

## CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE FIRST HALF-YEAR ENDED 30 JUNE 2024

LANKABANGLA FINANCE PLC.

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Consolidated Balance She	et	
As at 30 June 2024 PROPERTY AND ASSETS	Amour 30.06.2024	nt in Taka 31.12.2023
Cash Cash in hand (including foreign currencies)	945,096,666 2,542,193 942,554,473	640,091,314 1,453,628 638,637,686
Balance with Bangladesh Bank and its agent banks (including foreign currencies)  Balance with other banks and financial institutions Inside Bangladesh	9,932,605,101 9,932,605,101	<b>11,212,977,281</b> 11,212,977,281
Outside Bangladesh  Money at call and short notice		
Investment Government securities Other investments	<b>11,240,046,960</b> 3,259,009,347 7,981,037,613	<b>10,917,540,468</b> 2,747,165,122 8,170,375,346
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	<b>62,603,975,361</b> 62,603,975,361	<b>65,353,462,614</b> 65,353,462,614
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 Current deposits and other accounts etc. Bills payable	41,381,327,739	42,222,060,865
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 Paid up capital Share premium Statutory reserve Capital Reserve Retained earnings	10,247,352,557 5,388,386,230 1,090,888,800 2,131,367,570 - 1,636,709,957	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	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 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	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/- sd/- sd/- Director Director Acting Managing Director Cor Dhaka, 12 August 2024	sd/- mpany Secretary	sd/- Chief Financial Officer

1,000,000   1,00	or the period ended 30 June 2024	Amount in Taka								
Less : Interest expenses on deposits & borrowings Net interest income Net interest income (Commission, exchange and brokerage income other operational income (Commission, exchange and brokerage income (Commission) (Commission, exchange and brokerage income (Commission) (Comm	Operating Income	YTD June 2024	YTD June 2023	April-June 2024	April-June 2023					
Net interest income (nocmoer movestment commission, exchange and brokerage income (20,479.0185) 236,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,364 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,364 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,363 246,118,364 246,118,363 246,11	Interest income	3,507,410,757								
Income from investment   389,840,497   634,970,185   236,118,835   131,163,165   131,163,165   131,163,165   131,163,165   131,463,165   131		the state of the s	the state of the s	the state of the s						
Commission, exchange and brokerage income Other operational income 2,004,475,183 21,20,425,696 196,565,579 222,094,267 222,094	granes - consuming granes on granes and agrana		**************************************							
Other operating income  2,004,475,183 2,120,425,696 1,207,881,486 884,067,646  Operating Expenses Salary and allowances Salary and allowance Stationery, printing, advertisement Managing director's salary and allowance Directors' fees and expenses Charges on loan losses Repairs, maintenance and depreciation Other expenses  47,066,373 17,366,274 10,203,274 16,913,261 Charges on loan losses Repairs, maintenance and depreciation Other expenses  47,066,373 17,366,693 111,987,528 106,252,143 Charges on loan losses Repairs, maintenance and depreciation Other expenses  47,066,373 17,360,693 111,987,528 106,252,143 Chopstain in value of investments Provisions for loans, investments and other assets Provisions for loans, investments and other assets Provisions for loans, investments and other assets Provisions for Idaminution in value of investments Provision for diminution in value of investments Provision for diminution in value of investments Provision for diminution in value of investments Provision for tax  18,476,487 189,711,869 121,767,353 112,951,378 112		To 1(7)		50 NV/	131,163,161					
Comparing   Expenses   Comparing										
Operating Expenses         630,642,819         668,802,020         328,009,621         342,372,948           Rent, taxes, insurance, electricity etc. Legal and professional fees         44,914,151         32,220,459         26,365,785         17,564,448           Legal and professional fees         18,950,704         12,060,595         8,333,617         12,060,595         8,333,617         12,060,595         8,333,617         12,060,595         8,333,617         12,060,595         8,333,617         12,060,595         8,333,617         12,060,595         8,333,617         12,060,595         8,333,617         10,052,5790         10,005,579         10,003,577         10,003,571         10,003,571         10,003,571         10,003,571         10,003,571         10,003,571         10,003,571         10,003,577         10,003,571         1	Other operational income	394,992,578	408,989,883	196,565,579	222,094,267					
Salary and allowances Rent, taxes, insurance, electricity etc. Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Managing director's salary and allowance Director's fees and expenses Auditor's fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Total operating expenses Net Operating lncome  Provisions for loans, investments and other assets Provisions for loans, investments and other assets Provisions for flaslance Sheet Exposure General provision for other assets Current tax Current (ax) Current (ax) Current (ax) Current (ax) Current (ax) Current (ax) C	Total operating income	2,004,475,183	2,120,425,696	1,207,881,486	884,067,646					
Rent, taxes, insurance, electricity etc. Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement 15,269,817 10,525,790 10,203,274 10,615,25 8,333,41 10,525,790 10,203,274 10,515,269,817 10,525,790 10,203,274 10,515,269,817 10,525,790 10,203,274 10,515,269,817 10,525,790 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 10,203,274 10,515,269,817 11,987,528 106,525,143 11,987,528 115,140,445 11,987,538 115,140,445 11,987,538 112,987,33 112,9	Operating Expenses									
Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Managing director's salary and allowance Directors' fees and expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Auditors' fees Charges on loan losses Auditors' fees Charges and loans Provision for loans, investments and other assets Provisions for loans, investments and other assets Provisions for loans, investments and other assets Provisions for diminution in value of investments Provision for diminution in value of investments Provision for other assets Provision for other assets Provision for tax Current tax  183,637,747 189,711,869 1	Salary and allowances	630,642,819	668,802,020	328,009,621	342,372,845					
Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Managing director's salary and allowance Director's fees and expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation and fees on loan loans Auditors' fees Charges on loan loans Auditors' fees Charges on loan loans Auditors' fees Charges and loans	Strange and the strange of the stran				17,564,448					
Postage, stamp, telecommunication etc. Stationery, printing, advertisement 19,577,549 37,356,574 10,203,274 16,933,275 175,725 175,7	10 2구 1255 45 41인 1252 2012 2012 2012 2013				8,333,615					
Stationery, printing, advertisement Managing director's salary and allowance Directors' fees and expenses Auditors' fees Auditors' fees S75,000 S91,486 307,625 296,747 Auditors' fees S75,000 S91,486 307,625 296,747 Auditors' fees S75,000 S91,486 307,625 296,747 S17,723 Auditors' fees S75,000 S91,486 307,625 296,747 S17,723 S17,677,964 307,625 296,747 S17,723 S17,677,964 307,625 296,747 S17,723 S17,677,964 307,625 296,747 S17,724 S18,485,774 S17,964 S18,485,774 S18,785,885 S18,485,774 S18,485,885 S18,485,774 S18,485,885 S18,485,774 S18,486,885 S18,486,895 S18,486,8					5,708,643					
Managing director's salary and allowance Directors' fees and expenses       5,315,161       7,238,212       1,645,161       3,284,712         Directors' fees and expenses       1,374,500       1,216,420       1,295,300       757,726         Auditors' fees       575,000       591,486       307,625       296,742         Charges on loan losses       1,400,958,968       1,301,940,322       732,839,866       652,886,591         Repairs, maintenance and depreciation       603,516,215       818,485,374       475,041,619       231,181,052         Net Operating lncome       603,516,215       818,485,374       475,041,619       231,181,052         Provisions for leases and loans Provisions for leases and loans Provision for diminution in value of investments Provision for diminution in value of investments Provisions for off-Balance Sheet Exposure General provision for other assets       150,474,612       21,767,353       112,951,378       (19,858,660         Provision for tax       183,637,747       189,711,869       121,379,767       106,796,575         Current tax       192,496,880       189,219,479       130,127,377       105,794,20         Deferred tax       112,982,737       179,357,267       25,770,551       100,335,814         Attributed to       108,469,757       179,14,77       25,770,551       100,335,814         <	Marin and the second second respective to the second second respective to the second respective		지맛있어 한다고 같은데 되었다면서 하네가?		16,913,263					
1,374,500		50 TO 50	1001	50 V.50	3,284,712					
Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Total operating expenses Net Operating Income  603,516,215 Repairs, maintenance and other assets Provisions for loans, investments and other assets Provisions for loans, investments and other assets Provision for amargin loan Provision for diminution in value of investments Provision for diminution in value of investments Provision for diminution or other assets Provision for tax Current tax Deferred tax Deferred tax  122,406,870 197,360,693 111,987,528 106,252,143 151,402,466 153,767,964 232,047,395 151,402,466 151,400,958,968 1,301,940,322 732,839,866 652,886,593 447,0643,885 156,621,119 15					757,720					
Repairs, maintenance and depreciation of the expenses   212,406,870   197,360,693   111,987,528   106,252,143	Auditors' fees		가 프랑프트를 느껴지는 가지 하는 사람들이 되었다.		296,743					
Other expenses Total operating expenses         447,066,373 (377,7964) (1,400,958,968) (1,400,	IST 이 교통 및 프로그램 - 무슨 어떻게 되었다면 얼마 없었다면 이 아니다.	212.406.870	197.360.693	111.987.528	106.252.143					
Total operating expenses   1,400,958,968   1,301,940,322   732,839,866   652,886,595   752,886,595			선생님이 아이들은 아이들이 보았다.		경기 전 이번 경기 내 보는 사람들이 되었다.					
Provisions for loans, investments and other assets Provisions for leases and loans Provision for leases and loans Provision for margin loan Provision for margin loan Provisions for Off-Balance Sheet Exposure General provision for other assets  Provision for tax Current tax Deferred tax  12,468,885  156,621,119  150,474,612  150,474,612  150,474,612  150,474,612  150,474,612  121,767,353  112,951,378  (19,858,666  10,0000)  10,000,000)  10,000,000  10,000,000  10,000,000  10,000,00	Total operating expenses				652,886,595					
Provisions for leases and loans Provision for margin loan Provision for margin loan Provision for margin loan Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets	Net Operating Income	603,516,215	818,485,374	475,041,619	231,181,051					
Provisions for leases and loans Provision for margin loan Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets  Profit before tax and reserve  Provision for tax Current tax Deferred tax Deferred tax Deferred tax  Attributed to Shareholders of the Company Non-controlling interest  Appropriations Statutory reserve General reserve Capital Reserve  Retained surplus  Earning per share (EPS)  150,474,612 21,767,353 2112,951,378 2112,951,378 (19,858,660 (200,000) - 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,767,353 112,951,378 (19,858,660 (200,000) - 121,985,660 (200,000) - 121,379,767 106,796,575 100,127,777 105,794,201 (8,8747,610) 10,023,781 100,335,814  100,33	Provisions for loans, investments and other assets	306.895.731	449,416,238	327.891.301	24.048.657					
Provision for margin loan Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets  Profit before tax and reserve  Provision for tax  Provision for tax  Provision for tax  Current tax  Deferred tax  Net profit after tax  Attributed to Shareholders of the Company Non-controlling interest  Appropriations  Statutory reserve General reserve  Capital Reserve  Capital Reserve  Retained surplus  Earning per share (EPS)  150,474,612  21,767,353  112,951,378  (19,858,660  (200,000)  -  189,711,869  121,379,767  106,796,579  189,711,869  121,379,767  106,796,579  189,711,869  121,379,767  106,796,579  189,711,869  121,379,767  105,794,200  189,219,479  189,219,479  189,219,479  189,219,479  189,219,479  189,711,869  189,219,479  189,219,479  189,711,869  189,219,479  189,219,479  189,711,869  189,711,979  190,793,797  190,793,797  190,793,797  190,793,797  190,335,816										
Provisions for Off-Balance Sheet Exposure General provision for other assets  (200,000)	Provision for margin loan	-		//	-					
Provisions for Off-Balance Sheet Exposure General provision for other assets  (200,000)	Provision for diminution in value of investments	150,474,612	21.767.353	112,951,378	(19.858.660)					
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         105,794,203           Ret profit after tax         112,982,737         179,357,267         25,770,551         100,335,814           Attributed to Shareholders of the Company Non-controlling interest         108,469,757         172,165,790         28,148,288         93,799,603           Appropriations Statutory reserve General reserve Capital Reserve         12,100,421         1,242,099         5,987,131         4,396,474           Capital Reserve         12,100,421         9,820,214         5,987,131         4,396,474           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/-         sd/-         sd/-         sd/-				,552,575	(_5,555,555,					
Provision for tax Current tax Deferred tax  Deferred tax  Net profit after tax  Attributed to Shareholders of the Company Non-controlling interest  Appropriations Statutory reserve General reserve Capital Reserve  Retained surplus  Earning per share (EPS)  183,637,747 189,711,869 121,379,767 106,796,579 189,211,869 121,379,767 100,796,579 189,211,869 121,379,767 130,127,377 105,794,207 189,213,777 179,357,267 25,770,551 100,335,814 179,357,267 25,770,551 100,335,814 179,357,267 25,770,551 100,335,814 179,357,267 25,770,551 100,335,814 12,982,737 179,357,267 25,770,551		(200,000)	=	(200,000)	325					
Current tax Deferred tax	Profit before tax and reserve	296,620,484	369,069,136	147,150,318	207,132,393					
192,496,880   189,219,479   130,127,377   105,794,202   1,002,378   12,982,737   179,357,267   25,770,551   100,335,814   12,982,737   12,982,737   172,165,790   28,148,288   93,799,603   12,982,737   179,357,267   25,770,551   100,335,814   12,982,737   12,9	Provision for tax	183,637,747	189,711,869	121,379,767	106,796,579					
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 Non-controlling interest         108,469,757         172,165,790         28,148,288         93,799,603           Appropriations Statutory reserve General reserve Capital Reserve         12,100,421         1,242,099         5,987,131         4,396,474           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/-         sd/-         sd/-         sd/-		The state of the s		The second secon	105,794,201					
Attributed to Shareholders of the Company Non-controlling interest  Appropriations Statutory reserve General reserve Capital Reserve  Retained surplus  Earning per share (EPS)  Attributed to Shareholders of the Company Non-controlling interest  108,469,757 172,165,790 28,148,288 93,799,603 4,512,979 7,191,477 (2,377,737) 6,536,213 12,982,737 179,357,267 25,770,551 100,335,814	Deferred tax				1,002,378					
Shareholders of the Company Non-controlling interest  108,469,757	Net profit after tax	112,982,737	179,357,267	25,770,551	100,335,814					
Shareholders of the Company Non-controlling interest  108,469,757	Attributed to									
Non-controlling interest  4,512,979 7,191,477 (2,377,737) 6,536,213 112,982,737 179,357,267 25,770,551 100,335,814  Appropriations Statutory reserve General reserve Capital Reserve Capital Reserve  Retained surplus  96,369,336 170,923,690 22,161,157 89,403,129  sd/- sd/- sd/-		108 460 757	172 165 700	28 1/19 200	93 799 602					
Appropriations Statutory reserve General reserve Capital Reserve  Retained surplus  Earning per share (EPS)  112,982,737  179,357,267  25,770,551  100,335,814  12,100,421  1,242,099  5,987,131  4,396,474  5,987,131  4,396,474  6,8578,114)  - (8,578,114)  96,369,336  170,923,690  22,161,157  89,403,129  sd/-  sd/-  sd/-										
Appropriations Statutory reserve General reserve Capital Reserve  Retained surplus  Sd/-  Sd/-  Appropriations  12,100,421 1,242,099 5,987,131 4,396,474 12,100,421 9,820,214 (8,578,114) 5,987,131 4,396,474 (8,578,114) 5,987,131 4,396,474 12,100,421 12,1	pproperty of the property of the annual Controlled Co. → Land Co. G. M. R. R. S.									
Statutory reserve General reserve Capital Reserve  Retained surplus  Earning per share (EPS)  Statutory reserve  12,100,421  9,820,214  (8,578,114)  96,369,336  170,923,690  22,161,157  89,403,129  sd/-  sd/-  sd/-  sd/-		112,302,737	113,331,201	23,770,331	100,333,014					
Statutory reserve General reserve Capital Reserve  Retained surplus  96,369,336  96,369,336  170,923,690  170,923,690  170,923,690  22,161,157  89,403,129  80/-  8d/-  8d/-  8d/-  8d/-	Appropriations	12,100,421	1.242.099	5,987,131	4.396.474					
Capital Reserve	선물을 보여 통상에 가장 전투에 되어 가게 되었다고 하다면서 있습니다.									
Retained surplus  96,369,336  170,923,690  22,161,157  89,403,129  sd/-  sd/-  sd/-  sd/-  sd/-  sd/-		-	3,020,214	-	-,550,474					
Earning per share (EPS)  0.20  0.32  0.05  0.17  sd/-  sd/-  sd/-	Capital Reserve	-	(8,578,114)	=	-					
Earning per share (EPS)  0.20  0.32  0.05  0.17  sd/-  sd/-  sd/-		96.369.336	170.923.690	22.161.157	89.403.129					
sd/- sd/- sd/- sd/-	2451 1900 1987		7,, 1, 5, 5							
	Retained surplus			0.05	0.20 0.32 0.05 0.17					
Astina Managina Dinastan Canadana Canadana	Retained surplus		0.32	0.05	0.17					
Director Director Acting Managing Director Company Secretary Chief Financial Officer	Retained surplus Earning per share (EPS)  sd/- sd/- sd/-	0.20	sd/-							

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Consolidated Statement of Ca	ch Flows	
	SII FIOWS	
or the period ended 30 June 2024	Amoun	t in Taka
	YTD June 2024	YTD June 2023
) 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 Income from investment	503,250,133 87,541,823	466,735,679 445,629,534
Cash paid to employees (including directors)	(618,796,849)	(715,581,949)
Cash paid to suppliers Income taxes paid	(80,384,037) (376,121,922)	(66,243,521) (172,325,508)
Received from other operating activities	202,956,711	180,549,094
Paid for other operating activities  Cash generated from operating activities before changes	(537,456,757)	(451,259,588)
in operating assets and liabilities	(317,273,020)	908,319,355
Increase/(decrease) in operating assets & liabilities:		
	2,234,525,417	(349,075,636)
Loans and advances to customers Other assets	(178,988,459) (840,733,126)	(83,003,375) (350,303,355)
Deposits from customers	(819,915,393)	637,420,907
Other liabilities  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
) Cash flows from investing activities		_
Investment in securities	71,269,363	(162,940,842)
Treasury bills Purchase of fixed assets	(343,574,452) (124,715,354)	(529,830,146) (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 Net cash flows from /(used in) investing activities	1,455,734,049	182,513,984 (875,856,825)
) 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 Payment of lease liabilities-Office premises	(927,566) (54,275,250)	(964,562) (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
) Net increase/(decrease) in cash & cash equivalents	(975,377,415)	1,813,087,318
) Effect of exchange rates on cash and cash equivalents	10,587	11,158
) Cash and cash equivalents at the beginning of the period ) Cash and cash equivalents at the end of the period	11,853,068,595	10,995,587,998
* Closing cash and cash-equivalents		ii siin k c c
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	2,542,193 942,554,473	1,332,540 633,595,827
Balance with other banks and financial institutions	9,932,605,101	11,973,758,106
Money at call and short notice	10 977 704 767	200,000,000
	10,877,701,767	12,808,686,473
Net Operating Cash Flows Per Share - (NOCFPS)	0.14	1.42
sd/- sd/-	sd/-	sd/-
Director Director Acting Managing Director Comp  Dhaka, 12 August 2024	pany Secretary	Chief Financial Officer
Dilaka, 12 August 2024		

ζH										
!	Consolidated Statement of Changes in Equity									
;	For the period ended 30 June 2024							Amount in Taka		
	Equity attributable to the shareholders of the Company							Nan Cantuallina		
)	Particulars	Particulars Share capital		Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
<u>-</u>	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
<u>-</u>	Items Involved in Changes in Equity									
-	Changes in non-controlling interest	*	#3	-	-	-		*	=	-1
	Net profit for the period	_	<b>-</b> 3	-	-	-	108,469,757	108,469,757	4,512,979	112,982,737
	Appropriation to statutory reserve	=	<b>=</b> 3	12,100,421	i <b>-</b> i	-	(12,100,421)	-	-	
	Capital Reserve	-	=	-	-	(106,011,236)	106,011,236		=	-/
٦١	Increase/(decrease) in revaluation reserve	-	₩x	-	-	-		*	-	<b>=</b> 2
ıll	Dividend									
	Cash dividend for 2023 (LBSL)	( <b>-</b> )		-	-	; <del>-</del> ;	-9	-	(8,817,920)	(8,817,920)
Ш	Balance as at 30 June 2024	5,388,386,230	1,090,888,800	2,131,367,570	( <del>)</del>	(m)	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)	-	<del></del>	(47,489,333)	(1,635,650)	(49,124,983)
- 1	Restated opening balance	5,388,386,230	1,090,888,800	2,085,277,643	155.4	86,089,440	2,089,583,094	10,740,225,207	206,708,387	10,946,933,595
Ш	Items Involved in Changes in Equity						ATERIA MES	82 109		
Ш	Changes in non-controlling interest	<del>200</del> 2	<b>亚</b> 兹	<u>=</u>	-	(雨)	(438,480,157)	(438,480,157)	620,994,141	182,513,984
Ш	Net profit for the period	1 <del></del>	<b>57</b> 00	表	-		172,165,790	172,165,790	7,191,477	179,357,267
Ш	Appropriation to statutory reserve	=	===	9,820,214		(=)	(9,820,214)	<u></u>	100	<b>5</b> 0
۱ ا	Appropriation to general reserve	=	8	=	=	<u>=</u>	<del>-</del>	-	=	5.
	Capital Reserve	=	=	<u> </u>	-	(8,578,114)	8,578,114	-	=	¥.
-	Dividend					-				
-	Cash dividend (10.00%) for 2022	== 1   == 1	E.	2N 52.			(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
	sd/- sd/- Dhaka, 12 August 2024 Director Director Sd/- Acting Managing Director Company Secretary				Ch	sd/- ief Financial Officer				

Separate Balance She	et	
As at 30 June 2024	6	in Taka
	Amount 30.06.2024	31.12.2023
PROPERTY AND ASSETS	55,65,12521	J1.1L.LULJ
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	<b>943,563,138</b> 1,008,665 942,554,473	639,269,621 631,935 638,637,686
Balance with other banks and financial institutions nside Bangladesh Dutside Bangladesh	<b>7,951,636,969</b> 7,951,636,969	<b>9,089,951,342</b> 9,089,951,342
Money at call and short notice	=-	-
nvestment Government securities Other investments	6,402,893,183 3,051,447,078 3,351,446,104	<b>6,208,507,734</b> 2,623,793,666 3,584,714,068
eases, loans and advances oans, cash credit and overdraft etc. Bills discounted and purchased	<b>59,260,735,907</b> 59,260,735,907	<b>61,719,186,662</b> 61,719,186,662
ixed assets including land, building, furniture and fixtures	466,171,624	543,252,258
Other assets	7,645,867,263	9,276,025,839
Non-Banking assets	=	
TOTAL PROPERTY AND ASSETS	82,670,868,084	87,476,193,455
IABILITY AND SHAREHOLDERS' EQUITY	*	
iabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	23,407,392,796	25,833,962,950
Deposits and other accounts Current deposits and other accounts Bills payable Savings bank deposits Ferm deposits Bearer certificate of deposits	41,594,824,556 - - - 41,430,308,889 -	<b>42,441,762,741</b> 42,253,992,614 -
Other deposits	164,515,667	187,770,127
Other liabilities	8,474,256,014	9,700,630,888
TOTAL LIABILITIES	73,476,473,366	77,976,356,579
Shareholders' Equity Paid up capital Statutory reserve Retained earnings Revaluation reserve for investment in subsidiaries	9,194,394,718 5,388,386,230 2,131,367,570 1,203,535,975 471,104,942	9,499,836,877 5,388,386,230 2,119,267,149 1,155,134,291 837,049,207
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	82,670,868,084	87,476,193,455
Net asset value per share-(NAV) (restated 2023)	17.06	17.63
OFF-BALANCE SHEET ITEMS		
Acceptances and endorsements Letter of guarantee rrevocable letters of credit Bill for collection Other contingent liabilities FOTAL CONTINGENT LIBILITIES	40,497,973 - - - - 40,497,973	33,150,000 - - - - 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	40,497,973	33,150,000

**Chief Financial Officer** 

Director

Dhaka, 12 August 2024

Director

Compando B	· ·			
For the period ended 30 June 2024	ofit and Loss /	Wee		
ADDITION NOTICE POSSESSION STATEMENT CONTINUES TO CONTINUES IN CONTINUES CON		Amount		
Operating Income	YTD June 2024	YTD June 2023	April-June 2024	April-June 2023
Interest income			1,704,285,724	
Less: Interest expenses on deposits & borrowings		,———	1,111,830,208	· · · · · · · · · · · · · · · · · · ·
Net interest income	767,004,991	637,931,977	592,455,515	277,511,194
Income from investment	336,251,842	563,213,601	209,039,382	86,634,690
Commission, exchange and brokerage income			-	
Other operational income	263,747,279	283,337,511	123,861,149	153,508,588
Total operating income	1,367,004,112	1,484,483,089	925,356,046	517,654,472
Operating Expenses				
Salary and allowances	409,214,372	448,990,071	213,844,742	230,099,900
Rent, taxes, insurance, electricity etc.	35,287,933	24,310,985	20,610,546	12,946,435
Legal and professional fees	21,854,443	16,577,821	10,618,712	7,244,582
Postage, stamp, telecommunication etc.			7,458,470	4,116,327
	12,312,437	7,478,248		(5)
Stationery, printing, advertisement	14,877,281	31,849,434		14,072,707
Managing director's salary and allowance	5,315,161	7,238,212	1,645,161	3,284,712
Directors' fees and expenses	667,200	282,520	667,200	282,520
Auditors' fees	345,000	345,000	172,500	172,500
Repairs, maintenance and depreciation	140,446,564	132,404,001	75,885,586	72,958,579
Other expenses	239,546,185	155,807,800	129,845,235	56,196,397
Total operating expenses	879,866,576	825,284,091	468,722,986	401,374,660
Net Operating Income	487,137,536	659,198,998	456,633,059	116,279,812
Provisions for loans, investments and other assets	298,750,574	476,803,015	321,229,464	24,131,965
Provisions for leases and loans	156,021,119	458,682,194		
Provision for diminution in value of investments	142,729,455	18,120,822	200	(19,575,352
Provision for off-balance sheet exposure	,,		-	-
General provision for other assets	-	0. <del>70</del> 0	<del>,</del> ⊤	-
Profit before tax and reserve	188,386,961	182,395,983	135,403,595	92,147,847
D 1.1	427 004 056	422 204 045	405.467.044	70.465.476
Provision for tax	127,884,856	133,294,915	105,467,941	70,165,476
Current tax	127,884,856	133,294,915	105,467,941	70,165,476
Deferred tax	-		-	-
Net profit after tax	60,502,106	49,101,068	29,935,654	21,982,371
Appropriations	12,100,421	9,820,214	5,987,131	4,396,474
Statutory reserve	12,100,421	9,820,214		4,396,474
General reserve	/	-		- 1,000,17
Capital Reserve	-			=
Retained surplus	48,401,685	39,280,854	23,948,523	17,585,897
Earning per share (EPS)	0.11	0.09	0.06	0.04
sd/- sd/- sd/- Director Director Acting Managing	Director C	sd/- ompany Secretar	y Chief Fi	sd/- nancial Officer
	Director C	4.7-4.40A	y Chief Fi	19

Separate Statement of	Casirriows	
For the period ended 30 June 2024	Amour	nt in Taka
	YTD June 2024	YTD June 2023
A) Cash flows from operating activities	2 202 250 220	2 220 220 52
Interest received	3,292,250,229	3,220,239,53
Interest paid	(3,142,316,191)	(2,363,099,54
Dividend received	109,824,674	66,135,13
Fees and commission received	189,864,386	223,024,70
Income from investment	67,728,332	425,830,52
Cash paid to employees (including directors)	(387,954,479)	(469,119,58
Cash paid to suppliers	(120,774,348)	(42,016,86
Income taxes paid	(305,564,856)	(109,070,16
Received from other operating activities	73,122,307	58,928,74
Paid for other operating activities	(328,261,411)	(261,347,10
Cash generated from operating activities before changes in operating		
assets and liabilities	(552,081,359)	749,505,37
Increase/(decrease) in operating assets & liabilities:		
Loans and advances to customers	1,943,717,200	(304,395,51
Other assets	1,691,293,706	(50,607,51
Deposits from customers	(846,938,185)	
Other liabilities	2 374 3	(759,417,76
	(527,677,851)	340,521,20
Total Increase/(decrease) in operating assets & liabilities	2,260,394,870	(773,899,59
Net cash flows from /(used in) operating activities	1,708,313,512	(24,394,22
B) Cash flows from investing activities		
Investment in securities	115,867,570	154,084,11
Treasury bills	(267,015,690)	(526,318,91
Purchase of fixed assets	(80,638,156)	(255,021,21
Sales proceeds of fixed assets	(1,450,000)	1,374,28
Investment in discretionary corporate fund	(2,599,607)	(4,339,07
Investment in subordinated bond	120,000,000	, ,,,
Investment in subsidiaries		189,475,77
Net cash flows from /(used in) investing activities	(115,835,883)	(440,745,02
C) Cash flows from financing activities		
Receipt of term loan, overdraft and REPO	(2,401,431,739)	2,098,888,55
문제는 10~4000 100 PP : 10 - 10 문제 및 전문자 - 10 PP 10 무슨 10 문제 및 전문 전문 전문 전문 전문 전문 전문 (10 주) (10 주) (10 PP 10 PP		
Payment of lease liabilities-Vehicles	(307,406)	(528,36
Payment of lease liabilities-Office premises	(24,831,009)	(27,126,76
Dividend paid	(2.426.500.071)	(117,250,77
Net cash flows from/(used in) financing activities	(2,426,509,071)	1,953,982,65
D) Net increase/(decrease) in cash & cash equivalents	(834,031,442)	1,488,843,40
E) Effect of exchange rates on cash and cash equivalents	10,587	11,15
F) Cash and cash equivalents at the beginning of the period	9,729,220,962	9,321,693,72
G) Cash and cash equivalents at the end of the period	8,895,200,107	10,810,548,28
		Ş <del> </del>
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	1,008,665	676,04
Balance with Bangladesh Bank and its agent bank (s)	942,554,473	633,595,82
Balance with other banks and financial institutions	7,951,636,969	9,976,276,41
Money at call and short notice		200,000,00
	8,895,200,107	10,810,548,2
Net Operating Cash Flows Per Share - (NOCFPS)	3.17	(0.0)
sd/- sd/- sd/-	sd/-	sd/-
	company Secretary	Chief Financial Office
Director Director Acting Managing Director Control Dhaka, 12 August 2024	ompany occident	Ciliei Financiai Omce

Dhaka, 12 August 2024		Dhaka, 12 August 2024		ar — — — — — — — — — — — — — — — — — — —	Cilici i ilianciai o ilicci				
Separate Statement of Changes in Equity									
For the period ended 30 June 2024									
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	a=		-	60,502,106	60,502,106				
Appropriation to statutory reserve	:=	12,100,421	-	(12,100,421)					
Increase/(decrease) in revaluation reserve	.=	<del>=</del> .	(365,944,265)	=	(365,944,265)				
Cash dividend	t=	<b>=</b>	-	-	. <del></del>				
Balance as at 30 June 2024	5,388,386,230	2,131,367,570	471,104,942	1,203,535,975	9,194,394,718				
Balance as at 01 January 2023	5,388,386,230	2,085,277,643	2,136,847,181	1,558,014,890	9,031,678,764				
Items involved in changes in equity									
Net profit for the period	_		-	49,101,068	49,101,068				
Increase/(decrease) in revaluation reserve	-	<del>10</del> 1	=	-	-				
Appropriation to statutory reserve	=	9,820,214	(1,409,009,119)	(9,820,214)	(1,409,009,119)				
Cash dividend (10.00%) for 2022	-			(538,838,623)	(538,838,623)				
Balance as at 30 June 2023	5,388,386,230	2,095,097,857	727,838,062	1,058,457,121	7,132,932,089				
sd/- Director Dhaka, 12 August 2024	sd/ Acting Manag		sd/- Company Secretary		sd/- Chief Financial Officer				