

CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2024 (1st Quarter)

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Amount in Taka

Non Controlling

FINANCE		
Consolidated Balance	Sheet	
As at 31 March 2024	A	atin Tales
PROPERTY AND ASSETS	31.03.2024	nt in Taka 31.12.2023
Cash	582,897,768	640,091,314
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	3,869,633 579,028,135	1,453,628 638,637,686
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	10,405,833,811 10,405,833,811	11,212,977,281 11,212,977,281
Money at call and short notice	1 <u>1-1</u> 1	9 <u>2</u> 2
Investment Government securities Other investments	11,925,683,186 3,696,189,645 8,229,493,541	10,917,540,468 2,747,165,122 8,170,375,346
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	64,904,323,959 64,904,323,959 -	65,353,462,614 65,353,462,614
Fixed assets including land, building, furniture and fixtures	1,454,710,964	1,495,902,256
Other assets	3,950,243,419	5,235,466,653
Non-Banking assets		-
TOTAL PROPERTY AND ASSETS	93,223,693,107	94,855,440,586
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	25,727,511,038	27,841,689,709
Deposits and other accounts Current deposits and other accounts etc.	42,262,948,615	42,222,060,865
Bills payable Saving bank deposit	-	:-
Term deposits Bearer certificate of deposits	42,080,969,033	42,034,290,738
Other deposits	181,979,582	187,770,127
Other liabilities	14,194,462,328	13,840,131,072
TOTAL LIABILITIES	82,184,921,981	83,903,881,646
Shareholders' Equity Paid up capital Share premium Statutory reserve Capital Reserve Retained earnings	10,219,204,269 5,388,386,230 1,090,888,800 2,125,380,439 106,011,236 1,508,537,563	10,138,882,800 5,388,386,230 1,090,888,800 2,119,267,149 106,011,236 1,434,329,385
Non controlling interest	819,566,857	812,676,140
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	93,223,693,107	94,855,440,586
Net asset value per share- (NAV)	18.97	18.82
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit	40,497,973	33,150,000
Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES	40,497,973	33,150,000
OTHER COMMITMENTS		
Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed	-	3 =
Undrawn note issuance and revolving underwriting facilities	-	
Jndrawn formal standby facilities, credit lines and other commitments FOTAL OTHER COMMITMENTS		
TOTAL OFF BALANCE SHEET ITEMS	40,497,973	33,150,000
		7.

Consolidated Profit and Loss Account							
For the period ended 31 March 2024	Amount in Taka						
Operating Income	YTD March 2024	YTD March 2023					
5 STO	1 600 030 033	1 635 639 009					
Interest income	1,699,929,023	1,635,628,908					
Less: Interest expenses on deposits & borrowings Net interest income	1,454,059,235 245,869,787	1,182,451,793 453,177,116					
Income from investment							
	153,721,663	503,807,024					
Commission, exchange and brokerage income Other operational income	198,575,248 198,426,999	92,478,295 186,895,616					
Total operating income	796,593,697	1,236,358,050					
Operating Expenses							
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	100 440 040	04 400 550					
Repairs, maintenance and depreciation	100,419,342	91,108,550					
Other expenses	215,018,977	176,275,502					
Total operating expenses	668,119,102	649,053,727					
Net Operating Income	128,474,595	587,304,323					
Provisions for loans, investments and other assets	(20,995,570)	425,367,581					
Provisions for leases and loans	(58,518,804)	383,741,567					
Provision for margin loan		8.750 mm.					
Provision for diminution in value of investments	37,523,234	41,626,014					
Provisions for Off-Balance Sheet Exposure	_						
General provision for other assets	-	-					
Profit before tax and reserve	149,470,166	161,936,742					
Provision for tax	62,257,980	82,915,290					
Current tax	62,369,503	83,425,278					
Deferred tax	(111,523)	(509,988)					
Net profit after tax	87,212,186	79,021,453					
Attributed to							
Shareholders of the Company	80,321,469	78,366,187					
Non-controlling interest	6,890,717	655,266					
THE STATE OF THE S	87,212,186	79,021,453					
Appropriations	6,113,290	(3,154,375)					
Statutory reserve	6,113,290	5,423,739					
General reserve		5,125,755					
Capital Reserve		(8,578,114)					
Retained surplus	74,208,179	81,520,562					
Earning per share (EPS)	0.15	0.15					
sd/- sd/- sd/-	sd/-	sd/-					
그 그 그 그들이 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그	mpany Secretary	Chief Financial Officer					
		Cinei rinanciai Officer					
Dhaka, 12 August 2024							

		*			Consolidated Statement	of Cash Flows	
u	nt in Taka	For	the period ende	d 31 Mar	ch 2024	Amou	nt in Taka
1	YTD March 2023					YTD March 2024	YTD March 2023
	1 625 629 000	A)	Cash flows from	operating a	ectivities		1 540 674 400
	1,635,628,908 1,182,451,793		Interest received Interest paid			1,573,020,681 (1,313,580,329)	1,548,674,400 (1,256,029,909)
	453,177,116		Dividend received	d		70,543,070	94,845,786
	503,807,024		Fees and commis		ed	301,948,330	195,689,993
	92,478,295		Income from inve		L - d' d' \	23,371,566	428,944,840
	186,895,616		Cash paid to emp	- 175 - 175	luding directors)	(280,720,614) (42,418,682)	(332,957,860) (63,540,800)
58	1,236,358,050		Income taxes paid			(66,369,018)	(74,245,779)
Si .	1,230,330,030		Received from ot		ng activities	94,285,075	83,301,686
			Paid for other op			(255,923,805)	(178,036,269)
	326,429,176		Cash generated for operating assets	**************************************	ting activities before changes in	104,156,273	446,646,087
	14,656,011		operating assets	and nabilit	ies		440,040,087
	10,617,088 4,817,147		Increase/(decrea	se) in oper	ating assets & liabilities:		
	20,443,311		20 1W 12	10 8/			
	3,953,500		Loans and advance Other assets	ces to custo	omers	467,362,328	380,179,269
	458,700		Deposits from cu	stomers		(70,273,975) 40,887,749	(24,578,143) (1,401,822,779)
	294,743		Other liabilities			186,606,640	479,592,386
	91,108,550		Total increase/(d	ecrease) in	operating assets & liabilities	624,582,742	(566,629,266)
	176,275,502		Not each flaws fr	om //wood	in) anarating activities	729 720 015	(110 002 170)
	649,053,727		net cash flows in	om /(usea	in) operating activities	728,739,015	(119,983,179)
 81		B)	Cash flows from	investing a	ctivities		
8	587,304,323		21 38 99929	526726			
	425,367,581		Investment in sec	urities		(61,357,746)	(221,346,056)
Ri.	383,741,567		Treasury bills Purchase of fixed	assets		(875,435,612) (98,267,023)	(528,830,310) (106,025,853)
	-		Sales proceeds of		ts	1,557,006,123	371,999
	41,626,014		Investment in Dis			(552,210)	(70,831,568)
			[2] [3] [3] [3] [4] [4] [4] [4] [4] [4] [4] [5] [5] [6] [6] [6] [6] [6] [6] [6] [6] [6] [6		on-controlling interest	-	182,513,984
er.	-		Net cash flows fr	om /(used	in) investing activities	524,185,293	(745,294,558)
	161,936,742	C)	Cash flows from	financing a	ctivities		
	82,915,290		Receipt of term lo	oan, overdr	aft and REPO	(2,089,503,184)	2,154,854,445
Š.	83,425,278		Payment of lease			(399,534)	(602,134)
	(509,988)		Payment of lease	liabilities-C	Office premises	(27,237,882)	(25,136,944)
ij.	1775-7 1000 1000 1000 1000 1000 1000 1000 10		Dividend paid	om/lucadi	n) financing activities	(119,915)	(1,271,132)
	79,021,453		Net cash nows in	om (useu i	ii) illialicing activities	(2,117,260,514)	2,127,844,237
		D)	Net increase/(de	crease) in c	cash & cash equivalents	(864,336,207)	1,262,566,499
	78,366,187	E)			cash and cash equivalents	(809)	10,233
	655,266	F)			t the beginning of the period	11,853,068,595	10,995,587,998
	79,021,453	G)	Cash and cash eq	uivaients a	it the end of the period	10,988,731,579	12,258,164,730
-	(2 154 275)		* Closing cash an	d cash-equ	ivalents		
P	(3,154,375) 5,423,739		Cash in hand (inc	요약하면 살이 되는 아니라 아니라 아니라 아니다.	#프램 : 18 사업에 18 및 : : : : : : : : : : : : : : : : : :	3,869,633	1,669,792
	-				nk and its agent bank (s)	579,028,135	587,676,566
	(8,578,114)		Money at call an		d financial institutions	10,405,833,811	11,668,818,373
2	81,520,562		money at can an	a 31101 t 110 t		10,988,731,579	12,258,164,730
-	1 		Net Operating Ca	sh Flows P	er Share - (NOCFPS)	1.35	(0.22)
-	0.15	9.	sd/-	1/	ad/	sd/-	sd/-
	sd/-			d/- ector	sd/- Acting Managing Director	Company Secretary	Chief Financial Officer
	Chief Financial Officer	48580			G	,	Cinci i mancial Officel
		Dh	aka, 12 August 2024				
	Consolidated Stateme	ont of	Changes in Fe	u i i t v			
	Consolidated Stateme	יוונ טו	Changes in Ed	uity			5

Non controlling interest	019,300,637	812,070,140				Equity attributable	ie to the shareholde	is of the company	(Non Controlling	200 000
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	93,223,693,107	94,855,440,586	Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Interest	Total Equity
TOTAL LIABILITIES AND SHAKEHOLDERS EQUITY	93,223,093,107	34,633,440,360	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
Net asset value per share- (NAV) OFF-BALANCE SHEET ITEMS	18.97	18.82	Items Involved in Changes in Equity Changes in non-controlling interest	# -	- s	_	<u></u>			=		_
CONTINGENT LIBILITIES			Net profit for the period Appropriation to statutory reserve	-	_	- 6,113,290	-	-	80,321,469 (6,113,290)	80,321,469	6,890,717	87,212,186
Acceptances and endorsements			Capital Reserve	-	2	-	_	0	(0)	_	_	2
Letter of guarantee	40,497,973	33,150,000	Dividend	100000					, , ,			
Irrevocable letters of credit		33,130,000	Cash dividend (10.00%) for 2022	_	_	_	_	_	_	_	_	_
Bill for collection	-	_	Balance as at 31 March 2024	5,388,386,230	1,090,888,800	2,125,380,439		106,011,236	1,508,537,563	10,219,204,269	819,566,857	11,038,771,126
Other contingent liabilities	_	_	Dalatice as at 51 Watch 2024	3,388,380,230	1,050,888,800	2,123,380,433		100,011,230	1,508,537,503	10,213,204,203	813,300,837	11,030,771,120
TOTAL CONTINGENT LIBILITIES	40,497,973	33,150,000	Polones as at 01 January 2022	E 200 206 220	1 000 000 000	2 005 277 642	47 490 222	96 090 440	3 090 593 004	10 707 714 540	200 244 027	10 006 059 577
TOTAL CONTINUE LIBILITIES	40,437,373	33,130,000	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
OTHER COMMITMENTS			Prior year adjustment		- 4 000 000 000		(47,489,333)	-		(47,489,333)	(1,635,650)	(49,124,983)
Documentary credits and short term trade-related transactions	-	-	Restated opening balance		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
Forward assets purchased and forward deposits placed	-		Items Involved in Changes in Equity									
Undrawn note issuance and revolving underwriting facilities	-		Changes in non-controlling interest	8■	-3	-	-	-	(409,858,858)	(409,858,858)	592,372,842	182,513,984
Undrawn formal standby facilities, credit lines and other commitments	_	_	Net profit for the period	0 =	= 0	_	<u> </u>	-	78,366,187	78,366,187	655,266	79,021,453
TOTAL OTHER COMMITMENTS	-		Appropriation to statutory reserve	1=	==	5,423,739	-	(=)	(5,423,739)	<u>=</u> 8	=:	=
		33 7 	Capital Reserve	=	9	-		(8,578,114)	8,578,114	-	-	<u>=</u>
TOTAL OFF BALANCE SHEET ITEMS	40,497,973	33,150,000	Dividend									
			Balance as at 31 March 2023	5,388,386,230	1,090,888,800	2,090,701,382	-	77,511,326	1,761,244,798	10,408,732,536	799,736,495	11,208,469,031
sd/- sd/- Director Director Acting Managing Director Com Dhaka, 12 August 2024	sd/- pany Secretary	sd/- Chief Financial Officer	Dhaka, 12 August 2024 sd/- Director		sd/- rector	Acti	sd/- ng Managing Director			sd/- ly Secretary	Cł	sd/- nief Financial Officer
Separate Balance Sheet			Se	parate Profit and	Loss Account				Separate S	statement of Cash	Flows	
As at 31 March 2024			For the period ended 31 March 2	2024			For the	period ended 31 M	larch 2024		Amoun	t in Taka
AS at SI Warding 2024	Amou	nt in Taka	~			ount in Taka					YTD March 2024	YTD March 2023
PROPERTY AND ASSETS	31.03.2024	31.12.2023	Operating Income		YTD March 20	24 YTD March 2		n flows from operat	ting activities		11D Watch 2024	TID Watch 2025
			Interest income		1,593,058,00	3 1,512,295		rest received			1,464,946,680	1,455,899,406
Cash	579,851,730	639,269,621	Less: Interest expenses on deposits &	borrowings	1,418,508,52	· · · · · · · · · · · · · · · · · · ·	1,244 Inte	rest paid			(1,276,192,169)	(1,233,788,405)
Cash in hand (including foreign currencies)	823,595	631,935	Net interest income		174,549,47	360,420). 783 DIVI	dend received	· · · · · · · · · · · · · · · · · · ·		4,211,393	13,916,153
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	579,028,135	638,637,686	Income from investment		127,212,46		8 912 Fee:	s and commission re			102,554,870	101,426,666
			Commission, exchange and brokerage i	income		- Commission of Company Control of	I I IIICC	me from investmen	it (including directors)		(5,914,871) (183,622,296)	422,682,903 (208,569,038)
Balance with other banks and financial institutions	8,251,301,389	9,089,951,342	Other operational income		139,886,13	1 129,828	0.000	n paid to suppliers	(c.aamg an ectors)		(4,006,232)	(35,399,763)

For the period ended 31 March 2024

As at 31 March 2024	Amou	nt in Taka
PROPERTY AND ASSETS	31.03.2024	31.12.2023
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	579,851,730 823,595 579,028,135	639,269,621 631,935 638,637,686
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	8,251,301,389 8,251,301,389	9,089,951,342 9,089,951,342
Money at call and short notice	-	
Investment Government securities Other investments	7,112,880,753 3,526,652,005 3,586,228,748	6,208,507,734 2,623,793,666 3,584,714,068
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	61,439,754,080 61,439,754,080	61,719,186,662 61,719,186,662
Fixed assets including land, building, furniture and fixtures	507,171,351	543,252,258
Other assets	7,868,258,301	9,276,025,839
Non-Banking assets		
TOTAL PROPERTY AND ASSETS	85,759,217,604	87,476,193,455
LIABILITY AND SHAREHOLDERS' EQUITY	*	S .
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	23,946,670,549	25,833,962,950
Deposits and other accounts	42,488,420,274	42,441,762,741
Current deposits and other accounts Bills payable	-	-
Savings bank deposits Term deposits	42,306,440,692	42,253,992,614
Bearer certificate of deposits Other deposits	181,979,582	187,770,127
Other liabilities	9,899,453,050	9,700,630,888
TOTAL LIABILITIES	76,334,543,874	77,976,356,579
		- 151 C
Shareholders' Equity Paid up capital	9,424,673,731 5,388,386,230	9,499,836,877 5,388,386,230
Statutory reserve Retained earnings	2,125,380,440 1,179,587,452	2,119,267,149 1,155,134,291
Revaluation reserve for investment in subsidiaries	731,319,608	837,049,207
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	85,759,217,604	87,476,193,455
Net asset value per share-(NAV)	17.49	17.63
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES		
Acceptances and endorsements Letter of guarantee	40,497,973	33,150,000
Irrevocable letters of credit Bill for collection		
Other contingent liabilities TOTAL CONTINGENT LIBILITIES		
OTHER COMMITMENTS	40,497,973	33,150,000
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	=	<u>=</u>
Undrawn formal standby facilities, credit lines and other commitments TOTAL OTHER COMMITMENTS		
TOTAL OFF BALANCE SHEET ITEMS		
	40,497,973	33,150,000
sd/- sd/- sd/- Director Director Acting Managing Director Comp	sd/- pany Secretary	sd/- Chief Financial Officer

Dhaka, 12 August 2024

Netrope	For the period ended 31 March 2024	Amount in Taka			
Less: Interest expenses on deposits & borrowings Net interest income Income from investment Income from investment Commission, exchange and brokerage income Other operational income Total operating income Operating Expenses Salary and allowances Salary and allowances Salary and allowances Rent, taxes, insurance, electricity etc. Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Auditors' fees and expenses Directors' fees and expenses Income from investments Operating Expenses Salary and allowance Salary and salary and allowance Directors' fees and expenses Salary and allowance Salary and salary sal	Operating Income				
Less: Interest expenses on deposits & borrowings Net interest income Income from investment Income from investment Commission, exchange and brokerage income Other operational income Total operating income Operating Expenses Salary and allowances Salary and allowances Salary and allowances Rent, taxes, insurance, electricity etc. Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Auditors' fees and expenses Directors' fees and expenses Income from investments Operating Expenses Salary and allowance Salary and salary and allowance Directors' fees and expenses Salary and allowance Salary and salary sal	Interest income	1.593.058.003	1.512.295.027		
Net interest income 174,549,476 360,420,783 Income from investment 127,212,460 476,578,912 Commission, exchange and brokerage income 139,886,131 129,828,922 Incompany 139,886,131 129,828,922 Incompany 139,886,131 129,828,922 Incompany 139,886,131 Incompany 139,886,131 Incompany 139,886,131 Incompany 139,886,131 Incompany Incom			[1] - [2] 1. [2		
Income from investment	10 10				
Commission, exchange and brokerage income 139,886,131 129,828,922 Total operating income 441,648,066 966,828,617 Operating Expenses 30alary and allowances 195,369,629 218,890,170 Rent, taxes, insurance, electricity etc. 14,677,387 11,364,551 Legal and professional fees 11,235,731 9,333,238 Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses 172,500 172,500 Repairs, maintenance and depreciation 64,560,978 59,454,22 Other expenses 109,700,951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for leases and loans (58,818,804) 414,974,876 Provision for off-balance sheet exposure (58,818,804) 414,974,876 Provision for off-balance sheet exposure 52,983,366 90,248,136 <					
Other operating income 139,886,131 129,828,922 Total operating income 441,648,066 966,828,617 Operating Expenses 53lary and allowances 195,369,629 218,890,170 Rent, taxes, insurrance, electricity etc. 14,677,387 11,364,551 Legal and professional fees 11,235,731 9,333,238 Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses 172,500 172,500 Repairs, maintenance and depreciation 64,560,978 59,415,422 Other expenses 109,700,951 423,909,431 Other expenses 109,700,951 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 414,974,876 Provision for diminution in value of investments (58,818,804) 414,974,876 Provision for other assets 22,416,914 37,696,174 Provision f		121,212,400	470,370,312		
Total operating income	1	120 006 121	120 020 022		
Departing Expenses Salary and allowances 195,369,629 218,890,170 Rent, taxes, insurance, electricity etc. 14,677,387 11,364,551 11,325,731 9,333,238 Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 172,500 17	Other operational income	139,886,131	129,828,922		
Salary and allowances	Total operating income	441,648,066	966,828,617		
Rent, taxes, insurance, electricity etc. 14,677,387 11,364,551 Legal and professional fees 11,235,731 9,333,238 Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses 172,500 172,500 Repairs, maintenance and depreciation 64,560,978 59,445,422 Other expenses 109,700,951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 452,671,050 Provision for leases and loans (58,818,804) 37,696,174 Provision for offi-balance sheet exposure - - Provision for offi-balance sheet exposure - - Provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739	Operating Expenses				
Legal and professional fees 11,235,731 9,333,238 Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses - - Auditors' fees 172,500 172,500 Repairs, maintenance and depreciation 64,560,978 59,445,422 Other expenses 109,700,951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 452,671,050 Provisions for leases and loans (58,818,804) 37,696,174 Provision for offi-balance sheet exposure - - General provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Current tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve	Salary and allowances	195,369,629	218,890,170		
Legal and professional fees 11,235,731 9,333,238 Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses - - Auditors' fees 172,500 172,500 Repairs, maintenance and depreciation 64,560,978 59,445,422 Other expenses 109,700,951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 452,671,050 Provisions for leases and loans (58,818,804) 37,696,174 Provision for offi-balance sheet exposure - - General provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Current tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve	Rent, taxes, insurance, electricity etc.	14,677,387	11,364,551		
Postage, stamp, telecommunication etc. 4,853,967 3,361,921 Stationery, printing, advertisement 6,902,447 17,776,727 17,776,727 17,776,727 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 3,953,500 172,442 172,402 172,412 172,402 172,405 172,405 172,405 172,405 172,406 172,904 172,406 172,416,914 172,918,609 172,918,609	17 17				
Stationery, printing, advertisement 6,902,447 17,776,727 Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses 172,500 172,500 Auditors' fees 109,700,985 59,445,422 Other expenses 109,700,9951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 452,671,050 Provisions for leases and loans (58,818,804) 37,696,174 Provision for off-balance sheet exposure 52,983,366 90,248,136 General provision for other assets 52,983,366 90,248,136 Provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve 6,113,290 5,423,739 Capital Reserve - - Retained surplus 24,453,162 </td <td></td> <td>Δ</td> <td>II</td>		Δ	II		
Managing director's salary and allowance 3,670,000 3,953,500 Directors' fees and expenses 172,500 172,500 Auditors' fees 172,500 172,500 Repairs, maintenance and depreciation 64,560,978 59,445,422 Other expenses 109,700,951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 452,671,050 Provisions for leases and loans (58,818,804) 37,696,174 Provision for diminution in value of investments 36,339,914 37,696,174 Provision for off-balance sheet exposure - - General provision for other assets 90,248,136 90,248,136 Provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve - - Capital Reserve - - Retained surplus 24,453,162 </td <td>The state of the s</td> <td></td> <td></td>	The state of the s				
Directors' fees and expenses 172,500 17	[18] [18] 18 18 18 18 18 18 18 18 18 18 18 18 18				
Auditors' fees Repairs, maintenance and depreciation Other expenses Other expenses Total operating expenses Net Operating Income Provisions for loans, investments and other assets Provisions for leases and loans Provision for diminution in value of investments Provision for off-balance sheet exposure General provision for other assets Provision for tax Current tax Deferred tax Net profit after tax Appropriations Statutory reserve Capital Reserve Retained surplus add- Sd/- Director 172,500 64,560,978 59,445,422 59,961,403 423,909,431 411,143,590 422,919,186 422,478,890) (58,818,804) 414,974,876 36,339,914 37,696,174 37,696,174 22,416,914 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,440 63,129,450 5,423,739 5,423,739 5,423,739 5,423,739 5,423,739 6,113,290 6,113,29		3,070,000	3,333,300		
Repairs, maintenance and depreciation 64,560,978 59,445,422 99,611,403 99,611,403 423,909,431 423,919,409 423,419,409 423,419,419 423,419,419 423,419,419 423,419,419 423,419,419 423,419,419 423,419,419		172 500	172 500		
Other expenses 109,700,951 99,611,403 Total operating expenses 411,143,590 423,909,431 Net Operating Income 30,504,476 542,919,186 Provisions for loans, investments and other assets (22,478,890) 452,671,050 Provisions for leases and loans (58,818,804) 414,974,876 Provision for off-balance sheet exposure - - General provision for other assets - - Profit before tax and reserve 52,983,366 90,248,136 Provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve 6,113,290 5,423,739 General reserve - - Capital Reserve - - Retained surplus 24,453,162 21,694,957 Earning per share (EPS) 0.06 0.05 sd/- Company Secretary Chief Financial Officer					
Net Operating lncome 30,504,476 542,919,186			- remark to the contract of th		
Net Operating Income Provisions for loans, investments and other assets Provisions for leases and loans Provision for diminution in value of investments Provision for off-balance sheet exposure General provision for other assets Profit before tax and reserve Provision for tax Current tax Deferred tax Net profit after tax Appropriations Statutory reserve Gapital Reserve Retained surplus Earning per share (EPS) sd/- Director Provisions for leases and loans (58,818,804) 414,974,876 36,339,914 37,696,174 - 452,671,050 414,974,876 36,339,914 37,696,174 - 22,416,914 - 22,416,914 63,129,440 63,12					
Provisions for loans, investments and other assets Provisions for leases and loans Provision for diminution in value of investments Provision for off-balance sheet exposure General provision for other assets Profit before tax and reserve Profit after tax Net profit after tax Appropriations Statutory reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Provisions for loans, investments and other assets (22,478,890) (58,818,804) 414,974,876 43,696,174 414,974,876 414,974,876 43,696,174 414,974,876 414,974,876 43,696,174 414,974,876 43,696,174 42,416,914 43,696,174 43,696 43,194,194 43,194 43,194 43,194 43,194 43,194 43,194 43,194 43,1	Total operating expenses	411,143,590	423,909,431		
Provisions for leases and loans Provision for diminution in value of investments Provision for off-balance sheet exposure General provision for other assets Profit before tax and reserve Provision for tax Current tax Deferred tax Net profit after tax Appropriations Statutory reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Provision for diminution in value of investments 36,339,914 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 37,696,174 63,129,440 63,129	Net Operating Income	30,504,476	542,919,186		
Provisions for leases and loans Provision for diminution in value of investments Provision for off-balance sheet exposure General provision for other assets Profit before tax and reserve Provision for tax Current tax Deferred tax Net profit after tax Appropriations Statutory reserve Capital Reserve Retained surplus Retained surplus Sd/- Director Provision for lax (58,818,804) 36,339,914 37,696,174 63,129,440 63,129,44	Provisions for loans, investments and other assets	(22,478,890)	452.671.050		
Provision for diminution in value of investments Provision for off-balance sheet exposure General provision for other assets Profit before tax and reserve Provision for tax Current tax Deferred tax Appropriations Statutory reserve General reserve Capital Reserve Retained surplus Provision for tax 22,416,914 63,129,440 63,129,40 6	를 통하는 경기를 하는 경기 요즘 가는 것이 되는 것으로 보는 것으로 되는 것으로 되는 것을 되었다. 그는 것으로 보는 것으로 되는 것으로 보는 것으로 보고 되었다.				
Provision for off-balance sheet exposure General provision for other assets Profit before tax and reserve 52,983,366 90,248,136 Provision for tax 22,416,914 63,129,440 Current tax Deferred tax Deferred tax Net profit after tax Appropriations Statutory reserve General reserve Capital Reserve Capital Reserve Retained surplus 24,453,162 27,118,696 5,423,739	AND		3 3		
Company Secretary Comp	STATE OF A STATE OF THE STATE O	30,333,314	57,050,174		
Profit before tax and reserve 52,983,366 90,248,136 Provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve 6,113,290 5,423,739 General reserve - - Capital Reserve - - Retained surplus 24,453,162 21,694,957 Earning per share (EPS) 0.06 0.05 sd/- sd/- Company Secretary Chief Financial Officer	Section and the control of the contr	_	_		
Provision for tax 22,416,914 63,129,440 Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve 6,113,290 5,423,739 General reserve - - Capital Reserve - - Retained surplus 24,453,162 21,694,957 Earning per share (EPS) 0.06 0.05 sd/- sd/- Company Secretary Chief Financial Officer	deficial provision for other assets				
Current tax 22,416,914 63,129,440 Deferred tax 30,566,452 27,118,696 Appropriations 6,113,290 5,423,739 Statutory reserve 6,113,290 5,423,739 General reserve - - Capital Reserve - - Retained surplus 24,453,162 21,694,957 Earning per share (EPS) 0.06 0.05 sd/- sd/- sd/- Director Director Company Secretary Chief Financial Officer	Profit before tax and reserve	52,983,366	90,248,136		
- - - -	Provision for tax	22,416,914	63,129,440		
Net profit after tax 30,566,452 27,118,696 Appropriations Statutory reserve General reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Director 30,566,452 27,118,696 5,423,739 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 6,113,290 5,423,739 6,113,290 6,113	Current tax	22,416,914	63,129,440		
Appropriations Statutory reserve General reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Acting Managing Director 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 5,423,739 6,113,290 6,113,	Deferred tax	_	® ® ■		
Statutory reserve General reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Statutory reserve 6,113,290 5,423,739 24,453,162 21,694,957 0.06 0.05 sd/- Company Secretary Company Secretary Chief Financial Officer	Net profit after tax	30,566,452	27,118,696		
Statutory reserve General reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Statutory reserve 6,113,290 5,423,739 24,453,162 21,694,957 0.06 0.05 sd/- Company Secretary Company Secretary Chief Financial Officer	Appropriations	6.113.290	5.423.739		
General reserve Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Capital Reserve					
Capital Reserve Retained surplus Earning per share (EPS) sd/- Director Capital Reserve	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	0,113,230	3,423,733		
Retained surplus Earning per share (EPS) sd/- Director Director Sd/- Acting Managing Director 24,453,162 21,694,957 0.06 0.05 sd/- Sd/- Company Secretary Chief Financial Officer	ADDRESS OF THE PROPERTY OF THE				
Earning per share (EPS) sd/- Director Director Acting Managing Director Company Secretary Chief Financial Officer		24 452 162	21 604 057		
sd/- sd/- sd/- sd/- sd/- Director Director Acting Managing Director Company Secretary Chief Financial Officer	netailleu sui pius		21,034,35/		
Director Director Acting Managing Director Company Secretary Chief Financial Officer	Earning per share (EPS)	-	0.05		
	sd/- sd/- sd/-	5.700 B	#70		
- Provided the Address of the Control of the Address of the Addres	120 120 120 120 120 120 120 120 120 120	mpany Secretary	Chief Financial Officer		

Separate Statement of Cash Flows							
Fo	r the period ended 31 March 2024	Amour	nt in Taka				
100		YTD March 2024	YTD March 2023				
(A)	Cash flows from operating activities Interest received	1,464,946,680	1,455,899,406				
	Interest paid Dividend received	(1,276,192,169) 4,211,393	(1,233,788,405) 13,916,153				
	Fees and commission received	102,554,870	101,426,666				
	Income from investment	(5,914,871)	422,682,903				
	Cash paid to employees (including directors)	(183,622,296)	(208,569,038)				
	Cash paid to suppliers Income taxes paid	(4,006,232) (22,416,915)	(35,399,763) (45,351,882)				
	Received from other operating activities	36,582,070	28,077,024				
	Paid for other operating activities	(157,076,985)	(116,605,880)				
	Cash generated from operating activities before changes in operating	di = = = = = = = = = = = = = = = = = = =	202 207 104				
	assets and liabilities	(40,934,455)	382,287,184				
	Increase/(decrease) in operating assets & liabilities:						
	Loans and advances to customers	297,884,536	535,611,953				
	Other assets	1,689,557,326	(20,038,926)				
	Deposits from customers Other liabilities	46,657,533 81,790,879	(1,816,457,622) 492,612,074				
	Total Increase/(decrease) in operating assets & liabilities	2,115,890,274	(808,272,521)				
	Net cash flows from /(used in) operating activities	2,074,955,819	(425,985,338)				
B)	Cash flows from investing activities						
	Investment in securities	(962,470)	(10,211,793)				
	Treasury bills	(832,488,060)	(528,830,310)				
	Purchase of fixed assets	(72,517,417)	(86,904,038)				
	Sales proceeds of fixed assets	(179,130,000)	315,000				
	Investment in discretionary corporate fund Investment in subsidiaries	(552,210)	(1,908,304) 189,475,776				
	Net cash flows from /(used in) investing activities	(1,085,650,157)	(438,063,668)				
C)	Cash flows from financing activities						
	Receipt of term loan, overdraft and REPO	(1,874,729,417)	2,075,781,705				
	Payment of lease liabilities-Vehicles	(153,101)	(386,296)				
	Payment of lease liabilities-Office premises	(12,409,883)	(13,569,032)				
	Dividend paid	(80,296)	(1,178,269)				
	Net cash flows from/(used in) financing activities	(1,887,372,697)	2,060,648,109				
D)	Net increase/(decrease) in cash & cash equivalents Effect of exchange rates on cash and cash equivalents	(898,067,034)	1,196,599,102				
E) F)	Cash and cash equivalents at the beginning of the period	(809) 9,729,220,962	10,233 9,321,693,722				
G)	Cash and cash equivalents at the end of the period	8,831,153,119	10,518,303,057				
	* Closing cash and cash-equivalents						
	Cash in hand (including foreign currencies)	823,595	850,922				
	Balance with Bangladesh Bank and its agent bank (s)	579,028,135	587,676,566				
	Balance with other banks and financial institutions Money at call and short notice	8,251,301,389	9,929,775,570				
	5 %	8,831,153,119	10,518,303,057				
	Net Operating Cash Flows Per Share - (NOCFPS)	3.85	(0.79)				
	sd/- sd/- sd/-	sd/-	sd/-				
0.000		npany Secretary	Chief Financial Officer				

Dhaka, 12 August 2024		NO CONTRACTOR ADDITION OF THE CONTRACTOR AND ADDITION ADD	Director Dhaka, 12 Augu	Director Acting Managing Dir ust 2024	rector Company Secretary	Chief Financial Officer
		Separate	Statement of Changes in E	quity		
For the period ended 31 March 2024						Amount in Taka
Particulars		Share Capital	Statutory Reserve	Revaluation Reserve	Retained Earnings	Total Equity
Balance as at 01 January 2024		5,388,386,230	2,119,267,149	837,049,207	1,155,134,291	9,499,836,877
Items involved in changes in equity						
Net profit for the period		=	_	-	30,566,452	30,566,452
Appropriation to statutory reserve		=	6,113,290	-	(6,113,290)	
Increase/(decrease) in revaluation reserve		-	.=	(105,729,598)	: - :	(105,729,598)
Cash dividend (10.00%) for 2022		-	-	-	-	8-
Balance as at 31 March 2024		5,388,386,230	2,125,380,440	731,319,608	1,179,587,452	9,424,673,731
Balance as at 01 January 2023		5,388,386,230	2,085,277,643	2,136,847,181	1,558,014,890	11,168,525,945
Items involved in changes in equity						
Net profit for the period		ä	-	-	27,118,696	27,118,696
Appropriation to statutory reserve		-	5,423,739	-	(5,423,739)	(1 25
Increase/(decrease) in revaluation reserve		-	-	(809,000,150)	-	(809,000,150)
Balance as at 31 March 2023		5,388,386,230	2,090,701,383	1,327,847,031	1,579,709,847	10,386,644,491
sd/- Dhaka, 12 August 2024 Director	sd/- Director		sd/- Acting Managing Director	sd/- Company Se		sd/- Chief Financial Officer

Equity attributable to the shareholders of the Company