

## CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2020 (1st 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** Amount in Taka As at 31 March 2020 31.03.2020 31.12.2019 PROPERTY AND ASSETS **1,981,165,791** 1,015,080 **877,735,689** 777,880 Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) 1,980,150,711 876,957,809 **8,332,124,314** 8,332,124,314 **7,594,555,138** 7,594,555,138 Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh Money at call and short notice **5,687,220,801**381,664,506 5,305,556,295 5,392,515,912 Investment Government securities Other investments 5,392,515,912 **Leases, loans and advances** Loans, cash credit and overdraft etc. Bills discounted and purchased **65,117,083,059** 65,117,083,059 Fixed assets including land, building, furniture and fixtures 2,799,768,160 2,861,198,566 Other assets 1,974,811,234 1,782,294,566 Non-Banking assets TOTAL PROPERTY AND ASSETS 82,313,463,959 84,362,952,105 LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks and financial institutions 16.322.688.812 18,672,238,771 46,894,962,510 Deposits and other accounts 45,609,458,287 Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits 45,468,802,973 46,750,813,434 Bearer certificate of deposits Other deposits 140,655,314 144,149,076 Other liabilities 10,657,576,887 9,140,721,458 74,707,922,739 **TOTAL LIABILITIES** 72,589,723,986 **9,482,329,484**5,131,796,410 1,090,888,800 1,762,635,872 9,552,403,784 5,131,796,410 1,090,888,800 1,782,554,977 Shareholders' Equity Paid up capital Share premium Statutory reserve 49,919,671 1,447,088,731 General reserve Retained earnings 1,501,803,928 Non controlling interest 171,336,189 172,699,883 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 82,313,463,959 84,362,952,106 Net asset value per share- (NAV) 18.61 18.48 OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES OTHER COMMITMENTS 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 TOTAL OTHER COMMITMENTS 1,055,016,000 1,055,016,000 1,694,989,350 **1,694,989,350** TOTAL OFF BALANCE SHEET ITEMS 1,055,016,000 1,694,989,350 sd/sd/-Managing Director **Chief Financial Officer** 08 June 2020

For the period ended 31 Ma	rch 2020		
,			nt in Taka
Operating Income		YTD March 2020	YTD March 2019
Interest income		2,180,231,518	2,428,434,590
Less: Interest expenses on depos	its & borrowings	1,685,148,436	1,799,702,607
Net interest income		495,083,082	628,731,982
Income from investment		52,986,328	78,051,369
Commission, exchange and broke	rage income	101,624,880	197,533,203
Other operational income		194,418,638	196,303,437
Total operating income		844,112,928	1,100,619,991
Operating Expenses			
Salary and allowances		356,914,040	379,165,922
Rent, taxes, insurance, electricity	etc.	10,502,801	18,897,914
Legal and professional fees		4,348,673	2,457,431
Postage, stamp, telecommunicati	on etc.	5,592,092	6,141,004
Stationery, printing, advertisemen		6,100,477	9,709,162
Managing director's salary and all		3,868,603	3,868,603
Director fees and expenses		26,400	502,550
Audit fees		194,068	240,062
Repairs, maintenance and deprec	iation	97,174,113	109,218,093
Other expenses		149,854,309	173,578,471
Total operating expenses		634,575,575	703,779,212
Net Operating Income		209,537,353	396,840,779
Provisions for loans, investments	and other assets	104,916,771	271,065,238
Provisions for leases and loans		(77,986,010)	182,093,945
Provision for margin loan		7,701,191	43,749,999
Provision for diminution in value	of investments	175,201,589	45,221,294
General provision for other assets	5	-	-
Profit before tax and reserve		104,620,582	125,775,541
Provision for tax		35,909,977	70,609,611
Current tax		35,909,977	70,609,611
Deferred tax		-	-
Net profit after tax		68,710,606	55,165,930
Attributed to			
Shareholders of the Company		70,074,300	52,794,485
Non-controlling interest		(1,363,695)_	2,371,445
-		68,710,606	55,165,930
Appropriations		15,359,103	42,203,029
Statutory reserve		19,919,106	42,203,029
General reserve		(4,560,002)	-
Retained surplus		54,715,197	10,591,455
Earnings Per Share- (EPS) (Resate	d 2019)	0.14	0.10

08 June 2020

08 June 2020

	Consolidated Statement of	of Cash Flows	
For	the period ended 31 March 2020		out to Taba
l			unt in Taka
l		YTD March 2020	YTD March 2019
	Cash flows from operating activities		
	Interest received	2,098,959,703	2,458,420,979
	Interest paid Dividend received	(1,404,241,220) 46.014.702	(1,417,102,212) 32.633.428
	Fees and commission received	191,923,987	300,028,799
	Income from investment	(270,715)	29,713,543
	Cash paid to employees (including directors)	(328,002,247)	(370,368,187)
	Cash paid to suppliers	(40,346,477)	(31,773,982)
	Income taxes paid	(32,825,158)	(36,075,314)
	Received from other operating activities Paid for other operating activities	102,368,480 (140,513,310)	93,022,731 (191,348,163)
	Cash generated from operating activities before changes	(140,515,510)	(191,348,163)
	in operating assets and liabilities	493,067,747	867,151,620
l			
	Increase/(decrease) in operating assets & liabilities:		
	Loans and advances to customers	2,911,476,728	(3,459,333,730)
	Other assets	(72,427,623)	(59,521,499)
	Deposits from customers	(1,285,504,223)	685,439,745
	Other liabilities Total increase/(decrease) in operating assets & liabilities	989,271,293 <b>2,542,816,176</b>	18,921,412 (2,814,494,072)
l			
l	Net cash flows from /(used in) operating activities	3,035,883,923	(1,947,342,451)
B)	Cash flows from investing activities		
	Investment in securities	77,995,387	144,981,704
	Net proceeds/(payments) for sale/ purchase of Treasury bills	(379,098,500)	
	Purchase of fixed assets	(42,959,155)	(86,574,082)
	Sales proceeds of fixed assets Investment in Discretionary corporate fund	2,802,255 8,964,231	784,127 (199,907,499)
	Net cash flows from /(used in) investing activities	(332,295,782)	(140,715,751)
C)	Cash flows from financing activities		
I	Receipt of term loan, overdraft and REPO	(2,294,099,936)	801,110,025
	Payment of lease liabilities-Vehicles	(1,716,819)	(1,878,982)
l	Payment of lease liabilities-Office premises	(41,829,406)	(37,579,638)
	Dividend paid	(77,849)	(376,123)
l	Net cash flows from/(used in) financing activities	(2,337,724,011)	761,275,283
D)	Net increase/(decrease) in cash & cash equivalents	365,864,130	(1,326,782,921)
	Effect of exchange rates on cash and cash equivalents	(3,204)	986
	Cash and cash equivalents at the beginning of the period	9,209,860,003	9,433,305,313
G)	Cash and cash equivalents at the end of the period	9,575,720,929	8,106,523,378
I	* Closing cash and cash-equivalents		
	Cash in hand (including foreign currencies)	1,015,080	1,992,067
l	Balance with Bangladesh Bank and its agent bank (s)	1,980,150,711	1,067,822,792
l	Balance with other banks and financial institutions	7,594,555,138	7,036,708,519
I		9,575,720,929	8,106,523,378
	Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)	5.92	(3.79)
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		(2.0.2)
	sd/- sd/-	sd/-	sd/-
D	irector Director Managing Director Cor	mpany Secretary	Chief Financial Officer
08.	June 2020		

Consolidated Statement of Changes in Equity								
For the period ended 31 March 2020	·	·						
	Equity attributable to the shareholders of the Company							
Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
Balance as at 01 January 2020	5,131,796,410	1,090,888,800	1,762,635,872	49,919,671	1,447,088,731	9,482,329,484	172,699,883	9,655,029,367
Items Involved in Changes in Equity								
Net profit for the period	-	-	-	-	70,074,300	70,074,300	(1,363,695)	68,710,606
Appropriation to statutory reserve	-	-	19,919,106	-	(19,919,106)	-	-	-
Appropriation to general reserve	-	-	-	(4,560,002)	4,560,002	-	-	-
Balance as at 31 March 2020	5,131,796,410	1,090,888,800	1,782,554,977	45,359,669	1,501,803,928	9,552,403,784	171,336,189	9,723,739,972
Balance as at 01 January 2019	5,131,796,410	1,090,888,800	1,615,433,347	53,048,686	1,932,047,440	9,823,214,683	111,243,608	9,934,458,291
Items Involved in Changes in Equity								
Changes in non-controlling interest	-	-	-	-	(46,219,601)	(46,219,601)	46,219,601	-
Net profit for the period	-	-	-	-	52,794,485	52,794,485	2,371,445	55,165,930
Appropriation to statutory reserve	-	-	42,203,029	-	(42,203,029)	-	-	-
Appropriation to general reserve	-	-	-	-	-	-	-	-
Dividend								
Cash dividend (15%)	-	-	-	-	(769,769,462)	(769,769,462)	(4,637,745)	(774,407,207)
Balance as at 31 March 2019	5,131,796,410	1,090,888,800	1,657,636,376	53,048,686	1,126,649,833	9,060,020,105	155,196,909	9,215,217,014
sd/-	sd/-		sd/-			sd/-		sd/-
	•		•			•		
Director	Director		Managing Director		Compan	y Secretary		Chief Financial Officer

Separate Balance Sheet		
As at 31 March 2020	Amoui	nt in Taka
	31.03.2020	31.12.2019
PROPERTY AND ASSETS		
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	1,980,771,022 620,311 1,980,150,711	<b>877,497,557</b> 539,748 876,957,809
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	<b>5,989,284,897</b> 5,989,284,897	<b>7,011,942,991</b> 7,011,942,991
Money at call and short notice		
Investment Government securities Other investments	<b>2,688,195,022</b> 381,664,506 2,306,530,516	<b>2,393,868,418</b> - 2,393,868,418
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	<b>58,486,187,084</b> 58,486,187,084	<b>60,662,461,499</b> 60,662,461,499
Fixed assets including land, building, furniture and fixtures	1,728,762,787	1,762,461,900
Other assets	6,535,004,966	6,473,187,859
Non-Banking assets		
TOTAL PROPERTY AND ASSETS	77,408,205,778	79,181,420,224
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	13,776,140,255	15,613,095,652
<b>Deposits and other accounts</b> Current deposits and other accounts	45,669,458,287	46,894,962,510
Bills payable Savings bank deposits Term deposits Bearer certificate of deposits	45,528,802,973	46,750,813,434
Other deposits	140,655,314	144,149,076
Other liabilities	7,872,497,118	6,655,430,108
TOTAL LIABILITIES	67,318,095,660	69,163,488,270
Shareholders' Equity Paid up capital Statutory reserve Retained earnings Revaluation reserve for investment in subsidiaries	10,090,110,118 5,131,796,410 1,782,554,978 2,196,194,687 979,564,043	10,017,931,954 5,131,796,410 1,762,635,872 2,116,518,264 1,006,981,408
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	77,408,205,778	79,181,420,224
Net asset value per share-(NAV)	19.66	19.52
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES	-	- - - - -
OTHER COMMITMENTS  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 TOTAL OTHER COMMITMENTS	1,055,016,000 1,055,016,000	1,694,989,350 1,694,989,350
TOTAL OFF BALANCE SHEET ITEMS	1,055,016,000	1,694,989,350

		Separate Profit and	Loss Ac	count			
For the pe	riod ended 3	1 March 2020		Amount in Taka			
				YTD March 2020			
Operating I	ncome			TTD Watch 2020	TID Watch 2019		
Operating	icome						
Interest inco	ome			2,049,198,622	2,275,889,139		
Less : Intere	st expenses on	deposits & borrowings		1,589,118,328	1,686,853,587		
Net interest				460,080,294	589,035,553		
	n investment			32,605,478	167,866,303		
		brokerage income		422 720 705	442 725 247		
Other opera	itional income			133,730,785	142,735,317		
Total opera	ting income			626,416,557	899,637,172		
Operating E				222 755 227	240 244 204		
Salary and a				239,765,097	249,341,291		
	insurance, elect	ricity etc.		6,900,685	11,206,376		
	rofessional fees			3,982,298	1,640,081		
	mp, telecommu			4,619,214	4,440,424		
	orinting, adverti			4,214,052	6,242,025		
	irector's salary a	ind allowance		3,868,603	3,868,603		
	s and expenses				119,600		
Audit fees				158,125	158,125		
	intenance and d	epreciation		73,420,233	83,236,884		
Other exper				84,239,831	73,456,207		
lotal opera	ting expenses			421,168,138	433,709,616		
Net Operati	ng Income			205,248,419	465,927,557		
Provisions f	or loans, invest	ments and other assets		86,503,153	222,863,854		
	or leases and loa			(77,986,010)	182,093,945		
Provision fo	r diminution in v	alue of investments		164,489,163	40,769,909		
General pro	vision for other	assets		-	-		
Profit befor	e tax and reserv	re		118,745,266	243,063,702		
				40.440.720	22 040 555		
Provision fo	or tax			19,149,738	32,048,556		
Current tax Deferred tax				19,149,738	32,048,556		
Deferred tax	ζ						
Net profit a	fter tax			99,595,528	211,015,146		
Appropriati	ons			19,919,106	42,203,029		
Statutory re				19,919,106	42,203,029		
General res				-	-		
Retained su	rplus			79,676,423	168,812,117		
Earnings Pe	r Share- (EPS) (F	Resated 2019)		0.19	0.41		
sd/- Director	sd/- Director	sd/- Managing Director	Comp	sd/- any Secretary	sd/- Chief Financial Officer		
08 June 2020							

A   Cash flows from operating activities     1,983,550,437   2,258,584,82   (1,287,998,13)   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,51	гс	or the period ended 31 March 2020	Amour	nt in Taka
A) Cash flows from operating activities Interest received Interest paid Dividend received Interest paid Dividend received 1,306,659,928 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81 11,516,81				
Interest received Interest paid (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,928) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929) (1,306,659,929	A)	Cash flows from operating activities		
Dividend received   13,147,518   85,239,470   6,524,65   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,8	,		1,983,550,437	2,258,584,828
Dividend received   13,147,518   85,239,470   6,524,65   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,81   1,516,8				
Fees and commission received   1				11,516,818
Income from investment				
Cash paid to employees (including directors) Cash paid to suppliers Income taxes paid Received from other operating activities Cash generated from operating activities Cash generated from operating activities before changes in operating assets and liabilities Increase/(decrease) in operating assets & liabilities:  Loans and advances to customers Other assets Deposits from customers Other liabilities Total Increase/(decrease) in operating assets & liabilities  Net cash flows from /(used in) operating activities  Investment in securities Net proceeds/(payments) for sale/ purchase of Treasury bills Purchase of fixed assets Investment in discretionary corporate fund Net cash flows from /(used in) investing activities  CC Cash flows from financing activities  Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles CC Cash and cash equivalents of Cash and cash equivalents at the end of the period  * Closing cash and cash-equivalents at the end of the period Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash a				
Cash paid to suppliers Income taxes paid Received from other operating activities Paid for other operating activities 48,494,520 (77,615,063) (104,473,32) (46,209,67 (104,473,32) (17,615,063) (104,473,32) (17,615,063) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,32) (104,473,473,473) (104,473,473,473) (104,473,473,473) (104,473,473,473) (104,473,474) (104,473,474) (104,473,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474) (104,474,474)				
Income taxes paid   (9,453,789)   (43,943,01   46,209,67   (104,473,32   (17,615,063)   (104,473,32   (17,615,063)   (104,473,32   (17,615,063)   (104,473,32   (17,615,063)   (104,473,32   (17,615,063)   (104,473,32   (17,615,063)   (104,473,32   (17,688,520   (17,357,71   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,504,223)   (1,225,37,360)   (1,227,37,360)   (1,227,37,360)   (1,227,37,360)   (1,227,37,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (1,227,360)   (				
Received from other operating activities Paid for other operating activities Cash generated from operating activities before changes in operating assets and liabilities  Loans and advances to customers Other assets Deposits from customers Other liabilities Total Increase/(decrease) in operating assets & liabilities Net cash flows from /(used in) operating activities  Investment in securities Net proceeds/(payments) for sale/ purchase of Treasury bills Purchase of fixed assets Investment in discretionary corporate fund Net cash flows from /(used in) investing activities  CC Cash flows from financing activities  Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease li				
Paid for other operating activities   Cash generated from operating activities before changes in operating assets and liabilities   495,530,265   805,767,94				
Cash generated from operating activities before changes in operating assets and liabilities:  Loans and advances to customers Other assets Deposits from customers Other liabilities Total Increase/(decrease) in operating assets & liabilities Net cash flows from /(used in) operating activities  Investment in securities Investment in securities Net proceeds/(payments) for sale/ purchase of Treasury bills Purchase of fixed assets Investment in discretionary corporate fund Net cash flows from fluncing activities  C) Cash flows from financing activities  Receipt of term loan, overdraft and REPO Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities  D) Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents Cash in hand (including foreign currencies) Balance with other banks and financial institutions  sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd				
assets and liabilities				(104,475,525
Loans and advances to customers				805,767,948
Other assets		Increase/(decrease) in operating assets & liabilities:		
Other assets				(0.000.00.000.00
Deposits from customers				
Other liabilities Total Increase/(decrease) in operating assets & liabilities Net cash flows from /(used in) operating activities  B) Cash flows from investing activities  Investment in securities Net proceeds/(payments) for sale/ purchase of Treasury bills Purchase of fixed assets Investment in discretionary corporate fund Net cash flows from /(used in) investing activities  C) Cash flows from financing activities  Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities  D) Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash a				
Total Increase/(decrease) in operating assets & liabilities   1,748,398,968   (2,318,720,312   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,372   (1,512,952,				
Net cash flows from /(used in) operating activities				
Investment in securities   Net proceeds/(payments) for sale/ purchase of Treasury bills   (379,098,500)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (35,985,796)   (32,746,394)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (174,973,60)   (17		Total Increase/(decrease) in operating assets & liabilities	1,748,398,968	(2,318,720,319
Investment in securities   Net proceeds/(payments) for sale/ purchase of Treasury bills   Purchase of fixed assets   (379,098,500)   (35,985,796)   (54,102,24   (199,907,49)   (174,973,60)   (199,907,49)   (174,973,60)		Net cash flows from /(used in) operating activities	2,243,929,233	(1,512,952,371
Net proceeds/(payments) for sale/ purchase of Treasury bills Purchase of fixed assets Investment in discretionary corporate fund Net cash flows from /(used in) investing activities (37,746,394) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174,973,60) (174	B)	Cash flows from investing activities		
Purchase of fixed assets Investment in discretionary corporate fund Net cash flows from /(used in) investing activities (35,985,796) (92,7,746,394) (174,973,60)  C) Cash flows from financing activities  Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles (1,042,742) (927,57: (25,859,79) (271,44: 740,916,61) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,564,264) (1,835,5		Investment in securities	78,373,672	79,036,138
Investment in discretionary corporate fund   8,964,231   (199,907,49)   (174,973,60)		Net proceeds/(payments) for sale/ purchase of Treasury bills	(379,098,500)	-
Investment in discretionary corporate fund   8,964,231   (199,907,49)   (174,973,60)		Purchase of fixed assets	(35,985,796)	(54,102,242
Net cash flows from /(used in) investing activities   (327,746,394)   (174,973,60.6)		Investment in discretionary corporate fund		
Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities  Dividend paid Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Receipt of term loan, overdraft and REPO (1,804,985,200) (20,458,473) (25,859,79) (271,44: 740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  740,916,61  743,37  743,37  1,067,822,79  5,982,284,897  7,970,055,919  8d/-  8d/-  8d/-  8d/-  8d/-				(174,973,604
Payment of lease liabilities-Vehicles Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities  D) Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/-	C)	Cash flows from financing activities		
Payment of lease liabilities-Vehicles Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities  D) Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/-		Pacaint of term loan, overdraft and PERO	(1 904 995 200)	767 075 425
Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities  D) Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period * Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  * Sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/- s				
Dividend paid   (77,849)   (271,44:   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,916,61   740,				
Net cash flows from/(used in) financing activities   (1,835,564,264)   740,916,61   740,916,61   740,916,61   (947,009,36: 80,618,576   (3,204)   7,889,440,548   7,708,339,66   (3,204)   7,889,440,548   7,708,339,66   (3,204)   7,889,440,548   7,970,055,919   (3,204)   7,889,440,548   7,970,055,919   (3,204)   7,708,339,66   (3,204)   7,708,339,66   (3,204)   7,708,339,66   (3,204)   7,708,339,66   (3,204)   7,708,339,66   (3,204)   7,708,339,66   (3,204)   7,708,339,66   (3,204)   7,970,055,919   (6,761,331,29)   (6,761,331,29)   (6,761,331,29)   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,919   (7,970,055,				
Section   Part				
Effect of exchange rates on cash and cash equivalents Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period Cash and cash equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  Sad/-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(-///	
F) Cash and cash equivalents at the beginning of the period Cash and cash equivalents at the end of the period Cash and cash equivalents at the end of the period P,970,055,919  * Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  **Sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/- s			80,618,576	(947,009,361
* Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  **Closing cash and cash-equivalents 620,311 743,37 1,067,822,79 5,989,284,897 7,970,055,919 6,761,331,29 6,761,331,29  (2.9)  **sd/-				986
* Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  **Sd/-**  **Sd/-**  **G20,311 1,980,150,711 1,980,150,711 5,989,284,897 5,692,755,12 6,761,331,29  **Cash Flows Per Share - (NOCFPS) (Resated 2019)  **Sd/-**  **Sd/-*  **Sd/-**  **Sd/-*  **Sd/-**  **Sd/-*  **S	F)			7,708,339,668
Cash in hand (including foreign currencies)  Balance with Bangladesh Bank and its agent bank (s)  Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/-	G)	Cash and cash equivalents at the end of the period	7,970,055,919	6,761,331,292
Cash in hand (including foreign currencies)  Balance with Bangladesh Bank and its agent bank (s)  Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/-		* Closing cash and cash-equivalents		
Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions  Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/-			620 311	743 37/
Salance with other banks and financial institutions   5,989,284,897   7,970,055,919   6,761,331,29				
Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019) 4.37 6,761,331,29 (2.9)				
Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)  sd/- sd/- sd/- sd/- sd/- sd/-		balance with other balls and illiancial institutions		6,761,331,292
		Net Operating Cash Flows Per Share - (NOCFPS) (Resated 20		(2.95
Director Director Managing Director Company Secretary Chief Financial Officer				sd/- hief Financial Officer

Separate Statement of Changes in Equity							
For the period ended 31 March 2020						Amount in Taka	
Particulars	Share Capital	Share money deposit for right issue	Statutory Reserve	Revaluation Reserve	Retained Earnings	Total Equity	
Balance as at 01 January 2020	5,131,796,410	-	1,762,635,872	1,006,981,408	2,116,518,264	10,017,931,954	
Items involved in changes in equity Net profit for the year Appropriation to statutory reserve Increase/(decrease) in revaluation reserve	-		19,919,106 -	- - - (27,417,365)	99,595,528 (19,919,106) -	99,595,528 - (27,417,365)	
Balance as at 31 March 2020	5,131,796,410	-	1,782,554,978	979,564,043	2,196,194,687	10,090,110,118	
Balance as at 01 January 2019	5,131,796,410	-	1,615,433,348	1,292,216,603	2,297,477,627	10,336,923,987	
Items involved in changes in equity Net profit for the year Appropriation to statutory reserve Increase/(decrease) in revaluation reserve Cash dividend (15%)	- - - -	- - -	- 42,203,029 - -	- - (155,760,753) -	211,015,146 (42,203,029) (769,769,462)	211,015,146 - (155,760,753) (769,769,462)	
Balance as at 31 March 2019	5,131,796,410	-	1,657,636,377	1,136,455,850	1,696,520,282	9,622,408,919	