

Consolidated Balance Sheet				
As at 31 March 2020	Amount in Taka			
	31.03.2020	31.12.2019		
PROPERTY AND ASSETS				
Cash	1,981,165,791	877,735,689		
Cash in hand (including foreign currencies)	1,015,080	777,880		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	1,980,150,711	876,957,809		
Balance with other banks and financial institutions	7,594,555,138	8,332,124,314		
Inside Bangladesh	7,594,555,138	8,332,124,314		
Outside Bangladesh	-	-		
Money at call and short notice	-	-		
Investment	5,687,220,801	5,392,515,912		
Government securities	381,664,506	-		
Other investments	5,305,556,295	5,392,515,912		
Leases, loans and advances	62,275,942,836	65,117,083,059		
Loans, cash credit and overdraft etc.	62,275,942,836	65,117,083,059		
Bills discounted and purchased	-	-		
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				
Liabilities				
Borrowings from Bangladesh Bank, other banks and financial institutions	16,322,688,812	18,672,238,771		
Deposits and other accounts	45,609,458,287	46,894,962,510		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Savings 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		
TOTAL LIABILITIES	72,589,723,986	74,707,922,739		
Shareholders' Equity	9,552,403,784	9,482,329,484		
Paid up capital	5,131,796,410	5,131,796,410		
Share premium	1,090,888,800	1,090,888,800		
Statutory reserve	1,782,554,977	1,762,635,872		
General reserve	45,359,669	49,919,671		
Retained earnings	1,501,803,928	1,447,088,731		
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 LIABILITIES				
Acceptances and endorsements	-	-		
Letter of guarantee	-	-		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
TOTAL CONTINGENT LIABILITIES	-	-		
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	1,055,016,000	1,694,989,350		
TOTAL OTHER COMMITMENTS	1,055,016,000	1,694,989,350		
TOTAL OFF BALANCE SHEET ITEMS	1,055,016,000	1,694,989,350		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Profit and Loss Account				
For the period ended 31 March 2020	Amount in Taka			
	YTD March 2020	YTD March 2019		
Operating Income	2,180,231,518	2,428,434,590		
Interest income	1,685,148,436	1,799,702,607		
Less: Interest expenses on deposits & borrowings	495,083,082	628,731,982		
Net interest income	1,190,065,354	1,170,970,625		
Income from investment	52,986,328	78,051,369		
Commission, exchange and brokerage 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	356,914,040	379,165,922		
Salary and allowances	10,502,801	18,897,914		
Rent, taxes, insurance, electricity etc.	4,348,673	2,457,431		
Legal and professional fees	5,992,092	6,141,004		
Postage, stamp, telecommunication etc.	6,100,477	9,709,162		
Stationery, printing, advertisement	3,868,603	3,868,603		
Managing director's salary and allowance	26,400	502,550		
Director fees and expenses	194,068	240,062		
Audit fees	97,174,113	109,218,093		
Repairs, maintenance and depreciation	149,854,309	173,578,471		
Other expenses	634,575,575	703,779,212		
Total operating expenses	209,537,353	396,840,779		
Net Operating Income	104,916,771	703,779,212		
Provisions for loans, investments and other assets	(77,986,010)	(182,093,945)		
Provisions for leases and loans	7,701,191	43,749,999		
Provision for margin loan	175,201,589	45,221,294		
Provision for diminution in value of investments	-	-		
General provision for other assets	-	-		
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	70,074,300	52,794,485		
Shareholders of the Company	(1,363,695)	2,371,445		
Non-controlling interest	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) (Resated 2019)	0.14	0.10		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Statement of Cash Flows				
For the period ended 31 March 2020	Amount in Taka			
	YTD March 2020	YTD March 2019		
A) Cash flows from operating activities	2,098,959,703	2,458,420,979		
Interest received	(1,404,241,220)	(1,417,102,212)		
Interest paid	46,014,702	32,633,428		
Dividend received	191,923,987	300,028,799		
Fees and commission received	(270,715)	29,713,543		
Income from investment	(328,002,247)	(370,366,187)		
Cash paid to employees (including directors)	(40,346,477)	(31,773,982)		
Cash paid to suppliers	(32,825,158)	(36,075,314)		
Income taxes paid	102,368,480	93,022,731		
Received from other operating activities	(140,513,310)	(191,348,163)		
Paid for other operating activities	-	-		
Cash generated from operating activities before changes in operating assets and liabilities	493,067,747	867,151,620		
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	989,271,293	18,923,412		
Total Increase/(decrease) in operating assets & liabilities	2,542,816,176	(2,814,494,072)		
Net cash flows from/(used in) operating activities	3,035,883,923	(1,947,342,451)		
B) Cash flows from investing activities	77,995,387	144,981,704		
Investment in securities	(379,098,500)	(86,574,082)		
Net proceeds/(payments) for sale/ purchase of Treasury bills	(42,959,155)	2,802,255		
Purchase of fixed assets	2,802,255	784,127		
Sales proceeds of fixed assets	8,964,231	(199,907,499)		
Investment in Discretionary corporate fund	(332,295,782)	(140,715,751)		
Net cash flows from/(used in) investing activities	(332,295,782)	(140,715,751)		
C) Cash flows from financing activities	(2,294,099,936)	801,110,025		
Receipt of term loan, overdraft and REPO	(1,716,819)	(1,878,982)		
Payment of lease liabilities-Vehicles	(41,829,406)	(37,579,638)		
Payment of lease liabilities-Office premises	(77,849)	(376,123)		
Dividend paid	(2,337,724,011)	761,275,283		
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)		
E) Effect of exchange rates on cash and cash equivalents	(3,204)	986		
F) 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		
* Closing cash and cash-equivalents	1,015,080	1,992,067		
Cash in hand (including foreign currencies)	1,015,080	1,992,067		
Balance with Bangladesh Bank and its agent bank (s)	1,980,150,711	1,067,822,792		
Balance with other banks and financial institutions	7,594,555,138	7,036,708,519		
9,575,720,929	8,106,523,378			
Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)	5.92	(3.79)		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Statement of Changes in Equity								
Particulars	Equity attributable to the shareholders of the Company						Non Controlling Interest	Total Equity
	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total		
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	-	-	19,919,106	-	70,074,300	70,074,300	(1,363,695)	68,710,606
Appropriation to statutory reserve	-	-	-	(4,560,002)	(19,919,106)	-	-	-
Appropriation to general reserve	-	-	-	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	-	-	-	-	(769,769,462)	(769,769,462)	(4,637,745)	(774,407,207)
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/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer				

Separate Balance Sheet		
As at 31 March 2020	Amount in Taka	
	31.03.2020	31.12.2019
PROPERTY AND ASSETS		
Cash	1,980,771,022	877,497,557
Cash in hand (including foreign currencies)	620,311	539,748
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	1,980,150,711	876,957,809
Balance with other banks and financial institutions	5,989,284,897	7,011,942,991
Inside Bangladesh	5,989,284,897	7,011,942,991
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	2,688,195,022	2,393,868,418
Government securities	381,664,506	-
Other investments	2,306,530,516	2,393,868,418
Leases, loans and advances	58,486,187,084	60,662,461,499
Loans, cash credit and overdraft etc.	58,486,187,084	60,662,461,499
Bills discounted and purchased	-	-
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
Deposits and other accounts	45,669,458,287	46,894,962,510
Current deposits and other accounts	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	45,528,802,973	46,750,813,434
Bearer certificate of deposits	-	-
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	10,090,110,118	10,017,931,954
Paid up capital	5,131,796,410	5,131,796,410
Share premium	1,782,554,977	1,762,635,872
Statutory reserve	2,196,194,687	2,116,518,264
Retained earnings	979,564,043	1,006,981,408
Revaluation reserve for investment in subsidiaries	-	-
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 LIABILITIES		
Acceptances and endorsements	-	-
Letter of guarantee	-	-
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
TOTAL CONTINGENT LIABILITIES	-	-
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	1,055,016,000	1,694,989,350
TOTAL OTHER COMMITMENTS	1,055,	