Jibon Bima Tower (6th floor) 10 Dilkusha C/A, Dhaka-1000

At 31-Dec-19

7,670,508,646 18,772,134,622

18,772,134,622

8,339,848,864

34,782,492,132

1,252,204,800

528,000,000

1,100,000,000

935,677,366 7,820,368,169

10,371 42,602,870,672

Consolid	ated Balar	nce Sheet (U	In-audited) As at 30 September 2020		
	Amoun	ıt in Taka		Amount in Taka	
	At 30-Sep-20	At 31-Dec-19		At 30-Sep-20	At 31-Dec
Property and assets			Liabilities and capital		
Cash	360,421,163	332,938,458	Liabilities		
Cash in hand (including foreign currencies)	24,142	6,792	Borrowings from other banks, Financial institutions and Age	nt 6,598,674,550	7,670,
	21,112	0,752	Deposits and other accounts	20,735,713,320	18,772,
Balance with Bangladesh Bank and its agent Banks (in cluding	360,397,021	332,931,666	Current Accounts and other accounts	-	
foreign currencies)			Bill Payables	-	
Balance with other Bank & Financial Institutions	1,670,145,748	1,310,454,985	Savings bank deposits	-	
in Bangladesh	1,670,145,748	1,310,454,985	Fixed deposits	-	
Outside Bangladesh	-	_	Term deposits	20,735,713,320	18,772,
Money at call on short notice	-	-	Bearer certificates of deposits	-	
Investments	3,346,947,189	2,097,444,935	Other deposits		
Government	-	-	Other liabilities	7,367,018,884	8,339,8
Others	3,346,947,189	2,097,444,935	Total Liabilities	34,701,406,754	34,782,
Loans, Advances and Leases	34,404,541,338	37,083,078,010	Capital/Share holders Equity		
			Paid-up capital	1,252,204,800	1,252,2
Loans, lease finance, cash credits and overdrafts etc.	34,404,541,338	37,083,078,010	Statutory reserve	1,554,486,003	1,554,4
Bills discounted and purchased	_	_	General reserves	2,450,000,000	2,450,0
Fixed Assets including Premises, Furniture and Fixtures	108,109,302	112,693,693	Share Premium	528,000,000	528,0
Other assets	2,841,672,147	1,666,260,591	Dividend equalisation fund	1,100,000,000	1,100,0
Non- Financial Institution's assets			Retained earnings	1,145,739,331	935,6
Total assets	42,731,836,887	42,602,870,672	Total shareholders' equity	8,030,430,133	7,820
			Non-controlling interest Total liabilities and shareholders equity	42,731,836,887	42,602
			Total habilities and shareholders equity	.2,721,020,307	-12,002,
Consolidated Profit and Loss account (Un-audited) for t	the year ended 30	September 2020	Consolidated Cash Flow Statement (Un-audited) for the p	eriod ended 30 S	Septembo
		Amount in	Taka		

Consolidated Cash Flow Statement (Un-audited)	for the period ended	30 September 202
	Amou	nt in Taka

	Amount in Taka				
	Period ended 30-Sep-20	Period ended 30-Sep-19	July to Sept -20	July to Sept -19	
Interest income	2,320,964,101	3,141,369,724	544,349,054	1,111,879,393	
Interest paid on deposits and borrowings etc.	(1,736,896,432)	(1,571,295,479)	(652,606,314)	(483,665,553)	
Net interest income	584,067,669	1,570,074,245	(108,257,260)	628,213,840	
Investment income	(216,353,296)	192,020,411	(336,930,283)	59,601,537	
Commission, exchange and brokerage	- 1	-	-	_	
Other operating income	58,398,745	111,522,437	(86,428,781)	(90,614,416)	
Total operating income	426,113,118	1,873,617,093	(531,616,324)	597,200,961	
Salary and allowances	117,875,363	81,722,448	34,819,784	18,463,101	
Rent,taxes,insurance,electricity etc.	32,783,974	21,300,983	12,733,587	6,885,135	
Legal and professional expenses	1,069,170	1,684,778	731,850	379,453	
Postage, stamp, telecommunication etc.	67,847	46,765	28,665	11,902	
Stationery, printing, advertisement etc.	2,389,298	4,855,943	1,112,200	3,003,513	
Managing Directors' salary and fees	10,300,000	11,650,000	3,300,000	4,650,000	
Directors' fees	280,000	384,000	120,000	192,000	
Auditor fees	230,000	172,500	57,500	-	
Depreciation and repair of fixed assets	8,834,850	13,076,429	3,950,727	3,324,260	
Other expenses	42,328,283	10,812,447	19,690,762	4,226,581	
Total operating expenses	216,158,785	145,706,293	76,545,075	41,135,945	
Profit before provision (leasing)	209,954,333	1,727,910,800	(608,161,399)	556,065,016	
Profit transferred from merchant banking operation		168,017,703		91,295,485	
Total profit before provision	209,954,333	1,895,928,503	(608, 161, 399)	647,360,501	
Provision for loans/investments:					
Provision against loans	162,564,271	65,207,891	80,873,506	166,535,057	
Provision for diminution in value of investments	(288,709,080)	87,542,176	(433,794,175)	(24,951,971)	
Other provisions	-	-	-	-	
Total provision	(126,144,809)	152,750,067	(352,920,669)	141,583,086	
Total profit /(Loss) before taxes	336,099,142	1,743,178,436	(255,240,730)	505,777,415	
Provision for taxation					
2		640,000,000	(90,636,941)	170,000,000	
Current tax	131,037,178	640,000,000	(50,030,541)	170,000,000	
Current tax Deferred tax	(5,000,000)	10,000,000	(15,000,000)		
Deferred tax	1 1		(15,000,000) (105,636,941)		
	(5,000,000)	10,000,000	(15,000,000)	170,000,000 335,777,415	

Cash used/generated before changes in operating assets and liabilities Increase/(decrease) in operating assets and liabilities Net Loans and advances to customers Loans and deposits from banks and other customers Redemption of Property, plant and equipment Cash and cash equivalents at he end of the year (Cash and cash equivalents at end of the year (Cash and cash equivalents at end of the year (Cash and cash equivalents at end of the year (Cash and cash equivalents at he gand cash and cash equivalents (Including foreign currencies) Balance with bangladesh Bank and its agent bank (including foreign currencies) Balance with other Banks and financial institutions Incomplete I	Amount in Taka		
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Receipt from other operational activities	1,798)		
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E) Cash and cash equivalents at beginning of the year Cash and cash equivalents at the end of the year (D+E+F) Cash and Cash equivalents at end of the year (D+E+F) Cash and Cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (including foreign currencies) Balance with other Banks and financial institutions Total cash and cash equivalents 1,643,393,443 2,030,566,911 3,057,742 24. 24. 24. 25. 26. 27. 27. 27. 27. 27. 27. 27. 27. 27. 27	8,286		
F) Cash and cash equivalents at beginning of the year Cash and cash equivalents at the end of the year (D+E+F) Cash and Cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (including foreign currencies) Balance with other Banks and financial institutions Total cash and cash equivalents 1,643,393,443 2,030,566,911 2,4142 24 359,722 359,722 359,722 359,723 360,397,021 359,723 360,397,021 359,723 360,397,021 359,723 360,397,021 359,723	_		
Cash and cash equivalents at the end of the year (D+E+F) Cash and Cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (including foreign currencies) Balance with other Banks and financial institutions Total cash and cash equivalents 2,030,566,911 3,057,74 24,142 24,142 360,397,021 359,722 3,057,77 2,030,566,911 3,057,77 3,057,77 3,057,77	1,604		
Cash and Cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (including foreign currencies) Balance with other Banks and financial institutions Total cash and cash equivalents 24,142 24,142 359,721 359,722 359,722 2,030,566,911 3,057,742			
Cash in hand (including foreign currencies) 24,142 24 Balance with Bangladesh Bank and its agent bank (including foreign currencies) 360,397,021 359,72 Balance with other Banks and financial institutions 1,670,145,748 2,697,77 Total cash and cash equivalents 2,030,566,911 3,057,74			
foreign currencies) Balance with other Banks and financial institutions Total cash and cash equivalents 359,721 1,670,145,748 2,697,771 2,030,566,911 3,057,741	5,669		
foreign currencies) Balance with other Banks and financial institutions Total cash and cash equivalents 359,721 1,670,145,748 2,697,771 2,030,566,911 3,057,741			
Balance with other Banks and financial institutions Total cash and cash equivalents 1,670,145,748 2,697,77 2,030,566,911 3,057,74	2,836		
Total cash and cash equivalents 2,030,566,911 3,057,74	0.540		
•			
Not apprecting each flows non-shows	0,045		
Net operating cash flows per share 12.78	15.64		

Consolidated Statement of Changes to Shareholders' Equity (Un-audited) for the period ended 30 September 2020

							Amount in Taka
Particulars	Paid up capital	Share premium	Statutory reserve	General reserve	Divid. equal. fund	Retained earnings	Total
Balance on 01 January 2020	1,252,204,800	528,000,000	1,554,486,003	2,450,000,000	1,100,000,000	935,677,366	7,820,368,169
Net profit for the period 2020		- '	-		-	210,061,964	210,061,964
Balance for the period ended 30 June 2020	1,252,204,800	528,000,000	1,554,486,003	2,450,000,000	1,100,000,000	1,145,739,329	8,030,430,133
Balance for the period ended 30 June 2019	1,252,204,800	528,000,000	1,554,486,003	1,950,000,000	900,000,000	1,495,643,183	7,680,333,986