

Consolidated Balance Sheet				
As at 30 June 2021	Amount in Taka			
	30.06.2021	31.12.2020		
<b>PROPERTY AND ASSETS</b>				
Cash	823,017,251	631,529,281		
Cash in hand (including foreign currencies)	1,854,711	1,341,797		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	821,162,540	630,187,484		
<b>Balance with other banks and financial institutions</b>	<b>11,975,305,705</b>	<b>11,704,566,493</b>		
Inside Bangladesh	11,975,305,705	11,704,566,493		
Outside Bangladesh	-	-		
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>		
<b>Investment</b>	<b>6,714,245,977</b>	<b>6,261,562,085</b>		
Government securities	31,458,492	229,908,878		
Other investments	6,682,787,485	6,031,653,207		
<b>Leases, loans and advances</b>	<b>59,767,643,355</b>	<b>58,472,232,776</b>		
Loans, cash credit and overdraft etc.	59,767,643,355	58,472,232,776		
Bills discounted and purchased	-	-		
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>2,801,678,420</b>	<b>2,777,288,742</b>		
<b>Other assets</b>	<b>2,356,242,148</b>	<b>1,988,266,759</b>		
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>		
<b>TOTAL PROPERTY AND ASSETS</b>	<b>84,438,132,857</b>	<b>81,835,446,136</b>		
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
Borrowings from Bangladesh Bank, other banks and financial institutions	15,122,519,805	14,816,088,224		
<b>Deposits and other accounts</b>	<b>47,763,155,804</b>	<b>47,130,343,890</b>		
Current deposits and other accounts etc.				
Bills payable				
Saving bank deposit				
Term deposits	47,539,052,445	46,946,884,814		
Bearer certificate of deposits				
Other deposits	224,103,359	183,459,076		
<b>Other liabilities</b>	<b>11,542,795,888</b>	<b>9,617,691,952</b>		
<b>TOTAL LIABILITIES</b>	<b>74,428,471,497</b>	<b>71,564,124,066</b>		
<b>Shareholders' Equity</b>	<b>9,829,451,219</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	1,962,601,207	1,927,779,298		
General reserve	45,417,966	45,409,424		
Retained earnings	1,342,157,016	1,641,731,140		
<b>Non controlling interest</b>	<b>180,210,141</b>	<b>177,127,178</b>		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>84,438,132,857</b>	<b>81,835,446,136</b>		
<b>Net asset value per share- (NAV)</b>	<b>18.24</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	1,844,590,000	710,510,000		
<b>TOTAL OTHER COMMITMENTS</b>	<b>1,844,590,000</b>	<b>710,510,000</b>		
<b>TOTAL OFF BALANCE SHEET ITEMS</b>	<b>1,991,440,000</b>	<b>710,510,000</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Profit and Loss Account				
For the period ended 30 June 2021	Amount in Taka			
	YTD June 2021	YTD June 2020	April-June 2021	April-June 2020
<b>Operating Income</b>				
Interest income	3,352,560,331	4,217,099,745	1,638,086,456	2,037,995,882
Less: Interest expenses on deposits & borrowings	2,490,548,568	3,235,360,748	1,207,226,951	1,551,339,956
<b>Net interest income</b>	<b>862,011,763</b>	<b>981,738,998</b>	<b>430,859,505</b>	<b>486,655,916</b>
Income from investment	374,496,255	80,685,485	105,499,475	27,699,157
Commission, exchange and brokerage income	570,602,152	109,436,593	322,320,199	7,811,714
Other operational income	478,563,853	304,026,545	224,919,840	109,607,906
<b>Total operating income</b>	<b>2,285,674,023</b>	<b>1,475,887,621</b>	<b>1,083,599,020</b>	<b>631,774,693</b>
<b>Operating Expenses</b>				
Salary and allowances	649,793,810	646,105,795	320,753,448	289,191,755
Rent, taxes, insurance, electricity etc.	20,167,310	21,563,154	10,245,299	11,060,353
Legal and professional fees	15,045,261	9,944,910	8,064,929	5,996,237
Postage, stamp, telecommunication etc.	10,285,631	10,609,675	5,064,573	5,017,583
Stationery, printing, advertisement	17,797,299	13,972,418	7,427,925	7,871,941
Managing director's salary and allowance	7,738,123	7,738,123	3,869,521	3,869,521
Director fees and expenses	1,607,100	551,100	1,039,500	524,700
Audit fees	462,754	399,636	251,502	205,568
Repairs, maintenance and depreciation	163,061,032	186,369,750	80,908,645	89,195,637
Other expenses	312,316,973	244,442,447	165,392,696	94,588,138
<b>Total operating expenses</b>	<b>1,198,275,293</b>	<b>1,141,697,008</b>	<b>603,018,037</b>	<b>507,121,433</b>
<b>Net Operating Income</b>	<b>1,087,398,730</b>	<b>334,190,613</b>	<b>480,580,983</b>	<b>124,653,260</b>
<b>Provisions for loans, investments and other assets</b>	<b>527,878,792</b>	<b>195,301,566</b>	<b>223,828,484</b>	<b>90,384,796</b>
Provisions for leases and loans	308,531,203	(103,020,850)	203,696,876	(25,034,840)
Provision for margin loan	268,580,430	-	199,061,448	(7,701,191)
Provision for diminution in value of investments	(57,725,667)	298,322,416	(178,929,840)	123,120,827
General provision for other assets	8,492,826	-	-	-
<b>Profit before tax and reserve</b>	<b>559,519,938</b>	<b>138,889,047</b>	<b>256,752,499</b>	<b>34,268,464</b>
<b>Provision for tax</b>	<b>172,074,300</b>	<b>65,949,250</b>	<b>95,893,190</b>	<b>30,039,273</b>
Current tax	173,453,955	65,364,577	97,272,845	29,454,600
Deferred tax	(1,379,655)	584,673	(1,379,655)	584,673
<b>Net profit after tax</b>	<b>387,445,638</b>	<b>72,939,797</b>	<b>160,859,308</b>	<b>4,229,192</b>
<b>Attributed to</b>				
Shareholders of the Company	383,391,537	76,477,861	161,022,077	6,403,561
Non-controlling interest	4,054,101	(3,538,064)	(162,769)	(2,174,369)
	<b>387,445,638</b>	<b>72,939,797</b>	<b>160,859,308</b>	<b>4,229,192</b>
<b>Appropriations</b>				
Statutory reserve	34,821,909	36,497,785	25,805,833	16,578,679
General reserve	8,542	(4,500,002)	8,542	-
<b>Retained surplus</b>	<b>348,561,086</b>	<b>44,540,078</b>	<b>135,207,703</b>	<b>(10,175,118)</b>
<b>Earning per share (EPS) (restated 2020)</b>	<b>0.71</b>	<b>0.14</b>	<b>0.30</b>	<b>0.01</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Statement of Cash Flows				
For the period ended 30 June 2021	Amount in Taka			
	YTD June 2021	YTD June 2020	April-June 2021	
<b>A) Cash flows from operating activities</b>				
Interest received	3,315,542,453	4,220,870,464	1,638,086,456	
Interest paid	(2,348,838,532)	(3,360,690,902)	(1,207,226,951)	
Dividend received	95,205,669	49,490,598	43,089,505	
Fees and commission received	826,096,329	252,892,391	276,999,157	
Income from investment	317,637,625	35,758,973	105,499,475	
Cash paid to employees (including directors)	(662,566,147)	(624,148,873)	(322,320,199)	
Cash paid to suppliers	(55,964,190)	(58,584,882)	(7,811,714)	
Income taxes paid	(186,046,962)	(57,548,587)	(165,392,696)	
Received from other operating activities	218,754,453	158,419,143	224,919,840	
Paid for other operating activities	(382,546,029)	(245,144,144)	(109,607,906)	
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>1,137,274,669</b>	<b>371,314,181</b>	<b>631,774,693</b>	
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>				
Loans and advances to customers	(1,268,585,248)	4,094,453,005	1,638,086,456	
Other assets	(186,925,678)	(15,096,321)	486,655,916	
Deposits from customers	632,811,914	(3,821,238,484)	276,999,157	
Other liabilities	1,004,836,420	405,853,192	7,811,714	
<b>Total increase/(decrease) in operating assets &amp; liabilities</b>	<b>182,137,407</b>	<b>663,971,392</b>	<b>486,655,916</b>	
<b>Net cash flows from/(used in) operating activities</b>	<b>1,319,412,077</b>	<b>1,035,285,573</b>	<b>1,118,430,609</b>	
<b>B) Cash flows from investing activities</b>				
Investment in securities	(637,282,497)	130,251,403	201,723,319	
Treasury bills	201,723,319	(674,005,600)	(45,918,823)	
Purchase of fixed assets	(56,991,097)	(45,918,823)	(45,918,823)	
Sales proceeds of fixed assets	26,327,700	3,234,655	3,234,655	
Investment in Discretionary corporate fund	(13,851,782)	(21,751,769)	(21,751,769)	
Acquisition of shares from non-controlling interest	(2,500,000)	-	-	
<b>Net cash flows from/(used in) investing activities</b>	<b>(482,574,356)</b>	<b>(608,190,135)</b>	<b>(90,026,670)</b>	
<b>C) Cash flows from financing activities</b>				
Receipt of term loan, overdraft and REPO	252,388,728	(2,180,685,487)	(2,180,685,487)	
Payment of lease liabilities-Vehicles	(3,267,756)	(7,795,404)	(7,795,404)	
Payment of lease liabilities-Office premises	(74,940,258)	(85,279,640)	(85,279,640)	
Dividend paid	(548,790,179)	(77,850)	(77,850)	
<b>Net cash flows from/(used in) financing activities</b>	<b>(374,609,465)</b>	<b>(2,273,838,381)</b>	<b>(2,344,693,477)</b>	
<b>D) Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>462,228,256</b>	<b>(1,846,742,942)</b>	<b>(1,316,289,537)</b>	
<b>E) Effect of exchange rates on cash and cash equivalents</b>	<b>(1,073)</b>	<b>(1,739)</b>	<b>(1,739)</b>	
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>12,336,095,774</b>	<b>9,209,860,003</b>	<b>9,209,860,003</b>	
<b>G) Cash and cash equivalents at the end of the period</b>	<b>12,798,322,956</b>	<b>7,363,115,322</b>	<b>7,363,115,322</b>	
<b>* Closing cash and cash-equivalents</b>				
Cash in hand (including foreign currencies)	1,854,711	1,060,050	1,060,050	
Balance with Bangladesh Bank and its agent bank (s)	821,162,540	461,537,705	461,537,705	
Balance with other banks and financial institutions	11,975,305,705	6,900,517,567	6,900,517,567	
	<b>12,798,322,956</b>	<b>7,363,115,322</b>	<b>7,363,115,322</b>	
<b>Net Operating Cash Flows Per Share - (NOCFPS) (restated 2020)</b>	<b>2.45</b>	<b>1.92</b>	<b>1.92</b>	
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Statement of Changes in Equity						
For the period ended 30 June 2021	Amount in Taka					
	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total Equity
<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
<b>Items Involved in Changes in Equity</b>						
Changes in non-controlling interest	-	-	-	-	(1,528,863)	(1,528,863)
Net profit for the period	-	-	-	-	383,391,537	383,391,537
Appropriation to statutory reserve	-	-	34,821,909	-	-	34,821,909
Appropriation to general reserve	-	-	-	8,542	-	8,542
Dividend	-	-	-	-	(646,606,348)	(646,606,348)
Cash dividend (12%) for 2020	-	-	-	-	-	-
<b>Balance as at 30 June 2021</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>1,962,601,207</b>	<b>45,417,966</b>	<b>1,342,157,016</b>	<b>9,829,451,219</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
<b>Items Involved in Changes in Equity</b>						
Net profit for the period	-	-	-	-	76,477,861	76,477,861
Appropriation to statutory reserve	-	-	36,497,785	-	(36,497,785)	-
Appropriation to general reserve	-	-	-	(4,560,002)	-	(4,560,002)
<b>Balance as at 30 June 2020</b>	<b>5,131,796,410</b>	<b>1,090,888,800</b>	<b>1,799,133,657</b>	<b>45,359,669</b>	<b>1,491,628,808</b>	<b>9,558,807,344</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer	sd/- Chief Financial Officer	sd/- Chief Financial Officer

Separate Balance Sheet		
As at 30 June 2021	Amount in Taka	
	30.06.2021	31.12.2020
<b>PROPERTY AND ASSETS</b>		
Cash	821,852,495	630,754,144
Cash in hand (including foreign currencies)	689,955	566,660
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	821,162,540	630,187,484
<b>Balance with other banks and financial institutions</b>	<b>9,376,411,965</b>	<b>9,728,246,688</b>
Inside Bangladesh	9,376,411,965	9,728,246,688
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>3,317,355,330</b>	<b>3,025,772,386</b>
Government securities	31,458,492	229,908,878
Other investments	3,285,896,838	2,795,863,508
<b>Leases, loans and advances</b>	<b>55,834,455,894</b>	<b>54,709,353,488</b>
Loans		