

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2021 (1st QUARTER)

LANKABANGLA FINANCE LIMITED

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Con	nsolidated Balance	Sheet	
As at 21 March 2021		A m a u	nt in Taka
As at 31 March 2021		31.03.2021	nt in Taka 31.12.2020
PROPERTY AND ASSETS		5=1001=0==	31.12.12020
Cash		633,799,154	631,529,281
Cash in hand (including foreign currencies Balance with Bangladesh Bank and its agent banks (1,419,583 632,379,571	1,341,797 630,187,484
Balance with other banks and financial in Inside Bangladesh Outside Bangladesh	stitutions	10,999,841,211 10,999,841,211	11,704,566,493 11,704,566,493
Money at call and short notice		-	
Investment		6,295,596,010	6,261,562,085
Government securities Other investments		30,677,579 6,264,918,431	229,908,878 6,031,653,207
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased		58,433,092,026 58,433,092,026 -	58,472,232,776 58,472,232,776
Fixed assets including land, building, furn	iture and fixtures	2,817,296,336	2,777,288,742
Other assets		2,411,234,472	1,988,266,759
Non-Banking assets			
TOTAL PROPERTY AND ASSETS		81,590,859,209	81,835,446,136
LIABILITY AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Bangladesh Bank, other banks	and financial institutions	13,432,045,932	14,816,088,224
Deposits and other accounts Current deposits and other accounts etc. Bills payable		47,058,970,658	47,130,343,890
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
Other liabilities		10,601,934,220	9,617,691,952
TOTAL LIABILITIES		71,092,950,810	71,564,124,066
Shareholders' Equity		10,316,564,352	10,094,194,892
Paid up capital Share premium		5,388,386,230 1,090,888,800	5,388,386,230 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
Non controlling interest		181,344,047	177,127,178
TOTAL LIABILITIES AND SHAREHOLDERS' I	EQUITY	81,590,859,209	81,835,446,136
Net asset value per share- (NAV)		19.15	18.73
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIBILITIES Acceptances and endorsements			
Letter of guarantee		146,850,000	
Irrevocable letters of credit		-	-
Bill for collection Other contingent liabilities		-	-
TOTAL CONTINGENT LIBILITIES		146,850,000	
OTHER COMMITMENTS Documentary credits and short term trade	e-related transactions		
Forward assets purchased and forward de	posits placed	-	-
Undrawn note issuance and revolving und Undrawn formal standby facilities, credit lines		1,727,340,000	710,510,000
TOTAL OTHER COMMITMENTS		1,727,340,000	710,510,000
TOTAL OFF BALANCE SHEET ITEMS		1,874,190,000	710,510,000
sd/- sd/- so	d/-	sd/-	sd/-
Director Director Managin	g Director Comp	any Secretary	Chief Financial Officer
31 May, 2021			

or the period ended 31 March 2021	Amount in Taka
	YTD March 2021 YTD March 2020
Operating Income	TTD Water 2021
Interest income	1,714,473,875 2,180,231,518
Less : Interest expenses on deposits & borrowings	
Net interest income	431,152,257 495,083,082
Income from investment	268,996,780 52,986,328
Commission, exchange and brokerage income	248,281,952 101,624,880
Other operational income	253,644,014 194,418,638
Total operating income	1,202,075,003 844,112,928
Operating Expenses	
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	146,924,277149,854,309
Total operating expenses	<u>595,257,256</u> 634,575,575
Net Operating Income	606,817,747 209,537,353
Provisions for loans, investments and other assets	304,050,308 104,916,771
Provisions for leases and loans	104,834,327 (77,986,010)
Provision for margin loan	69,518,982 7,701,191
Provision for diminution in value of investments	121,204,173 175,201,589
General provision for other assets	8,492,826
defieral provision for other assets	8,452,820
Profit before tax and reserve	302,767,439104,620,582
Provision for tax	76,181,110 35,909,977
Current tax	76,181,110 35,909,977
Deferred tax	
Net profit after tax	226,586,330 68,710,606
Attributed to	
Shareholders of the Company	222,369,460 70,074,300
Non-controlling interest	4,216,869 (1,363,695)
Non-controlling interest	
	226,586,330 68,710,606
Appropriations	9,016,076 15,359,103
Statutory reserve	9,016,076 19,919,106
General reserve	- (4,560,002)
Retained surplus	213,353,384 54,715,197
Earning per share (EPS) (restated March 2020)	0.41 0.13
sd/- sd/- sd/- Director Director Managing Director	sd/- sd/- Company Secretary Chief Financial Officer
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	Consolidated Statement of	of Cash Flows	
For	the period ended 31 March 2021	Amoı	unt in Taka
		YTD March 2021	YTD March 2020
A)	Cash flows from operating activities		
	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
	Cash generated from operating activities before changes	(/	(/
	in operating assets and liabilities	534,320,080	493,067,747
	in operating assets and natimities		455,007,747
	Increase/(decrease) in operating assets & liabilities:		
	Loans and advances to customers	120 212 100	2 011 476 726
	Other assets	130,313,190	2,911,476,728
		(263,468,482)	(72,427,623
	Deposits from customers	(71,373,232)	(1,285,504,223
	Other liabilities	501,560,187	989,271,293
	Total increase/(decrease) in operating assets & liabilities	297,031,663	2,542,816,176
	Net cash flows from /(used in) operating activities	831,351,743	3,035,883,923
B)	Cash flows from investing activities		
	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	
	Net cash flows from /(used in) investing activities	(27,745,529)	(332,295,782
C)	Cash flows from financing activities		
	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
	Net cash flows from/(used in) financing activities	(1,506,061,977)	(2,337,724,011
D)	Not increase // decreases in each & cook acceptants	(702 455 764 96)	265 864 124
E)	Net increase/(decrease) in cash & cash equivalents	(702,455,761.86)	365,864,130
F)	Effect of exchange rates on cash and cash equivalents	355	(3,204
	Cash and cash equivalents at the beginning of the year	12,336,095,774	9,209,860,003
G)	Cash and cash equivalents at the end of the year	11,633,640,367	9,575,720,928
	* Closing cash and cash-equivalents		
	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
		11,633,640,367	9,575,720,928
	Net Operating Cash Flows Per Share - (NOCFPS) (restated March 2020)	1.54	5.63
	sd/- sd/-	sd/-	sd/-
Г		mpany Secretary	Chief Financial Office
	May, 2021		

Consolidated Statement of Changes in Equity								
For the period ended 31 March 2021								
		Equity attri	butable to the shareho	olders of the Compan	у		New Controlling	
Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
Balance as at 01 January 2021	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
Items Involved in Changes in Equity								
Changes in non-controlling interest	-	-		-	-	-	-	-
Net profit for the period	-	-	-	-	222,369,460	222,369,460	4,216,869.25	226,586,330
Appropriation to statutory reserve	-	-	9,016,076	-	(9,016,076)	-	-	-
Appropriation to general reserve	-	-	-		-	-	-	-
Balance as at 31 March 2021	5,388,386,230	1,090,888,800	1,936,795,375	45,409,424	1,855,084,524	10,316,564,352	181,344,047	10,497,908,399
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								
Changes in non-controlling interest	-	_	-	-	-	-	-	-
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
sd/- Director	sd/- Director		sd/- Managing Director			sd/- y Secretary		sd/- Chief Financial Office

Separate Balance Sheet	t		
As at 31 March 2021	Amount in Taka		
	31.03.2021	31.12.2020	
PROPERTY AND ASSETS			
Cash Cash in hand (including foreign currencies)	633,049,531 669,960	630,754,144 566,660	
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	632,379,571	630,187,484	
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	8,884,110,629 8,884,110,629	9,728,246,688 9,728,246,688	
Money at call and short notice	-	-	
Investment	2,846,043,310	3,025,772,386	
Government securities Other investments	30,677,579 2,815,365,731	229,908,878 2,795,863,508	
Leases, loans and advances	54,722,049,415	54,709,353,488	
Loans, cash credit and overdraft etc. Bills discounted and purchased	54,722,049,415	54,709,353,488	
Fixed assets including land, building, furniture and fixtures	1,703,746,829	1,718,099,869	
Other assets	7,379,135,897	7,000,311,664	
Non-Banking assets	-	-	
TOTAL PROPERTY AND ASSETS	76,168,135,611	76,812,538,240	
LIABILITY AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Bangladesh Bank, other banks and financial institutions	10,986,411,636	12,460,714,321	
Deposits and other accounts Current deposits and other accounts	47,535,811,908	47,611,272,015	
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	
Other liabilities	6,933,838,448	6,245,039,099	
TOTAL LIABILITIES			
	65,456,061,992	66,317,025,435	
Shareholders' Equity Paid up capital	10,712,073,620 5,388,386,230	10,495,512,805 5,388,386,230	
Statutory reserve	1,936,795,375	1,927,779,299	
Retained earnings Revaluation reserve for investment in subsidiaries	2,197,340,707 1,189,551,308	2,161,276,401 1,018,070,876	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	76,168,135,611	76,812,538,240	
Net asset value per share-(NAV)	19.88	19.48	
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIBILITIES			
Acceptances and endorsements	-	-	
Letter of guarantee Irrevocable letters of credit	146,850,000	-	
Bill for collection			
Other contingent liabilities TOTAL CONTINGENT LIBILITIES	146,850,000	-	
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	1,727,340,000	710,510,000	
TOTAL OTHER COMMITMENTS	1,727,340,000	710,510,000	

31 May, 2021

Separate Profit and Loss Account					
For the period ended 31 March 2021		Amount in Taka			
	YTD March 2021	YTD March 2020			
Operating Income					
Interest income	1,602,850,102	2,049,198,622			
Less : Interest expenses on deposits & borrowings	1,240,133,220	1,589,118,328			
Net interest income	362,716,882	460,080,294			
Income from investment	96,455,604	32,605,478			
Commission, exchange and brokerage income	-	-			
Other operational income	197,782,627	133,730,785			
Total operating income	656,955,113_	626,416,557			
Operating Expenses					
Salary and allowances	219,490,033	239,765,097			
Rent, taxes, insurance, electricity etc.	6,992,933	6,900,685			
Legal and professional fees	4,936,857	3,982,298			
Postage, stamp, telecommunication etc.	4,074,798	4,619,214			
Stationery, printing, advertisement	7,929,396				
	, ,	4,214,052			
Managing director's salary and allowance Director fees and expenses	3,868,603	3,868,603			
Audit fees	158,400	150.125			
	158,125	158,125			
Repairs, maintenance and depreciation	59,080,781	73,420,233			
Other expenses	70,581,938	84,239,831			
Total operating expenses	377,271,865	421,168,138			
Net Operating Income	279,683,249	205,248,419			
Provisions for loans, investments and other assets	219,482,184	86,503,153			
Provisions for leases and loans	104.834.327	(77,986,010)			
Provision for diminution in value of investments	114,647,857	164,489,163			
General provision for other assets	-				
Profit before tax and reserve	60,201,064	118,745,266			
Paradistra fundam	45 420 502	40.440.720			
Provision for tax Current tax	15,120,682	19,149,738			
Deferred tax	15,120,682	19,149,738			
Deletted tax					
Net profit after tax	45,080,382	99,595,528			
Appropriations	9,016,076	19,919,106			
Statutory reserve	9,016,076	19,919,106			
General reserve	-				
Retained surplus	36,064,306	79,676,423			
Earning per share (EPS) (restated March 2020)	0.08	0.18			
sd/- sd/- sd/-	sd/-	sd/-			
Director Director Managing Director		Chief Financial Officer			
31 May, 2021					

31 May, 2021

F	or the period ended 31 N	Separate Statement of			
-	i the period ended 31 i	viaicii 2021		Amour	it in Taka
				YTD March 2021	YTD March 2020
A)	Cash flows from operating	activities			
	Interest received			1,509,803,395	1,983,550,437
	Interest paid			(1,165,683,463)	(1,306,659,928)
	Dividend received			20,424,492	13,147,518
	Fees and commission receiv	/ed		130,416,683	85,239,470
	Income from investment	-landlan adlan at a sal		54,166,215	2,884,465
	Cash paid to employees (inc	cluding directors)		(230,390,970)	(211,897,332)
	Cash paid to suppliers Income taxes paid			(25,108,868) (9,862,762)	(32,160,032) (9,453,789)
	Received from other operat	ing activities		66,209,133	48,494,520
	Paid for other operating act			(93,660,157)	(77,615,063)
	Cash generated from opera		anges in	(55,000,157)	(77,013,003)
	operating assets and liability		mBes m	256,313,697	495,530,265
	Increase/(decrease) in ope	rating assets & liabilities:			
				05060355.4	2 247 402 220
	Loans and advances to cust Other assets	omers		85068255.4 (83,504,493)	2,247,182,329 1,688,520
	Deposits from customers			(75,460,107)	(1,225,504,223)
	Other liabilities			312,557,869	725,032,343
	Total Increase/(decrease) in	n operating assets & liabi	lities	238,661,524	1,748,398,968
	Net cash flows from /(used	in) operating activities		494,975,221	2,243,929,233
B)	Cash flows from investing a				
	Investment in securities			(19,678,052)	78,373,672
	Treasury bills			201,723,319	(379,098,500)
	Purchase of fixed assets			(2,988,222)	(35,985,796)
	Sales proceeds of fixed asse	ets		8,678,333	0
	Investment in discretionary			175,828	8,964,231
	Net cash flows from /(used	in) investing activities		187,911,207	(327,746,393)
C)	Cash flows from financing a	activities			
	Receipt of term loan, overd			(1,490,082,657)	(1,804,985,200)
	Payment of lease liabilities-			(849,515)	(1,042,742)
	Payment of lease liabilities-	Office premises		(24,755,637)	(29,458,473)
	Dividend paid Net cash flows from/(used)	in) financing activities		(9,039,647) (1,524,727,456)	(77,849) (1,835,564,264)
	Net cash nows from/ (useu	iii) iiiiaiiciiig activities		(1,324,727,430)	(1,833,304,204)
D)	Net increase/(decrease) in	cash & cash equivalents		(841,841,028)	80,618,576
E)	Effect of exchange rates on			355	(3,204)
F)	Cash and cash equivalents		ear	10,359,000,833	7,889,440,548
G)	Cash and cash equivalents	at the end of the year		9,517,160,159	7,970,055,919
	* Closing cash and cash-eq	uivalents			
	Cash in hand (including fore			669,960	620,311
	Balance with Bangladesh Ba	ank and its agent bank (s)		632,379,571	1,980,150,711
	Balance with other banks a	nd financial institutions		8,884,110,629	5,989,284,897
				9,517,160,159	7,970,055,919
	Net Operating Cash Flows Per Sl	hare - (NOCFPS) (restated Ma	rch 2020)	0.92	4.16
	sd/- sd/-	sd/-		d/-	sd/-
	Director Director	Managing Director	Company	Secretary CI	nief Financial Officer
2	1 May, 2021				

Separate Statement of Changes in Equity								
For the period ended 31 March 2021 Amount in								
Particulars	Share Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	Total Equity			
Balance as at 01 January 2021	5,388,386,230	1,927,779,299	1,018,070,876	2,161,276,401	10,495,512,805			
Items involved in changes in equity Net profit for the period Increase/(decrease) in revaluation reserve Appropriation to statutory reserve	-	- - 9,016,076	171,480,433	45,080,382 - (9,016,076)	45,080,382 171,480,433			
Balance as at 31 March 2021	5,388,386,230	1,936,795,375	1,189,551,308	2,197,340,707	10,712,073,620			
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 period Increase/(decrease) in revaluation reserve Appropriation to statutory reserve	-	- 19.919.106	(27,417,365)	99,595,528	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			