

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2022 (1st Quarter)

LANKABANGLA FINANCE LIMITED

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Consolidated Balance S	Sheet	
As at 31 March 2022	VF-8.	20 S-3 V
PROPERTY AND ASSETS		nt in Taka
PROPERTY AND ASSETS	31.03.2022	31.12.2021
Cash Cash in hand (including foreign currencies)	634,768,429 2,230,435	642,279,167
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	632,537,994	1,790,951 640,488,217
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	16,811,360,900 16,811,360,900	12,387,833,40 2 12,387,833,402
Money at call and short notice	#:	
Investment	7,600,648,241	7,780,310,401
Government securities Other investments	7,600,648,241	31,100,325 7,749,210,076
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	62,452,721,628 62,452,721,628	62,887,779,22 1
Fixed assets including land, building, furniture and fixtures	2,623,635,087	2,594,806,060
Other assets	2,756,217,430	2,633,841,173
Non-Banking assets	3	
TOTAL PROPERTY AND ASSETS	92,879,351,715	88,926,849,424
LIABILITY AND SHAREHOLDERS' EQUITY	*	150
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	20,965,416,357	18,502,473,665
Deposits and other accounts Current deposits and other accounts etc.	48,186,026,492	47,676,287,741
Bills payable	-	n=
Saving bank deposit Term deposits	48,009,722,427	47,500,921,591
Bearer certificate of deposits	-	7 7 7
Other deposits	176,304,065	175,366,150
Other liabilities	12,619,285,491	11,874,066,806
TOTAL LIABILITIES	81,770,728,341	78,052,828,212
Shareholders' Equity	10,909,347,198	10,678,798,845
Paid up capital	5,388,386,230	5,388,386,230
Share premium	1,090,888,800	1,090,888,800
Statutory reserve General reserve	2,055,852,966 50,837,370	2,049,579,830 50,837,370
Capital Reserve	13,961,042	13,961,042
Retained earnings	2,309,420,790	2,085,145,574
Non controlling interest	199,276,177	195,222,367
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	92,879,351,715	88,926,849,424
Net asset value per share- (NAV)	20.25	19.82
OFF-BALANCE SHEET ITEMS		
		-
CONTINGENT LIBILITIES Acceptances and endorsements	-	-
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee	180,000,000	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit	180,000,000	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities	-	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities	180,000,000	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES OTHER COMMITMENTS	-	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES OTHER COMMITMENTS Documentary credits and short term trade-related transactions	-	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES OTHER COMMITMENTS Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	-	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES 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	-	
Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES 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	- 180,000,000	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES 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	-	
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES 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	180,000,000 - - - - - 180,000,000	sd/-

For the period ended 31 March 2022					
For the period ended 31 March 2022	Amou	Amount in Taka			
Operating Income	YTD March 2022	YTD March 2021			
Interest income	1,728,339,671	1,714,473,875			
Less : Interest expenses on deposits & borrowings	1,198,854,429	1,283,321,618			
Net interest income	529,485,242	431,152,257			
Income from investment	148,391,019	268,996,780			
Commission, exchange and brokerage income	235,273,654	248,281,952			
Other operational income	225,831,414	253,644,014			
Total operating income	1,138,981,328	1,202,075,003			
Operating Expenses					
Salary and allowances	341,579,713	329,040,362			
Rent, taxes, insurance, electricity etc.	10,748,288	9,922,011			
Legal and professional fees	6,015,102	6,980,332			
Postage, stamp, telecommunication etc.	4,916,251	5,221,058			
Stationery, printing, advertisement	16,188,236	10,369,374			
Managing director's salary and allowance	4,281,616	3,868,603			
Directors' fees and expenses	35,200	567,600			
Auditors' fees	199,752	211,252			
		장면에 어려워 하셨다면요.			
Repairs, maintenance and depreciation	79,508,061	82,152,387			
Other expenses	166,946,260	146,924,277			
Total operating expenses	630,418,480	595,257,256			
Net Operating Income	508,562,849	606,817,747			
Provisions for loans, investments and other assets	201,865,146	304,050,308			
Provisions for leases and loans	173,429,748	104,834,327			
Provision for margin loan	(2,193,768)	69,518,982			
Provision for diminution in value of investments	30,358,962	121,204,173			
Provisions for Off-Balance Sheet Exposure	270,204	121,201,170			
General provision for other assets	270,204	8,492,826			
Profit before tax and reserve	306,697,703	302,767,439			
Provident for torr	72 005 540	76 101 110			
Provision for tax	72,095,540	76,181,110			
Current tax	71,309,782	76,181,110			
Deferred tax	785,758				
Net profit after tax	234,602,162	226,586,330			
Attributed to					
Shareholders of the Company	230,548,352	222,369,460			
Non-controlling interest	4,053,810	4,216,869			
	234,602,162	226,586,330			
Appropriations	6,273,136	9,016,076			
Statutory reserve	6,273,136	9,016,076			
General reserve	3,2,3,23	-			
Retained surplus	224,275,216	213,353,384			
Earning per share (EPS)	0.43	0.41			

For	the period ended 31 March 2022	Amount in Taka			
		YTD March 2022	YTD March 202		
A)	Cash flows from operating activities	11D March 2022	TTD March 202		
	Interest received	1,650,319,831	1,603,216,39		
	Interest paid	(1,032,846,904)	(1,209,390,62		
	Dividend received	124,357,196	65,254,54		
	Fees and commission received	344,800,661	387,847,83		
	Income from investment	53,024,989	209,445,95		
	Cash paid to employees (including directors)	(274,574,009)	(341,296,01		
	Cash paid to suppliers	(40,788,274)	(31,405,88		
	Income taxes paid	(203,297,925)	(56,893,53		
	Received from other operating activities	116,241,635	111,316,61		
	Paid for other operating activities	(177,907,754)	(203,775,19		
	Cash generated from operating activities before changes				
	in operating assets and liabilities	559,329,446	534,320,08		
			3		
	Increase/(decrease) in operating assets & liabilities:				
	Loans and advances to customers	470,805,427	130,313,19		
	Other assets	43,361,655	(263,468,48		
	Deposits from customers	509,738,751	(71,373,23		
	Other liabilities	296,096,929	501,560,18		
	Total increase/(decrease) in operating assets & liabilities	1,320,002,762	297,031,66		
D)	Net cash flows from /(used in) operating activities	1,879,332,208	831,351,74		
B)	Cash flows from investing activities				
	Investment in securities	148,753,315	(233,441,05		
	Treasury bills	31,491,150	201,723,31		
	Purchase of fixed assets	(96,162,705)	(7,102,91		
	Sales proceeds of fixed assets	5,233,294	10,899,29		
	Investment in Discretionary corporate fund	(191,484)	175,82		
	Net cash flows from /(used in) investing activities	89,123,570	(27,745,52		
C)	Cash flows from financing activities				
	Receipt of term loan, overdraft and REPO	2,484,620,809	(1,461,083,32		
	Payment of lease liabilities-Vehicles	(1,420,206)	(1,611,82		
	Payment of lease liabilities-Office premises	(31,422,791)	(34,327,18		
	Dividend paid	(4,216,504)	(9,039,64		
	Net cash flows from/(used in) financing activities	2,447,561,307	(1,506,061,97		
D)	Net increase/(decrease) in cash & cash equivalents	4,416,017,086	(702,455,76		
E)	Effect of exchange rates on cash and cash equivalents	(326)	35		
E)	Cash and cash equivalents at the beginning of the period	13,030,112,569	12,336,095,77		
F)	Cash and cash equivalents at the end of the period	17,446,129,329	11,633,640,36		
	* Closing cash and cash-equivalents				
	Cash in hand (including foreign currencies)	2,230,435	1,419,58		
	Balance with Bangladesh Bank and its agent bank (s)	632,537,994	632,379,57		
	Balance with other banks and financial institutions	16,811,360,900	10,999,841,21		
	balance with other banks and illiancial institutions	17,446,129,329	11,633,640,36		
		17,440,123,323	11,033,040,30		
	Net Operating Cash Flows Per Share - (NOCFPS)	3.49	1.5		
_	sd/- sd/-	sd/-	sd/-		
D	Director Director Managing Director Co	ompany Secretary	Chief Financial Office		

			Consolidat	ted Statement of	Changes in Equit	У			
For the period ended 31 March 2	022				A 2200 - 200				Amount in Taka
			Equity attribut	able to the sharehold	ders of the Company			Non Controlling	Total Equity
Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Interest	
Balance as at 01 January 2022	5,388,386,230	1,090,888,800	2,049,579,830	50,837,370	13,961,042	2,085,145,574	10,678,798,845	195,222,367	10,874,021,21
Items Involved in Changes in Equity									
Changes in non-controlling interest			-	15			5 0	(=)	5.7
Net profit for the period	-	90		10 0	-	230,548,352	230,548,352	4,053,810	234,602,16
Appropriation to statutory reserve	-	-	6,273,136	-	-	(6,273,136)	= 0 = 0 = 0 = 0 = 0 = 0 = 0 = 0 = 0 = 0		70 000
Appropriation to general reserve	-	=0	**************************************	040		11 Common - Sales Common Common - Sales Common - Sa	(=)	7-1	9-
Capital Reserve	-	20	2	(iii)	2	2	27	848	12
Balance as at 31 March 2022	5,388,386,230	1,090,888,800	2,055,852,966	50,837,370	13,961,042	2,309,420,790	10,909,347,198	199,276,177	11,108,623,37
Balance as at 01 January 2021	5,388,386,230	1,090,888,800	1,927,779,298	45,409,424	,=	1,593,921,220	10,046,384,972	177,127,178	10,223,512,15
Items Involved in Changes in Equity									
Changes in non-controlling interest	-		-		-	-	*		
Net profit for the period	~	2 7	¥	14	=	222,369,460	222,369,460	4,216,869	226,586,33
Transaction cost against right issue	2	21	2)(2)	-	2	알기	12	12
Appropriation to statutory reserve	<u>u</u>	81	9,016,076	72	<u>u</u>	(9,016,076)	20		
Appropriation to general reserve Dividend	S. S.	(57)	5	ı.	3	Ę	2	-	-
Balance as at 31 March 2021	5,388,386,230	1,090,888,800	1,936,795,374	45,409,424	-	1,807,274,604	10,268,754,432	181,344,047	10,450,098,47

Dhaka, 14 May 2022		
Separate Balance Sheet		
As at 31 March 2022	Amour	nt in Taka
PROPERTY AND ASSETS	31.03.2022	31.12.2021
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	633,344,036 806,042 632,537,994	641,039,435 551,219 640,488,217
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	13,952,341,527 13,952,341,527	9,457,783,115 9,457,783,115
Money at call and short notice	e	-
Investment Government securities Other investments	3,677,390,927 - 3,677,390,927	3,883,387,151 31,100,325 3,852,286,826
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	58,637,764,462 58,637,764,462	58,775,033,963 58,775,033,963
Fixed assets including land, building, furniture and fixtures	1,688,314,048	1,669,211,812
Other assets	8,334,658,391	8,108,108,841
Non-Banking assets		-
TOTAL PROPERTY AND ASSETS	86,923,813,392	82,534,564,317
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	19,091,018,704	16,188,024,885
Deposits and other accounts Current deposits and other accounts Bills payable	48,845,280,271	48,181,265,170
Savings bank deposits Term deposits	48,668,976,206	48,005,899,020
Bearer certificate of deposits Other deposits	176,304,065	175,366,150
Other liabilities	7,688,579,146	7,091,391,169
TOTAL LIABILITIES	75,624,878,120	71,460,681,223
Shareholders' Equity Paid up capital Statutory reserve Retained earnings Revaluation reserve for investment in subsidiaries	11,298,935,272 5,388,386,230 2,055,852,966 1,979,154,803 1,875,541,273	11,073,883,094 5,388,386,230 2,049,579,830 1,954,062,260 1,681,854,774
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	86,923,813,392	82,534,564,317
Net asset value per share-(NAV)	20.97	20.55
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES	180,000,000 - - - 180,000,000	-
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	180,000,000	(_

Director

Dhaka, 14 May 2022

Chief Financial Officer

Separate Profit and I	Loss Account				
For the period ended 31 March 2022	A 220 LL	nt in Taka			
	Amount in Taka YTD March 2022 YTD March 2021				
Operating Income	TID Watch 2022	Y I D Iviarch 2021			
Interest income	1,594,594,394	1,602,850,102			
Less: Interest expenses on deposits & borrowings	1,166,691,652	1,240,133,220			
Net interest income	427,902,742	362,716,882			
Income from investment	54,117,918	96,455,604			
Commission, exchange and brokerage income	-	-			
Other operational income	165,078,568	197,782,627			
Total operating income	647,099,228	656,955,113			
Operating Expenses					
Salary and allowances	232,030,129	219,490,033			
Rent, taxes, insurance, electricity etc.	7,657,714	6,992,933			
Legal and professional fees	4,057,802	4,936,857			
Postage, stamp, telecommunication etc.	3,613,243	4,074,798			
Stationery, printing, advertisement	11,112,714	7,929,396			
Managing director's salary and allowance	4,281,616	3,868,603			
Directors' fees and expenses	35,200	158,400			
Auditors' fees	158,125	158,125			
Repairs, maintenance and depreciation	51,229,188	59,080,781			
Other expenses	82,265,211	70,581,938			
Total operating expenses	396,440,943	377,271,865			
Net Operating Income	250,658,284	279,683,249			
Provisions for loans, investments and other assets	201,489,464	219,482,184			
Provisions for leases and loans	173,429,748	104,834,327			
Provision for diminution in value of investments	27,789,513	114,647,857			
Provision for off-balance sheet exposure	270,204	-			
General provision for other assets	-				
Profit before tax and reserve	49,168,820	60,201,064			
Provision for tax	17,803,141	15,120,682			
Current tax	17,803,141	15,120,682			
Deferred tax	-	-			
Net profit after tax	31,365,679	45,080,382			
Appropriations	6,273,136	9,016,076			
Statutory reserve	6,273,136	9,016,076			
General reserve	-	=			
Retained surplus	25,092,543	36,064,306			
Earning per share (EPS)	0.06	0.08			
sd/- sd/- sd/- Director Director Managing Director Co	sd/- ompany Secretary	sd/- Chief Financial Officer			

Dhaka, 14 May 2022 Director

OI	the pene	od ended 31 N	1010112022		Amount in Taka			
				YTD	March 2022	YTD March 2021		
A)		rom operating acti	vities	-		14 - 44204 UASAN 1901		
	Interest rece				1,505,342,128	1,509,803,39		
	Interest paid				(995,776,839)	(1,165,683,46		
	Dividend red				198,607,181	20,424,49		
		mmission received investment			105,916,512	130,416,68		
		employees (includ	ing directors)		(13,519,226) (184,662,348)	54,166,21 (230,390,97		
		suppliers & others			(45,114,664)	(25,108,86		
	Income taxe				(153,573,011)	(9,862,76		
		m other operating	activities		59,119,525	66,209,13		
		er operating activit			(94,497,866)	(93,660,15		
			activities before changes in ope	erating	***************************************	140004 045 000 000 000 V S 50		
	assets and li	abilities		<u> </u>	381,841,392	256,313,69		
	Increase/(de	ecrease) in operati	ng assets & liabilities:					
	0.0000000000000000000000000000000000000	dvances to custome	ers		187,092,801	85,068,25		
	Other assets		Accesses		9,392,018	(83,504,49		
		m customers and o	thers		664,015,101	(75,460,10		
	Other liabilit		perating assets & liabilities	W	199,984,437 1,060,484,357	312,557,86 238,661,52		
	Net cash flo	ws from /(used in)	operating activities		1,442,325,749	494,975,22		
B)	Cash flows f	\$8 -						
	Investment i	n securities			175,087,383	(19,678,05		
	Treasury bill	S			31,491,150	201,723,31		
	Purchase of	fixed assets			(61,624,360)	(2,988,22		
		ds of fixed assets			42,857	8,678,33		
		n discretionary cor	porate fund investing activities	-	(191,484) 144,805,547	175,82 187,911,20		
C)		rom financing activ	200.60		211,000,011	107/511/20		
		40-146 C.A. SINCES (90 7 A) P-49			2 047 440 470	/1 400 003 65		
		rm loan, overdraft			2,917,418,178	(1,490,082,65		
		ease liabilities-Veh ease liabilities-Offi			(899,761) (16,768,598)	(849,51 (24,755,63		
	Dividend pai		ce premises		(17,775)	(9,039,64		
			financing activities		2,899,732,044	(1,524,727,45		
D)	Net increase	e/(decrease) in cas	h & cash equivalents	=0==S]==	4,486,863,340	(841,841,02		
E)			h and cash equivalents		(326)	35		
F)	Cash and cas	sh equivalents at t	he beginning of the period	1	0,098,822,551	10,359,000,83		
G)	Cash and cas	sh equivalents at t	he end of the period	1	4,585,685,564	9,517,160,15		
	* Closing cas	sh and cash-equiva	lents					
		(including foreign			806,042	669,96		
			and its agent bank (s)		632,537,994	632,379,57		
			inancial institutions		3,952,341,527	8,884,110,62		
				1	4,585,685,564	9,517,160,15		
Net	Operating C	ash Flows Per Shar	e - (NOCFPS)	-	2.68	0.9		
	sd/-	sd/-	sd/-	sd/-		sd/-		
	Director	Director	Managing Director	Company Secret	tary Ch	nief Financial Officer		
					1997			

Separate Statement of Changes in Equity									
For the period ended 31 March 2022 Particulars	Share Capital	Statutory Reserve	Revaluation Reserve	Potained Farnings	Amount in 7 Total Equity				
Balance as at 01 January 2022	5,388,386,230	2,049,579,830	1,681,854,774	1,954,062,260	11,073,883,094				
Items involved in changes in equity									
Net profit for the period	반기	-	120	31,365,679	31,365,679				
Increase/(decrease) in revaluation reserve	(*)	(#0)	193,686,499	a	193,686,499				
Appropriation to statutory reserve	E1	6,273,136	520	(6,273,136)					
Balance as at 31 March 2022	5,388,386,230	2,055,852,966	1,875,541,273	1,979,154,803	11,298,935,272				
Balance as at 01 January 2021	5,388,386,230	1,927,779,299	1,018,070,876	2,113,466,481	10,447,702,885				
Items involved in changes in equity									
Net profit for the period	E1	CEN	520	45,080,382	45,080,382				
ncrease/(decrease) in revaluation reserve	(40)	(4)	11,089,468	¥	11,089,468				
Appropriation to statutory reserve	E1	9,016,076		(9,016,076)					
Balance as at 31 March 2021	5,388,386,230	1,936,795,375	1,029,160,343	2,149,530,787	10,503,872,735				