604
Bearer certificate of deposits	-	-
Other deposits	189,097,145	173,413,815
<b>Other liabilities</b>	<b>9,487,541,158</b>	<b>8,286,435,375</b>
<b>TOTAL LIABILITIES</b>	<b>78,306,803,535</b>	<b>77,954,222,415</b>
<b>Shareholders' Equity</b>	<b>9,267,856,120</b>	<b>9,823,214,683</b>
Paid up capital	5,131,796,410	5,131,796,410
Share money deposit for right issue	-	-
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,708,223,418	1,615,433,347
General reserve	53,048,686	53,048,686
Retained earnings	1,283,898,686	1,932,047,440
<b>Non controlling interest</b>	<b>152,762,977</b>	<b>111,243,608</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>87,727,422</b>	