

Consolidated Balance Sheet				
As at 30 June 2023	Amount in Taka			
	30.06.2023	31.12.2022		
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	<b>634,928,367</b>	<b>531,769,059</b>		
Cash in hand (including foreign currencies)	1,332,540	1,113,270		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	633,595,827	530,655,790		
<b>Balance with other banks and financial institutions</b>	<b>11,973,758,106</b>	<b>10,463,818,938</b>		
Inside Bangladesh	11,973,758,106	10,463,818,938		
Outside Bangladesh	-	-		
<b>Money at call and short notice</b>	<b>200,000,000</b>	-		
<b>Investment</b>	<b>9,666,183,621</b>	<b>8,856,104,805</b>		
Government securities	1,308,237,397	739,101,032		
Other investments	8,357,946,224	8,117,003,772		
<b>Leases, loans and advances</b>	<b>65,350,457,151</b>	<b>65,085,799,903</b>		
Loans, cash credit and overdraft etc.	65,350,457,151	65,085,799,903		
Bills discounted and purchased	-	-		
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>3,021,060,573</b>	<b>2,859,587,060</b>		
<b>Other assets</b>	<b>3,240,015,647</b>	<b>2,967,933,624</b>		
<b>Non-Banking assets</b>	-	-		
<b>TOTAL PROPERTY AND ASSETS</b>	<b>94,086,403,465</b>	<b>90,765,013,389</b>		
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
<b>Borrowings from Bangladesh Bank, other banks and financial institutions</b>	<b>27,482,618,416</b>	<b>25,390,437,001</b>		
<b>Deposits and other accounts</b>	<b>42,557,110,134</b>	<b>42,907,413,489</b>		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Saving bank deposit	-	-		
Term deposits	42,368,047,988	42,707,819,432		
Bearer certificate of deposits	-	-		
Other deposits	189,062,146	199,594,057		
<b>Other liabilities</b>	<b>13,262,210,458</b>	<b>11,471,104,321</b>		
<b>TOTAL LIABILITIES</b>	<b>83,301,939,008</b>	<b>79,768,954,811</b>		
<b>Shareholders' Equity</b>	<b>9,982,561,551</b>	<b>10,787,714,540</b>		
Paid up capital	5,388,386,230	5,388,386,230		
Share premium	1,090,888,800	1,090,888,800		
Statutory reserve	2,095,097,857	2,085,277,643		
General reserve	42,757,407	47,489,333		
Capital Reserve	77,511,326	86,089,440		
Retained earnings	1,287,919,931	2,089,583,094		
<b>Non controlling interest</b>	<b>801,902,907</b>	<b>208,344,037</b>		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>94,086,403,465</b>	<b>90,765,013,389</b>		
<b>Net asset value per share- (NAV)</b>	<b>18.53</b>	<b>20.02</b>		
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>CONTINGENT LIABILITIES</b>				
Acceptances and endorsements	-	-		
Letter of guarantee	33,150,000	33,150,000		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>33,150,000</b>	<b>33,150,000</b>		
<b>OTHER COMMITMENTS</b>				
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	-	-		
<b>TOTAL OTHER COMMITMENTS</b>	<b>-</b>	<b>-</b>		
<b>TOTAL OFF BALANCE SHEET ITEMS</b>	<b>33,150,000</b>	<b>33,150,000</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
26 July 2023				

Consolidated Profit and Loss Account				
For the period ended 30 June 2023	Amount in Taka			
	YTD June 2023	YTD June 2022	April-June 2023	April-June 2022
<b>Operating Income</b>				
Interest income	3,466,692,577	3,719,261,154	1,831,063,668	1,957,809,315
Less: Interest expenses on deposits & borrowings	2,629,962,907	2,656,068,641	1,447,511,115	1,457,214,213
<b>Net interest income</b>	<b>836,729,669</b>	<b>1,063,192,513</b>	<b>383,552,554</b>	<b>500,595,103</b>
Income from investment	634,970,185	247,516,680	131,163,161	99,125,662
Commission, exchange and brokerage income	239,735,959	384,940,428	147,257,663	149,666,774
Other operational income	408,989,883	406,317,281	222,094,267	213,598,035
<b>Total operating income</b>	<b>2,120,425,696</b>	<b>2,101,966,902</b>	<b>884,067,646</b>	<b>962,985,573</b>
<b>Operating Expenses</b>				
Salary and allowances	668,802,020	687,121,667	342,372,845	345,213,838
Rent, taxes, insurance, electricity etc.	32,220,459	21,882,958	17,564,448	11,134,670
Legal and professional fees	18,950,704	18,463,258	8,333,615	12,448,156
Postage, stamp, telecommunication etc.	10,525,790	10,404,829	5,708,643	5,488,577
Stationery, printing, advertisement	37,356,574	35,119,810	16,913,263	18,931,574
Managing director's salary and allowance	7,238,212	8,568,740	3,284,712	4,615,240
Directors' fees and expenses	1,216,420	1,291,400	757,720	1,256,200
Auditors' fees	591,486	450,816	296,743	251,064
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	197,360,693	174,788,580	106,252,143	95,280,519
Other expenses	327,677,964	340,780,174	151,402,462	173,833,913
<b>Total operating expenses</b>	<b>1,301,940,322</b>	<b>1,298,872,232</b>	<b>652,886,595</b>	<b>668,453,752</b>
<b>Net Operating Income</b>	<b>818,485,374</b>	<b>803,094,670</b>	<b>231,181,051</b>	<b>294,531,821</b>
<b>Provisions for loans, investments and other assets</b>	<b>449,416,238</b>	<b>358,737,122</b>	<b>24,048,657</b>	<b>156,871,976</b>
Provisions for leases and loans	427,648,885	242,740,921	43,907,317	69,311,173
Provision for margin loan	-	(2,193,768)	-	-
Provision for diminution in value of investments	21,767,353	119,888,265	(19,858,660)	89,529,302
Provisions for Off-Balance Sheet Exposure	-	(1,598,296)	-	(1,468,500)
General provision for other assets	-	(500,000)	-	-
<b>Profit before tax and reserve</b>	<b>369,069,136</b>	<b>444,357,548</b>	<b>207,132,393</b>	<b>137,659,845</b>
<b>Provision for tax</b>	<b>189,711,869</b>	<b>127,072,136</b>	<b>106,796,579</b>	<b>54,976,595</b>
Current tax	189,219,479	127,499,433	105,794,201	56,189,650
Deferred tax	492,390	(427,297)	1,002,378	(1,213,055)
<b>Net profit after tax</b>	<b>179,357,267</b>	<b>317,285,413</b>	<b>100,335,814</b>	<b>82,683,250</b>
<b>Attributed to</b>				
Shareholders of the Company	172,165,790	311,504,880	93,799,603	80,956,528
Non-controlling interest	7,191,477	5,780,532	6,536,211	1,726,722
<b>Appropriations</b>	<b>9,820,214</b>	<b>12,571,828</b>	<b>4,396,474</b>	<b>6,298,692</b>
Statutory reserve	9,820,214	12,571,828	4,396,474	6,298,692
General reserve	-	-	-	-
Capital Reserve	-	-	-	-
<b>Retained surplus</b>	<b>162,345,576</b>	<b>298,933,052</b>	<b>89,403,129</b>	<b>74,657,836</b>
<b>Earning per share (EPS)</b>	<b>0.32</b>	<b>0.58</b>	<b>0.17</b>	<b>0.15</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
26 July 2023				

Consolidated Statement of Cash Flows				
For the period ended 30 June 2023	Amount in Taka			
	YTD June 2023	YTD June 2022		
<b>A) Cash flows from operating activities</b>				
Interest received	3,458,128,537	3,750,356,868		
Interest paid	(2,407,141,804)	(2,247,608,371)		
Dividend received	169,828,881	193,103,524		
Fees and commission received	466,735,679	604,378,770		
Income from investment	445,629,534	141,572,842		
Cash paid to employees (including directors)	(175,581,949)	(714,885,991)		
Cash paid to suppliers	(66,243,521)	(78,913,272)		
Income taxes paid	(172,325,508)	(316,730,131)		
Received from other operating activities	180,549,094	186,338,310		
Paid for other operating activities	(451,259,588)	(415,644,589)		
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>908,319,355</b>	<b>1,101,967,962</b>		
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>				
Loans and advances to customers	(349,075,636)	(2,474,014,307)		
Other assets	(83,003,375)	21,248,829		
Deposits from customers	(350,303,355)	(324,776,851)		
Other liabilities	637,420,907	(304,099,845)		
<b>Total increase/(decrease) in operating assets &amp; liabilities</b>	<b>(144,961,459)</b>	<b>(3,081,642,174)</b>		
<b>Net cash flows from/(used in) operating activities</b>	<b>763,357,896</b>	<b>(1,979,674,212)</b>		
<b>B) Cash flows from investing activities</b>				
Investment in securities	(162,940,842)	(119,962,844)		
Treasury bills	(529,830,146)	4,516,801		
Purchase of fixed assets	(289,029,496)	(213,594,783)		
Sales proceeds of fixed assets	1,431,285	6,851,502		
Investment in Discretionary corporate fund	(73,262,339)	(4,364,535)		
Acquisition of shares from non-controlling interest	182,513,984	-		
<b>Net cash flows from/(used in) investing activities</b>	<b>(875,856,825)</b>	<b>(326,553,860)</b>		
<b>C) Cash flows from financing activities</b>				
Receipt of term loan, overdraft and REPO	2,128,646,877	3,587,196,710		
Payment of lease liabilities-Vehicles	(964,562)	(3,059,288)		
Payment of lease liabilities-Office premises	(51,292,592)	(60,865,212)		
Dividend paid	(150,803,476)	(466,379,994)		
<b>Net cash flows from/(used in) financing activities</b>	<b>1,925,586,247</b>	<b>3,056,892,216</b>		
<b>D) Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>1,813,087,318</b>	<b>750,664,144</b>		
<b>E) Effect of exchange rates on cash and cash equivalents</b>	<b>11,158</b>	<b>7,718</b>		
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>10,995,587,998</b>	<b>13,030,112,569</b>		
<b>G) Cash and cash equivalents at the end of the period</b>	<b>12,808,686,473</b>	<b>13,780,784,432</b>		
<b>* Closing cash and cash-equivalents</b>				
Cash in hand (including foreign currencies)	1,332,540	3,384,639		
Balance with Bangladesh Bank and its agent bank (s)	633,595,827	571,779,187		
Balance with other banks and financial institutions	11,973,758,106	13,205,620,606		
Money at call and short notice	200,000,000	-		
<b>Net Operating Cash Flows Per Share - (NOCFPS)</b>	<b>1.42</b>	<b>(3.67)</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
26 July 2023				

Consolidated Statement of Changes in Equity									
For the period ended 30 June 2023	Equity attributable to the shareholders of the Company							Amount in Taka	
Particulars	Share capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
<b>Balance as at 01 January 2023</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,085,277,643</b>	<b>47,489,333</b>	<b>86,089,440</b>	<b>2,089,583,094</b>	<b>10,787,714,541</b>	<b>208,344,037</b>	<b>10,996,058,578</b>
<b>Items Involved in Changes in Equity</b>									
Changes in non-controlling interest	-	-	-	-	-	(438,480,157)	(438,480,157)	620,994,141	182,513,984
Net profit for the period	-	-	-	-	-	172,165,790	172,165,790	7,191,477	179,357,267
Appropriation to statutory reserve	-	-	9,820,214	-	-	(9,820,214)	-	-	-
Appropriation to general reserve	-	-	-	(4,731,926)	-	4,731,926	-	-	-
Capital Reserve	-	-	-	-	(8,578,114)	8,578,114	-	-	-
Increase/(decrease) in revaluation reserve	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Cash dividend (10.00%) for 2022	-	-	-	-	-	(538,838,623)	(538,838,623)	(34,626,748)	(573,465,371)
<b>Balance as at 30 June 2023</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,095,097,857</b>	<b>42,757,407</b>	<b>77,511,326</b>	<b>1,287,919,931</b>	<b>9,982,561,551</b>	<b>801,902,907</b>	<b>10,784,464,458</b>
<b>Balance as at 01 January 2022</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,049,579,830</b>	<b>50,837,370</b>	<b>13,961,042</b>	<b>2,085,145,574</b>	<b>10,678,798,845</b>	<b>195,222,367</b>	<b>10,874,021,212</b>
<b>Items Involved in Changes in Equity</b>									
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	311,504,880	311,504,880	5,780,532	317,285,413
Appropriation to statutory reserve	-	-	12,571,828	-	-	(12,571,828)	-	-	-
Appropriation to general reserve	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Cash dividend (10.00%) for 2021	-	-	-	-	-	(538,838,623)	(538,838,623)	-	(538,838,623)
<b>Balance as at 30 June 2022</b>	<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,062,151,658</b>	<b>50,837,370</b>	<b>13,961,042</b>	<b>1,845,240,003</b>	<b>10,451,465,103</b>	<b>201,002,899</b>	<b>10,652,468,002</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer					
26 July 2023									

Separate Balance Sheet		
As at 30 June 2023	Amount in Taka	
	30.06.2023	31.12.2022
<b>PROPERTY AND ASSETS</b>		