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Consolidated Balance Sheet (Un-audited) As at September 30, 2021

As at September 30, 2021		
	As at September	As at
	30, 2021	December 31,
	30, 2021	
	7.1	2020
PROPERTY AND ASSETS	<u>Taka</u>	<u>Taka</u>
Cash		
Cash in hand (including foreign currencies)	3,949,489,446	4,514,052,264
Balance with Bangladesh Bank and its agent bank(s)	16,583,928,064	17,730,296,452
(Including foreign currencies)	20,533,417,510	22,244,348,716
	20,000, ,	,,
Balance with other Banks and Financial Institutions		
In Bangladesh	3,705,454,687	3,882,874,929
Outside Bangladesh	1,050,318,691	2,034,429,244
	4,755,773,378	5,917,304,173
		04 200 000
Money at call and short notice	91,300,000	91,300,000
Investments		
Government	52,806,901,527	60,692,726,720
Others	10,203,898,882	10,240,717,340
Cition		
	63,010,800,409	70,933,444,060
Loans and advances		
Loans, cash credits, overdrafts etc.	431,213,496,625	404,375,504,874
Bills purchased & discounted	4,717,090,598	6,562,653,687
	435,930,587,223	410,938,158,561
Fixed assets including land, buildings, furniture and fixtures		
	3,605,448,020	3,705,534,844
Other assets	15,727,278,644	15,183,685,662
Non-banking assets	298,086,400	299,479,400
TOTAL ASSETS	543,952,691,584	529,313,255,416
LIABILITIES AND CAPITAL		
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other Banks, Financial Institutions and		
Agents	13,638,269,894	8,419,144,804
Deposits and other accounts		
Current deposits and other accounts	29,851,909,345	34,562,375,594
Bills payable	2,999,643,529	4,285,058,100
Savings bank deposits	63,306,918,584	58,326,974,057
	116,057,821,987	132,589,373,496
Fixed deposits	218,535,685,219	200,567,838,662
Term deposits	210,535,005,219	200,307,030,002
	430,751,978,664	430,331,619,909
Subordinated bond	3,200,000,000	3,450,000,000
Start up fund	34,855,427	34,855,427
Other liabilities	43,037,498,572	35,226,051,299
	490,662,602,557	477,461,671,439
TOTAL LIABILITIES	-30,002,002,337	111,401,011,400
Shareholders' equity		
Paid up capital	30,664,186,390	30,664,186,390
Statutory reserve	17,377,626,585	17,108,889,287
그 가장 등이 되었다면 들었다. 그들 때가게 없었다면 하는데 이번 가장 불편하지 않는데 하고 그런데 하고 그런데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는	30,146,258	29,835,154
General reserve		
Other reserve	2,085,799,853	1,996,630,956
Retained earnings	3,132,160,169	2,051,906,653
TOTAL SHAREHOLDERS' EQUITY	53,289,919,255	51,851,448,440
Non-controlling Interests	169,772	135,537
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	543,952,691,584	529,313,255,416
Net Assets Value per share (NAV)	17.38	16.91

OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other liabilities (Bad & Loss)

Other commitments

Lease rental commitments

Documentary credits and short term trade -related transactions

Forward assets purchased and forward deposits placed

Undrawn note issuance and revolving facilities

Undrawn formal standby facilities, credit lines and other commitments

Spot and forward foreign exchange rate contracts Other exchange contracts

Claims against the Bank not acknowledged as debt

Total off B/S items (Including contingent liabilities)

As at September 30, 2021

As at December 31, 2020

Taka

Taka

13,771,511,946 12,255,517,241 21,825,379,927 6,065,053,863

19,031,475,008 11,384,775,292 21,318,149,175 5,638,890,954

53,917,462,977

57,373,290,429

2,416,962,650 1,653,751,800 2,416,962,650

1,653,751,800

2,416,962,650 56,334,425,627

1,653,751,800 59,027,042,229



Consolidated Profit and Loss Account (Un-audited)

For the period from January 01, 2021 to September 30, 2021						
	From 01	From 01	From 01 July	From 01 July		
	January to	January to	to Sept 30,	to Sept 30,		
	Sept 30, 2021	Sept 30, 2020	2021	2020		
	Taka	Taka	Taka	Taka		
	23,151,262,380	22,970,341,973	7,852,046,508	6,945,138,631		
Interest income		20,959,799,943	7,032,040,300	6,765,702,827		
Less: Interest paid on deposits and borrowings	21,780,770,546 1,370,491,834	2,010,542,030	644,458,268	179,435,804		
Net interest income Investment income	4,909,683,867	4,434,563,590	1,332,194,878	1,822,914,101		
Commission, exchange and brokerage	1,400,143,541	1,152,624,850	455,085,668	443,581,368		
Other operating income	376,593,041	350,412,302	94,937,102	101,072,506		
Total operating income	8,056,912,283	7,948,142,772	2,526,675,916	2,547,003,779		
Salary and allowances	3,133,687,680	3,311,683,247	1,082,988,757	1,133,734,428		
Rent, taxes, insurance, electricity etc.	838,180,865	677,191,714	293,538,126	238,636,398		
Legal expenses	10,182,904	10,804,557	2,730,829	2,849,965		
Postage, stamp, telecommunication etc.	67,296,756	61,694,005	22,112,473	28,505,388		
Stationery, printing, advertisement, etc.	139,954,587	89,091,919	34,843,225	22,820,932		
Managing director's salary and allowances	5,222,565	8,055,000	2,835,000	2,835,000		
Directors' fees and other benefits	1,171,926	4,883,771	619,686	2,237,166		
Audit fees			-	_		
Charges on loan losses	263,831,634	17,572,720	34,523,018	82,357		
Repairs, maintenance and depreciation	561,105,710	488,878,063	192,961,937	168,941,720		
Other expenses	494,908,168	689,494,685	183,661,989	430,917,047		
Total operating expenses	5,515,542,795	5,359,349,681	1,850,815,040	2,031,560,401		
Profit before provision	2,541,369,488	2,588,793,091	675,860,876	515,443,378		
Provision for loans and advances						
Specific provision	850,000,000	700,000,000	100,000,000	200,000,000		
General provision (Including Off B/S items)		-	_	-		
General provision (moldaing on Bre items)	850,000,000	700,000,000	100,000,000	200,000,000		
Provision for other classified assets		-	_	-		
Total provision	850,000,000	700,000,000	100,000,000	200,000,000		
Profit before taxes	1,691,369,488	1,888,793,091	575,860,876	315,443,378		
	342,344,439	522,918,766	132,926,804	10,716,622		
Provision for taxation	342,344,439	522,510,700	102,520,001	-		
Deferred tax (income)/expenses	342,344,439	522,918,766	132,926,804	10,716,622		
Net Profit after taxation	1,349,025,049	1,365,874,325	442,934,072	304,726,756		
Net Profit after taxation Net Profit after tax attributable to:	1,343,023,043	1,000,074,020	442,004,012	30 1,1 20 ,1 2		
	34,235	3,834	11,026	2,620		
Non-controlling Interests	1,348,990,814	1,365,870,491	442,923,046	304,724,136		
Equity holders of parent company		1,365,870,491	442,923,046	304,724,136		
Profit after tax without minority interests	1,348,990,814		442,323,040	304,724,700		
Retained earnings brought forward from previous year	2,051,906,653	2,668,896,278	- 440 002 040	304,724,136		
	3,400,897,467	4,034,766,769	442,923,046	304,724,136		
Appropriations	(000 707 000)	(202 474 070)	(00 770 040)	(50 552 520)		
Statutory reserve	(268,737,298)	(363,171,670)	(88,770,616)	(59,552,528)		
Dividend (Bonus)	-	-	-	-		
Cash dividend paid by overseas subsidiaries		-	- (00 770 015)	(50.550.500)		
	(268,737,298)	(363,171,670)	(88,770,616)	(59,552,528)		
Retained earnings carried forward	3,132,160,169	3,671,595,099	354,152,430	245,171,608		
Earnings per share (Re-stated)	0.44	0.45	0.14	0.10		
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CFO/Head of FAD

Board & Company Secretary

Managing Director

Director



Balance Sheet (Un-audited) As at September 30, 2021

Name	As at September 30, 2021			
PROPERTY AND ASSETS Taka		As at	As at	
PROPERTY AND ASSETS Take				
PROPERTY AND ASSETS				
Cash Cash in hand (including foreign currencies) 3,885,339,246 (16,583,920,064 (17,730,296,452 (10,cluding foreign currencies) 4,405,564,727 (16,583,920,064 (17,730,296,452 (10,cluding foreign currencies) 16,583,920,904 (17,730,296,452 (17,296,452 (17,296,452	DDODEDTY AND ACCETS			
Same	PROPERTY AND ASSETS	Idka	Taka	
Balance with Bangladesh Bank and its agent bank(s)		0.005.000.040	4 405 504 707	
Balance with other Banks and Financial Institutions In Bangladesh Balance with other Banks and Financial Institutions Bangladesh Balance with other Banks and Financial Institutions Bangladesh Balance with other Banks and Financial Institutions Bangladesh Balance with other Banks Balance with other Banks Balance with other Banks Financial Institutions Bangladesh Balance with other Banks Balance with other accounts Balance with other Banks Balance with other accounts Balance with other Banks B				
Diamagladesh	(Including foreign currencies)	20,469,267,310	22,135,861,179	
Number N	Balance with other Banks and Financial Institutions			
	In Bangladesh			
Noney at call and short notice	Outside Bangladesh	814,070,151	1,828,854,710	
Investments		3,885,340,336	5,066,417,576	
Decempend Dece	Money at call and short notice	91,300,000	91,300,000	
September Sept				
Others 12,914,228,323 13,044,572,528 Loans and advances 65,721,129,850 73,737,299,525 Loans, cash credits, overdrafts etc. 428,019,923,719 401,947,947,571 Bills purchased & discounted 428,019,923,719 401,947,947,571 Fixed assets including land, buildings, furniture and fixtures 3,544,970,065 3,643,002,833 Other assets 16,231,714,795 3,643,002,833 15,568,587,953 329,9479,400 Non-banking assets 298,086,400 299,479,400 299,479,400 299,479,400 299,479,400 TOTAL ASSETS 542,978,830,064 529,052,549,451 25,052,549,451		52.806.901,527	60,692,726,720	
Loans and advances Loans, cash credits, overdrafts etc. Bills purchased & discounted Fixed assets including land, buildings, furniture and fixtures Other assets Non-banking assets TOTAL ASSETS Borrowings from other Banks, Financial Institutions and Agents Agents Agents Borrowings from other accounts Current deposits and other accounts Current deposits and other accounts Savings bank deposits Fixed deposits Torm deposits Subordinated bond Start up fund Start up fund Subordinated bond Start up fund Start up fund Subordinated bond Start up fund Subordinated bond Start up fund Start up f				
Loans and advances 428,019,923,719 401,947,947,577,518 Bills purchased & discounted 4,717,090,598 6,562,653,687 Fixed assets including land, buildings, furniture and fixtures 3,544,977,056 3,643,002,833 Other assets 16,231,714,795 15,568,587,953 Non-banking assets 298,086,400 299,479,400 TOTAL ASSETS 542,978,830,064 529,052,549,451 LIABILITIES AND CAPITAL 542,978,830,064 8,419,144,804 Deposits and other Banks, Financial Institutions and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 32,589,373,496 Fixed deposits 116,057,821,987 32,589,373,496 Subordinated bond 3,200,000,00 3,450,000,000 Startup fund 3,485,427 43,431,896,408 TOTAL LIABILITIES 41,784,790,236 34,431,896,408 TOTAL LIABILITIES 30,664,186,390 </td <td>Others</td> <td></td> <td></td>	Others			
Loans, cash credits, overdrafts etc. 428,019,923,719 401,947,947,571 61,562,653,687 432,737,014,317 408,510,601,258 6,562,653,687 432,737,014,317 408,510,601,258 6,562,653,687 432,737,014,317 408,510,601,258 6,562,653,687 50,562,653,687 50,562,653,687 50,562,653,687 50,562,653,687 51,568,587,953 50,562,587,9		65,721,129,850	73,737,299,252	
Pile purchased & discounted 4,717,090,598 6,562,653,687 432,737,014,317 408,510,601,258 432,737,014,317 408,510,601,258 432,737,014,317 408,510,601,258 432,737,014,317 408,510,601,258 432,737,014,317 408,510,601,258 432,171,4795 3,643,002,833 16,231,714,795 5,568,587,953 Non-banking assets 542,978,830,040 299,479,400 299,868,400 299,479,400 299,868,400 299,052,549,451 209,000,000 2		428 019 923 719	401 947 947 571	
Fixed assets including land, buildings, furniture and fixtures 432,737,014,317 408,510,601,258 fixtures 3,544,977,056 3,643,002,833 Other assets 16,231,714,795 15,568,587,953 Non-banking assets 298,086,400 299,479,400 TOTAL ASSETS 542,978,830,664 529,052,549,451 LIABILITIES AND CAPITAL Limitities Borrowings from other Banks, Financial Institutions and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts 29,867,398,578 34,663,517,722 Sills payable 29,996,43,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 13,2589,373,496 Time deposits 218,847,574,449 200,983,027,403 Subordinated bond 3,200,000,00 3,450,000,000 Start up fund 34,855,427 34,941,996,40 TOTAL LIABILITIES 41,784,790,236 34,941,896,40 TOTAL LIABILITIES 30,664,186,390 3,451,996,30 Statutory reserve 2,085,799,853				
Sixed assets including land, buildings, furniture and fixtures 3,544,977,056 3,643,002,838 3,001,002,938 3,001,002,9	Bills purchased a discounted			
fixtures 3,544,977,565 3,643,002,833 Other assets 16,231,714,795 15,568,587,953 T 294,79,400 T 294,79,400 T 294,79,405 T 294,79,705 T 294,79,79,705 T 294,79,79,70	Fixed assets including land, buildings, furniture and	,,	,	
Non-banking assets 298,086,400 299,479,400 TOTAL ASSETS 542,978,830,064 299,479,405 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 32,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,314,1896,408 TOTAL LIABILITIES 489,737,726,884 76,993,847,457 Shareholders' equity 2 2 2 2 3,996,833,936 3,134,4552 2 2 2,998,935,31 3,996,830,956 3,141,896,498 3,141,896,498 3,996,235,294,451 3,996,235,294,451	그 사람이 아니는 사람들은 아니는	3,544,977,056	3,643,002,833	
TOTAL ASSETS 542,978,830,064 529,052,549,451 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 116,057,821,987 132,589,373,496 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 3,4855,427 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 30,664,186,390 30,664,186,390 30,664,186,390 Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1	Other assets	16,231,714,795	15,568,587,953	
TOTAL ASSETS 542,978,830,064 529,052,549,451 LIABILITIES AND CAPITAL Liabilities Borrowings from other Banks, Financial Institutions and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,269,74,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 131,079,357,127 4307,479,958,18 Subordinated bond 3,200,000,000 3,485,427 Other liabilities 41,784,790,236 34,411,896,408 TOTAL LIABILITIES 41,737,626,585 17,108,889,287 Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 2,085,799,853 1,996,630,956 <th cols<="" td=""><td>Non-banking assets</td><td>298,086,400</td><td>299,479,400</td></th>	<td>Non-banking assets</td> <td>298,086,400</td> <td>299,479,400</td>	Non-banking assets	298,086,400	299,479,400
Borrowings from other Banks, Financial Institutions and Agents		542,978,830,064	529,052,549,451	
Borrowings from other Banks, Financial Institutions and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts 29,867,398,578 34,563,517,722 Current deposits and other accounts 29,967,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 431,079,357,127 430,747,950,818 Subordinated bond 3,200,000,000 3,456,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 93 30,664,186,390 30,664,186,390 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 2,288,995,361 170TAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 16,98	LIABILITIES AND CAPITAL			
and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts Current deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,4855,427 434,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,845,608 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 <th colsp<="" td=""><td>Liabilities</td><td></td><td></td></th>	<td>Liabilities</td> <td></td> <td></td>	Liabilities		
and Agents 13,638,269,894 8,419,144,804 Deposits and other accounts Current deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,4855,427 434,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,855,427 34,845,608 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 30,664,186,390 <th colsp<="" td=""><td></td><td></td><td></td></th>	<td></td> <td></td> <td></td>			
Deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98		13.638.269.894	8,419,144,804	
Current deposits and other accounts 29,867,398,578 34,563,517,722 Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16,98		,		
Bills payable 2,999,643,529 4,285,058,100 Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98	에 발생하다. 그리고 있는데 1000 1000 1000 1000 1000 1000 1000 10	29,867,398,578	34,563,517,722	
Savings bank deposits 63,306,918,584 58,326,974,057 Fixed deposits 116,057,821,987 132,589,373,496 Zerm deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 17,108,889,287 Other reserve 17,377,626,585 17,108,889,287 19,96,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98			4,285,058,100	
Fixed deposits 116,057,821,987 132,589,373,496 Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 30,664,186,390 Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98				
Term deposits 218,847,574,449 200,983,027,443 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 9aid up capital 30,664,186,390 30,664,186,390 30,664,186,390 17,108,889,287 Other reserve 17,377,626,585 17,108,889,287 17,108,889,287 17,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17,36 16,98			132,589,373,496	
Subordinated bond 431,079,357,127 430,747,950,818 Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 20,065,799,853 17,108,889,287 Paid up capital 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98				
Subordinated bond 3,200,000,000 3,450,000,000 Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity Paid up capital 30,664,186,390 30,664,186,390 Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98			430 747 950 818	
Start up fund 34,855,427 34,855,427 Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 9aid up capital 30,664,186,390 30,664,186,390 30,664,186,390 17,377,626,585 17,108,889,287 17,108,889,287 17,108,889,287 17,108,889,287 17,996,630,956 18,996,6	Cubardinated hand			
Other liabilities 41,784,790,236 34,341,896,408 TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 30,664,186,390 Statutory reserve 17,377,626,585 17,108,889,287 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98				
TOTAL LIABILITIES 489,737,272,684 476,993,847,457 Shareholders' equity 30,664,186,390 30,664,186,390 Paid up capital 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98				
Shareholders' equity Paid up capital 30,664,186,390 30,664,186,390 Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98	그 나는 그는			
Paid up capital 30,664,186,390 30,664,186,390 30,664,186,390 17,108,889,287 17,108,889,287 17,108,889,287 17,108,889,287 1,996,630,956 2,085,799,853 1,996,630,956 2,288,995,361 2,288,995,361 2,288,995,361 52,058,701,994 53,241,557,380 52,058,701,994 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98 16.98	TOTAL LIABILITIES	469,737,272,004	476,993,647,437	
Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98	Shareholders' equity			
Statutory reserve 17,377,626,585 17,108,889,287 Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98	네트리아 아이들 아이들 아이들 아이들 아이들 아이들 아이들 아이들 아이들 아이	30,664,186,390	30,664,186,390	
Other reserve 2,085,799,853 1,996,630,956 Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98		17,377,626,585	17,108,889,287	
Retained earnings 3,113,944,552 2,288,995,361 TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98		2,085,799,853	1,996,630,956	
TOTAL SHAREHOLDERS' EQUITY 53,241,557,380 52,058,701,994 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 542,978,830,064 529,052,549,451 Net Assets Value per share (NAV) 17.36 16.98	Retained earnings		2,288,995,361	
Net Assets Value per share (NAV) 17.36 16.98			52,058,701,994	
Net Assets Value per share (NAV) 17.36 16.98	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	542,978,830,064	529,052,549,451	
Continued	Net Assets Value per share (NAV)		16.98	
	Continued			

OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other liabilities (Bad & Loss)

Other commitments

Lease rental commitments

Documentary credits and short term trade -related transactions

Forward assets purchased and forward deposits placed

Undrawn note issuance and revolving facilities

Undrawn formal standby facilities, credit lines and other commitments

Spot and forward foreign exchange rate contracts

Other exchange contracts

Claims against the Bank not acknowledged as debt

Total off B/S items (Including contingent liabilities)

Board & Company Secretary

Director

As at As at December 31, September 30, 2020 2021 <u>Taka</u>

13,771,511,946 19,031,475,008 11,384,775,292 12,255,517,241 21,825,379,927 21,318,149,175 5,638,890,954 6,065,053,863

Taka

57,373,290,429 53,917,462,977

1,653,751,800 2,416,962,650 1,653,751,800 2,416,962,650

2,416,962,650 1,653,751,800 56,334,425,627 59,027,042,229

Managing Director



FINANCIAL ADMINISTRATION DIVISION

HEAD OFFICE: 116/1, KAZI NAZRUL ISLAM AVENUE, RAMNA, DHAKA-1000, BANGLADESH, TEL: PABX: 55138301-10, E-mail: fad@nblbd.com, URL/website: www.nblbd.com, SWIFT: NBLBBDDH

Profit and Loss Account (Un-audited) For the period from January 01, 2021 to September 30, 2021

	From 01 January to Sept 30, 2021	From 01 January to Sept 30, 2020	From 01 July to Sept 30, 2021	From 01 July to Sept 30, 2020
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Interest income	23,044,827,932	22,954,325,105	7,808,001,842	6,955,050,768
Less: Interest paid on deposits and borrowings	21,780,770,546	20,959,799,943	7,207,588,240	6,765,702,827
Net interest income	1,264,057,386	1,994,525,162	600,413,602	189,347,941
Investment income	4,783,389,665	4,417,053,344	1,295,064,280	1,815,902,240
Commission, exchange and brokerage	1,094,555,905	936,870,947	335,126,242	351,236,411
Other operating income	371,134,429	343,196,558	93,413,083	97,517,462
Total operating income	7,513,137,385	7,691,646,011	2,324,017,207	2,454,004,054
Salary and allowances	3,043,382,326	3,223,038,490	1,051,131,517	1,098,105,248
Rent, taxes, insurance, electricity etc.	806,592,628	650,678,434	282,530,451	230,895,733
Legal expenses	10,182,904	10,804,557	2,730,829	2,849,965
Postage, stamp, telecommunication etc.	64,506,659	59,081,715	20,930,466	27,130,768
Stationery, printing, advertisement, etc.	138,574,762	86,142,201	34,458,238	21,228,641
Managing director's salary and allowances	5,222,565	8,055,000	2,835,000	2,835,000
Directors' fees and other benefits	1,008,370	3,360,680	456,130	1,725,163
Audit fees	-	-	-	-
Charges on loan losses	263,831,634	17,572,720	34,523,018	82,357
Repairs, maintenance and depreciation	553,546,853	484,130,146	190,002,863	166,704,554
Other expenses	432,602,195	632,923,720	160,565,614	404,683,986
Total operating expenses	5,319,450,896	5,175,787,663	1,780,164,126	1,956,241,415
Profit before provision	2,193,686,489	2,515,858,348	543,853,081	497,762,639
Provision for loans and advances				
Specific provision	850,000,000	700,000,000	100,000,000	200,000,000
General provision (Including Off B/S items)		- 1	-	-
	850,000,000	700,000,000	100,000,000	200,000,000
Provision for other classified assets	_	-	-	-
Total provision	850,000,000	700,000,000	100,000,000	200,000,000
Profit before taxes	1,343,686,489	1,815,858,348	443,853,081	297,762,639
Provision for taxation	250,000,000	500,000,000	100,000,000	-
Deferred tax (income)/expenses		-	-	_
	250,000,000	500,000,000	100,000,000	
Net Profit after taxation	1,093,686,489	1,315,858,348	343,853,081	297,762,639
Retained earnings brought forward from previous year	2,288,995,361	3,031,886,121	_	_
	3,382,681,850	4,347,744,469	343,853,081	297,762,639
Appropriations				
Statutory reserve	(268,737,298)	(363,171,670)	(88,770,616)	(59,552,528)
Dividend (Bonus)		-	=	_
	(268,737,298)	(363,171,670)	(88,770,616)	(59,552,528)
Retained earnings carried forward	3,113,944,552	3,984,572,799	255,082,465	238,210,111
Earnings per share-(Re-stated)	0.36	0.43	0.11	0.10
			0.0	gr.

CFO/Head of FAD

Board & Company Secretary

Managing Director



Cash Flow Statement (Un-Audited) For the period from January 01, 2021 to September 30, 2021

A) Cash flows from operating activities Interest received Interest received Interest spaid (14,904,594,423) (14,633,233,423) Income from Investment (14,904,594,423) (14,633,233,423) Income from Investment (14,904,595,405) (14,633,233,423) Income from Investment (15,045,585) (14,633,233,423) Income from Investment (15,045,635,005) (14,633,233,423) Income taxes paid to employees (3,049,613,261) (3,234,454,170) (2.634) paid to suppliers (1,282,690,399) (1,050,835,509) Income taxes paid (2,647,187,893) (2,362,347,45) Received from other operating activities (2,365,234,745) Received from other operating activities (2,365,234,745) (3,234,745) (3,234,745) Received from other operating activities (3,262,195) (632,293,720) (2,647,187,602) (5,859,767,402) (5,859,767,402) (5,859,767,402) (5,859,767,402) (6,822,337,70) Received from other operating assets & liabilities (432,602,195) (632,933,720) (632,933,720) (632,933,720) Received from other operating assets & liabilities (432,602,195) (632,933,720) (632,933,720) (632,933,720) Received from different from the fraction of trading securities (1,593,792,230) (1,502,052,830) Received from other banks (1,593,792,230) (1,502,052,830) Received from other banks (1,593,792,230) (1,504,648,80) Received from other banks (1,542,031,321) (2,66,711,709) Received from other banks (1,542,031,321) (2,66,711,709) Received from other banks (1,688,619,276) (6,383,002,009) Reposits from other Banks (1,688,619,276) (6,383,002,009) Reposits from other banks (1,688,619,276) (6,383,002,009) Reposits from other banks (1,768,78,390) Received from investing activities (17,224,482,124) (1,708,771,268) Received from investing activities (17,224,482,124) (1,708,771,268) Received from investing activities (17,224,482,124) (1,893,893,378) (1,893,893,378) Received from investing activities (17,224,482,12			Sept 2021 Taka	Sept 2020 Taka
Interest received	Δ١	Cash flows from operating activities	<u>I aka</u>	Taka
Interest paid (14,904,594,423) (14,633,233,423) Income from Investment 3,003,550,585 7eses, commission, exchange & brokerage 1,094,555,905 936,870,947 Cash paid to employees (3,049,613,281) (1,282,690,399) (1,282,690,399) (1,282,690,399) (1,282,690,399) (1,282,690,399) (1,282,690,399) (1,060,835,500) (2,647,187,893) (2,366,234,745) (3,234,454,170) (1,282,690,399) (1,060,835,500) (2,647,187,893) (2,366,234,745) (3,293,772) (2,647,187,893) (2,366,234,745) (3,293,772) (2,647,187,893) (2,366,234,745) (3,293,772) (3,293,772) (3,293,772) (4,593,792,230) (4,593,792,230) (4,594,880) (4,260,195) (4,594,880) (4,260,195) (4,594,880) (4,260,195) (4,594,880) (4,260,195) (4,594,880) (4,260,195) (4,594,880) (4,260,195) (4,594,880) (4,260,195) (4,2	~,		23.607.452.200	17,863,501,515
Income from Investment				
Fees. commission, exchange & brokerage				
Cash paid to employees (3,049,613,261) (3,234,454,170) Cash paid to suppliers (1,282,690,399) (2,047,187,893) (2,356,234,745) Received from other operating activities 370,896,883 342,673,348 Paid for other operating activities (432,602,195) (632,923,720) Operating profit before changes in operating assets and liabilities 5,859,767,402 1,502,052,830 Increase/(decrease) in operating assets & liabilities 3,589,792,230 174,504,957 Purchase of trading securities (1,458,506,220) (451,964,880) Loans and advances to other banks 1,593,792,230 174,504,957 Purchase of trading securities (1,542,031,321) (28,675,119,709) Other assets (15,542,031,321) (26,093,399,549) Deposits from other Banks (1,668,619,276) (6,383,002,009) Deposits from customers 2,000,25,585 34,615,778,390 Other liabilities 355,281,450 118,378,702 Wet cash used in operating activities (17,224,482,124) (1,708,771,268) B) Cash flows from investing activities 30,571,061,744 10,933,895,378				
Cash paid to suppliers				
Income taxes paid Received from other operating activities 370,896,883 342,673,348 (323,602,195) (632,923,727,200) (632,923,727,200) (632,923,727,200) (632,923,727,200) (1,458,506,220) (1,458,506,200) (1,				
Received from other operating activities				
Paid for other operating activities				
Increase/(decrease) in operating assets & liabilities S,859,767,402 1,502,052,830				
Sale of trading securities				
Sale of trading securities		Increase/(decrease) in operating assets & liabilities		
Purchase of trading securities			1.593,792,230	174,504,957
Loans and advances to other banks Loans and advances to customers (15,542,031,321) (28,675,119,709) Other assets (8,364,191,776) (26,09,399,549) (26,09,399,549) (26,09,399,549) (26,00,399,54				
Loans and advances to customers			-	- 1
Other assets (8,364,191,974) (2,609,399,549) Deposits from other Banks (1,668,619,276) (6,383,002,009) Deposits from customers 2,000,025,585 34,615,778,390 Other liabilities 355,281,450 118,378,702 (23,084,249,526) (3,210,824,098) Net cash used in operating activities (17,224,482,124) (1,708,771,268) B) Cash flows from investing activities 30,571,061,744 10,933,895,378 Investment made during the year (Govt. & Un-quoted securities) (21,222,190,244) (11,899,625,973) Purchase of property, plant and equipment (193,625,659) (146,517,618) Sale proceeds of fixed assets 179,584 105,775 Net cash received from investing activities 9,155,425,425 (1,112,142,438) C) Cash flows from financing activities 5,219,125,090 (454,258,107) Net cash (used)/received from financing activities 5,219,125,090 (454,258,107) D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) (2,849,931,609) (3,275,171,813) E) Effects of exchange rate changes on cash and cash-equivalents 27,305,312,955 28,541,132,208			(15.542.031.321)	(28,675,119,709)
Deposits from other Banks C1,668,619,276 C3,833,002,009 C3,000,025,585 C4,258,107 C4				
Deposits from customers				
Other liabilities 355,281,450 118,378,702 Net cash used in operating activities (23,084,249,526) (3,210,824,098) B) Cash flows from investing activities (17,224,482,124) (1,708,771,268) Proceeds from sale of Govt. & Unquoted securities 30,571,061,744 10,933,895,378 Investment made during the year (Govt. & Un-quoted securities) (21,222,190,244) (11,899,625,973) Purchase of property, plant and equipment (93,625,659) (146,517,618) Sale proceeds of fixed assets 179,584 105,775 Net cash received from investing activities 9,155,425,425 (1,112,142,438) C) Cash flows from financing activities 5,219,125,090 (454,258,107) Net cash (used)/received from financing activities 5,219,125,090 (454,258,107) D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) (2,849,931,609) (3,275,171,813) E) Effects of exchange rate changes on cash and cash-equivalents 2 2 2 F) Cash and cash-equivalents at beginning of the period 27,305,312,955 28,541,132,208 G) Cash and cash-equivalents at end of the period 24,455,381,346 25,265,960,395				
Net cash used in operating activities (23,084,249,526) (3,210,824,098) B) Cash flows from investing activities (17,224,482,124) (1,708,771,268) B) Cash flows from investing activities 30,571,061,744 10,933,895,378 Investment made during the year (Govt. & Un-quoted securities) (21,222,190,244) (11,899,625,973) Purchase of property, plant and equipment (193,625,659) (146,517,618) Sale proceeds of fixed assets 179,584 105,775 Net cash received from investing activities 9,155,425,425 (1,112,142,438) C) Cash flows from financing activities 5,219,125,090 (454,258,107) Net cash (used)/received from financing activities 5,219,125,090 (454,258,107) D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) (2,849,931,609) (3,275,171,813) E Effects of exchange rate changes on cash and cash-equivalents - - - F) Cash and cash-equivalents at beginning of the period 27,305,312,955 28,541,132,208 G) Cash and cash-equivalents at end of the period (D+E+F) 24,455,381,346 25,265,960,395 Cash in hand (including foreign currencies) 3,885,339,246 4,215,881,419<				
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Purchase of property, plant and equipment Sale proceeds of fixed assets Net cash received from investing activities C) Cash flows from financing activities Borrowings from Other Banks, Financial Institutions and agents Net cash (used)/received from financing activities D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) Effects of exchange rate changes on cash and cash-equivalents F) Cash and cash-equivalents at beginning of the period G Cash and cash-equivalents at end of the period Cash in hand (including foreign currencies) (146,517,618) 105,775 (1,112,142,438) (454,258,107)			(21,222,190,244)	
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Borrowings from Other Banks, Financial Institutions and agents 5,219,125,090 (454,258,107) Net cash (used)/received from financing activities 5,219,125,090 (454,258,107) D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) Effects of exchange rate changes on cash and cash-equivalents F) Cash and cash-equivalents at beginning of the period G cash and cash-equivalents at end of the period (D+E+F) Cash and cash-equivalents at end of the period Cash in hand (including foreign currencies) (454,258,107) (454,258,107) (454,258,107) (2,849,931,609) (3,275,171,813) 27,305,312,955 28,541,132,208 25,265,960,395 A,215,881,419	~ `			
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C) E) Effects of exchange rate changes on cash and cash-equivalents F) Cash and cash-equivalents at beginning of the period G) Cash and cash-equivalents at end of the period (D+E+F) Cash and cash-equivalents at end of the period Cash in hand (including foreign currencies) (2,849,931,609) 27,305,312,955 24,455,381,346 25,265,960,395 3,885,339,246 4,215,881,419	C)	네트로 하는데 나는데 보면 아내는데 되었다. 나는데 하는데 이 등 전에 가장에 하는데 이 사람들이 되었다. 그는데 이 사람들이 되었다면 하는데 되었다면 되었다. 그는데 이 사람들이 되었다.	5,219,125,090	(454,258,107)
E) Effects of exchange rate changes on cash and cash-equivalents F) Cash and cash-equivalents at beginning of the period G) Cash and cash-equivalents at end of the period (D+E+F) Cash and cash-equivalents at end of the period Cash in hand (including foreign currencies) 28,541,132,208 25,265,960,395 28,541,132,208 25,265,960,395 3,885,339,246 25,265,960,395 3,885,339,246 25,265,960,395 3,885,339,246 25,265,960,395 3,885,339,246 25,265,960,395		Net cash (used)/received from financing activities	5,219,125,090	(454,258,107)
G) Cash and cash-equivalents at end of the period (D+E+F) Cash and cash-equivalents at end of the period Cash in hand (including foreign currencies) 24,455,381,346 25,265,960,395 3,885,339,246 4,215,881,419			(2,849,931,609)	(3,275,171,813)
Cash and cash-equivalents at end of the period Cash in hand (including foreign currencies) 3,885,339,246 4,215,881,419				
Cash in hand (including foreign currencies) 3,885,339,246 4,215,881,419	G)	Cash and cash-equivalents at end of the period (D+E+F)	24,455,381,346	25,265,960,395
Cash in hand (including foreign currencies) 3,885,339,246 4,215,881,419		Cash and cash-equivalents at end of the period		
		요 있으면 그는 이번 보고 있었습니다. 하고 있는 이번 하는 것이 되면 하고 있었습니다. 그리고 있는 것이 없는 것이 없다.	3,885,339,246	4,215,881,419
Balances with Bangladesh Bank and its agent bank (s) 10,583,928,004[1 10,389,804,000]		Balances with Bangladesh Bank and its agent bank (s)	16,583,928,064	16,389,664,866
Balances with other Banks and Financial Institutions 3,885,340,336 4,565,112,010		보는 CONTROL OF CONTROL CONT		
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Prize bonds 9,473,700 4,002,100		보고 지나면 바다 10 kg		
24,455,381,346 25,265,960,395				

Statement of Changes in Equity (Un-Audited) For the period ended on September 30, 2021

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2021	30,664,186,390	17,108,889,287	1,996,630,956	2,288,995,361	52,058,701,994
Net profit for the period	-	-	-	1,093,686,489	1,093,686,489
Addition during the period	-	268,737,298	-	(268,737,298)	-
Addition of Revaluation Reserve of Govt. Securities and other Investments	-	-	89,168,897	-	89,168,897
Balance at Sept 30, 2021	30,664,186,390	17,377,626,585	2,085,799,853	3,113,944,552	53,241,557,380
Balance at December 31, 2020	30,664,186,390	17,108,889,287	1,996,630,956	2,288,995,361	52,058,701,994