

### Consolidated Balance Sheet

As at 31 March 2024	Amount in Taka			
	31.03.2024	31.12.2023		
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>	<b>582,897,768</b>	<b>640,091,314</b>		
Cash in hand (including foreign currencies)	3,869,633	1,453,628		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	579,028,135	638,637,686		
<b>Balance with other banks and financial institutions</b>	<b>10,405,833,811</b>	<b>11,212,977,281</b>		
Inside Bangladesh	10,405,833,811	-		
Outside Bangladesh	-	-		
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>		
<b>Investment</b>	<b>11,925,683,186</b>	<b>10,917,540,468</b>		
Government securities	3,696,189,645	2,747,165,122		
Other investments	8,229,493,541	8,170,375,346		
<b>Leases, loans and advances</b>	<b>64,904,323,959</b>	<b>65,353,462,614</b>		
Loans, cash credit and overdraft etc.	64,904,323,959	65,353,462,614		
Bills discounted and purchased	-	-		
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>1,454,710,964</b>	<b>1,495,902,256</b>		
<b>Other assets</b>	<b>3,950,243,419</b>	<b>5,235,466,653</b>		
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>		
<b>TOTAL PROPERTY AND ASSETS</b>	<b>93,223,693,107</b>	<b>94,855,440,586</b>		
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
<b>Borrowings from Bangladesh Bank, other banks and financial institutions</b>	<b>25,727,511,038</b>	<b>27,841,689,709</b>		
<b>Deposits and other accounts</b>	<b>42,262,948,615</b>	<b>42,222,060,865</b>		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Saving bank deposit	-	-		
Term deposits	42,080,969,033	42,034,290,738		
Bearer certificate of deposits	-	-		
Other deposits	181,979,582	187,770,127		
<b>Other liabilities</b>	<b>14,194,462,328</b>	<b>13,840,131,072</b>		
<b>TOTAL LIABILITIES</b>	<b>82,184,921,981</b>	<b>83,903,881,646</b>		
<b>Shareholders' Equity</b>	<b>10,219,204,269</b>	<b>10,138,882,800</b>		
Paid up capital	5,388,386,230	5,388,386,230		
Share premium	1,090,888,800	1,090,888,800		
Statutory reserve	2,125,380,439	2,119,267,149		
Capital Reserve	106,011,236	106,011,236		
Retained earnings	1,508,537,563	1,434,329,385		
<b>Non controlling interest</b>	<b>819,566,857</b>	<b>812,676,140</b>		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>93,223,693,107</b>	<b>94,855,440,586</b>		
<b>Net asset value per share- (NAV)</b>	<b>18.97</b>	<b>18.82</b>		
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>CONTINGENT LIABILITIES</b>				
Acceptances and endorsements	-	-		
Letter of guarantee	40,497,973	33,150,000		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>40,497,973</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>40,497,973</b>	<b>33,150,000</b>		
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 12 August 2024				

### Consolidated Profit and Loss Account

For the period ended 31 March 2024	Amount in Taka			
	YTD March 2024	YTD March 2023		
<b>Operating Income</b>				
Interest income	1,699,929,023	1,635,628,908		
Less : Interest expenses on deposits & borrowings	1,454,059,235	1,182,451,793		
<b>Net interest income</b>	<b>245,869,787</b>	<b>453,177,116</b>		
Income from investment	153,721,663	503,807,024		
Commission, exchange and brokerage income	198,575,248	92,478,295		
Other operational income	198,426,999	186,895,616		
<b>Total operating income</b>	<b>796,593,697</b>	<b>1,236,358,050</b>		
<b>Operating Expenses</b>				
Salary and allowances	302,633,197	326,429,176		
Rent, taxes, insurance, electricity etc.	18,548,366	14,656,011		
Legal and professional fees	11,756,134	10,617,088		
Postage, stamp, telecommunication etc.	6,352,236	4,817,147		
Stationery, printing, advertisement	9,374,275	20,443,311		
Managing director's salary and allowance	3,670,000	3,953,500		
Directors' fees and expenses	79,200	458,700		
Auditors' fees	267,375	294,743		
Charges on loan losses	-	-		
Repairs, maintenance and depreciation	100,419,342	91,108,550		
Other expenses	215,018,977	176,275,502		
<b>Total operating expenses</b>	<b>668,119,102</b>	<b>649,053,727</b>		
<b>Net Operating Income</b>	<b>128,474,595</b>	<b>587,304,323</b>		
<b>Provisions for loans, investments and other assets</b>	<b>(20,995,570)</b>	<b>425,367,581</b>		
Provisions for leases and loans	(58,518,804)	383,741,567		
Provision for margin loan	-	-		
Provision for diminution in value of investments	37,523,234	41,626,014		
Provisions for Off-Balance Sheet Exposure	-	-		
General provision for other assets	-	-		
<b>Profit before tax and reserve</b>	<b>149,470,166</b>	<b>161,936,742</b>		
<b>Provision for tax</b>	<b>62,257,980</b>	<b>82,915,290</b>		
Current tax	62,369,503	83,425,278		
Deferred tax	(111,523)	(509,988)		
<b>Net profit after tax</b>	<b>87,212,186</b>	<b>79,021,453</b>		
<b>Attributed to</b>				
Shareholders of the Company	80,321,469	78,366,187		
Non-controlling interest	6,890,717	655,266		
	<b>87,212,186</b>	<b>79,021,453</b>		
<b>Appropriations</b>	<b>6,113,290</b>	<b>(3,154,375)</b>		
Statutory reserve	6,113,290	5,423,739		
General reserve	-	-		
Capital Reserve	-	(8,578,114)		
<b>Retained surplus</b>	<b>74,208,179</b>	<b>81,520,562</b>		
<b>Earning per share (EPS)</b>	<b>0.15</b>	<b>0.15</b>		
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 12 August 2024				

### Consolidated Statement of Cash Flows

For the period ended 31 March 2024	Amount in Taka			
	YTD March 2024	YTD March 2023		
<b>A) Cash flows from operating activities</b>				
Interest received	1,573,020,681	1,548,674,400		
Interest paid	(1,313,580,329)	(1,256,029,909)		
Dividend received	70,543,070	94,845,786		
Fees and commission received	301,948,330	195,689,993		
Income from investment	23,371,566	428,944,840		
Cash paid to employees (including directors)	(280,720,614)	(332,957,860)		
Cash paid to suppliers	(42,418,682)	(63,540,800)		
Income taxes paid	(66,369,018)	(74,245,779)		
Received from other operating activities	94,285,075	83,301,686		
Paid for other operating activities	(255,923,805)	(178,036,269)		
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>104,156,273</b>	<b>446,646,087</b>		
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>				
Loans and advances to customers	467,362,328	380,179,269		
Other assets	(70,273,975)	(24,578,143)		
Deposits from customers	40,887,749	(1,401,822,779)		
Other liabilities	186,606,640	479,592,386		
<b>Total increase/(decrease) in operating assets &amp; liabilities</b>	<b>624,582,742</b>	<b>(566,629,266)</b>		
<b>Net cash flows from / (used in) operating activities</b>	<b>728,739,015</b>	<b>(119,983,179)</b>		
<b>B) Cash flows from investing activities</b>				
Investment in securities	(61,357,746)	(221,346,096)		
Treasury bills	(875,435,812)	(528,830,310)		
Purchase of fixed assets	(98,267,023)	(106,025,853)		
Sales proceeds of fixed assets	1,557,006,123	371,999		
Investment in Discretionary corporate fund	(552,210)	(70,831,568)		
Acquisition of shares from non-controlling interest	-	182,513,984		
<b>Net cash flows from / (used in) investing activities</b>	<b>524,185,293</b>	<b>(745,294,558)</b>		
<b>C) Cash flows from financing activities</b>				
Receipt of term loan, overdraft and REPO	(2,089,503,184)	2,154,854,445		
Payment of lease liabilities-Vehicles	(399,534)	(602,134)		
Payment of lease liabilities-Office premises	(27,237,882)	(25,136,944)		
Dividend paid	(119,915)	(1,271,132)		
<b>Net cash flows from / (used in) financing activities</b>	<b>(2,117,260,514)</b>	<b>2,127,844,237</b>		
<b>D) Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>(864,336,207)</b>	<b>1,262,566,499</b>		
<b>E) Effect of exchange rates on cash and cash equivalents</b>	<b>(809)</b>	<b>10,233</b>		
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>11,853,068,595</b>	<b>10,995,587,998</b>		
<b>G) Cash and cash equivalents at the end of the period</b>	<b>10,988,731,579</b>	<b>12,258,164,730</b>		
<b>* Closing cash and cash-equivalents</b>				
Cash in hand (including foreign currencies)	3,869,633	1,669,792		
Balance with Bangladesh Bank and its agent bank (s)	579,028,135	587,676,566		
Balance with other banks and financial institutions	10,405,833,811	11,668,818,373		
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>		
<b>Net Operating Cash Flows Per Share - (NOCFPS)</b>	<b>1.35</b>	<b>(0.22)</b>		
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 12 August 2024				

### Consolidated Statement of Changes in Equity

For the period ended 31 March 2024	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
<b>Balance as at 01 January 2024</b>		<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,119,267,149</b>	-	<b>106,011,236</b>	<b>1,434,329,385</b>	<b>10,138,882,800</b>	<b>812,676,140</b>	<b>10,951,558,940</b>
<b>Items Involved in Changes in Equity</b>										
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	80,321,469	-	80,321,469	6,890,717	87,212,186
Appropriation to statutory reserve	-	-	6,113,290	-	-	(6,113,290)	-	-	-	-
Capital Reserve	-	-	-	-	0	(0)	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend (10.00%) for 2022	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 31 March 2024</b>		<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,125,380,439</b>	-	<b>106,011,236</b>	<b>1,508,537,563</b>	<b>10,219,204,269</b>	<b>819,566,857</b>	<b>11,038,771,126</b>
<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>10,787,714,540</b>	<b>208,344,037</b>	<b>10,996,058,577</b>
<b>Prior year adjustment</b>					<b>(47,489,333)</b>		<b>(47,489,333)</b>	<b>(1,635,650)</b>	<b>(49,124,983)</b>	<b>(1,635,650)</b>
<b>Restated opening balance</b>		<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,085,277,643</b>	<b>-</b>	<b>86,089,440</b>	<b>2,089,583,094</b>	<b>10,740,225,207</b>	<b>206,708,387</b>	<b>10,946,933,595</b>
<b>Items Involved in Changes in Equity</b>										
Changes in non-controlling interest	-	-	-	-	-	(409,858,858)	(409,858,858)	592,372,842	182,513,984	182,513,984
Net profit for the period	-	-	-	-	-	78,366,187	78,366,187	655,266	79,021,453	79,021,453
Appropriation to statutory reserve	-	-	5,423,739	-	-	(5,423,739)	-	-	-	-
Capital Reserve	-	-	-	-	-	(8,578,114)	8,578,114	-	-	-
Dividend	-	-	-	-	-	-	-	-	-	-
<b>Balance as at 31 March 2023</b>		<b>5,388,386,230</b>	<b>1,090,888,800</b>	<b>2,090,701,382</b>	<b>-</b>	<b>77,511,326</b>	<b>1,761,244,798</b>	<b>10,408,732,536</b>	<b>799,736,495</b>	<b>11,208,469,031</b>
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer						
Dhaka, 12 August 2024										

### Separate Balance Sheet

As at 31 March 2024	Amount in Taka	
	31.03.2024	31.12.2023
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>579,851,730</b>	<b>639,269,621</b>
Cash in hand (including foreign currencies)	823,595	631,935
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	579,028,135	638,637,686
<b>Balance with other banks and financial institutions</b>	<b>8,251,301,389</b>	<b>9,089,951,342</b>
Inside Bangladesh	8,251,301,389	9,089,951,342
Outside Bangladesh	-	-
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>7,112,880,753</b>	<b>6,208,507,734</b>
Government securities	3,526,652,005	2,623,793,666
Other investments	3,586,228,748	3,584,714,068
<b>Leases, loans and advances</b>	<b>61,439,754,080</b>	<b>61,719,186,662</b>
Loans, cash credit and overdraft etc.	61,439,754,080	61,719,186,662
Bills discounted and purchased	-	-
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>507,171,351</b>	<b>543,252,258</b>
<b>Other assets</b>	<b>7,868,258,301</b>	<b>9,276,025,839</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>85,759,217,604</b>	<b>87,476,193,455</b>
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
<b>Borrowings from Bangladesh Bank, other banks and financial institutions</b>	<b>23,946,670,549</b>	<b>25,833,962,950</b>
<b>Deposits and other accounts</b>	<b>42,488,420,274</b>	<b>42,441,762,741</b>
Current deposits and other accounts	-	-
Bills payable	-	-
Savings bank deposits	-	-