

Financial Statements (Un-Audited)

for the period ended 31 March 2023 (1st Quarter)



Consolidated Balance Sheet

as at 31 March 2023

Particulars	Amount in Taka	
	31 Mar 2023	31 Dec 2022
PROPERTY AND ASSETS		
Cash	3,953,196,977	3,515,224,316
Cash in hand (including foreign currencies)	13,810,539,939	13,851,880,195
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	17,763,738,916	17,467,104,471
Balance with other banks and financial institutions		
In Bangladesh	2,146,787,271	3,355,202,848
Outside Bangladesh	1,140,879,141	1,220,606,765
Money at call on short notice	3,287,666,412	5,475,899,610
Investments		
Government	71,825,919,745	63,858,940,387
Others	8,862,538,492	8,603,822,257
Loans, advances and lease / Investments		
Loans, cash credits, overdrafts etc./ investments	254,158,176,803	252,106,276,020
Bills purchased and discounted	46,044,930,085	46,094,715,922
300,203,106,888	298,202,985,942	
Fixed assets including premises, furniture and fixtures		
Other assets	9,953,257,625	9,011,696,468
Non - banking assets	34,386,808,295	32,527,241,716
Total assets	445,503,536,923	435,460,393,490
LIABILITIES AND CAPITAL		
Borrowings from other banks, financial institutions and agents	74,316,131,792	77,718,293,062
Deposits and other accounts		
Current / Al-wadeeah current deposits	31,084,132,018	48,559,426,979
Bills payable	12,182,929,124	17,107,305,201
Savings bank / Mudaraba savings deposits	65,091,981,566	64,680,744,605
Term deposits / Mudaraba term deposits	18,153,015,421	135,378,687,680
Bearer certificate of deposit	-	-
Other deposits	276,458,078,139	265,726,158,535
61,625,055,563	59,845,271,291	
Capital / Shareholders' equity	412,247,265,483	403,789,727,879
Paid up capital	11,322,834,770	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Non-controlling interest	59	59
Statutory reserve	10,353,413,584	10,353,413,584
Revaluation gain / loss on investments	173,710,754	122,985,293
Revaluation reserve	1,555,128,315	1,555,128,315
Foreign currency translation gain	100,438,223	105,135,102
General reserve	26,002,888	26,002,888
Surplus in profit and loss account / Retained earnings	8,510,861,062	7,471,288,815
Total Shareholders' equity	33,256,273,440	32,170,670,611
Total liabilities and Shareholders' equity	445,503,536,923	435,460,393,490
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	63,994,355,281	69,160,801,021
Letters of guarantee	40,143,896,985	36,942,173,730
Irrevocable letters of credit	35,699,483,672	37,867,386,098
Bills for collection	15,462,628,441	14,697,739,443
Other contingent liabilities	-	-
195,300,364,380	198,668,102,292	
Other commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	1,480,491,783	773,449,556
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Liabilities against forward purchase and sale	-	-
1,480,491,783	773,449,556	
Total Off-Balance Sheet items including contingent liabilities	196,780,856,164	199,441,551,848

sd/-

Company Secretary

sd/-

Chief Financial Officer

sd/-

Managing Director

sd/-

Director

Dated, 17 April 2023

sd/-

Company Secretary

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Director

Dated, 17 April 2023

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Chief Financial Officer

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Managing Director

sd/-

Chairman

Consolidated Statement of Changes in Equity

for the period from 01 January to 31 March 2023

Particulars	Paid up capital		Statutory reserve		General reserve		Share premium		Non controlling interest		Revaluation reserve		Revaluation gain / loss on investments		F.C. translation gain		Retained earnings		Total	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	58	1,555,128,315	122,985,293	105,135,102	7,471,288,815	32,170,670,611										
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as at 1 January 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	58	1,555,128,315	122,985,293	105,135,102	7,471,288,815	32,170,670,611										
Intercompany transaction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment of last year revaluation gain on investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend (Bonus shares)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Remuneration gain/(loss) of defined benefits liability/assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2023	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	59	1,555,128,315	173,710,754	100,438,223	8,510,861,062	33,256,273,440										
Balance as at 31 March 2022	11,322,834,770	10,353,413,584	28,002,888	1,211,881,786	57	1,507,173,559	275,350,478	20,537,831	6,265,292,981	30,984,467,934										

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Chairman

Balance Sheet

as at 31 March 2023

Particulars	Amount in Taka	
	31 March 2023	31 Dec 2022
PROPERTY AND ASSETS		
Cash	3,927,489,268	3,515,103,923
Cash in hand (including foreign currencies)	13,810,539,939	13,951,880,195
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	17,738,025,207	17,466,984,077
Balance with other banks and financial institutions		
In Bangladesh	1,972,368,725	3,197,398,910
Outside Bangladesh	846,517,628	1,860,032,979
Money at call on short notice	2,818,886,553	5,057,436,513
Investments		
Government	71,825,919,745	63,858,940,387
Others	5,389,119,257	5,152,088,613
77,215,039,002	69,011,029,000	
Loans, advances and lease / Investments		
Loans, cash credits, overdrafts, etc./ investments	255,343,800,991	253,345,232,744
Bills purchased and discounted	51,276,213,610	51,380,118,027
296,620,014,601	296,481,349,272	
Fixed assets including premises, furniture and fixtures		
Other assets	8,874,258,586	8,917,065,250
Non-controlling interest	37,961,023,842	36,055,297,579
220,500,640	220,500,640	
Total assets	443,490,253,491	433,409,661,350
LIABILITIES AND CAPITAL		
Borrowings from other banks, financial institutions and agents	73,527,415,662	77,079,066,963
Deposits and other accounts		
Current / Al-wadeeah current deposits	51,186,236,007	80,678,553,200
Bills payable	12,182,929,124	17,107,305,201
Savings bank / Mudaraba savings deposits	65,091,981,566	64,680,744,605
Term deposits / Mudaraba term deposits	14,355,128,315	135,378,687,680
Bearer certificate of deposit	-	-
Other deposits	276,614,347,810	265,841,465,130
59,931,068,117	58,184,526,755	
Capital / Shareholders' equity	410,072,831,589	403,109,058,837
Paid up capital	11,322,834,770	11,322,834,770
Share premium	1,211,881,786	1,211,881,786
Statutory reserve	10,353,413,584	10,353,413,584
Revaluation gain / (loss) on investments	173,710,754	122,985,293
Revaluation reserve	1,555,128,315	1,555,128,315
Foreign currency translation gain	100,438,223	105,135,102
General reserve	26,002,888	26,002,888
Surplus in profit and loss account / Retained earnings	8,732,445,510	7,707,892,860
Total Shareholders' equity	33,377,421,002	32,304,602,513
Total liabilities and Shareholders' equity	443,490,253,491	433,409,661,350
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	63,994,355,281	69,160,801,021
Letters of guarantee	40,143,896,985	36,942,173,730
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