

Consolidated Balance Sheet				
As at 31 March 2021	Amount in Taka			
	31.03.2021	31.12.2020		
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	<b>633,799,154</b>	<b>631,529,281</b>		
Cash in hand (including foreign currencies)	1,419,583	1,341,797		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	632,379,571	630,187,484		
<b>Balance with other banks and financial institutions</b>	<b>10,999,841,211</b>	<b>11,704,566,493</b>		
Inside Bangladesh	10,999,841,211	11,704,566,493		
Outside Bangladesh	-	-		
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>		
<b>Investment</b>	<b>6,295,596,010</b>	<b>6,261,562,085</b>		
Government securities	30,677,579	229,908,878		
Other investments	6,264,918,431	6,031,653,207		
<b>Leases, loans and advances</b>	<b>58,433,092,026</b>	<b>58,472,232,776</b>		
Loans, cash credit and overdraft etc.	58,433,092,026	58,472,232,776		
Bills discounted and purchased	-	-		
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>2,817,296,336</b>	<b>2,777,288,742</b>		
<b>Other assets</b>	<b>2,411,234,472</b>	<b>1,988,266,759</b>		
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>		
<b>TOTAL PROPERTY AND ASSETS</b>	<b>81,590,859,209</b>	<b>81,835,446,136</b>		
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
<b>Borrowings from Bangladesh Bank, other banks and financial institutions</b>	<b>13,432,045,932</b>	<b>14,816,088,224</b>		
<b>Deposits and other accounts</b>	<b>47,058,970,658</b>	<b>47,130,343,890</b>		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Saving bank deposit	-	-		
Term deposits	46,878,112,644	46,946,884,814		
Bearer certificate of deposits	-	-		
Other deposits	180,858,014	183,459,076		
<b>Other liabilities</b>	<b>10,601,934,220</b>	<b>9,617,691,952</b>		
<b>TOTAL LIABILITIES</b>	<b>71,092,950,810</b>	<b>71,564,124,066</b>		
<b>Shareholders' Equity</b>	<b>10,316,564,352</b>	<b>10,094,194,892</b>		
Paid up capital	5,388,386,230	5,388,386,230		
Share premium	1,090,888,800	1,090,888,800		
Statutory reserve	1,936,795,375	1,927,779,298		
General reserve	45,409,424	45,409,424		
Retained earnings	1,855,084,524	1,641,731,140		
<b>Non controlling interest</b>	<b>181,344,047</b>	<b>177,127,178</b>		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>81,590,859,209</b>	<b>81,835,446,136</b>		
<b>Net asset value per share - (NAV)</b>	<b>19.15</b>	<b>18.73</b>		
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>CONTINGENT LIABILITIES</b>				
Acceptances and endorsements	-	-		
Letter of guarantee	146,850,000	-		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>146,850,000</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	1,727,340,000	710,510,000		
<b>TOTAL OTHER COMMITMENTS</b>	<b>1,727,340,000</b>	<b>710,510,000</b>		
<b>TOTAL OFF BALANCE SHEET ITEMS</b>	<b>1,874,190,000</b>	<b>710,510,000</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
31 May, 2021				

Consolidated Profit and Loss Account				
For the period ended 31 March 2021	Amount in Taka			
	YTD March 2021	YTD March 2020		
<b>Operating Income</b>				
Interest income	1,714,473,875	2,180,231,518		
Less : Interest expenses on deposits & borrowings	1,283,321,618	1,685,148,436		
<b>Net interest income</b>	<b>431,152,257</b>	<b>495,083,082</b>		
Income from investment	266,996,780	52,986,328		
Commission, exchange and brokerage income	248,281,952	101,624,880		
Other operational income	253,644,014	194,418,638		
<b>Total operating income</b>	<b>1,202,075,003</b>	<b>844,112,928</b>		
<b>Operating Expenses</b>				
Salary and allowances	329,040,362	356,914,040		
Rent, taxes, insurance, electricity etc.	9,922,011	10,502,801		
Legal and professional fees	6,980,332	4,348,673		
Postage, stamp, telecommunication etc.	5,221,058	5,592,092		
Stationery, printing, advertisement	10,369,374	6,100,477		
Managing director's salary and allowance	3,868,603	3,868,603		
Director fees and expenses	567,600	26,400		
Audit fees	211,252	194,068		
Repairs, maintenance and depreciation	82,152,387	97,174,113		
Other expenses	146,924,277	149,854,309		
<b>Total operating expenses</b>	<b>595,257,256</b>	<b>634,575,575</b>		
<b>Net Operating Income</b>	<b>606,817,747</b>	<b>209,537,353</b>		
<b>Provisions for loans, investments and other assets</b>	<b>304,050,308</b>	<b>104,916,771</b>		
Provisions for leases and loans	104,834,327	(77,986,010)		
Provision for margin loan	69,518,882	7,701,191		
Provision for diminution in value of investments	121,204,173	175,201,589		
General provision for other assets	8,492,826	-		
<b>Profit before tax and reserve</b>	<b>302,767,439</b>	<b>104,620,582</b>		
<b>Provision for tax</b>	<b>76,181,110</b>	<b>35,909,977</b>		
Current tax	76,181,110	35,909,977		
Deferred tax	-	-		
<b>Net profit after tax</b>	<b>226,586,330</b>	<b>68,710,606</b>		
<b>Attributed to</b>				
Shareholders of the Company	222,369,460	70,074,300		
Non-controlling interest	4,216,869	(1,363,695)		
<b>Appropriations</b>	<b>9,016,076</b>	<b>15,359,103</b>		
Statutory reserve	19,919,106	19,919,106		
General reserve	9,016,076	(4,560,002)		
<b>Retained surplus</b>	<b>213,553,384</b>	<b>54,715,197</b>		
<b>Earning per share (EPS) (restated March 2020)</b>	<b>0.41</b>	<b>0.13</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
31 May, 2021				

Consolidated Statement of Cash Flows				
For the period ended 31 March 2021	Amount in Taka			
	YTD March 2021	YTD March 2020		
<b>A) Cash flows from operating activities</b>				
Interest received	1,603,216,392	2,098,959,703		
Interest paid	(1,209,390,629)	(1,404,241,220)		
Dividend received	65,254,542	46,014,702		
Fees and commission received	387,847,835	191,923,987		
Income from investment	209,445,954	(270,715)		
Cash paid to employees (including directors)	(341,296,018)	(328,002,247)		
Cash paid to suppliers	(31,405,883)	(40,346,477)		
Income taxes paid	(56,893,532)	(32,825,158)		
Received from other operating activities	111,316,611	102,368,480		
Paid for other operating activities	(203,775,193)	(140,513,310)		
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>534,320,080</b>	<b>493,067,747</b>		
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>				
Loans and advances to customers	130,313,190	2,911,476,728		
Other assets	(263,468,482)	(72,427,623)		
Deposits from customers	(71,373,232)	(1,285,504,223)		
Other liabilities	501,560,187	989,271,293		
<b>Total increase/(decrease) in operating assets &amp; liabilities</b>	<b>297,031,663</b>	<b>2,542,816,176</b>		
<b>Net cash flows from / (used in) operating activities</b>	<b>831,351,743</b>	<b>3,035,883,923</b>		
<b>B) Cash flows from investing activities</b>				
Investment in securities	(233,441,052)	77,995,387		
Treasury bills	201,723,319	(379,098,500)		
Purchase of fixed assets	(7,102,915)	(42,959,155)		
Sales proceeds of fixed assets	10,899,291	2,802,255		
Investment in Subordinated bond	-	8,964,231		
Investment in Discretionary corporate fund	175,828	-		
<b>Net cash flows from / (used in) investing activities</b>	<b>(27,745,529)</b>	<b>(332,295,782)</b>		
<b>C) Cash flows from financing activities</b>				
Receipt of term loan, overdraft and REPO	(1,461,083,324)	(2,294,099,936)		
Payment of lease liabilities-Vehicles	(1,611,820)	(1,716,819)		
Payment of lease liabilities-Office premises	(34,327,185)	(41,829,406)		
Dividend paid	(9,039,647)	(77,849)		
<b>Net cash flows from / (used in) financing activities</b>	<b>(1,506,061,977)</b>	<b>(2,337,724,011)</b>		
<b>D) Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>(702,455,761,866)</b>	<b>365,864,130</b>		
<b>E) Effect of exchange rates on cash and cash equivalents</b>	<b>355</b>	<b>(3,204)</b>		
<b>F) Cash and cash equivalents at the beginning of the year</b>	<b>12,336,095,774</b>	<b>9,209,860,093</b>		
<b>G) Cash and cash equivalents at the end of the year</b>	<b>11,633,640,367</b>	<b>9,575,720,928</b>		
<b>* Closing cash and cash-equivalents</b>				
Cash in hand (including foreign currencies)	1,419,583	1,015,080		
Balance with Bangladesh Bank and its agent bank (s)	632,379,571	1,980,150,711		
Balance with other banks and financial institutions	10,999,841,212	7,594,555,138		
<b>Net Operating Cash Flows Per Share - (NOCFPS) (restated March 2020)</b>	<b>1.54</b>	<b>5.63</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
31 May, 2021				

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		
<b>Balance as at 01 January 2021</b>	5,388,386,230	1,090,888,800	1,927,779,298	45,409,424	1,641,731,140	10,094,194,892	177,127,178	10,271,322,070
<b>Items Involved in Changes in Equity</b>								
Changes in non-controlling interest	-	-	-	-	-	-	4,216,869.25	226,586,330
Net profit for the period	-	-	-	-	222,369,460	222,369,460	-	-
Appropriation to statutory reserve	-	-	9,016,076	-	(9,016,076)	-	-	-
Appropriation to general reserve	-	-	-	-	-	-	-	-
<b>Balance as at 31 March 2021</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>1,936,795,375</b>	<b>45,409,424</b>	<b>1,855,084,524</b>	<b>10,316,564,352</b>	<b>181,344,047</b>	<b>10,497,908,399</b>
<b>Balance as at 01 January 2020</b>	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
<b>Items Involved in Changes in Equity</b>								
Changes in non-controlling interest	-	-	-	-	-	-	(1,363,695)	68,710,606
Net profit for the period	-	-	-	-	70,074,300	70,074,300	-	-
Appropriation to statutory reserve	-	-	19,919,106	-	(19,919,106)	-	-	-
Appropriation to general reserve	-	-	-	-	4,560,002	-	-	-
<b>Balance as at 31 March 2020</b>	<b>5,131,796,410</b>	<b>1,090,888,800</b>	<b>1,782,554,977</b>	<b>45,359,669</b>	<b>1,501,803,928</b>	<b>9,552,403,784</b>	<b>171,336,189</b>	<b>9,723,739,972</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer				
31 May, 2021								

Separate Balance Sheet		
As at 31 March 2021	Amount in Taka	
	31.03.2021	31.12.2020
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>633,049,531</b>	<b>630,754,144</b>
Cash in hand (including foreign currencies)	669,960	566,660
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	632,379,571	630,187,484
<b>Balance with other banks and financial institutions</b>	<b>8,884,110,629</b>	<b>9,728,246,688</b>
Inside Bangladesh	8,884,110,629	9,728,246,688
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>2,846,043,310</b>	<b>3,025,772,386</b>
Government securities	30,677,579	229,908,878
Other investments	2,815,365,731	2,795,863,508
<b>Leases, loans and advances</b>	<b>54,722,049,415</b>	<b>54,709,353,488</b>
Loans, cash credit and overdraft etc.	54,722,049,415	54,709,353,488
Bills discounted and purchased	-	-
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>1,703,746,829</b>	<b>1,718,099,869</b>
<b>Other assets</b>	<b>7,379,135,897</b>	<b>7,000,311,664</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>76,168,135,611</b>	<b>76,812,538,240</b>
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
<b>Borrowings from Bangladesh Bank, other banks and financial institutions</b>	<b>10,986,411,636</b>	<b>12,460,714,321</b>
<b>Deposits and other accounts</b>	<b>47,535,811,908</b>	<b>47,611,272,015</b>
Current deposits and other accounts	-	-
Bills payable	-	-
Savings bank deposits	-	-
Term deposits	47,354,953,894	47,427,812,939
Bearer certificate of deposits	-	-
Other deposits	180,858,014	183,459,076
<b>Other liabilities</b>	<b>6,933,838,448</b>	<b>6,245,039,099</b>
<b>TOTAL LIABILITIES</b>	<b>65,456,061,992</b>	<b>66,317,025,435</b>
<b>Shareholders' Equity</b>	<b>10,712,073,620</b>	<b>10,495,512,805</b>
Paid up capital	5,388,386,230	5,388,386,230
Share premium	1,936,795,375	1,927,779,298
Statutory reserve	2,197,340,707	2,161,276,401
Retained earnings	1,189,551,308	1,018,070,876
Revaluation reserve for investment in subsidiaries	-	-
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>76,168,135,611</b>	<b>76,812,538,240</b>
<b>Net asset value per share-(NAV)</b>	<b>19.88</b>	<b>19.48</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>CONTINGENT LIABILITIES</b>		
Acceptances and endorsements	-	-
Letter of guarantee	146,850,000	-
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>146,850,000</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	1,727,340,000	710,510,000
<b>TOTAL OTHER COMMITMENTS</b>	<b>1,727,3</b>	