

Consolidated Balance Sheet				
As at 30 September 2022				
	Amount in Taka			
	30.09.2022	31.12.2021		
PROPERTY AND ASSETS				
Cash	594,839,314	642,279,167		
Cash in hand (including foreign currencies)	3,625,053	1,790,951		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	591,214,261	640,488,217		
Balance with other banks and financial institutions	9,825,734,210	12,387,833,402		
Inside Bangladesh	9,825,734,210	12,387,833,402		
Outside Bangladesh	-	-		
Money at call and short notice	-	-		
Investment	8,228,093,924	7,780,310,401		
Government securities	494,816,380	31,100,325		
Other investments	7,733,277,544	7,749,210,076		
Leases, loans and advances	67,344,675,339	62,887,779,221		
Loans, cash credit and overdraft etc.	67,344,675,339	62,887,779,221		
Bills discounted and purchased	-	-		
Fixed assets including land, building, furniture and fixtures	2,768,761,130	2,594,806,060		
Other assets	2,940,290,710	2,633,841,173		
Non-Banking assets	-	-		
TOTAL PROPERTY AND ASSETS	91,702,394,627	88,926,849,424		
LIABILITY AND SHAREHOLDERS' EQUITY				
Liabilities				
Borrowings from Bangladesh Bank, other banks and financial institutions	23,241,252,115	18,502,473,665		
Deposits and other accounts	45,189,718,064	47,676,287,741		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Saving bank deposit	-	-		
Term deposits	44,998,950,702	47,500,921,591		
Bearer certificate of deposits	-	-		
Other deposits	190,767,362	175,366,150		
Other liabilities	12,465,744,097	11,874,066,806		
TOTAL LIABILITIES	80,896,714,276	78,052,828,212		
Shareholders' Equity	10,600,979,261	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	2,064,150,953	2,049,579,830		
General reserve	50,839,282	50,837,370		
Capital Reserve	13,961,567	13,961,042		
Retained earnings	1,992,752,429	2,085,145,574		
Non controlling interest	204,701,090	195,222,367		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	91,702,394,627	88,926,849,424		
Net asset value per share- (NAV)	19.67	19.82		
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES				
Acceptances and endorsements	-	-		
Letter of guarantee	33,150,000	152,979,637		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
TOTAL CONTINGENT LIABILITIES	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/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 30 Oct 2022				

Consolidated Profit and Loss Account				
For the period ended 30 September 2022				
	Amount in Taka			
	YTD Sep 2022	YTD Sep 2021	Jul-Sep 2022	Jul-Sep 2021
Operating Income				
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	3,725,743,421	1,041,697,624	1,235,194,853
Net interest income	1,701,229,253	1,552,798,959	638,036,740	614,373,229
Income from investment	389,890,362	720,885,195	142,373,681	346,389,940
Commission, exchange and brokerage income	634,507,381	1,003,404,388	249,566,953	432,802,236
Other operational income	608,358,168	911,220,182	202,040,887	189,070,295
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	11,338,998
Legal and professional fees	26,226,789	17,488,258	7,763,531	2,442,997
Postage, stamp, telecommunication etc.	17,767,556	15,711,468	7,362,727	5,425,837
Stationery, printing, advertisement	35,564,103	28,695,106	444,793	10,897,807
Managing director's salary and allowance	12,861,370	12,861,370	4,292,630	5,123,247
Directors' fees and expenses	1,957,713	2,524,500	666,313	917,400
Auditors' fees	764,085	659,613	313,269	196,877
Repairs, maintenance and depreciation	270,569,365	248,676,325	95,780,785	85,615,293
Other expenses	526,562,004	493,524,129	185,781,830	181,207,156
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	345,576,690	376,513,161
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)	12,831,053	(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	-	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	76,971,299	123,032,222
Deferred tax	147,261	(1,379,655)	574,558	-
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
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	1,912	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/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 30 Oct 2022				

Consolidated Statement of Cash Flows				
For the period ended 30 September 2022				
	Amount in Taka			
	YTD Sep 2022	YTD Sep 2021		
A) Cash flows from operating activities				
Interest received	5,382,504,203	5,155,165,771		
Interest paid	(3,464,333,179)	(3,818,515,371)		
Dividend received	224,690,062	116,523,410		
Fees and commission received	965,589,162	1,359,216,977		
Income from investment	209,463,953	595,129,810		
Cash paid to employees (including directors)	(1,026,828,075)	(1,019,581,061)		
Cash paid to suppliers	(109,081,396)	(87,143,264)		
Income taxes paid	(309,199,749)	(266,653,519)		
Received from other operating activities	276,728,064	229,684,328		
Paid for other operating activities	(647,550,614)	(536,411,636)		
Cash generated from operating activities before changes in operating assets and liabilities	1,411,982,432	1,727,415,445		
Increase/(decrease) in operating assets & liabilities:				
Loans and advances to customers	(4,485,894,859)	(1,018,762,189)		
Other assets	(7,470,422)	(302,339,633)		
Deposits from customers	(2,486,569,677)	(514,841,610)		
Other liabilities	(405,332,963)	1,634,670,700		
Total increase/(decrease) in operating assets & liabilities	(7,385,267,921)	(201,272,732)		
Net cash flows from/(used in) operating activities	(5,973,285,489)	1,526,142,713		
B) Cash flows from investing activities				
Investment in securities	22,400,130	(688,498,809)		
Treasury bills	(461,694,394)	203,425,819		
Purchase of fixed assets	(333,170,010)	(87,979,756)		
Sales proceeds of fixed assets	8,176,452	36,319,165		
Investment in Discretionary corporate fund	(6,107,602)	(33,884,605)		
Acquisition of shares from non-controlling interest	500,000	(2,500,000)		
Net cash flows from/(used in) investing activities	(771,255,424)	(573,118,186)		
C) Cash flows from financing activities				
Receipt of term loan, overdraft and REPO	4,754,904,919	986,192,325		
Payment of lease liabilities-Vehicles	(4,396,054)	(4,996,979)		
Payment of lease liabilities-Office premises	(86,047,921)	(109,847,497)		
Dividend paid	(529,474,489)	(572,686,500)		
Net cash flows from/(used in) financing activities	4,134,986,456	298,661,348		
D) Net increase/(decrease) in cash & cash equivalents	(2,609,554,457)	1,251,685,875		
E) Effect of exchange rates on cash and cash equivalents	15,412	321		
F) Cash and cash equivalents at the beginning of the period	13,030,112,569	12,336,095,774		
G) Cash and cash equivalents at the end of the period	10,420,573,524	13,587,781,971		
* Closing cash and cash-equivalents				
Cash in hand (including foreign currencies)	3,625,053	4,638,923		
Balance with Bangladesh Bank and its agent bank (s)	591,214,261	643,780,898		
Balance with other banks and financial institutions	9,825,734,210	12,939,362,149		
	10,420,573,524	13,587,781,971		
Net Operating Cash Flows Per Share - (NOCFPS)	(11.09)	2.83		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 30 Oct 2022				

Consolidated Statement of Changes in Equity									
For the period ended 30 September 2022									
Particulars	Equity attributable to the shareholders of the Company						Non Controlling Interest		Total Equity
	Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Non Controlling Interest	Total 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
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer					
Dhaka, 30 Oct 2022									

Separate Balance Sheet		
As at 30 September 2022		
	Amount in Taka	
	30.09.2022	31.12.2021
PROPERTY AND ASSETS		
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