

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 2021 (3rd Quarter)

LANKABANGLA FINANCE LIMITED

Safura Tower (Level-11) 20, Kemal Ataturk Avenue, Banani Dhaka-1213, Bangladesh. Phone: +88 02 2222 83701-10 Fax: +88 02 5881 0998 E-mail: info@lankabangla.com www.lankabangla.com

Amount in Taka

10,271,322,070

(2,500,000)

912,438,122

(646,606,348)

10,534,653,844

9,655,029,367

474,849,639

(359.225.749)

172,395,365 9,770,653,257

177,127,178

(971,137)

12,689,627

172,699,883

(304,110)

Consolidated Balance	Sheet			
As at 20 Santamber 2021				
As at 30 September 2021	Amount in Taka			
PROPERTY AND ASSETS	30.09.2021	31.12.2020		
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	648,419,821 4,638,923 643,780,898	631,529,281 1,341,797 630,187,484		
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	12,939,362,149 12,939,362,149 -	11,704,566,493 11,704,566,493		
Money at call and short notice	-	-		
Investment Government securities Other investments	6,784,572,297 30,535,675 6,754,036,622	6,261,562,085 229,908,878 6,031,653,207		
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	59,557,549,925 59,557,549,925 -	58,472,232,776 58,472,232,776		
Fixed assets including land, building, furniture and fixtures	2,777,197,198	2,777,288,742		
Other assets	2,685,523,147	1,988,266,759		
Non-Banking assets	-	-		
TOTAL PROPERTY AND ASSETS	85,392,624,538	81,835,446,136		
LIABILITY AND SHAREHOLDERS' EQUITY				
Liabilities				
Borrowings from Bangladesh Bank, other banks and financial institutions	15,860,396,657	14,816,088,224		
Deposits and other accounts Current deposits and other accounts etc. Bills payable	46,615,502,280	47,130,343,890		
Saving bank deposit Term deposits	46,394,332,298	46,946,884,814		
Bearer certificate of deposits Other deposits	221,169,982	183,459,076		
Other liabilities	12,382,071,757	9,617,691,952		
TOTAL LIABILITIES	74,857,970,694	71,564,124,066		
Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Retained earnings	10,345,808,176 5,388,386,230 1,090,888,800 1,982,145,229 50,968,237 1,833,419,680	10,094,194,892 5,388,386,230 1,090,888,800 1,927,779,298 45,409,424 1,641,731,140		
Non controlling interest	188,845,668	177,127,178		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	85,392,624,538	81,835,446,136		
Net asset value per share- (NAV)	19.20	18.73		
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIBILITIES Acceptances and endorsements				
Letter of guarantee	176,850,000			
Irrevocable letters of credit Bill for collection		-		
Other contingent liabilities TOTAL CONTINGENT LIBILITIES	176,850,000			
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	-	-		
TOTAL OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS	176,850,000			
sd/- sd/- sd/- s	id/-	sd/-		
1 ' '		ef Financial Officer		
Dhaka, 28 Oct 2021				

Porticing Income	Consolidated
Processing Income	the period ended 30 September 2021
Commission of the commission	
Interest income Sex : Interest expenses on deposits & borrowings Sex : Interest expenses Sex : Interest	erating Income
Less: Interest expenses on deposits & borrowing Met Interest income Net Interest income income Net Interest income Net Interest income inco	orost incomo
Net interest income 1,445,922,784 1,518,24,290 883,911,021 346,838,940 346	
Income from investment	
Commission, exchange and brokerage income 1,003,404,348 295,460,707 432,802,236 186,024,113 200,555,238 219,532,504 200,556,248 200,556,24	ome from investment
Other operational income 698,096,357 504,591,828 219,532,504 200,565,283 Total operating income 3,868,308,724 2,432,337,039 1,582,634,701 956,449,417 Operating Expenses 2,332,630,703 340,264,747 293,662,156 1,283 1,304,505 1,788,825 13,404,574 2,442,997 3,459,664 1,283 1	
Paid for other operating activities Sabeta	ner operational income
Cash generated from operating activities before changes 1,727,415,445 595,530,177	al operating income
Space Spac	ai operating income
Rent, taxes, insurance, electricity etc. a 31,506,307 31,639,300 11,338,998 10,075,877 2,442,997 3,459,664 4,453,545 4,442,997 3,459,664 4,969,5979 4,980,526 1,74,148 16,174,134 4,242,997 3,459,664 5,173,907	erating Expenses
Legal and professional fees	
17,486,258 13,409,374 2,442,997 3,499,064 5,123,347 5,154,465 5,123,476 5,	
Stationery, printing, advertisement 28,695,106 19,146,325 10,897,807 5,173,907 Managing director's salary and allowance 12,861,370 11,608,562 5,123,247 3,879,438 1,600,562 5,123,247 3,879,438 1,600,562 5,123,247 3,879,438 1,600,562 5,123,247 2,601,938 1,600,270 1,162,700 1,	
Managing director's salary and allowance 12,861,370 11,608,562 5,123,247 3,870,438 11,607,000 1	
Director fees and expenses	
Audit fees Repairs, maintenance and depreciation 248,676,325 282,708,466 85,615,293 96,338,716 Other expenses 493,524,129 377,451,053 181,207,156 133,008,607 Total operating expenses 1,841,705,651 1,693,722,624 643,430,358 552,025,617 Net Operating Income 2,026,603,074 738,614,415 939,204,344 404,423,801 Provisions for loans, investments and other assets Provisions for leases and loans Provision for margin loan Provision for diminution in value of investments Provisions for of diminution in value of investments Provisions for other assets (149,126,009) 108,194,502 (191,400,342) 1,768,500 9,617,826 1 1,250,000 1	
Repairs, maintenance and depreciation 248,676,325 282,708,466 85,615,293 96,338,716 133,008,607 134,705,651 1,693,722,624 643,430,358 552,025,617	dit fees
Total operating expenses 1,841,705,651 1,693,722,624 643,430,358 552,025,617	
Net Operating Income 2,026,603,074 738,614,415 939,204,344 404,423,801 Provisions for loans, investments and other assets Provisions for leases and loans Provision for margin loan Provision for margin loan Provision for diminution in value of investments Provision for Off-Balance Sheet Exposure General provision for other assets Profit before tax and reserve 1,207,544,645 587,666,202 648,024,706 448,777,155 Provision for tax Current tax Deferred tax 1,295,486,178 (1,379,655) 584,673 12,318,90 123,032,222 (1,379,655) 584,673 12,318,90 123,032,222 (1,379,655) 584,673 12,318,96 (1,379,655) 584,673 12,318,96 (1,379,656) 584,673 12,318,96 (1,379,656) 584,673 13 (1,379,656) 584,67	
Provisions for loans, investments and other assets Provisions for leases and loans Provisions for leases and loans Provisions for leases and loans Provision for margin loan Provision for margin loan Provision for diminution in value of investments Provision for diminution in value of investments Provision for Off-Balance Sheet Exposure General provision for other assets Provision for tax Provision for	ai operating expenses
Provisions for loans, investments and other assets Provisions for leases and loans 1,078,803 44,353,354 1,078,803 376,513,161 104,099,653 41,674,908 1,768,500 7,709/100 1,768,500 1,768,500 1,768,500 1,768,500 1,768,500 1,725,000 1,768,5	t Operating Income
Provisions for leases and loans Provisions for leases and loans Provisions for leases and loans Provision for margin loan Provision for margin loan Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets Profit before tax and reserve 1,207,544,645 Provision for tax Current tax Deferred tax 1,319,344,242 1,078,803 376,513,161 104,099,653 3176,513,161 104,099,633 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,099,653 3176,513,161 104,09,099 104,043,416 104,043,779,56 104,043,416 104,09,199 104,080,261 104,080,261 104,080,261 104,080,261 104,080,261 104,080,261 104,080,261 104,080,261 109,847,497 109,041,465 104,043,648 104,649,681 104,043,648 104,647,908 104,043,648 104,649,681 104,043,648 104,649,681 104,043,648 104,043,648 104,649,08 104,043,648 104,649,681 104,649,681 104,043,648 104,649,681 104,043,648 104,043,648 104,043,648 104,043,648 104,043,648 104,043,648 104,043,648 104,043,648 1	
Provision for margin loan 271,753,749 41,674,908 3,173,319 41,674,908 (149,126,009) 108,194,502 (199,127,914) -1 1,768,500 9,617,826 -1 1,125,000 -1 1,25,000 -1	
Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets 1,267,544,645 587,666,202 648,024,706 448,777,155 Profit before tax and reserve 1,207,544,645 587,666,202 648,024,706 64	
Provisions for Off-Balance Sheet Exposure General provision for other assets 1,768,500 9,617,826 - 1,768,500 - 1,125,00	
Profit before tax and reserve 1,207,544,645 587,666,202 648,024,706 448,777,155	
Profit before tax and reserve 1,207,544,645 587,666,202 648,024,706 448,777,155 Receipt of term loan, overdraft and REPO 986,192,325 (3,908,445,955 Provision for tax 295,106,523 112,816,563 123,032,222 46,867,313 Payment of lease liabilities-Vehicles (4,996,979) (4,080,267) Current tax 296,486,178 112,231,890 123,032,222 46,867,313 Payment of lease liabilities-Office premises (109,847,497) (130,434,788) Deferred tax (1,379,655) 584,673 584,673 Dividend paid (572,686,500) (617,264) Net cash flows from/(used in) financing activities 298,661,348 (4,043,578,267)	neral provision for other assets
Provision for tax 295,106,523 112,816,563 123,032,222 46,867,313 Current tax Deferred tax 295,106,523 112,816,563 123,032,222 46,867,313 Dividend paid (19,847,497) Dividend paid (572,686,500) Net cash flows from/(used in) financing activities 298,661,348 (4,043,578,267)	ofit before tax and reserve
Current tax	The before tax and reserve
Deferred tax (1,379,655) (1,37	
Net cash flows from/(used in) financing activities 298,661,348 (4,043,578,267)	
N. J	erred tax
	t profit after tax
Attributed to F) Effect of exchange rates on cash and cash equivalents 321 (15)	
Shareholders of the Company 899,748,495 475,153,750 516,356,957 398,675,888 E) Cash and cash equivalents at the beginning of the period 9,209,860,000	
Non-controlling interest 12,689,627 (304,110) 8,635,527 3,233,953 (912,438,122) 474,849,639 524,992,484 401,909,842 F) Cash and cash equivalents at the end of the period 13,587,781,971 10,787,282,94	n-controlling interest
* Closing cash and cash-equivalents	
Appropriations 59,924,744 87,535,309 25,094,292 55,597,525 Cash in hand (including foreign currencies) 4,638,923 1,279,730	propriations
Statutory reserve 54,365,931 92,095,307 19,544,022 55,597,522 Balance with Bangladesh Bank and its agent bank (s) 643,780,898 588,645,348	
General reserve 5,558,813 (4,559,998) 5,550,271 4 Balance with other banks and financial institutions 12,939,362,149 13,587,781,971 10,787,282,94	neral reserve
Retained surplus 939 923 751 387 618 A41 A91 762 665 3A3 078 363	tained surplus
Net Operating Cash Flows Per Share - (NOCFPS) 2.83 10.53	•
Earning per share (EPS) 1.67 0.88 0.96 0.74	ning per share (EPS)
sd/- sd/- sd/- sd/- sd/- sd/- sd/- sd/-	
Director Director Managing Director Company Secretary Chief Financial Officer Dhaka, 28 Oct 2021 Dhaka, 28 Oct 2021	
Uniting at the area	na, 20 Oct 2021

Statutory Reserve

54,365,931

1,982,145,229

1,762,635,872

92,095,307

1,854,731,179

1,927,779,298

Separate Balance Sheet		
As at 30 September 2021	Amour	nt in Taka
PROPERTY AND ASSETS	30.09.2021	31.12.2020
Cash	644,461,864	630,754,144
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	680,966 643,780,898	566,660 630,187,484
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	9,913,142,934 9,913,142,934 -	9,728,246,688 9,728,246,688
Money at call and short notice	-	-
Investment Government securities Other investments	3,222,853,854 30,535,675 3,192,318,179	3,025,772,386 229,908,878 2,795,863,508
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	55,412,516,818 55,412,516,818 -	54,709,353,488 54,709,353,488
Fixed assets including land, building, furniture and fixtures	1,670,882,841	1,718,099,868
Other assets	7,926,618,892	7,000,311,664
Non-Banking assets	-	•
TOTAL PROPERTY AND ASSETS	78,790,477,203	76,812,538,240
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities	12 470 000 173	12 460 744 224
Borrowings from Bangladesh Bank, other banks and financial institutions	13,470,008,172	12,460,714,321
Deposits and other accounts Current deposits and other accounts Bills payable	47,206,317,709	47,611,272,015
Savings bank deposits Term deposits	46,985,147,727	47,427,812,939
Bearer certificate of deposits Other deposits	221,169,982	183,459,076
Other liabilities	7,382,983,340	6,245,039,099
TOTAL LIABILITIES	68,059,309,221	66,317,025,435
Shareholders' Equity Paid up capital Statutory reserve Retained earnings Revaluation reserve for investment in subsidiaries	10,731,167,983 5,388,386,230 1,982,145,229 1,732,133,776 1,628,502,747	10,495,512,805 5,388,386,230 1,927,779,299 2,161,276,401 1,018,070,876
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	78,790,477,203	76,812,538,240
Net asset value per share-(NAV)	19.92	19.48
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection	176,850,000	-
Other contingent liabilities TOTAL CONTINGENT LIBILITIES	176,850,000	
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 TOTAL OTHER COMMITMENTS		- - - -
TOTAL OFF BALANCE SHEET ITEMS	176,850,000	
sd/- sd/- sd/- sr	d/-	sd/-

	ofit and Loss A	ccount			
For the period ended 30 September 2021	Amount in Taka				
Operating Income	YTD Sep 2021	YTD Sep 2020	Jul-Sep 2021	Jul-Sep 2020	
Interest income	4,824,783,194	5.851.289.993	1,700,890,281	1,871,596,712	
Less : Interest expenses on deposits & borrowings	3,593,256,062		1,190,374,143	1,395,339,805	
Net interest income	1,231,527,132	1,380,025,831		476,256,90	
Income from investment	267,500,088	70,789,661	112,235,368	10,413,72	
Commission, exchange and brokerage income	-	-	-	-	
Other operational income	527,171,678	371,736,844	150,016,473	154,172,54	
Total operating income	2,026,198,898	1,822,552,335	772,767,979	640,843,17	
Operating Expenses					
Salary and allowances	650,553,932	680,163,177	207,622,371	221,251,97	
Rent, taxes, insurance, electricity etc.	20,887,401	19,797,255	7,532,359	4,029,872	
Legal and professional fees	13,489,721	12,508,844	2,130,285	3,028,059	
Postage, stamp, telecommunication etc.	12,176,516	13,250,799	4,189,804	4,531,539	
Stationery, printing, advertisement	23,096,042	15,734,125	9,078,596	4,462,53	
Managing director's salary and allowance	12,861,370	11,608,562	5,123,247	3,870,43	
Director fees and expenses	976,800	202,400	484,000	202,40	
Audit fees	474,375	474,375	158,125	158,12	
Repairs, maintenance and depreciation	178,789,367	216,940,606	62,128,000	73,917,89	
Other expenses	230,078,117	213,692,951	73,718,005	70,917,619	
Total operating expenses	1,143,383,641	1,184,373,092	372,164,791	386,370,45	
Net Operating Income	882,815,257	638,179,243	400,603,188	254,472,722	
Provisions for loans, investments and other assets	551,100,378	113,803,353	288,381,319	(40,718,692	
Provisions for leases and loans	685,044,364	1,078,803		104,099,653	
Provision for diminution in value of investments	(137,212,486)	112,724,550	(91,400,342)	(144,818,344	
Provision for off-balance sheet exposure	1,768,500	' ' -	1,768,500	`´´´-	
General provision for other assets	1,500,000		1,500,000	-	
Profit before tax and reserve	331,714,880	524,375,890	112,221,869	295,191,414	
Provision for tax	59,885,226	63,899,356	14,501,761	17,203,80	
Current tax	59,885,226	63,899,356	14,501,761	17,203,804	
Deferred tax	-	-		-	
Net profit after tax	271,829,653	460,476,534	97,720,109	277,987,610	
Appropriations	54,365,931	92,095,307	19,544,022	55,597,52	
Statutory reserve	54,365,931	92,095,307	19,544,022	55,597,52	
General reserve	-	-	-	-	
Retained surplus	217,463,723	368,381,228	78,176,087	222,390,088	
Earning per share (EPS)	0.50	0.85	0.18	0.52	
sd/- sd/- sd/- Director Director Managing Dire Dhaka, 28 Oct 2021	ector Com	sd/- npany Secretary		d/- incial Officer	

For the period ended 30 September 2021

Share Capital

5,388,386,230

5,131,796,410

256,589,820

5,388,386,230

Share Premium

1,090,888,800

1,090,888,800

1,090,888,800

1.090.888.800

Particulars

Items Involved in Changes in Equity

Changes in non-controlling interest

Appropriation to statutory reserve

Appropriation to general reserve

Balance as at 30 September 2021 Balance as at 01 January 2020

Items Involved in Changes in Equity Changes in non-controlling interest Net profit for the period

Appropriation to statutory reserve

Stock dividend (5.00%) for 2019

Cash dividend (7.00%) for 2019

Balance as at 30 September 2020

Dhaka, 28 Oct 2021 Director

Appropriation to general reserve

Cash dividend (12%) for 2020

Net profit for the period

Dividend

Dividend

Balance as at 01 January 2021

ı				Separate Statemen	t of Cash Flo	ows			
l	For	For the period ended 30 September 2021 Amount in Taka				t in Taka			
l	l				-	YTD Sep 2021	YTD Sep 2020		
	A)	Interest recei Interest paid		vities	L	4,691,578,994 (3,699,699,391)	5,811,304,536 (4,709,060,291)		
		Income from	mission received	ling directors)		32,048,795 332,460,707 193,213,309 (678,343,464)	25,031,124 225,359,113 16,893,978 (651,568,487)		
			paid n other operating			(113,132,568) (79,704,122) 190,662,616	(43,783,814) (36,998,199) 140,977,243		
				es g activities before changes	in operating	(292,192,262) 576,892,614	(251,735,477) 526,419,726		
l		Increase/(de	crease) in operati	ng assets & liabilities:					
		Other assets Deposits from Other liabiliti	es	ers perating assets & liabilities		(473,506,295) (11,678,710) (404,954,306) 383,964,085 (506,175,226)	6,701,025,457 (62,875,569) (2,514,454,097) 516,833,467 4,640,529,258		
l		Net cash flow	s from /(used in)	operating activities		70,717,388	5,166,948,984		
l	В)	Cash flows fr	om investing activ	vities					
		Investment in Investment in	ixed assets ds of fixed assets discretionary cor subsidiaries	porate fund investing activities		(362,570,066) 203,425,819 (64,929,125) 24,273,994 (33,884,605) (2,500,000) (236,183,983)	227,072,712 (204,424,552) (123,091,033) 49,342,790 4,087,965 (450,000,000) (497,012,119)		
	C)	Cash flows fr	om financing acti	vities					
		Payment of le Payment of le Dividend paid		icles		1,009,296,806 (2,619,082) (69,920,985) (572,686,501) 364,070,239	(3,463,869,523) (2,780,416) (137,088,936) (580,578) (3,604,319,452)		
	D) E) F) G)	Effect of exch Cash and cas	ange rates on cas h equivalents at t	h & cash equivalents h and cash equivalents he beginning of the period he end of the period		198,603,643 322 10,359,000,833 10,557,604,798	1,065,617,414 (153) 7,889,440,548 8,955,057,808		
		Cash in hand Balance with				680,966 643,780,898 9,913,142,934 10,557,604,798	788,082 588,645,345 8,365,624,381 8,955,057,808		
		Net Operatin	g Cash Flows Per	Share - (NOCFPS)		0.13	9.59		
		sd/- Director aka, 28 Oct 2021	sd/- Director	sd/- Managing Director		d/- y Secretary C	sd/- hief Financial Officer		

Retained Earnings

1,641,731,140

(1,528,863)

899,748,495

(54,365,931)

(5,558,813)

(646,606,348)

1,833,419,680

1,447,088,731

475,153,750

(92,095,307)

(256,589,820)

(359,225,749)

1,218,892,010

4,559,998

Total

10,094,194,892

(1,528,863)

899,748,495

(646,606,348)

10,345,808,176

9,482,329,484

475,153,750

(359,225,749)

9,598,257,892

General Reserve

45,409,424

5,558,813

49,919,671

(4,559,998)

45,359,673

	Separate S	Statement of Changes in Eq	ıitv		
For the period ended 30 September 2021	ocparate s	reacement of changes in Eq.			Amount in Ta
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	-	-	-	271,829,653	271,829,653
ncrease/(decrease) in revaluation reserve	-	-	610,431,872	-	610,431,872
Appropriation to statutory reserve	-	54,365,931	-	(54,365,931)	-
Dividend					
Cash dividend (12.00%) for 2020	-	-	-	(646,606,348)	(646,606,348)
Balance as at 30 September 2021	5,388,386,230	1,982,145,229	1,628,502,747	1,732,133,776	10,731,167,983
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	-	-	-	460,476,534	460,476,534
ncrease/(decrease) in revaluation reserve	-	-	(116,264,333)		(116,264,333)
Appropriation to statutory reserve	-	92,095,307	-	(92,095,307)	-
Dividend	-	-	-	-	-
Stock dividend (5.00%) for 2019	256,589,820			(256,589,820)	-
Cash dividend (7.00%) for 2019	-	-	-	(359,225,749)	(359,225,749)
Balance as at 30 September 2020	5,388,386,230	1,854,731,179	890,717,074	1,869,083,922	10,002,918,406