

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE FIRST HALF-YEAR ENDED 30 JUNE 2022

LANKABANGLA FINANCE LIMITED

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Consolidated Balance Sheet							
As at 30 June 2022							
PROPERTY AND ASSETS		t in Taka 31.12.2021					
	30.06.2022						
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	575,163,826 3,384,639 571,779,187	642,279,167 1,790,951 640,488,217					
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	13,205,620,606 13,205,620,606	12,387,833,402					
Money at call and short notice		-					
Investment Government securities Other investments	7,900,832,628 27,295,176 7,873,537,452	7,780,310,401 31,100,325 7,749,210,076					
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	65,352,308,174 65,352,308,174	62,887,779,221 62,887,779,221					
Fixed assets including land, building, furniture and fixtures	2,690,187,234	2,594,806,060					
Other assets	2,725,482,050	2,633,841,173					
Non-Banking assets		-					
TOTAL PROPERTY AND ASSETS	92,449,594,517	88,926,849,424					
LIABILITY AND SHAREHOLDERS' EQUITY							
Liabilities							
Borrowings from Bangladesh Bank, other banks and financial institutions	22,308,805,694	18,502,473,665					
Deposits and other accounts Current deposits and other accounts etc.	47,351,510,890	47,676,287,741					
Bills payable Saving bank deposit		47 500 021 501					
Term deposits Bearer certificate of deposits	47,166,523,534	47,500,921,591					
Other deposits	184,987,356	175,366,150					
Other liabilities	12,136,809,932	11,874,066,806					
TOTAL LIABILITIES	81,797,126,516	78,052,828,212					
Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Capital Reserve Retained earnings	10,451,465,103 5,388,386,230 1,090,888,800 2,062,151,658 50,837,370 13,961,042 1,845,240,003	10,678,798,845 5,388,386,230 1,090,888,800 2,049,579,830 50,837,370 13,961,042 2,085,145,574					
Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	201,002,899 92,449,594,517	195,222,367 88,926,849,424					
Net asset value per share- (NAV)	19.40	19.82					
OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES Acceptances and endorsements	-	-					
Letter of guarantee Irrevocable letters of credit	33,150,000	152,979,637 -					
Bill for collection Other contingent liabilities	-						
TOTAL CONTINGENT LIBILITIES	33,150,000	152,979,637					
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	33,150,000	152,979,637					
sd/- sd/- sd/- Director Director Managing Director Cor 27 July 2022	sd/- npany Secretary	sd/- Chief Financial Officer					

Consolidated F	Tome and 108	2-4000 UIII		
For the period ended 30 June 2022		Amount	in Taka	
Operating Income	YTD June 2022		April-June 2022	April-June 2021
Interest income	3,719,261,154	3.428.974.298	1,957,809,315	1.683.957.030
Less : Interest expenses on deposits & borrowings	2,656,068,641		1,457,214,213	
Net interest income	1,063,192,513	938,425,729	500,595,103	476.730.079
Income from investment	247,516,680	374,496,255	99,125,662	105,499,475
Commission, exchange and brokerage income	384.940.428	570,602,152	149.666.774	322.320.199
Other operational income	406,317,281	402,149,887	213,598,035	179,049,266
•	2,101,966,902	2,285,674,023		1,083,599,020
Total operating income	2,101,966,902	2,265,074,025	902,903,373	1,065,599,020
Operating Expenses				
Salary and allowances	687,121,667	649,793,810	345,541,955	320,753,448
Rent, taxes, insurance, electricity etc.	21,882,958	20,167,310	11,134,670	10,245,299
Legal and professional fees	18,463,258	15,045,261	12,448,156	8,064,929
Postage, stamp, telecommunication etc.	10,404,829	10,285,631	5,488,577	5,064,573
Stationery, printing, advertisement	35,119,810	17,797,299	18,931,574	7,427,925
Managing director's salary and allowance	8,568,740	7,738,123	4,287,123	3,869,521
Director fees and expenses	1,291,400	1,607,100	1,256,200	1,039,500
Audit fees	450.816	462.754	251.064	251.502
	174,788,580	163,061,032	95,280,519	80,908,645
Repairs, maintenance and depreciation		212 216 072		
Other expenses	340,780,174	312,316,973	173,833,913	165,392,696
Total operating expenses	1,298,872,232	1,198,275,293	668,453,752	603,018,037
Net Operating Income	803,094,670	1,087,398,730	294,531,821	480,580,983
Provisions for loans, investments and other assets	358,737,122	527,878,792	156,871,976	223,828,484
Provisions for leases and loans	242,740,921	308,531,203	69,311,173	203,696,876
Provision for margin loan	(2,193,768)		-	199,061,448
Provision for diminution in value of investments	119,888,265	(57,725,667)	89,529,302	
Provisions for Off-Balance Sheet Exposure	(1,198,296)		(1,468,500)	
General provision for other assets	(500,000)		(500,000)	
Profit before tax and reserve	444,357,548	559,519,938	137,659,845	256,752,499
Description for the				
Provision for tax	127,072,136	172,074,300	54,976,595	95,893,190
Current tax	127,499,433	173,453,955	56,189,650	
Deferred tax	(427,297)	(1,379,655)	(1,213,055)	
Net profit after tax	317,285,413	387,445,638	82,683,250	160,859,308
Attributed to				
Shareholders of the Company	311,504,880	383,391,537	80,956,528	161,022,077
Non-controlling interest '	5,780,532	4,054,101	1,726,722	(162,769)
J	317,285,413	387,445,638	82,683,250	160,859,308
Appropriations	12,571,828	34,830,451	6,298,692	25,814,374
Statutory reserve	12,571,828	34,821,909	6,298,692	
General reserve	12,3/1,020	8,542	0,230,032	8,542
Ocheral reserve		0,542		0,542
Retained surplus	298,933,052	348,561,086	74,657,836	135,207,703
Earning per share (EPS)	0.58	0.71	0.15	0.30
sd/- sd/- sd/- Director Director Managing Direc 27 July 2022	tor Con	sd/- npany Secretary	Chief Fi	sd/- nancial Officer

Income taxes paid Received from other operating activities Paid for other operating activities Paid for other operating activities (415,644,589) (382,546,025 382,476,851 392,4776,851 392	For the period en	ded 30 June 2022		Amoun	t in Taka
A) Cash flows from operating activities Interest received Interest paid Dividend received 2,345,686 [2,247,608,371] (2,348,838,531) [2,348,838,531] [2,348,639] [2,348,838,531] [2,348,639] [3,673,637,62] [3,673					
Interest paid Dividend received Fees and commission rece					
Dividend received 193,103,524 95,205,666 Fees and commission received 160,4378,770 826,096,322 160,4378,770 826,096,322 141,572,842 317,637,62 (622,566,141 1572,842 317,637,62 (622,566,141 1572,842 316,730,131 (186,046,965 186,046,965 186,046,965 186,046,965 186,046,965 186,046,965 187,544,545 186,383,810 187,544,545 186,383,810 187,544,545 186,383,810 187,544,545 186,046,965 187,644,589 187,544,545 186,046,965 187,544,545 187,544,5		l			
Fees and commission received Income from investment 141,572,842 317,637,62 Cash paid to employees (including directors) (78,913,272 (55,964,191 (55,964,191 (316,730,131) (316,744,545) (316,745,545) (316,745,545) (316,745,545) (316,745,545) (316,745,545) (316,745,545) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673) (316,745,745) (316,925,673)					
Income from investment					
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Cash paid to suppliers (78,913,272) (18,913,272) (186,046,96					
Received from other operating activities Paid for other operating activities Cash generated from operating activities Cash generated from operating activities before changes in operating assets and liabilities Increase/(decrease) in operating assets & liabilities: Loans and advances to customers Other assets Deposits from customers Other liabilities Total increase/(decrease) in operating assets & liabilities Net cash flows from /(used in) operating activities Investment in securities Investment in securities Investment in Discretionary corporate fund Acquisition of shares from non-controlling interest Net cash flows from /(used in) investing activities Cash flows from financing activities Receipt of term loan, overdraft and REPO Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities Net cash flows from/(used in) financing activities Net cash flows from/(used in) financing activities Playment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities Net cash flows from/(used in) financing activities Playment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities Net cash flows from/(used in) financing activities Playment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities Net cash flows from/(used in) financing activities Playment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles Fleet of exchange rates on cash and cash equivalents Effect of exchange rates on cash and cash equivalents Effect of exchange rates on cash and cash equivalents Effect of exchange rates on cash and cash equivalents Effect of exchange rates on cash and cash equivalents Effect of exchange rates on cash and cash equivalents Effec					(55,964,190
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Cash generated from operating activities before changes in operating assets and liabilities Increase/(decrease) in operating assets & liabilities: Loans and advances to customers Other assets Deposits from customers Other liabilities Total increase/(decrease) in operating assets & liabilities Net cash flows from /(used in) operating activities B) Cash flows from investing activities Investment in securities Investment in securities Investment in securities Investment in Discretionary corporate fund Acquisition of shares from non-controlling interest Net cash flows from /(used in) investing activities C) Cash flows from financing activities C) Net increase/(decrease) in cash & cash equivalents E) Effect of exchange rates on cash and cash equivalents E) Effect of exchange rates on cash and cash equivalents C) Sha and cash equivalents at the end of the period * Closing cash and cash-equivalents at the end of the period * Closing cash and cash-equivalents at the end of the period Balance with other banks and financial institutions T) 1,101,967,962 1,137,274,66 (2,474,014,307) (1,268,585,524 (186,925,57 (186,925,57 (192,477,68) (193,043,642,174) 1,304,836,42 (193,94,72,12) 1,319,412,07					218,754,453
Increase/(decrease) in operating assets & liabilities: Loans and advances to customers				(415,644,589)	(382,546,029
Increase/(decrease) in operating assets & liabilities: Loans and advances to customers Other assets Deposits from customers Other liabilities Total increase/(decrease) in operating assets & liabilities Net cash flows from /(used in) operating activities Investment in securities Investment in securities Investment in securities Investment in Discretionary corporate fund Acquisition of shares from /(used in) investing activities CC Cash flows from /(used in) investing activities Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles Dividend paid Net cash flows from/(used in) financing activities D) Net increase/(decrease) in cash & cash equivalents E) Effect of exchange rates on cash and cash equivalents and cash equivalents at the end of the period * Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with other banks and financial institutions (2,474,014,307) (3,247,6851) (4,364,217) (4,364,535) (4,364			nges in		
Loans and advances to customers	operating assets a	nd liabilities		1,101,967,962	1,137,274,669
Deposits from customers	Increase/(decre	ase) in operating assets & liab	ilities:		
Deposits from customers	Loans and advar	ces to customers		(2.474.014.307)	(1.268.585.248
Deposits from customers Other liabilities Other liabilities Total increase/(decrease) in operating assets & liabilities (304,099,845) Net cash flows from /(used in) operating activities (1,979,674,212) B) Cash flows from investing activities Investment in securities (213,594,783) Sales proceeds of fixed assets (213,594,783) Sales proceeds of fixed assets (213,594,783) Acquisition of shares from non-controlling interest Net cash flows from /(used in) investing activities C) Cash flows from financing activities Receipt of term loan, overdraft and REPO Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities D) Net increase/(decrease) in cash & cash equivalents E Effect of exchange rates on cash and cash equivalents E Effect of exchange rates on cash and cash equivalents E Cash and cash equivalents at the beginning of the period Picture of Picture Office Picture of Picture Office Picture Of					(186,925,678
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Net cash flows from /(used in) operating activities 1,319,412,07					1,004,836,420
Investment in securities	Total increase/(decrease) in operating assets 8	& liabilities	(3,081,642,174)	182,137,407
Investment in securities	Net cash flows f	rom /(used in) operating activ	rities	(1,979,674,212)	1,319,412,077
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Acquisition of shares from non-controlling interest Net cash flows from /(used in) investing activities Receipt of term loan, overdraft and REPO Payment of lease liabilities-Vehicles Payment of lease liabilities-Vehicles Dividend paid Net cash flows from/(used in) financing activities D) Net increase/(decrease) in cash & cash equivalents E) Effect of exchange rates on cash and cash equivalents E) Cash and cash equivalents at the beginning of the period F) Cash and cash equivalents at the end of the period F) Cash in hand (including foreign currencies) Balance with other banks and financial institutions Associated (326,553,860) 3,587,196,710 (3,059,288) (3,267,75((3,046,379,994) (3,046,379					
Net cash flows from /(used in) investing activities (326,553,860) (482,574,356)			roct	(4,364,535)	
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Payment of lease liabilities-Vehicles Payment of lease liabilities-Office premises Dividend paid Net cash flows from/(used in) financing activities D) Net increase/(decrease) in cash & cash equivalents E) Effect of exchange rates on cash and cash equivalents E) Cash and cash equivalents at the beginning of the period F) Cash and cash equivalents at the end of the period * Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions (3,059,288) (60,865,212) (548,790,173 (374,609,461 (374,609,461 (374,609,461 (374,940,251 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,609,461 (374,940,251 (374,609,461 (374,609,461 (374,609,461 (374,940,251 (374,609,461 (374,6	Receipt of term	oan, overdraft and REPO		3,587,196,710	252,388,728
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Net cash flows from/(used in) financing activities 3,056,892,216 374,609,469 750,664,144 7,718 13,030,112,569 13,780,784,332 * Closing cash and cash equivalents Cash in hand (including foreign currencies) Balance with angladesh Bank and its agent bank (s) Balance with other banks and financial institutions 3,056,892,216 462,228,25 13,030,112,569 13,780,784,332 12,2798,322,95 1,854,71 821,162,54 11,975,305,70 12,798,322,95		e liabilities-Office premises			
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Effect of exchange rates on cash and cash equivalents E) Cash and cash equivalents at the beginning of the period F) Cash and cash equivalents at the end of the period * Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions Effect of exchange rates on cash and cash equivalents 13,030,112,569 12,798,322,95 12,798,322,95 12,798,322,95 12,798,322,95 12,798,322,95	Net cash flows f	rom/(used in) financing activit	ties	3,056,892,216	(374,609,465
E) Cash and cash equivalents at the beginning of the period 13,030,112,569 13,780,784,432 12,798,322,95: * Closing cash and cash-equivalents Cash in hand (including foreign currencies) 3,844,639 Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions 13,205,620,606 13,780,784,432 12,798,322,95:					462,228,256
* Closing cash and cash-equivalents at the end of the period * Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions * State of the period and the				7,718	(1,073
* Closing cash and cash-equivalents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions **Tolsing cash and cash-equivalents 3,384,639 571,779,187 821,162,54 11,975,305,70 12,798,322,95					
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions Balance with other banks and financial institutions 13,205,620,606 13,780,784,432 1,854,71 821,162,54 11,975,305,70 12,798,322,95	F) Cash and cash e	quivalents at the end of the p	eriod	13,780,784,432	12,798,322,956
Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions Balance with other banks and financial institutions Balance with other banks and financial institutions Balance with Bangladesh Bank and its agent bank (s) Balance with Bangladesh Bank and its agent bank (s) Balance with Bangladesh Bank and its agent bank (s) Balance with Bangladesh Bank and its agent bank (s) Balance with Bangladesh Bank and its agent bank (s) Balance with Other banks and financial institutions Balance with Other					
Balance with other banks and financial institutions 13,205,620,606 13,780,784,432 12,798,322,95					1,854,711
<u>13,780,784,432</u> <u>12,798,322,95</u>					
Net Operating Cash Flows Per Share - (NOCFPS) (3.67)	Balance with oth	ier banks and imancial instituti	ions		12,798,322,956
	Net Operating Ca	sh Flows Per Share - (NOCFPS)		(3.67)	2.45
sd/- sd/- sd/- sd/-	sd/-	d/- sd/-	s	sd/-	sd/-

				Consolidated St	atement of Cha	nges in Equity				
ı	For the period ended 30 June 2022 Amount in Taka							nount in Taka		
ı				Equity attributable	to the shareholders	of the Company			Non Controlling	Total
	Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Interest	Equity
	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	10,874,021,212
	Items Involved in Changes in Equity									
ı	Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
ı	Net profit for the period	-	-	-	-	-	311,504,880	311,504,880	5,780,532	317,285,413
ı	Appropriation to statutory reserve	-	-	12,571,828	-	-	(12,571,828)	-	-	-
ı	Dividend									
ı	Cash dividend (10.00%) for 2021	-	-	-	-	-	(538,838,623)	(538,838,623)	·	(538,838,623)
ı	Balance as at 30 June 2022	5,388,386,230	1,090,888,800	2,062,151,658	50,837,370	13,961,042	1,845,240,003	10,451,465,103	201,002,899	10,652,468,002
	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	10,223,512,150
l	Items Involved in Changes in Equity									
	Changes in non-controlling interest	-	-	-	-	-	(1,528,863)	(1,528,863)	(971,137)	(2,500,000)
ı	Net profit for the period	-	-	-	-	-	383,391,537	383,391,537	4,054,101	387,445,638
ı	Appropriation to statutory reserve	-	-	34,821,909	-	-	(34,821,909)	=	=	-
ı	Appropriation to general reserve	-	-	-	8,542	-	(8,542)	-	-	-
ı	Increase/(decrease) in revaluation reserve	-	-	-	-	-		-	-	-
	Dividend					-				
	Cash dividend (12.00%) for 2020	-	-	-	-	-	(646,606,348)	(646,606,348)	-	(646,606,348)
	Balance as at 30 June 2021	5,388,386,230	1,090,888,800	1,962,601,207	45,417,966	-	1,294,347,096	9,781,641,299	180,210,141	9,961,851,440
	sd/- 27 July 2022 Director	sd, Direc		Mana	sd/- ging Director		sd/- Company Secretary	<u> </u>		sd/- nancial Officer

Separate Balance She	et			
As at 30 June 2022	Amount in Taka			
	30.06.2022	31.12.2021		
PROPERTY AND ASSETS	3010012022	31.12.2021		
Cash	572,554,636 775,449	641,039,435 551,219		
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	571,779,187	640,488,217		
Balance with other banks and financial institutions	10,505,056,004	9,457,783,115		
Inside Bangladesh Outside Bangladesh	10,505,056,004	9,457,783,115		
·				
Money at call and short notice	-	-		
Investment Government securities	3,884,357,336 27,295,176	3,883,387,151 31,100,325		
Other investments	3,857,062,160	3,852,286,827		
Leases, loans and advances	61,611,865,712	58,775,033,963		
Loans, cash credit and overdraft etc. Bills discounted and purchased	61,611,865,712	58,775,033,963		
Fixed assets including land, building, furniture and fixtures	1 752 601 620	1,669,211,812		
S , S	1,753,691,620	, , ,		
Other assets	8,360,415,914	8,108,108,841		
Non-Banking assets	-	-		
TOTAL PROPERTY AND ASSETS	86,687,941,223	82,534,564,317		
LIABILITY AND SHAREHOLDERS' EQUITY				
Liabilities				
Borrowings from Bangladesh Bank, other banks and financial institutions	20,219,326,483	16,188,024,885		
Deposits and other accounts	48,095,126,087	48,181,265,170		
Current deposits and other accounts Bills payable	-	-		
Savings bank deposits	-	-		
Term deposits Bearer certificate of deposits	47,910,138,731	48,005,899,020		
Other deposits	184,987,356	175,366,150		
Other liabilities	7,534,446,963	7,091,391,169		
TOTAL LIABILITIES	75,848,899,533	71,460,681,223		
Shareholders' Equity	10,839,041,690	11,073,883,094		
Paid up capital	5,388,386,230	5,388,386,230		
Statutory reserve Retained earnings	2,062,151,658 1,465,510,949	2,049,579,830 1,954,062,260		
Revaluation reserve for investment in subsidiaries	1,922,992,853	1,681,854,774		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	86,687,941,223	82,534,564,317		
Net asset value per share-(NAV)	20.12	20.55		
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIBILITIES				
Acceptances and endorsements	-	-		
Letter of guarantee Irrevocable letters of credit	33,150,000	152,979,637		
Bill for collection	-	-		
Other contingent liabilities TOTAL CONTINGENT LIBILITIES	33,150,000	152,979,637		
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	33,150,000	152,979,637		

Separate Pro	ofit and Loss A	Account		
For the period ended 30 June 2022		Amount	in Taka	
Operating Income	YTD June 2022	YTD June 2021	April-June 2022	April-June 2021
Interest income	3,467,263,611	3,200,306,880	1,839,557,049	1,566,913.385
Less: Interest expenses on deposits & borrowings	2,595,318,112		1,428,626,460	
Net interest income	871,945,499	797,424,961	410,930,589	404,164,686
Income from investment	112,882,417	155,264,721	58,764,499	58,809,116
Commission, exchange and brokerage income		-		-
Other operational income	276,352,887	300,741,238	144,386,487	133,502,003
Total operating income	1,261,180,803	1,253,430,919	614,081,575	596,475,806
Operating Expenses		_		
Salary and allowances	470,847,194	442.931.562	238,817,066	223,441,528
Rent, taxes, insurance, electricity etc.	14,150,750	13,355,041	6,493,036	6,362,108
Legal and professional fees	14,150,750	11,359,436	8,309,495	6,362,108
Postage, stamp, telecommunication etc.	7,763,110	7,986,712	8,309,495 4,149,866	3,911,914
Stationery, printing, advertisement	25,329,631	14,017,446	4,149,866	6,088,050
Managing director's salary and allowance	8,568,740	7,738,123	4,216,917	3,869,521
Director fees and expenses	343,200	492,800	4,287,123	3,869,521
Audit fees	345,200	492,800 316,250	186,875	158,125
Repairs, maintenance and depreciation	117,030,559	116,661,367	65,801,371	57,580,586
Other expenses	172,543,865	156,360,112	90,278,654	85,778,174
Total operating expenses	829,289,346	771,218,850	432,848,403	393,946,985
iotai operatilig expelises	023,203,340	,,1,210,850	+32,040,403	333,340,985
Net Operating Income	431,891,456	482,212,069	181,233,172	202,528,820
Provisions for loans, investments and other assets	316,583,426	262,719,059	115,093,962	43,236,875
Provisions for leases and loans	242,740,921	308,531,203	69,311,173	203,696,876
Provision for diminution in value of investments	75,040,802	(45,812,144)		(160,460,002
Provision for off-balance sheet exposure	(1,198,296)		(1,468,500)	-, ., ., ., ., ., ., ., .
General provision for other assets		-		_
Profit before tax and reserve	115,308,030	219,493,010	66,139,210	159,291,946
Dravisian for tay				
Provision for tax	52,448,890	45,383,465	34,645,750	30,262,783
Current tax	52,448,890	45,383,465	34,645,750	30,262,783
Deferred tax	-	-	-	-
Net profit after tax	62,859,140	174,109,545	31,493,461	129,029,163
Appropriations	12,571,828	34,821,909	6,298,692	25,805,833
Statutory reserve	12,571,828	34,821,909	6,298,692	25,805,833
General reserve		,521,505	-	
Retained surplus	50,287,312	139,287,636	25,194,768	103,223,330
Earning per share (EPS)	0.12	0.32	0.06	0.24
sd/- sd/- sd/- Director Director Managing Director	ector Con	sd/- mpany Secretary		d/- ncial Officer
27 July 2022				
				Sep
For the period anded 20 lune 2022				

<u> </u>	Cash Flows	
or the period ended 30 June 2022	Amour	nt in Taka
	YTD June 2022	YTD June 2021
Cash flows from operating activities		
Interest received	3,450,907,133	3,100,179,729
Interest paid	(2,161,901,557)	(2,285,147,613
Dividend received	240,580,238	24,420,552
Fees and commission received	212,997,928	237,530,003
Income from investment	42,688,048	129,097,575
Cash paid to employees (including directors)	(446,818,344)	(453,476,861
Cash paid to suppliers	(28,458,980)	(45,115,612
Income taxes paid	(213,740,878)	(74,038,655
Received from other operating activities	62,860,962	136,914,686
Paid for other operating activities	(226,356,896)	(194,563,851
Cash generated from operating activities before changes		
in assets and liabilities	932,757,653	575,799,953
Increase/(decrease) in operating assets & liabilities:		
	(0.000.011.55=)	/ama mar
Loans and advances to customers	(2,832,241,637)	(979,727,503
Other assets	(62,878,984)	(31,119,976
Deposits from customers	(86,139,083)	682,389,606
Other liabilities	(119,202,097)	328,349,291
Total Increase/(decrease) in operating assets & liabilities	(3,100,461,800)	(108,582
Net cash flows from /(used in) operating activities	(2,167,704,148)	575,691,371
Cash flows from investing activities		
Investment in securities	(410,798)	(476,181,548
Treasury bills	4,516,801	201,723,319
Purchase of fixed assets	(171,995,473)	(48,857,446
Sales proceeds of fixed assets	501,829	22,850,064
Investment in discretionary corporate fund	(4,364,535)	(13,851,782
Net cash flows from /(used in) investing activities	(171,752,177)	(316,817,393
C) Cash flows from financing activities		
Receipt of term loan, overdraft and REPO	3,815,620,739	185,219,806
Payment of lease liabilities-Vehicles	(2,007,014)	(1,721,761
Payment of lease liabilities-Office premises	(34,044,415)	(54,317,144
Dividend paid	(461,332,614)	(548,790,180
Net cash flows from/(used in) financing activities	3,318,236,696	(419,609,278
) Net increase/(decrease) in cash & cash equivalents	978,780,371	(160,735,300
) Effect of exchange rates on cash and cash equivalents	7,718	(1,073
Cash and cash equivalents at the beginning of the period	10,098,822,551	10,359,000,833
) Cash and cash equivalents at the end of the period	11,077,610,640	10,198,264,460
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	775,449	689,955
Balance with Bangladesh Bank and its agent bank (s)	571,779,187	821,162,540
Balance with other banks and financial institutions	10,505,056,004	9,376,411,965
	11,077,610,640	10,198,264,460
	(4-2-2)	
let Operating Cash Flows Per Share - (NOCFPS)	(4.02)	1.07

27 July 2022			27 July 2022				
Separate Statement of Changes in Equity							
For the period ended 30 June 2022							
Particulars		Share Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	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		-	-	_	62,859,140	62,859,140	
Increase/(decrease) in revaluation reserve		-	-	241,138,079	-	241,138,079	
Appropriation to statutory reserve		-	12,571,828	_	(12,571,828)	-	
Cash dividend (10.00%) for 2021		-	-	-	(538,838,623)	(538,838,623)	
Balance as at 30 June 2022		5,388,386,230	2,062,151,658	1,922,992,853	1,465,510,949	10,839,041,690	
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		-	-	-	174,109,545	174,109,545	
ncrease/(decrease) in revaluation reserve		-	-	203,369,816	-	203,369,816	
Appropriation to statutory reserve		-	34,821,909	-	(34,821,909)	-	
Cash dividend (12.00%) for 2020		-	-	_	(646,606,348)	(646,606,348)	
Balance as at 30 June 2021		5,388,386,230	1,962,601,208	1,221,440,691	1,606,147,770	10,178,575,898	
sd/- Director	sd/- Director	Man	sd/-	sd/- Company Secretary		sd/- Chief Financial Officer	