

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 2022 (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	Consolidated Balance	e Sheet	
Cash in hand (including foreign currencies) Salance with bangladesh Bank and its agent banks (including foreign currencies) Salance with bangladesh Bank and its agent banks (including foreign currencies) Salance with bangladesh Bank and its agent banks (including foreign currencies) Salance with other banks and financial institutions Salance with other deposits and other accounts etc. Salance with other banks and financial institutions Salance with other deposits and other accounts Salance with other banks and financial institutions Salance with other banks and	As at 30 September 2022		
Cash in hand (including foreign currencies) Balance with agaiglades bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh Outside Bangladesh Money at call and short notice Investment Government securities Other investments Covernment securities Other investments Covernment securities Other investments Classe, loans and advances Loans, cash credit and owerdraft etc. Bills discounted and purchased Fixed assets including land, building, furniture and fixtures Other assets Other assets Other assets TOTAL PROPERTY AND ASSETS Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit Bearer certificate of deposits Other deposits Covernment Statutory reserve Share premium	· ·		
1,790,931 1,79			
Sample Bangladesh	Cash in hand (including foreign currencies)	3,625,053	1,790,951
Newstrment Government securities 494,816,380 31,100,325 31,1	Inside Bangladesh	9,825,734,210 9,825,734,210 -	
Sovernment securities	Money at call and short notice		
Sovernment securities	Investment	8.228.093.924	7.780.310.401
Loans, cash credit and overdraft etc. Bills discounted and purchased Fixed assets including land, building, furniture and fixtures Other assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Liabilities Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit TOTAL LIABILITIES Other liabilities Dother liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Retained earnings Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES Acceptances and endorsements Letter of guarantee Intervocable letters of credit Bill for collection Other Commitments TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Undrawn note issuance and revolving underwriting facilities Undrawn formal standy facilities, credit lines and other commitments TOTAL OFF BALANCE SHEET ITEMS sd/- Director Director Managing Director Company Secretary Sd/- Director Director Managing Director Company Secretary Chief Financial Officer 2,768,761,330 2,5948,806,060 2,6940,290,710 2,633,841,173 2,632,341,252,115 18,502,394,627 47,500,291,291 44,998,950,702 44,998,950,702 44,998,950,702 44,998,950,702 44,998,950,702 44,998,950,702 47,500,921,291 47,500	Government securities	494,816,380	31,100,325
Fixed assets including land, building, furniture and fixtures Other assets Other assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Liabilities Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Stanty reserve Capital Reserve Retained earnings TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Non controlling interest CONTINGENT LIBILITIES CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrow cable letters of credit Bill for collection Other contingent liabilities redit lines and other commitments TOTAL 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 standy facilities Undrawn formal standy faci			
Non-Banking assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Liabilities Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Sawing bank deposit Term deposits Bearer certificate of deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserv		67,344,675,339	62,887,779,221
Non-Banking assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Liabilities Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Sawing bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Sapital Reserve Sapital Reserve Sapital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES 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 forms standy facilities, redit lines and other accounts Managing Director Company Secretary Chief Financial Officer 152,979,637 Sd/- Sd/- Chief Financial Officer Company Secretary Chief Financial Officer	Fixed assets including land, building, furniture and fixtures	2,768,761,130	2,594,806,060
TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Liabilities Borrowings from Bangladesh Bank, other banks and financial institutions Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Cother liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Not asset value per share- (NAV) OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES OTHER COMMITMENTS 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, redefit lines and other commitments TOTAL OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS Sd/- sd/- sd/- Managing Director Company Secretary Sd/- sd/- sd/- Sd/- Sd/- Sd/- Company Secretary Sd/- Sd/- Sd/- Sd/- Company Secretary Sd/- Sd/- Sd/- Sd/- Company Secretary Sa, 23,241,252,115 18,502,473,665 45,189,718,064 47,676,287,741 47,500,221,591 47,500,921,591 4	Other assets	2,940,290,710	2,633,841,173
Liabilities Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Cother deposits Cother deposits Cother liabilities Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES OTHER COMMITMENTS OTHER COMMITMENTS OTHER COMMITMENTS OTHAL OFF BALANCE SHEET ITEMS sd/- sd/- sd/- Director Director Managing Director Company Secretary Liabilities 23,241,252,115 18,502,473,665 45,189,718,064 47,676,287,741 47,676,287,741 47,570,921,591 47,500,921,591	Non-Banking assets	-	
Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other deposits TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Statutory reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 CONTINGENT LIBILI	TOTAL PROPERTY AND ASSETS	91,702,394,627	88,926,849,424
Borrowings from Bangladesh Bank, other banks and financial institutions Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Statutory reserve Capital Reserve Statutory reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES CONTINGENT LIBILITIES CONTINGENT LIBILITIES CONTINGENT LIBILITIES CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevorard 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 Sal/- Director Director Managing Director Company Secretary 185,502,473,665 45,189,718,064 44,998,950,702 47,500,921,591 175,366,150 78,052,828,212 10,670,979,261 78,052,828,212 10,670,979,261 78,052,782,429 10,670,979,261 78,052,782,839 10,907,988,800 2,064,150,953 50,837,370 13,961,042 2,085,145,574 1992,7752,429 199,637 1992,7752,429 199,637 1992,7752,429 199,637 1992,7752,429 1992,7752,429 1993,775,402 19	LIABILITY AND SHAREHOLDERS' EQUITY		
Deposits and other accounts Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Capital Reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES CONTINGENT LIBILITIES COHER COMMITMENTS OTHER COMMITMENTS OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS Sd/- Director Director Managing Director Company Secretary At 4,988,950,702 44,998,950,702 44,998,950,702 47,500,921,591 47,500,921,921 47,500,921,921 47,500,921,921 47,500,921,921 47,500,921 47,500,921 47,500,921 47,500,921 47,500,9	Liabilities		
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Capital Reserve Son,839,282 Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) OFF-BALANCE SHEET ITEMS CONTINGENT LIBILITIES OTHER COMMITMENTS Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn noral standby facilities, credit lines and other commitments TOTAL OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS sd/- Director Director Managing Director Company Secretary A44,998,950,702 447,500,921,991 44,998,950,702 47,500,921,991 47,500,902 47,500,903 10,600,979,261 5,388,386,230 1,090,888,800 2,041,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,386,230 1,090,888,800 2,044,150,953 5,883,362,30 1,990,888,800 2,044,150,953 5,883,362,30 1,990,888,800 2,044,150,953 5,883,362,30 1,990,888,800 2,044,150,953 5,883,36	Borrowings from Bangladesh Bank, other banks and financial institutions	23,241,252,115	18,502,473,665
Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Capita		45,189,718,064	47,676,287,741
Term deposits Bearer certificate of deposits Other deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 OTHER COMMITMENTS Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn formal standby facilities, credit lines and other commitments TOTAL OFF BALANCE SHEET ITEMS sd/- sd/- sd/- Managing Director Other contribused of fice of the financial Officer Add/- Company Secretary 11,97,702,394,627 11,97,506,816 10,600,979,261 10,600,9			-
Bearer certificate of deposits Other deposits Other deposits 190,767,362 175,366,150 Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Capital Reserve Statule gearnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 Acceptances and endorsements Letter of guarantee Irrevocable letters of credit Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES TOTAL OFF BALANCE SHEET ITEMS TOTAL OFF BALANCE SHEET ITEMS TOTAL OFF BALANCE SHEET ITEMS Sd/- Director Director Managing Director Company Secretary Total Officer 11,874,066,806 78,052,828,212 10,600,979,261 10,600,99,261 10,600,99,261 10,600,99,261 10,600,99,261 10,60		- 44 998 950 702	47 500 921 591
Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities. TOTAL OTHER COMMITMENTS TOTAL OTHER COMMITMENTS TOTAL		-	-
TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Share premium 1,090,888,800 2,064,150,953 General reserve Capital Reserve 133,961,567 Rotal Liabilities AND SHAREHOLDERS' EQUITY Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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, redit lines and other commitments TOTAL OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS 33,150,000 152,979,637 TOTAL OFF BALANCE SHEET ITEMS 33,150,000 152,979,637 TOTAL OFF BALANCE SHEET ITEMS 33,150,000 152,979,637 Company Secretary Chief Financial Officer	Other deposits	190,767,362	175,366,150
Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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 OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS ad/- Director Director Director Managing Director 10,600,979,261 5,388,386,230 1,090,888,800 2,064,150,953 1,090,888,800 2,049,579,837 13,961,042 2,085,145,574 2,049,779,837 13,961,042 2,085,145,574 2,049,779,837 13,961,042 2,085,145,574 2,049,779,837 19,92,752,429 195,222,367 199,237 19,92,752,429 195,222,367 199,637,370 195,222,367 19,92,334,627 19,92,334,627 19,92,334,627 19,92,752,429 195,222,367 199,637,370 19,92,752,429 19,702,394,627 19,92,752,429 19,702,394,627 19,92,752,429 19,92,752,429 19,92,752,429 19,92,752,429 19,92,752,429 19,92,752,429 19,92,752,429 19,92,752,429 19,92,752,429 19,92,88,800 2,049,579,837 13,961,042 2,085,145,574 19,92,752,429 19,92,752,429 19,92,752,429 19,92,93,23,370 13,961,042 2,085,145,574 19,92,752,429 19,92,83,86,230 1,090,888,800 2,049,579,830 19,92,83,80 2,049,579,830 19,92,83,86,230 1,090,888,800 2,049,579,830 19,92,83,86,230 1,090,888,800 2,049,579,830 19,92,93,23 13,961,042 2,085,145,574 19,92,752,429 19,92,752,429 19,92,93,23 13,961,042 2,085,145,574 19,92,752,429 19,92,93,23 13,961,042 2,085,145,956 19,92,93,23 13,961,042 2,085,145,956 19,92,93,23 13,961,042 2,085,145,956 19,92,93,23 13,961,042 2,085,145,956 19,92,92,93 19,92,93,23 19,92,93,23 19,92,93,23 19,92,93 19,92,93,23 19,92,93 19,92,93,23 19,92,93 19,92,	Other liabilities	12,465,744,097	11,874,066,806
Paid up capital Share premium Statutory reserve General reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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 33,150,000 152,979,637 152,979,637 152,979,637 152,979,637 152,979,637 Chief Financial Officer	TOTAL LIABILITIES	80,896,714,276	78,052,828,212
Share premium Statutory reserve General reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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 1,090,888,800 2,044,150,953 50,837,370 13,961,042 2,085,145,574 88,926,849,424 2,085,145,574 88,926,849,424 1,990,788,800 2,044,150,953 13,961,056 1992,752,429 1992,752,29 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,29 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,29 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,29 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,29 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,429 1992,752,			
Statutory reserve General reserve Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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 2,064,150,953 50,839,282 2,04,701,090 195,222,367 88,926,849,424 88,926,849,424 152,979,637 152,979,637 152,979,637 - 152,979,637 - 152,979,637 152,979,637 152,979,637 TOTAL OFF BALANCE SHEET ITEMS 33,150,000 152,979,637 Chief Financial Officer			
Capital Reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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 13,961,042 2,085,145,574 1992,752,429 1991,702,394,627 19.82 33,150,000 152,979,637 152,979,637			
Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY Net asset value per share- (NAV) 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 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 1,992,752,429 195,222,367 88,926,849,424 88,926,849,424 19.82 - 152,979,637 152,979,637 - 152,979,637 - 152,979,637 - 152,979,637 Sd/- Sd/- Sd/- Chief Financial Officer	General reserve	50,839,282	50,837,370
Net asset value per share- (NAV) 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 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 - 152,979,637 - 152,979,637 - 152,979,637 - 152,979,637 - Chief Financial Officer			
Net asset value per share- (NAV) 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 OCHER 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 Letter of guarantee 33,150,000 152,979,637	Non controlling interest	204,701,090	195,222,367
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 33,150,000 152,979,637 - 152,979,637 152,979,637 152,979,637 152,979,637 - 152,979,637 - 152,979,637	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	91,702,394,627	88,926,849,424
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 33,150,000 152,979,637 - 152,979,637 152,979,637 152,979,637 152,979,637 - 152,979,637 - 152,979,637	Net asset value per share- (NAV)	19.67	19.82
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 ad/- sd/- sd/- sd/- Sd/- Chief Financial Officer - 152,979,637 152,979,637 152,979,637 - 25,979,637 152,979,637 Chief Financial Officer	, , ,		
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 ad/- sd/- sd/- sd/- Sd/- Chief Financial Officer - 152,979,637 152,979,637 152,979,637 - 25,979,637 152,979,637 Chief Financial Officer	CONTINGENT LIBILITIES		
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 33,150,000 - 152,979,637 152,979,637 152,979,637 152,979,637 Chief Financial Officer	Acceptances and endorsements	33 150 000	152 070 627
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 33,150,000 - 52,979,637 152,979,637 Sd/- Sd/- Sd/- Company Secretary Chief Financial Officer	Irrevocable letters of credit	33,150,000	152,979,637
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 33,150,000		-	-
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 ad/- sd/- sd/- Director Director Managing Director Company Secretary 152,979,637 sd/- Chief Financial Officer	TOTAL CONTINGENT LIBILITIES	33,150,000	152,979,637
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/- sd/- Sd/- Chief Financial Officer			
Undrawn formal standby facilities, credit lines and other commitments TOTAL OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS sd/- sd/- Director Director Managing Director Company Secretary	Forward assets purchased and forward deposits placed		
TOTAL OFF BALANCE SHEET ITEMS sd/- sd/- sd/- sd/- Sd/- Company Secretary Director Director Managing Director Company Secretary	Undrawn note issuance and revolving underwriting facilities	-	:
sd/- S			-
Director Director Managing Director Company Secretary Chief Financial Officer	Undrawn formal standby facilities, credit lines and other commitments		
Dhaka, 30 Oct 2022	Undrawn formal standby facilities, credit lines and other commitments TOTAL OTHER COMMITMENTS	33,150,000	152,979,637
	Undrawn formal standby facilities, credit lines and other commitments TOTAL OTHER COMMITMENTS TOTAL OFF BALANCE SHEET ITEMS sd/- sd/- sd/-	sd/-	sd/-

Consolidated	Profit and Lo	ss Account			
For the period ended 30 September 2022 Amount in Taka					
Operating Income	YTD Sep 2022	YTD Sep 2021	Jul-Sep 2022	Jul-Sep 2021	
Interest income	5,398,995,518	5 278 542 380	1 679 734 364	1,849,568,083	
Less : Interest expenses on deposits & borrowings	3,697,766,265			1,235,194,853	
Net interest income	1,701,229,253	1,552,798,959		614,373,229	
Income from investment	389,890,362	720,885,195	142,373,681		
Commission, exchange and brokerage income	634,507,381	1,003,404,388			
Other operational income	608,358,168	591,220,182	202,040,887		
·					
Total operating income	3,333,985,164	3,868,308,724	1,232,018,262	1,582,634,701	
Operating Expenses					
Salary and allowances	1,010,521,315	990,058,557	323,399,647	340,264,747	
Rent, taxes, insurance, electricity etc.	38,430,247	31,506,307	16,547,288		
Legal and professional fees	26,226,789	17,488,258	7,763,531		
Postage, stamp, telecommunication etc.	17,767,556	15,711,468			
Stationery, printing, advertisement	35.564.103	28.695.106			
Managing director's salary and allowance		12,861,370			
	12,861,370				
Directors' fees and expenses	1,957,713	2,524,500			
Auditors' fees	764,085	659,631	313,269		
Repairs, maintenance and depreciation	270,569,365	248,676,325	95,780,785		
Other expenses	526,562,004	493,524,129			
Total operating expenses	1,941,224,546	1,841,705,651	642,352,313	643,430,358	
Net Operating Income	1,392,760,618	2,026,603,074	589,665,948	939,204,344	
Provisions for loans, investments and other assets	717,144,865	819,058,429	358,407,743	291,179,637	
Provisions for leases and loans	588,317,611	685,044,364			
Provision for margin loan	(2,193,768)	271,753,749		3,173,319	
Provision for diminution in value of investments	132,719,318	(149,126,009)		(91,400,342)	
Provisions for Off-Balance Sheet Exposure	(1,198,296)	1,768,500		1,768,500	
General provision for other assets	(500,000)	9,617,826			
General provision for other assets	(500,000)	9,617,826	_	1,125,000	
Profit before tax and reserve	675,615,754	1,207,544,645	231,258,205	648,024,706	
Provision for tax	204,617,992	295,106,523	77,545,857	123,032,222	
Current tax	204,470,731	296,486,178		123,032,222	
Deferred tax	147,261	(1,379,655)			
Net profit after tax	470,997,761	912,438,122	153,712,349	524,992,484	
Attributed to					
Shareholders of the Company	461,302,638	899,748,495	149,797,758	516,356,957	
Non-controlling interest	9,695,123	12,689,627	3,914,591	8,635,527	
Non-controlling interest					
	470,997,761	912,438,122	153,712,349	524,992,484	
Appropriations	14,573,561	59,924,744	2,001,733	25,094,293	
Statutory reserve	14,571,123	54,365,931	1,999,295	19,544,022	
General reserve	1,912	5,558,813		5,550,271	
Capital Reserve	525	-,,,,,,,,	525	-	
Retained surplus	446,729,077	839,823,751	147,796,025	491,262,665	
Earning per share (EPS)	0.86	1.67	0.28	0.96	
sd/- sd/- sd/- Director Director Managing Director Dhaka, 30 Oct 2022 Managing Director Managing Director	ector Com	sd/- npany Secretary	Chief Fin	sd/- ancial Officer	

FOR	the period ended 30 September 2022		unt in Taka
• •	0.15 6	YTD Sep 2022	YTD Sep 202
A)	Cash flows from operating activities Interest received	5,382,504,203	5,155,165,
	Interest paid	(3,464,333,179)	(3,818,515,3
	Dividend received		
	Fees and commission received	224,690,062	116,523,4
		965,589,162	1,359,216,9
	Income from investment	209,463,953	595,129,8
	Cash paid to employees (including directors)	(1,026,828,075)	(1,019,581,0
	Cash paid to suppliers	(109,081,396)	(87,143,2
	Income taxes paid	(399,199,749)	(266,653,5
	Received from other operating activities	276,728,064	229,684,
	Paid for other operating activities	(647,550,614)	(536,411,6
	Cash generated from operating activities before changes		4
	in operating assets and liabilities	1,411,982,432	1,727,415,4
	Increase/(decrease) in operating assets & liabilities:		
	Loans and advances to customers	(4,485,894,859)	(1,018,762,
	Other assets	(7,470,422)	(302,339,6
	Deposits from customers	(2,486,569,677)	(514,841,6
	Other liabilities	(405,332,963)	1,634,670,
	Total increase/(decrease) in operating assets & liabilities	(7,385,267,921)	(201,272,
	Net cash flows from /(used in) operating activities	(5,973,285,489)	1,526,142,
B)	Cash flows from investing activities		
	Investment in securities	22,040,130	(688,498,
	Treasury bills	(461,694,394)	203,425,
	Purchase of fixed assets	(333,170,010)	(87,979,
	Sales proceeds of fixed assets	8,176,452	36,319,
	Investment in Discretionary corporate fund	(6,107,602)	(33,884,0
	Acquisition of shares from non-controlling interest	(500,000)	(2,500,0
	Net cash flows from /(used in) investing activities	(771,255,424)	(573,118,
C)	Cash flows from financing activities		
	Receipt of term loan, overdraft and REPO	4,754,904,919	986,192,
	Payment of lease liabilities-Vehicles	(4,396,054)	(4,996,9
	Payment of lease liabilities-Office premises	(86,047,921)	(109,847,4
	Dividend paid	(529,474,489)	(572,686,
	Net cash flows from/(used in) financing activities	4,134,986,456	298,661,
D)	Net increase/(decrease) in cash & cash equivalents	(2,609,554,457)	1,251,685,
E)	Effect of exchange rates on cash and cash equivalents	15,412	
E)	Cash and cash equivalents at the beginning of the period	13,030,112,569	12,336,095,
F)	Cash and cash equivalents at the end of the period	10,420,573,524	13,587,781,
	* Closing cash and cash-equivalents Cash in hand (including foreign currencies)	2 625 052	4,638,
		3,625,053	
	Balance with Bangladesh Bank and its agent bank (s) Balance with other banks and financial institutions	591,214,261 9,825,734,210	643,780, 12,939,362,
	balance with other banks and imancial institutions		13,587,781,
		10,420,573,524	13,367,781,
	Net Operating Cash Flows Per Share - (NOCFPS)	(11.09)	2
	rest operating easi (lows (et situle - (Hoot Fs)	(22.05)	
	sd/- sd/- sd/-	sd/-	sd/-
г		Company Secretary	Chief Financial Office

Dhaka, 30 Oct 2022				D	haka, 30 Oct 2022				
			Consoli	dated Statement o	f Changes in Equi	ity			
For the period ended 30 Septemb	ber 2022								Amount in Taka
Particulars			Equity attri	butable to the shareho	lders of the Compan	/		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									
Changes in non-controlling interest	-	-	-	-	-	(283,599)	(283,599)	(216,401)	(500,000
Net profit for the period	-	-	-	-	-	461,302,638	461,302,638	9,695,123	470,997,761
Appropriation to statutory reserve	-	-	14,571,123	-	-	(14,571,123)	-	-	-
Appropriation to general reserve	-	-	-	1,912	-	(1,912)	-	-	-
Capital Reserve	-	-	-	-	525	(525)	-	-	-
Dividend									
Cash dividend (10.00%) for 2021	-	-	-	-	-	(538,838,623)	(538,838,623)	-	(538,838,623
Balance as at 30 September 2022	5,388,386,230	1,090,888,800	2,064,150,953	50,839,282	13,961,567	1,992,752,429	10,600,979,261	204,701,090	10,805,680,351
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
Items Involved in Changes in Equity									
Changes in non-controlling interest	-	-	-	-	-	(1,528,863)	(1,528,863)	(971,137)	(2,500,000
Net profit for the period	-	-	-	-	-	899,748,495	899,748,495	12,689,627	912,438,122
Appropriation to statutory reserve	-	-	54,365,931	-	-	(54,365,931)	-	-	-
Appropriation to general reserve	-	-	-	5,558,813	-	(5,558,813)	-	-	-
Dividend					-				
Cash dividend (12.00%) for 2020	-	-	-	-	-	(646,606,348)	(646,606,348)	-	(646,606,348
Balance as at 30 September 2021	5,388,386,230	1,090,888,800	1,982,145,229	50,968,237	-	1,785,609,760	10,297,998,256	188,845,668	10,486,843,924
Dhaka, 30 Oct 2022 Director		d/- ector		sd/- Managing Director		sd/- Company Secret	arv	Chief	sd/- Financial Officer

<u> </u>	ate Balance Sheet		
As at 30 September 2022	1	Amou	nt in Taka
PROPERTY AND ASSETS		30.09.2022	31.12.2021
Cash		592,055,617	641,039,435
Cash in hand (including foreign curre		841,356	551,219
Balance with Bangladesh Bank and its agent banks	(including foreign currencies)	591,214,261	640,488,217
Balance with other banks and finance	cial institutions	7,771,965,093	9,457,783,115
Inside Bangladesh		7,771,965,093	9,457,783,115
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investment		4,180,683,370	3,883,387,151
Government securities		494,816,380	31,100,325
Other investments		3,685,866,991	3,852,286,827
Leases, loans and advances		63,331,772,898	58,775,033,963
Loans, cash credit and overdraft etc.		63,331,772,898	58,775,033,963
Bills discounted and purchased		-	-
Fixed assets including land, building, f	urniture and fixtures	1,817,132,830	1,669,211,812
Other assets		9 600 300 763	
Other assets		8,600,398,762	8,108,108,841
Non-Banking assets		-	-
TOTAL PROPERTY AND ASSETS		86,294,008,569	82,534,564,317
LIABILITY AND SHAREHOLDERS' EQU	IITV		
•			
Liabilities			
Borrowings from Bangladesh Bank, other bank	s and financial institutions	21,053,464,305	16,188,024,885
Deposits and other accounts		45,935,556,262	48,181,265,170
Current deposits and other accounts		-	-
Bills payable Savings bank deposits		-	-
Term deposits		45,744,788,900	48,005,899,020
Bearer certificate of deposits		-	-
Other deposits		190,767,362	175,366,150
Other liabilities		8,321,354,649	7,091,391,169
TOTAL LIABILITIES		75,310,375,216	71,460,681,223
Shareholders' Equity		10,983,633,353	11,073,883,094
Paid up capital		5,388,386,230	5,388,386,230
Statutory reserve		2,064,150,954	2,049,579,830
Retained earnings Revaluation reserve for investment in	subsidiaries	1,473,508,131 2,057,588,039	1,954,062,260 1,681,854,774
			2,002,001,111
TOTAL LIABILITIES AND SHAREHOLD	ERS' EQUITY	86,294,008,569	82,534,564,317
			52,554,504,517
Net asset value per share-(NAV)		20.38	20.55
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIBILITIES Acceptances and endorsements			-
Letter of guarantee		33,150,000	152,979,637
Irrevocable letters of credit Bill for collection		-	-
Other contingent liabilities		_	
TOTAL CONTINGENT LIBILITIES		33,150,000	152,979,637
OTHER COMMITMENTS			
Documentary credits and short term trade		-	-
Forward assets purchased and forwa Undrawn note issuance and revolving u			-
Undrawn formal standby facilities, credit lines		_	_
TOTAL OTHER COMMITMENTS		-	-
TOTAL OFF BALANCE SHEET ITEMS		33,150,000	152,979,637
sd/- sd/- sd	 /- si	d/-	sd/-
			f Financial Officer

	ofit and Loss A	ccount		
For the period ended 30 September 2022		Amount	in Taka	
Operating Income	YTD Sep 2022	YTD Sep 2021	Jul-Sep 2022	Jul-Sep 2021
Interest income	5,031,295,427	4,931,659,369	1,564,031,816	1,731,352,489
Less: Interest expenses on deposits & borrowings	3,605,709,524	3,593,256,062	1,010,391,412	1,190,374,143
Net interest income	1,425,585,903	1,338,403,307	553,640,404	540,978,346
Income from investment	196,054,407	267,500,088	83,171,990	112,235,368
Commission, exchange and brokerage income	-	-	-	-
Other operational income	410,855,358	420,295,503	134,502,471	119,554,265
Total operating income	2,032,495,669	2,026,198,898	771,314,866	772,767,979
Operating Expenses				
Salary and allowances	682,404,712	650,553,932	211,557,517	207,622,371
Rent, taxes, insurance, electricity etc.	26,124,835	20,887,401	11,974,084	7,532,359
Legal and professional fees	19,394,681	13,489,721	7,027,384	2,130,285
Postage, stamp, telecommunication etc.	13,646,216	12,176,516		4,189,804
Stationery, printing, advertisement	28,161,899	23,096,042	2,832,268	9,078,596
Managing director's salary and allowance	12,861,370	12,861,370		5,123,247
Directors' fees and expenses	457,600	976,800		484,000
Auditors' fees	517,500	474,375	172,500	158,125
Repairs, maintenance and depreciation	179,502,865	178,789,367	62,472,306	62,128,000
Other expenses	248,392,905	230,078,117		73,718,005
Total operating expenses	1,211,464,582	1,143,383,641	382,175,235	372,164,791
Net Operating Income	821,031,087	882,815,257	389,139,631	400,603,188
Provisions for loans, investments and other assets	671,303,267	551,100,378	354,719,840	288,381,319
Provisions for leases and loans	588,317,611	685,044,364		376,513,161
Provision for diminution in value of investments	84,183,952	(137,212,486)	9,143,151	(91,400,342
Provision for off-balance sheet exposure	(1,198,296)	1,768,500		1,768,500
General provision for other assets	-	1,500,000		1,500,000
Profit before tax and reserve	149,727,820	331,714,880	34,419,790	112,221,869
Provision for tax	76,872,203	59,885,226	24,423,313	14,501,761
Current tax	76,872,203	59,885,226		14,501,761
Deferred tax	-	-		-
Net profit after tax	72,855,617	271,829,653	9,996,477	97,720,109
Appropriations	14,571,123.45	54,365,931	1,999,295	19,544,022
Statutory reserve	14,571,123	54,365,931	1,999,295	19,544,022
General reserve		,555,551		25,5,622
Capital Reserve	_	-	_	_
		<u> </u>		
Retained surplus	58,284,494	217,463,723	7,997,182	78,176,087
Earning per share (EPS)	0.14	0.50	0.02	0.18
sd/- sd/- sd/- Director Director Managing Dir Dhaka, 30 Oct 2022	ector Com	sd/- npany Secretary		sd/- ancial Officer

	Separate Statement of Cash	n Flows	
For	the period ended 30 September 2022		
	·	Amount	in Taka
		YTD Sep 2022	YTD Sep 2021
A)	Cash flows from operating activities	110 000 2022	110 000 2022
	Interest received	4,943,897,767	4,798,455,1
	Interest paid	(3,351,437,644)	(3,699,699,3
	Dividend received	255,039,712	32,048,7
	Fees and commission received	321,299,471	332,460,7
	Income from investment	63,751,476	193,213,3
	Cash paid to employees (including directors)	(656,854,827)	(678,343,4
	Cash paid to suppliers & others	(27,688,602)	(113,132,5
	Income taxes paid	(231,970,932)	(79,704,1
	Received from other operating activities	89,054,197	83,786,4
	Paid for other operating activities	(357,366,971)	(292,192,2
	Cash generated from operating activities before changes in operating		(===,===,=
	assets and liabilities	1,047,723,647	576,892,6
	assets and habilities		370,032,0
	Increase/(decrease) in operating assets & liabilities:		
	increase/(decrease) in operating assets & nabilities.		
	Loans and advances to customers	(4,569,962,210)	(473,506,2
	Other assets	(34,990,471)	(11,678,7
	Deposits from customers and others	(2,245,708,908)	(404,954,3)
	Other liabilities	311,221,880	383,964,0
	Total Increase/(decrease) in operating assets & liabilities	(6,539,439,710)	(506,175,2
	Not seek flows from //wood in) amounting activities	(F 404 746 063)	70.747.2
	Net cash flows from /(used in) operating activities	(5,491,716,063)	70,717,3
B)	Cash flows from investing activities		
C)	Investment in securities Treasury bills Purchase of fixed assets Sales proceeds of fixed assets Investment in discretionary corporate fund Net cash flows from /(used in) investing activities Cash flows from financing activities	172,527,438 (461,694,394) (283,149,688) 1,706,779 (6,107,602) (577,217,467)	(362,570,00 203,425,8 (64,929,1; 24,273,9; (33,884,6) (236,183,9)
	Descript of the second of the description	4 000 544 563	1 000 200 0
	Receipt of term loan, overdraft and REPO	4,909,514,562	1,009,296,8
	Payment of lease liabilities-Vehicles Payment of lease liabilities-Office premises	(2,798,186) (48,334,406)	(2,619,0) (69,920,9)
	Dividend paid	(524,265,693)	(572,686,5
	Net cash flows from/(used in) financing activities	4,334,116,277	364,070,2
	Net cash nows from/ (used in) infancing activities	4,334,116,277	
σ,	Net increase/(decrease) in cash & cash equivalents	(1,734,817,253)	198,603,6
D) E)	Effect of exchange rates on cash and cash equivalents	15,412	3
	Cash and cash equivalents at the beginning of the period	10,098,822,551	10,359,000,8
F)	Cash and cash equivalents at the beginning of the period	8.364.020.710	10,557,604,7
G)	cash and cash equivalents at the end of the period	8,364,020,710	10,557,604,7
	* Closing cash and cash-equivalents		
	Cash in hand (including foreign currencies)	841,356	680.9
	Balance with Bangladesh Bank and its agent bank (s)		
	Balance with other banks and financial institutions	591,214,261 7,771,965,093	643,780,8 9,913,142,9
	paramet with other panks and imalitidi institutions	8,364,020,710	10,557,604,7
		8,304,020,710	10,557,604,7
	Not Operating Cash Flows Per Share (NOCEDS)	(10.10)	
	Net Operating Cash Flows Per Share - (NOCFPS)	(10.19)	0.
	sd/- sd/- sd/-	sd/-	sd/-
	Director Director Managing Director Com	pany Secretary Ch	ief Financial Officer
DF:	aka. 30 Oct 2022	• •	
	1Kd, 30 UCL 2022		

	Separate	Statement of Changes in Eq	uity		
For the period ended 30 September 2022					Amount in
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	1,954,062,259.8	11,073,883,094
Items involved in changes in equity					
Net profit for the period	-	-	-	72,855,617	72,855,617
Increase/(decrease) in revaluation reserve	-	-	375,733,265	-	375,733,265
Appropriation to statutory reserve	-	14,571,123	-	(14,571,123)	-
Cash dividend (10.00%) for 2021	-	-	-	(538,838,623)	(538,838,623
Balance as at 30 September 2022	5,388,386,230	2,064,150,954	2,057,588,039	1,473,508,131	10,983,633,354
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
tems involved in changes in equity					
Net profit for the period	-	-	-	271,829,653	271,829,653
ncrease/(decrease) in revaluation reserve	-	-	610,431,872	-	610,431,87
Appropriation to statutory reserve	-	54,365,931	-	(54,365,931)	-
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	1,684,323,856	10,683,358,063