

Consolidated Balance Sheet				
As at 30 September 2020				
	Amount in Taka			
	30.09.2020	31.12.2019		
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	<b>589,925,075</b>	<b>877,735,689</b>		
Cash in hand (including foreign currencies)	1,279,730	777,880		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	588,645,345	876,957,809		
<b>Balance with other banks and financial institutions</b>	<b>10,197,357,872</b>	<b>8,332,124,314</b>		
Inside Bangladesh	10,197,357,872	8,332,124,314		
Outside Bangladesh	-	-		
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>		
<b>Investment</b>	<b>5,371,404,441</b>	<b>5,392,515,912</b>		
Government securities	225,656,275	5,392,515,912		
Other investments	5,145,748,166	-		
<b>Leases, loans and advances</b>	<b>57,845,497,038</b>	<b>65,117,083,059</b>		
Loans, cash credit and overdraft etc.	57,845,497,038	65,117,083,059		
Bills discounted and purchased	-	-		
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>2,811,170,009</b>	<b>2,861,198,566</b>		
<b>Other assets</b>	<b>1,958,922,539</b>	<b>1,782,294,566</b>		
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>		
<b>TOTAL PROPERTY AND ASSETS</b>	<b>78,774,276,975</b>	<b>84,362,952,106</b>		
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
<b>Borrowings from Bangladesh Bank, other banks and financial institutions</b>	<b>14,719,695,335</b>	<b>18,672,238,771</b>		
<b>Deposits and other accounts</b>	<b>43,777,882,896</b>	<b>46,894,962,510</b>		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Saving bank deposit	-	-		
Term deposits	43,647,616,723	46,750,813,434		
Bearer certificate of deposits	-	-		
Other deposits	130,266,173	144,149,076		
<b>Other liabilities</b>	<b>10,506,045,487</b>	<b>9,140,721,458</b>		
<b>TOTAL LIABILITIES</b>	<b>69,003,623,718</b>	<b>74,707,922,739</b>		
<b>Shareholders' Equity</b>	<b>9,598,257,892</b>	<b>9,482,329,488</b>		
Paid up capital	5,388,386,230	5,131,796,410		
Share premium	1,090,888,800	1,090,888,800		
Statutory reserve	1,854,731,179	1,762,635,872		
General reserve	45,359,673	49,919,671		
Retained earnings	1,218,892,010	1,447,088,731		
<b>Non controlling interest</b>	<b>172,395,365</b>	<b>172,699,883</b>		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>78,774,276,975</b>	<b>84,362,952,106</b>		
<b>Net asset value per share - (NAV) (Resated 2019)</b>	<b>17.81</b>	<b>17.60</b>		
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>CONTINGENT LIABILITIES</b>				
Acceptances and endorsements	-	-		
Letter of guarantee	-	-		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>-</b>	<b>-</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	2,996,410,000	1,694,989,350		
<b>TOTAL OTHER COMMITMENTS</b>	<b>2,996,410,000</b>	<b>1,694,989,350</b>		
<b>TOTAL OFF BALANCE SHEET ITEMS</b>	<b>2,996,410,000</b>	<b>1,694,989,350</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
25 Oct 2020				

Consolidated Profit and Loss Account				
For the period ended 30 September 2020				
	Amount in Taka			
	Jan-Sep 2020	Jan-Sep 2019	Jul-Sep 2020	Jul-Sep 2019
<b>Operating Income</b>				
Interest income	6,204,843,248	7,487,341,616	1,987,743,502	2,460,816,926
Less : Interest expenses on deposits & borrowings	4,686,588,957	5,547,510,050	1,451,228,210	1,910,628,337
<b>Net interest income</b>	<b>1,518,254,291</b>	<b>1,939,831,566</b>	<b>536,515,293</b>	<b>550,188,589</b>
Income from investment	114,030,214	268,772,263	33,344,728	143,476,130
Commission, exchange and brokerage income	295,460,707	376,362,479	186,024,113	95,983,893
Other operational income	504,591,828	601,990,923	200,565,283	199,701,631
<b>Total operating income</b>	<b>2,432,337,039</b>	<b>3,186,957,230</b>	<b>956,449,417</b>	<b>989,350,243</b>
<b>Operating Expenses</b>				
Salary and allowances	939,767,951	1,151,363,262	293,662,156	410,842,474
Rent, taxes, insurance, electricity etc.	31,639,030	51,121,668	10,075,877	14,960,642
Legal and professional fees	13,404,574	19,388,280	3,459,664	10,282,861
Postage, stamp, telecommunication etc.	16,174,134	20,202,545	5,564,459	6,862,407
Stationery, printing, advertisement	19,146,325	38,045,705	5,173,907	13,779,068
Managing director's salary and allowance	11,608,562	11,608,562	3,870,438	3,870,438
Director fees and expenses	1,162,700	1,542,000	611,600	446,050
Audit fees	659,829	659,811	260,193	260,187
Repairs, maintenance and depreciation	282,708,466	282,075,682	96,338,716	75,012,642
Other expenses	377,451,053	493,282,901	133,008,607	125,659,135
<b>Total operating expenses</b>	<b>1,693,722,624</b>	<b>2,069,290,416</b>	<b>552,025,617</b>	<b>661,975,903</b>
<b>Net Operating Income</b>	<b>738,614,415</b>	<b>1,117,666,815</b>	<b>404,423,801</b>	<b>327,374,339</b>
<b>Provisions for loans, investments and other assets</b>				
Provisions for leases and loans	150,948,212	693,662,951	(44,353,354)	295,890,955
Provision for margin loan	1,078,803	441,083,191	104,099,653	140,920,760
Provision for diminution in value of investments	41,674,908	78,746,638	41,674,908	34,996,637
General provision for other assets	108,194,502	173,833,123	(190,127,914)	119,973,558
<b>Profit before tax and reserve</b>	<b>587,666,202</b>	<b>424,003,863</b>	<b>448,777,155</b>	<b>31,483,384</b>
<b>Provision for tax</b>				
Current tax	112,816,563	163,172,623	46,867,313	33,562,890
Deferred tax	112,231,890	161,013,319	46,867,313	33,562,890
	584,673	2,159,304	-	1,321
<b>Net profit after tax</b>	<b>474,849,639</b>	<b>260,831,240</b>	<b>401,909,842</b>	<b>(2,079,506)</b>
<b>Attributed to</b>				
Shareholders of the Company	475,153,750	257,071,100	398,675,888	(1,029,428)
Non-controlling interest	(304,110)	3,760,140	3,233,953	(1,050,078)
	<b>474,849,639</b>	<b>260,831,240</b>	<b>401,909,842</b>	<b>(2,079,506)</b>
<b>Appropriations</b>				
Statutory reserve	87,535,309	90,476,461	55,597,522	11,960,421
General reserve	92,095,307	90,476,461	55,597,522	11,960,421
	(4,559,998)	-	4	-
<b>Retained surplus</b>	<b>387,618,441</b>	<b>166,594,639</b>	<b>343,078,363</b>	<b>(12,989,849)</b>
<b>Earnings Per Share - (EPS) (Resated 2019)</b>				
	0.88	0.48	0.74	(0.002)
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
25 Oct 2020				

Consolidated Statement of Cash Flows				
For the period ended 30 September 2020				
	Amount in Taka			
	Jan-Sep 2020	Jan-Sep 2019		
<b>A) Cash flows from operating activities</b>				
Interest received	6,152,434,750	7,469,771,041		
Interest paid	(4,930,151,394)	(5,426,786,341)		
Dividend received	84,274,409	108,101,775		
Fees and commission received	529,685,581	674,634,782		
Income from investment	17,433,039	171,853,857		
Cash paid to employees (including directors)	(925,828,650)	(1,114,063,790)		
Cash paid to suppliers	(87,689,045)	(105,263,052)		
Income taxes paid	(103,851,948)	(150,852,555)		
Received from other operating activities	264,147,369	301,755,043		
Paid for other operating activities	(404,923,935)	(592,721,942)		
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>595,530,176</b>	<b>1,336,218,820</b>		
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>				
Loans and advances to customers	7,327,636,991	422,570,973		
Other assets	(29,078,193)	(1,226,790,670)		
Deposits from customers	(3,117,079,614)	(4,010,649,833)		
Other liabilities	924,898,827	(8,172,900)		
<b>Total increase/(decrease) in operating assets &amp; liabilities</b>	<b>5,106,378,012</b>	<b>(4,823,042,430)</b>		
<b>Net cash flows from / (used in) operating activities</b>	<b>5,701,908,188</b>	<b>(3,486,823,610)</b>		
<b>B) Cash flows from investing activities</b>				
Investment in securities	272,679,781	1,463,263,893		
Net proceeds/(payments) for sale/ purchase of Treasury bills	(204,424,552)	(245,609,742)		
Purchase of fixed assets	(132,564,659)	(245,609,742)		
Sales proceeds of fixed assets	9,414,651	6,097,833		
Investment in commercial paper	-	200,000,000		
Investment in subordinated bond	-	(800,000,000)		
Investment in Discretionary corporate fund	(25,912,035)	(204,848,291)		
Acquisition of shares from non-controlling interest	-	(10,755,043)		
<b>Net cash flows from / (used in) investing activities</b>	<b>(80,906,824)</b>	<b>408,153,693</b>		
<b>C) Cash flows from financing activities</b>				
Receipt of term loan, overdraft and REPO	(3,908,445,951)	3,148,608,090		
Payment of lease liabilities-Vehicles	(4,080,267)	(6,723,210)		
Payment of lease liabilities-Office premises	(130,434,785)	(105,330,290)		
Dividend paid	(617,264)	(728,971,294)		
<b>Net cash flows from / (used in) financing activities</b>	<b>(4,043,578,267)</b>	<b>2,307,583,296</b>		
<b>D) Net increase/(decrease) in cash &amp; cash equivalents</b>				
<b>E) Effect of exchange rates on cash and cash equivalents</b>	<b>(153)</b>	<b>(481)</b>		
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>9,209,860,003</b>	<b>9,433,305,313</b>		
<b>G) Cash and cash equivalents at the end of the period</b>	<b>10,787,282,947</b>	<b>8,662,218,210</b>		
<b>* Closing cash and cash-equivalents</b>				
Cash in hand (including foreign currencies)	1,279,730	1,208,917		
Balance with Bangladesh Bank and its agent bank (s)	588,645,345	946,689,712		
Balance with other banks and financial institutions	10,197,357,872	7,714,319,581		
	<b>10,787,282,947</b>	<b>8,662,218,210</b>		
<b>Net Operating Cash Flows Per Share - (NOCFPS) (Resated 2019)</b>				
	10.58	(6.47)		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
25 Oct 2020				

Consolidated Statement of Changes in Equity								
For the period ended 30 September 2020								
Particulars	Equity attributable to the shareholders of the Company					Amount in Taka		
	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
<b>Balance as at 01 January 2020</b>	<b>5,131,796,410</b>	<b>1,090,888,800</b>	<b>1,762,635,872</b>	<b>49,919,671</b>	<b>1,447,088,731</b>	<b>9,482,329,484</b>	<b>172,699,883</b>	<b>9,655,029,367</b>
<b>Items Involved in Changes in Equity</b>								
Changes in non-controlling interest	-	-	-	-	408	408	(408)	-
Net profit for the period	-	-	-	-	475,153,750	475,153,750	(304,110)	474,849,639
Appropriation to statutory reserve	-	-	-	92,095,307	(92,095,307)	-	-	-
Appropriation to general reserve	-	-	-	(4,559,998)	4,559,998	-	-	-
Stock dividend (5.00%) for 2019	256,589,820	-	-	-	(256,589,820)	-	-	-
Cash dividend (7.00%) for 2019	-	-	-	-	(359,225,749)	(359,225,749)	-	(359,225,749)
<b>Balance as at 30 September 2020</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>1,854,731,179</b>	<b>45,359,673</b>	<b>1,218,892,010</b>	<b>9,598,257,892</b>	<b>172,395,365</b>	<b>9,770,653,257</b>
<b>Balance as at 01 January 2019</b>	<b>5,131,796,410</b>	<b>1,090,888,800</b>	<b>1,615,433,347</b>	<b>53,048,686</b>	<b>1,932,047,440</b>	<b>9,823,214,683</b>	<b>111,243,608</b>	<b>9,934,458,291</b>
<b>Items Involved in Changes in Equity</b>								
Changes in non-controlling interest	-	-	-	-	(53,146,974)	(53,146,974)	42,396,974	(10,750,000)
Net profit for the period	-	-	-	-	257,071,100	257,071,100	3,760,140	260,831,240
Appropriation to statutory reserve	-	-	-	90,476,461	(90,476,461)	-	-	-
Appropriation to general reserve	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-
Cash dividend (15%)	-	-	-	-	(769,769,462)	(769,769,462)	(4,637,745)	(774,407,207)
<b>Balance as at 30 September 2019</b>	<b>5,131,796,410</b>	<b>1,090,888,800</b>	<b>1,705,909,808</b>	<b>53,048,686</b>	<b>1,275,725,644</b>	<b>9,257,369,348</b>	<b>152,762,977</b>	<b>9,410,132,324</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer				
25 Oct 2020								

Separate Balance Sheet		
As at 30 September 2020		
	Amount in Taka	
	30.09.2020	31.12.2019
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>589,433,427</b>	<b>877,497,557</b>
Cash in hand (including foreign currencies)	788,082	539,748
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	588,645,345	876,957,809
<b>Balance with other banks and financial institutions</b>	<b>8,365,624,381</b>	<b>7,011,942,991</b>
Inside Bangladesh	8,365,624,381	7,011,942,991
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>2,388,364,016</b>	<b>2,393,868,418</b>
Government securities	225,656,275	2,393,868,418
Other investments	2,162,707,742	-
<b>Leases, loans and advances</b>	<b>54,032,219,935</b>	<b>60,662,461,499</b>
Loans, cash credit and overdraft etc.	54,0	