

Consolidated Balance Sheet				
As at 30 June 2024	Amount in Taka			
	30.06.2024	31.12.2023		
PROPERTY AND ASSETS				
Cash	945,096,666	640,091,314		
Cash in hand (including foreign currencies)	2,542,193	1,453,628		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	942,554,473	638,637,686		
Balance with other banks and financial institutions	9,932,605,101	11,212,977,281		
Inside Bangladesh	9,932,605,101	11,212,977,281		
Outside Bangladesh	-	-		
Money at call and short notice	-	-		
Investment	11,240,046,960	10,917,540,468		
Government securities	3,259,009,347	2,747,165,122		
Other investments	7,981,037,613	8,170,375,346		
Leases, loans and advances	62,603,975,361	65,353,462,614		
Loans, cash credit and overdraft etc.	62,603,975,361	65,353,462,614		
Bills discounted and purchased	-	-		
Fixed assets including land, building, furniture and fixtures	1,406,238,913	1,495,902,256		
Other assets	4,035,874,245	5,235,466,653		
Non-Banking assets	-	-		
TOTAL PROPERTY AND ASSETS	90,163,837,246	94,855,440,586		
LIABILITY AND SHAREHOLDERS' EQUITY				
Liabilities				
Borrowings from Bangladesh Bank, other banks and financial institutions	25,353,115,251	27,841,689,709		
Deposits and other accounts	41,381,327,739	42,222,060,865		
Current deposits and other accounts etc.	-	-		
Bills payable	-	-		
Saving bank deposit	-	-		
Term deposits	41,216,812,072	42,034,290,738		
Bearer certificate of deposits	-	-		
Other deposits	164,515,667	187,770,127		
Other liabilities	12,373,670,498	13,840,131,072		
TOTAL LIABILITIES	79,108,113,489	83,903,881,646		
Shareholders' Equity	10,247,352,557	10,138,882,800		
Paid up capital	5,388,386,230	5,388,386,230		
Share premium	1,090,888,800	1,090,888,800		
Statutory reserve	2,131,367,570	2,119,267,149		
Capital Reserve	-	106,011,236		
Retained earnings	1,636,709,957	1,434,329,385		
Non controlling interest	808,371,200	812,676,140		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	90,163,837,246	94,855,440,586		
Net asset value per share- (NAV)	19.02	18.82		
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES				
Acceptances and endorsements	-	-		
Letter of guarantee	40,497,973	33,150,000		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
TOTAL CONTINGENT LIABILITIES	40,497,973	33,150,000		
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	40,497,973	33,150,000		
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Profit and Loss Account					
For the period ended 30 June 2024	Amount in Taka				
	YTD June 2024	YTD June 2023	April-June 2024	April-June 2023	
Operating Income					
Interest income	3,507,410,757	3,466,692,577	1,807,481,735	1,831,063,668	
Less: Interest expenses on deposits & borrowings	2,599,763,155	2,629,962,907	1,145,703,919	1,447,511,115	
Net interest income	907,647,602	836,729,669	661,777,815	383,552,554	
Income from investment	389,840,497	634,970,185	236,118,835	131,163,161	
Commission, exchange and brokerage income	311,994,505	239,735,959	113,419,256	147,257,663	
Other operational income	394,992,578	408,989,883	196,565,579	222,094,267	
Total operating income	2,004,475,183	2,120,425,696	1,207,881,486	884,067,646	
Operating Expenses					
Salary and allowances	630,642,819	668,802,020	328,009,621	342,372,845	
Rent, taxes, insurance, electricity etc.	44,914,151	32,220,459	26,365,785	17,564,448	
Legal and professional fees	23,816,729	18,950,704	12,060,595	8,333,615	
Postage, stamp, telecommunication etc.	15,269,817	10,525,790	8,917,581	5,708,643	
Stationery, printing, advertisement	19,577,549	37,356,574	10,203,274	16,913,263	
Managing director's salary and allowance	5,315,151	7,238,212	1,645,161	3,284,712	
Directors' fees and expenses	1,374,500	1,216,420	1,295,300	757,720	
Auditors' fees	575,000	591,486	307,625	296,743	
Charges on loan losses	-	-	-	-	
Repairs, maintenance and depreciation	212,406,870	197,360,693	111,987,528	106,252,143	
Other expenses	447,066,373	327,677,964	232,047,395	151,402,462	
Total operating expenses	1,400,958,968	1,301,940,322	732,839,866	652,886,595	
Net Operating Income	603,516,215	818,485,374	475,041,619	231,181,051	
Provisions for loans, investments and other assets	306,895,731	449,416,238	327,891,301	24,048,567	
Provisions for leases and loans	156,621,119	427,648,885	215,139,923	43,907,317	
Provision for margin loan	-	-	-	-	
Provision for diminution in value of investments	150,474,612	21,767,353	112,951,378	(19,858,660)	
Managing director's salary and allowance	-	-	-	-	
General provision for other assets	(200,000)	-	(200,000)	-	
Profit before tax and reserve	296,620,484	369,069,136	147,150,318	207,132,393	
Provision for tax	183,637,747	189,711,869	121,379,767	106,796,579	
Current tax	192,496,880	189,219,479	130,127,377	105,794,201	
Deferred tax	(8,859,133)	492,390	(8,747,610)	1,002,378	
Net profit after tax	112,982,737	179,357,267	25,770,551	100,335,814	
Attributed to					
Shareholders of the Company	108,469,757	172,165,790	28,148,288	93,799,603	
Non-controlling interest	112,982,737	179,357,267	25,770,551	100,335,814	
Appropriations					
Statutory reserve	12,100,421	1,242,099	5,987,131	4,396,474	
General reserve	12,100,421	9,820,214	5,987,131	4,396,474	
Capital Reserve	-	(8,578,114)	-	-	
Retained surplus	96,369,336	170,923,690	22,161,157	89,403,129	
Earning per share (EPS)	0.20	0.32	0.05	0.17	
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer	

Consolidated Statement of Cash Flows				
For the period ended 30 June 2024	Amount in Taka			
	YTD June 2024	YTD June 2023		
A) Cash flows from operating activities				
Interest received	3,501,824,971	3,458,128,537		
Interest paid	(3,206,733,586)	(2,407,141,804)		
Dividend received	206,646,493	169,828,881		
Fees and commission received	503,250,133	466,735,679		
Income from investment	87,541,823	445,629,534		
Cash paid to employees (including directors)	(618,796,849)	(715,581,949)		
Cash paid to suppliers	(80,384,037)	(66,243,521)		
Income taxes paid	(376,121,922)	(172,325,508)		
Received from other operating activities	202,956,711	180,549,094		
Paid for other operating activities	(537,456,757)	(451,259,588)		
Cash generated from operating activities before changes in operating assets and liabilities	(317,273,020)	908,319,355		
Increase/(decrease) in operating assets & liabilities:				
Loans and advances to customers	2,234,525,417	(349,075,636)		
Other assets	(178,988,459)	(83,003,375)		
Deposits from customers	(840,733,126)	(350,303,355)		
Other liabilities	(819,915,393)	637,420,907		
Total Increase/(decrease) in operating assets & liabilities	394,888,440	(144,961,459)		
Net cash flows from/(used in) operating activities	77,615,420	763,357,896		
B) Cash flows from investing activities				
Investment in securities	-	-		
Treasury bills	71,269,363	(162,940,842)		
Purchase of fixed assets	(343,574,452)	(529,830,146)		
Acquisition of shares from non-controlling interest	(124,715,354)	(289,029,496)		
Sales proceeds of fixed assets	1,734,686,123	1,431,285		
Investment in Discretionary corporate fund	(2,599,607)	(73,262,339)		
Acquisition of shares from non-controlling interest	182,513,984	-		
Net cash flows from/(used in) investing activities	1,455,734,049	(875,856,825)		
C) Cash flows from financing activities				
Receipt of term loan, overdraft and REPO	(2,444,903,370)	2,128,646,877		
Payment of lease liabilities-Vehicles	(927,566)	(964,562)		
Payment of lease liabilities-Office premises	(54,275,250)	(51,292,592)		
Dividend paid	(8,620,697)	(150,803,476)		
Net cash flows from/(used in) financing activities	(2,508,726,883)	1,925,586,247		
D) Net increase/(decrease) in cash & cash equivalents	(975,377,415)	1,813,087,318		
E) Effect of exchange rates on cash and cash equivalents	10,587	11,158		
F) Cash and cash equivalents at the beginning of the period	11,853,068,595	10,995,587,998		
G) Cash and cash equivalents at the end of the period	10,877,701,767	12,808,686,473		
* Closing cash and cash-equivalents				
Cash in hand (including foreign currencies)	2,542,193	1,332,540		
Balance with Bangladesh Bank and its agent bank (s)	942,554,473	633,595,827		
Balance with other banks and financial institutions	9,932,605,101	11,973,758,106		
Money at call and short notice	-	200,000,000		
Total	10,877,701,767	12,808,686,473		
Net Operating Cash Flows Per Share - (NOCFPS)	0.14	1.42		
sd/- Director	sd/- Director	sd/- Acting Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Statement of Changes in Equity										
For the period ended 30 June 2024	Particulars	Equity attributable to the shareholders of the Company							Amount in Taka	
		Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
	Balance as at 01 January 2024	5,388,386,230	1,090,888,800	2,119,267,149	-	106,011,236	1,434,329,385	10,138,882,800	812,676,140	10,951,558,940
	Items Involved in Changes in Equity									
	Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
	Net profit for the period	-	-	-	-	-	108,469,757	108,469,757	4,512,979	112,982,737
	Appropriation to statutory reserve	-	-	12,100,421	-	-	-	-	-	-
	Capital Reserve	-	-	-	-	(106,011,236)	-	-	-	-
	Increase/(decrease) in revaluation reserve	-	-	-	-	-	-	-	-	-
	Dividend	-	-	-	-	-	-	-	-	-
	Cash dividend for 2023 (LBSL)	-	-	-	-	-	-	-	(8,817,920)	(8,817,920)
	Balance as at 30 June 2024	5,388,386,230	1,090,888,800	2,131,367,570	-	-	1,636,709,957	10,247,352,557	808,371,200	11,055,723,757
	Balance as at 01 January 2023	5,388,386,230	1,090,888,800	2,085,277,643	47,489,333	86,089,440	2,089,583,094	10,787,714,540	208,344,037	10,996,058,577
	Prior year adjustment	-	-	-	(47,489,333)	-	-	(47,489,333)	(1,635,650)	(49,124,983)
	Restated opening balance	5,388,386,230	1,090,888,800	2,085,277,643	-	86,089,440	2,089,583,094	10,740,225,207	206,708,387	10,946,933,595
	Items Involved in Changes in Equity									
	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	-	-	-	-	-	-
	Appropriation to general reserve	-	-	-	-	-	-	-	-	-
	Capital Reserve	-	-	-	-	(8,578,114)	-	-	-	-
	Dividend	-	-	-	-	-	-	-	-	-
	Cash dividend (10.00%) for 2022	-	-	-	-	-	(538,838,623)	(538,838,623)	(34,626,748)	(573,465,371)
	Balance as at 30 June 2023	5,388,386,230	1,090,888,800	2,095,097,857	-	77,511,326	1,283,188,004	9,935,072,217	800,267,257	10,735,339,474