First Finance Limited Balance Sheet (Un-audited) As at 30 September 2020

	Notes	As at 30 September	As at 31 December 2019
PROPERTY AND ASSETS	Notes	<u>Taka</u>	<u>Taka</u>
Cash	3.00	0.000	
In Hand (including Foreign Currencies)	3.00	8,959,776 56,006	71,956,561
Balance with Bangladesh Bank and its Agent bank(s)		30,006	90,891
(including foreign currencies)		8,903,770	71,865,670
Balance with other banks and financial institutions	4.00	322 109 062	227.004.440
Inside Bangladesh	4.02	322,198,962 322,198,962	327,901,120 327,901,120
Outside Bangladesh	4.02	-	327,901,120
Money at Call and on Short Notice	5.00		
Investments	6.00	45,817,297	47,563,339
Government			-
Others		45,817,297	47,563,339
Leases, Loans and Advances		8,922,667,965	8,606,563,501
Loans, Cash Credits, Overdrafts, etc.	7.00	8,922,667,965	8,606,563,501
Bills Purchased and Discounted	8.00		-
Fixed Assets including Premises, Furniture and Fixtures	9.00	94,309,682	106 710 671
Other assets	10.00	538,508,378	106,742,674
Non-Banking Assets	11.00	195,987,070	525,252,017
Total Assets		10,128,449,129	9,881,934,571
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from Other Banks, Financial Institutions and			
Agents	12.00	1,180,414,706	1,100,942,307
Deposits and Other Accounts	13.00	6,080,349,970	5,883,777,929
Current Deposits and Other Accounts Bills Payable			
Savings Bank Deposits			
Fixed/Term Deposits			
Monthly Savings Scheme		6,052,507,970	5,853,159,929
Bearer Certificate of Deposit		27,842,000	30,618,000
Other Deposits			
Other Liabilities			
Total Liabilities	14.00	2,141,991,299	1,903,767,048
Capital/ Shareholders' Equity		9,402,755,976	8,888,487,284
Paid-up Capital			
Statutory Reserve	15.00	1,162,202,580	1,162,202,580
General Reserve	16.00	369,944,453	369,944,453
Retained Earnings	17.00		
Total Shareholders' Equity	18.00	(806,453,880)	(538,699,746)
Total Liabilities and Shareholders' Equity		725,693,153	993,447,287
		10,128,449,129	9,881,934,571

Off-Balance Sheet Items

Contingent liabilities Acceptances and Endorsements	19.00		
Letters of Guarantee	19.01		
Irrevocable Letters of Credit	19.01		
Bills for Collection			
Other Contingent Liabilities			
Commitments	19.02		
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 off Delegation Classics			
Total off-Balance Sheet Items including Contingent Liabilities			
Net Asset Value per Share (NAV)		6.24	8.55

Notes:

- 1 The figures represent Bangladesh Currency (Taka) which have been rounded off to the nearest Taka.
- 2 Previous period figures have been re-arranged where considered necessary to conform with current period presentation.

Company Secretary (CC)

Head of Finance

OM /

Managing Director & CEO (CC)

Dated, Dhaka 30 May 2021

First Finance Limited Profit and Loss Account (Un-audited) For the period ended 30 September 2020

Part		Notes	For the year ende	ed 30 September	July to September		
Take							
Interest paid on deposits, borrowings, etc. 21.00			Taka	Taka	Taka		
Net interest paid on deposits, borrowings, etc. Net interest paid on deposits, borrowings, etc. (615,2118,677) (645,307,172) (211,438,772) (232,380,809) Net interest income (22,00 72,270 248,272 778,873 (469,280) Commission, exchange and brokerage (23,00 15,645,131 36,500,178 4,667,167 7,844,812) Total operating income (a) 15,645,131 36,748,450 5,446,040 7,375,532 Total operating income (a) (96,061,184) (255,489,400) (50,518,671) (110,410,036) Salary and allowances Rent, taxes, insurance, electricity, etc. Legal expenses 27,00 255,000 749,000 75,000 85,000 Postage, stamps, telecommunication, etc. 28,00 1,238,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29,00 1,939,185 1,172,570 172,829 349,594 Chief Executive Officer's salary and fees 31,00 352,000 320,000 80,000 240,000 Director's fees 31,00 352,000 320,000 80,000 240,000 Charges on loan losses Depreciation and repair of company's assets 33,00 12,482,034 16,757,032 4,226,317 6,790,282 Depreciation and repair of company's assets 33,00 12,486,034 16,757,032 4,226,317 6,790,282 Depreciation and repair of company's assets 34,00 124,616,892 108,410,204 8,603,972 29,411,013 Total operating expenses (b) Profit before provision (c = a-b) (242,765,615) (496,257,343) (100,037,892) (184,989,932) Provision of diminution in value of investments Other expenses 35,00 31,557,338 (37,088,717) Profit before taxation (e = c-d) (262,764,134) (362,344,225) (105,844,317) (130,968,975) Profit fielder taxation (e = c-d) (262,764,134) (382,344,225) (104,896,109) (131,705,437) Profit address from particular and carmings, brought forward (538,699,746) (646,636,858) (1,028,981,033) (104,896,109) (131,705,437) Profit address from particular and carmings, carried forward (538,699,746) (646,636,858) (1,028,981,033) (104,896,109) (131,705,437) Profit address from particular and carmings, carried forward (538,699,746) (646,636,858) (1,028,981,033) (104,896,109) (131,705,437)		20.00	503,440,092	353,069,322	155.474.061	114 595 241	
Nest interest income	Interest paid on deposits, borrowings, etc.	21.00	(615,218,677)	(645,307,172)			
Commission, exchange and brokerage 23.00 12.270 248,272 778,873 (469,280) Chler operating income 24.00 15,645,131 36,500,178 4,667,167 7,844,812 15,717,401 36,748,450 5,446,040 7,375,532 Total operating income (a) 25.00 89,780,559 91,853,858 30,266,165 30,309,073 Rent, taxes, insurance, electricity, etc. 26.00 15,943,120 15,159,683 5,712,877 5,228,235 Legal expenses 27.00 225,000 749,000 75,000 85,000 Postage, stamps, telecommunication, etc. 28.00 1,258,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29.00 1,939,185 1,172,570 172,829 349,594 Chief Executive Officer's salary and fees 30.00 352,000 320,000 80,000 240,000 Auditors' fee 32.00 75,000 112,500 375,000 Charges on loan losses 31.00 352,000 320,000 80,000 240,000 Charges on loan losses 34.00 24,616,892 108,410,204 8,603,972 29,411,013 Cher expenses 34.00 24,616,892 108,410,204 8,603,972 29,411,013 Cher expenses 50 146,702,430 240,769,943 49,519,220 74,579,896 Profit before provision (e = a-b) (242,763,615 496,257,343) (100,037,892 (184,989,932) Cher expenses 36,00 31,557,338 (120,249,586) 13,755,788 (7,949,363) 3,067,760 Charge from taxition (r) = e-d) 25,236,402 (116,316,041) 5,806,425 (54,020,957) Provision for diminution in value of investments 36,00 (6320,936) 3,933,545 (7,949,363) 3,067,760 Cher expense 36,00 31,557,338 (120,249,586) 13,755,788 (7,949,363) 3,067,760 Cher expense 36,00 36,00,0017 379,941,302 (105,844,317) Cherred tax 14.04 3,114,945 2,338,007 (165,844,317) (130,968,975) Profit aderimans, brought forward 40,00 40,000	Net interest income		(111,778,585)				
Commission, exchange ond brokerage 23.00 (her operating income) 15,645,131 (15,717,401) 36,500,178 (15,46,040) 4,667,167 (7,844,812) 7,844,812 (255,489,400) 7,844,812 (255,489,400) 7,844,812 (255,489,400) 7,844,812 (255,489,400) 7,844,812 (255,489,400) 7,844,812 (255,489,400) 8,605,167 (10,410,403,603) Salary and allowances 25.00 (96,061,184) 89,780,559 (255,600) 91,853,858 (30,266,165) 30,309,073 (10,410,403,60) 30,309,073 (10,410,403,60) 30,009,073 (15,493,120) 15,159,683 (37,712,877 (37,228,23) 5,228,235 (228,235) 1,288,641 (1,908,096) (1,728,90) 35,712,877 (37,200) (37,200) 85,000 (604,199) 75,000 (64,199) 35,000 (64,199) 75,000 (77,000) (77,000) (77,000) (77,000) (77,000) (77,000) 11,72,570 (77,000) (77	Investment income	22.00	72,270	248.272	778 873	(460 280)	
Total operating income (a)	Commission, exchange and brokerage	23.00			770,073	(409,280)	
Salary and allowances Sanch (axes, insurance, electricity, etc. Legal expenses 27.00 255.000 749,000 75,000 85,000 Postage, stamps, telecommunication, etc. 28.00 1,258,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29.00 1,939,185 1,172,570 172,829 349,594 Chief Executive Officer's salary and fees 31.00 352,000 332,000 332,000 302,000 80,000 240,000 Auditor's fee 32.00 75,000 112,500 112,500 124,82,034 16,757,032 4,226,317 6,790,282 Other expenses Depreciation and repair of company's assets 34.00 24,616,892 108,410,204 8,603,972 29,411,013 Total operating expenses (b) Profit before provision (e = a-b) 146,702,430 240,767,943 240,767,943 49,519,220 74,579,896 Provision against leases, loans and advances Provision for diminution in value of investments 36.00 36,320,330 30,333,345 30,303,333,345 30,303,300,000 30,303,000 30,000	Other operating income	24.00	15,645,131	36,500,178	4,667,167	7,844,812	
Salary and allowances Rent, taxes, insurance, electricity, etc. 26 00 15,943,120 15,159,683 5,712,877 5,228,235 Rent, taxes, insurance, electricity, etc. 26 00 15,943,120 15,159,683 5,712,877 5,228,235 Legal expenses 27,00 255,000 749,000 75,000 88,000 Postage, stamps, telecommunication, etc. 28,00 1,258,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29,00 1,939,185 1,172,570 172,829 349,594 Chief Executive Officer's salary and fees 30,00 320,000 80,000 240,000 Directors' fees 31,00 352,000 320,000 80,000 240,000 Auditors' fee 32,00 75,000 112,500 - 1,525,000 Charges on loan losses Depreciation and repair of company's assets 34,00 24,616,892 108,410,204 8,603,972 29,411,013 Total operating expenses (b) 146,702,430 240,767,943 49,519,220 74,579,896 Profit before provision (c = a-b) (242,763,615) (496,257,343) (100,037,892) (184,989,932) Provision against leases, loans and advances Provision for diminution in value of investments 36,00 31,557,338 (120,249,586) 3,933,545 (7,949,363) 3,067,760 Other provision Total provision (d) Profit before taxation (e e c-d) (268,000,017) (379,941,302) (105,844,317) (130,968,975) Provision for taxation (e = e-f) (245,883) (240,529,886) (1,028,981,083) (104,896,109) (131,705,437) Profit after taxation (g = e - f) (245,883) (240,529,886) (1,028,981,083) (104,896,109) (131,705,437) Appropriations: Statutory reserve General reserve Bonus shares Cash dividend			15,717,401	36,748,450	5,446,040	7,375,532	
Rent, taxes, insurance, electricity, etc. 26.00 15,43,120 15,159,683 5,712,877 5,228,235 Legal expenses 27.00 255,000 749,000 75,000 85,000 Postage, stamps, telecommunication, etc. 28.00 1,258,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29.00 1,939,185 1,172,570 172,829 349,594 Chief Executive Officer's salary and fees 30.00 - 4,325,000 320,000 80,000 240,000 Director's fees 31.00 352,000 320,000 80,000 240,000 Auditors' fee 32.00 75,000 112,500 - 37,500 Charges on loan losses	Total operating income (a)		(96,061,184)	(255,489,400)	(50,518,671)		
Rent, taxes, insurance, electricity, etc. 26.00 15,43,120 15,159,683 5,712,877 5,223,235 Legal expenses 27.00 255,000 749,000 75,000 85,000 Postage, stamps, telecommunication, etc. 28.00 1,258,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29.00 1,939,185 1,172,757 172,829 349,594 Chief Executive Officer's salary and fees 30.00 - 4,325,000 320,000 80,000 240,000 Director's fees 31.00 352,000 320,000 80,000 240,000 Auditor's fee 32.00 75,000 112,500 - 37,500 Charges on loan losses							
Rent, taxes, insurance, electricity, etc. 26.00 15,943,120 15,159,683 5,712,877 5,228,235 1,281 1,291 1,291 1,281 1,291 1,		25.00	89,780,559	91,853,858	30,266,165	30.309.073	
Legal expenses 27.00 255,000 749,000 75,000 85,000 Postage, stamps, telecommunication, etc. 28.00 1,258,641 1,908,096 382,061 604,199 Stationery, printing, advertisement, etc. 29.00 1,939,185 1,172,570 172,829 349,594 Chief Executive Officer's salary and fees 30.00 - 4,325,000 - 1,525,000 Directors' fees 31.00 352,000 320,000 80,000 240,000 Auditors' fee 32.00 75,000 112,500 - 37,500 Charges on loan losses Depreciation and repair of company's assets 33.00 12,482,034 16,757,032 4,226,317 6,790,282 Other expenses 34.00 24,616,892 108,410,204 8,603,972 29,411,013 Total operating expenses (b) 146,702,430 240,767,943 49,519,220 74,579,896 Profit before provision (c = a-b) (242,763,615) (496,257,343) (100,037,892) (184,989,932) Provision against leases, loans and advances 35.00 31,557,338 (120,249,586) 13,755,788 (57,088,717) Provision for diminution in value of investments 36.00 (6,320,936) 3,933,545 (7,949,363) 3,067,760 Other provision (d) 25,236,402 (116,316,041) 5,806,425 (54,020,957) Profit before taxation (e = c-d) (268,000,017) (379,941,302) (105,844,317) (130,968,975) Provision for taxation (f): (248,883) (245,883) (245,883) (240,292) (248,209) (131,705,437) Retained earnings, brought forward (538,699,746) (646,636,858) (104,896,109) (131,705,437) Appropriations: Statutory reserve		26.00	15,943,120	15,159,683			
Postage, stamps, telecommunication, etc. 28,00	Legal expenses	27.00	255,000	749,000		The second secon	
Stationery, printing, advertisement, etc. 29.00 1,939,185 1,172,570 172,829 349,594 1,525,000 1,525,000 240,000 320,		28.00	1,258,641	1,908,096			
Chief Executive Officer's salary and fees Directors' fees 31.00 352.000 330.000 320.0000 320.0000 320.000 320.000 320.000 320.000 320.000 320.000 320.000 320.000 320.		29.00	1,939,185				
Directors' fees 31.00 Auditors' fee 32.00 75,000 320,000 80,000 240,000 75,000 112,500 - 37,500 32,000 75,000 112,500 - 37,500 - 37,500 112,500 - 37,500	Chief Executive Officer's salary and fees	30.00					
Auditors' fee Charges on loan losses Depreciation and repair of company's assets Other expenses	Directors' fees	31.00	352,000		80,000		
Charges on loan losses Depreciation and repair of company's assets Other expenses Other expenses Other expenses Other provision (c = a-b) Profit before provision for diminution in value of investments Other provision (d) Profit before taxation (e = c-d) Profit before taxation (f): Current tax Deferred tax Deferred tax Deferred tax 14.04 Deferred tax Deferred tax 14.04 Deferred tax De	Auditors' fee	32.00		The second secon	80,000	The second secon	
Other expenses 34.00 24,616,892 108,410,204 8,603,972 29,411,013 Total operating expenses (b) 146,702,430 240,767,943 49,519,220 74,579,896 Profit before provision (c = a-b) (242,763,615) (496,257,343) (100,037,892) (184,989,932) Provision against leases, loans and advances 35.00 31,557,338 (120,249,586) 13,755,788 (57,088,717) Provision for diminution in value of investments 36.00 (6,320,936) 3,933,545 (7,949,363) 3,067,760 Other provision (d) 25,236,402 (116,316,041) 5,806,425 (54,020,957) Profit before taxation (e = c-d) (268,000,017) (379,941,302) (105,844,317) (130,968,975) Provision for taxation (f): 14.04 3,114,945 2,338,907 965,521 731,825 Current tax 14.04 3,114,945 2,338,907 965,521 731,825 Profit after taxation (g = e - f) (245,883) 2,402,923 (948,209) 736,462 Profit available for appropriation (806,453,880) (1,028,981,083)	Charges on loan losses					37,300	
Other expenses 34.00 24,616,892 108,410,204 8,603,972 29,411,013 Total operating expenses (b) 146,702,430 240,767,943 49,519,220 74,579,896 Profit before provision (c = a-b) (242,763,615) (496,257,343) (100,037,892) (184,989,932) Provision against leases, loans and advances 35.00 31,557,338 (120,249,586) 13,755,788 (57,088,717) Provision for diminution in value of investments 36.00 (6,320,936) 3,933,545 (7,949,363) 3,067,760 Other provision 25,236,402 (116,316,041) 5,806,425 (54,020,957) Profit before taxation (e = c-d) (268,000,017) (379,941,302) (105,844,317) (130,968,975) Provision for taxation (f): 14.04 3,114,945 2,338,907 965,521 731,825 Current tax 14.04 3,144,945 2,338,907 965,521 731,825 Profit after taxation (g = e - f) (245,883) 2,402,923 (948,209) 736,462 Retained earnings, brought forward (538,699,746) (646,636,858) (104,8	Depreciation and repair of company's assets	33.00	12.482.034	16 757 032	4 226 317	6 700 202	
Total operating expenses (b) Profit before provision (c = a-b) 146,702,430 240,767,943 49,519,220 74,579,896 (242,763,615) (496,257,343) (100,037,892) (184,989,932) Provision against leases, loans and advances Provision for diminution in value of investments Other provision Other provision Other provision Total provision (d) Profit before taxation (e = c-d) Provision for taxation (f): Current tax Deferred tax 14.04 Deferred tax 14.05 Deferred tax 14.04 Profit after taxation (g = e - f) Retained earnings, brought forward Profit available for appropriation Statutory reserve General reserve Bonus shares Cash dividend 14.05 Deferred tax 15.00 Deferred tax 16.00 Deferred tax 16.00 Deferred tax 17.05,437) Deferred tax 18.00 Def	Other expenses	34.00			The second secon		
Profit before provision (c = a-b) (242,763,615) (496,257,343) (100,037,892) (184,989,932) Provision against leases, loans and advances Provision for diminution in value of investments Other provision Other provision Total provision (d) Profit before taxation (e = c-d) Provision for taxation (f): Current tax Deferred tax 14.04 Deferred tax 14.05 (245,883) Deferred tax Deferr	Total operating expenses (b)						
Provision against leases, loans and advances Provision for diminution in value of investments Other provision Total provision (d) Profit before taxation (e = c-d) Provision for taxation (f): Current tax Deferred tax 14.04 14.05 14.05 14.05 14.05 14.05 14.05 14.05 14.06 12.0249,586) 3,933,545 (7,949,363) 3,067,760 (7,949,363) (103,968,975) (100,5844,317) (130,968,975) (131,965,975) (131,825) (14,637) (14,637) (14,637) (14,637) (14,637) (14,896,109) (131,705,437)	Profit before provision (c = a-b)						
Provision for diminution in value of investments Other provision Total provision (d) Profit before taxation (e = c-d) Provision for taxation (f): Current tax Deferred tax Deferre	P					(101,505,502)	
Other provision Total provision (d) Profit before taxation (e = c-d) Provision for taxation (f): Current tax Deferred tax Defe	Provision against leases, loans and advances		31,557,338	(120,249,586)	13,755,788	(57,088,717)	
Total provision (d) Profit before taxation (e = c-d) Profit before taxation (e = c-d) Provision for taxation (f): Current tax Deferred tax I 4.04 I 4.05 I (3,360,828) I (4.05 I (3,360,828) I (4.07 I (379,941,302) I (105,844,317) I (130,968,975) I (130,968,975) I (131,705,437) I (131,		36.00	(6,320,936)	3,933,545	(7,949,363)		
Profit before taxation (e = c-d) (268,000,017) (379,941,302) (105,844,317) (130,968,975) Provision for taxation (f): Current tax Deferred t							
Provision for taxation (f): Current tax Deferred tax 14.04 14.05 (13,360,828) Profit after taxation (g = e - f) Retained earnings, brought forward Appropriations: Statutory reserve General reserve Bonus shares Cash dividend Retained earnings, carried forward Retained earnings, carried forward Retained earnings, carried forward 35.00 (806,453,880) (103,844,317) (103,948,317) (103,948,317) (103,948,317) (103,948,317) (103,948,317) (103,948,317) (104,896,102) (104,896,102) (104,896,102) (104,896,102) (104,896,102) (104,896,102) (104,896,102) (104,896,103)			25,236,402	(116,316,041)	5,806,425	(54,020,957)	
Current tax 14.04 3,114,945 2,338,907 965,521 731,825 Deferred tax 14.05 (3,360,828) 64,016 (1,913,729) 4,637 Profit after taxation (g = e - f) (245,883) 2,402,923 (948,209) 736,462 Retained earnings, brought forward (538,699,746) (646,636,858) (104,896,109) (131,705,437) Profit available for appropriation (806,453,880) (1,028,981,083) (104,896,109) (131,705,437) Statutory reserve General reserve 5 - - - - Bonus shares - - - - - - Cash dividend 35.00 (806,453,880) (1,028,981,083) (104,896,109) (131,705,437) Retained earnings, carried forward Earnings Per Share (EPS) 35.00 (806,453,880) (1,028,981,083) (104,896,109) (131,705,437)			(268,000,017)	(379,941,302)	(105,844,317)	(130,968,975)	
Deferred tax 14.05		14 04	3 114 945	2 229 007	0(5.50)		
Profit after taxation (g = e - f) Retained earnings, brought forward Profit available for appropriation Appropriations: Statutory reserve General reserve Bonus shares Cash dividend Retained earnings, carried forward Retained earnings, carried forward 35.00 (806,453,880) (806,453,880) (1,028,981,083) (1,028,981,083) (104,896,109) (131,705,437) (131,705,437) (104,896,109) (131,705,437) (104,896,109) (131,705,437) (104,896,109) (131,705,437)	Deferred tax	The same of the sa			The state of the s		
Profit after taxation (g = e - f) Retained earnings, brought forward Profit available for appropriation Appropriations: Statutory reserve General reserve Bonus shares Cash dividend Retained earnings, carried forward Retained earnings, carried forward 35.00 (267,754,134) (382,344,225) (646,636,858) (104,896,109) (131,705,437) (104,896,109) (131,705,437) (104,896,109) (131,705,437) (104,896,109) (131,705,437)		1,1.05					
Retained earnings, brought forward Profit available for appropriation Appropriations: Statutory reserve General reserve Bonus shares Cash dividend Retained earnings, carried forward Retained earnings, carried forward Earnings Per Share (EPS) (538,699,746) (646,636,858) (104,896,109) (131,705,437) (104,896,109) (131,705,437)	Profit after taxation $(g = e - f)$				The second secon		
Profit available for appropriation Appropriations: Statutory reserve General reserve Bonus shares Cash dividend Retained earnings, carried forward Earnings Per Share (EPS) (806,453,880) (1,028,981,083) (104,896,109) (131,705,437)					(104,896,109)	(131,705,437)	
Appropriations: Statutory reserve General reserve Bonus shares Cash dividend Retained earnings, carried forward Earnings Per Share (EPS) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109) (104,896,109)	Profit available for appropriation				(104 906 100)	(121 808 128	
Cancer C			(000,100,000)	(1,020,761,003)	(104,890,109)	(131,705,437)	
Bonus shares Cash dividend Retained earnings, carried forward Earnings Per Share (EPS) 35.00 (806,453,880) (1,028,981,083) (104,896,109) (131,705,437)	Statutory reserve						
Cash dividend Retained earnings, carried forward Earnings Per Share (EPS) (806,453,880) (1,028,981,083) (104,896,109) (131,705,437)							
Retained earnings, carried forward 35.00 (806,453,880) (1,028,981,083) (104,896,109) (131,705,437)							
Earnings Per Share (EPS) (104,890,109) (131,705,437)	Cash dividend						
Earnings Per Share (EPS) (104,890,109) (131,705,437)	Retained earnings corried formand	25.00					
(2.30) (3.29) (0.90) (1.13)		35.00			(104,896,109)	(131,705,437)	
	ominings i et share (EPS)		(2.30)	(3.29)	(0.90)	(1.13)	

Director & CEO (CC)

Dated, Dhaka 30 May 2021

First Finance Limited Statement of Cash Flows (Un-audited) For the year ended 30 September 2020

			For the period ended 30 September		
Daw	dt		2020	2019	
-	이 등을 가는 마음이 있다면 하고 있는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하는데 하	<u>Notes</u>	<u>Taka</u>	<u>Taka</u>	
A)	Cash Flows from Operating Activities				
	Interest received		496,266,651	341,063,963	
	Interest paid		(618,125,088)	(601,421,093)	
	Dividend received				
	Paid to employees		(89,780,559)	(96,178,858)	
	Income taxes paid		(1,261,034)	(2,847,012)	
	Received from other operating activities		15,717,401	36,748,450	
	Paid for other operating activities		(84,493,345)	(84,690,115)	
	Cash generated from operating activities before changes liabilities	in operating assets and	(281,675,974)	(407,324,664)	
	Increase/(decrease) in operating assets liabilities				
	Leases, loans and advances to customers		(316,104,464)	12,016,215	
	Other assets		13,256,361	(44,188,873)	
	Deposit from customers		196,572,041	(894,999,322)	
	Other liabilities		238,224,252	271,040,175	
			131,948,190	(656,131,804)	
	Net cash from/(used in) operating activities		(149,727,784)	(1,063,456,469)	
B)	Cash Flows from Investing Activities			(2,000,100,100)	
	Purchase of fixed assets		(157,888)	(3,191,070)	
	Proceeds from sale of vehicle			2,927,900	
	Proceeds from other investments		1,746,041	(1,600,398)	
	Proceeds from sale of non financial institutional assets		(31,711)	(229,227)	
	Net cash from/(used in) investing activities		1,556,442	(2,092,794)	
C)	Cash Flows from Financing Activities				
	Dividend paid				
	Receipt from borrowing and issuance of debt securities		79,472,399	6,572,949	
	Net cash from/(used in) financing activities		79,472,399	6,572,949	
D)	Net increase in cash and cash equivalents (A+B+C)		(68,698,943)		
E)	Effect of exchange rate changes on cash and cash equivalents		(00,090,943)	(1,058,976,314)	
F)	Cash and cash equivalents at beginning of the period		399,857,681	1 412 011 265	
G)	Cash and cash equivalents at end of the period (D+E+F)		331,158,738	1,413,911,365 354,935,051	
B) C C C D R R N D) N E) E: F) C G) C	Cash and cash equivalents at end of the period:		331,136,736	334,933,031	
	Cash in hand		56,006	58,967	
	Balance with Bangladesh Bank and its agents bank(s)		8,903,770	52,275,907	
	Balance with other banks and financial institutions		322,198,962	302,600,178	
			331,158,738	354,935,051	
	Net operating cash flow per share		(1.29)	(9.15)	
			(1.27)	(9.13)	

Company Secretary (CC)

Head of Finance

Director

Dated, Dhaka 30 May 2021 JIM.

Managing Director & CEO (CC)

First Finance Limited Statement of Changes in Shareholders' Equity (Un-audited)

For the year ended 30 September 2020

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Surplus Taka	Total Taka
	Taka	Taka	Taka		
Balance as on 01 January 2019	1,162,202,580	342,960,175		(646,636,858)	858,525,897
Bonus Share Issued for 2018		37 A SAN CO - 17 P.	235500000000000000000000000000000000000	-	-
Right Shares Issued		ROOM NEEDS IN			
Net Profit for the period ended 31 March, 2019				134,921,390	134,921,390
Addition made during the period		26,984,278		(26,984,278)	-
Appropriation made during the period		4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	New York	(20,701,270)	
Balance as on 30 September 2019	1,162,202,580	369,944,453		(538,699,746)	993,447,287
Balance as on 01 January 2020	1,162,202,580	369,944,453		(538,699,746)	993,447,287
Bonus Share Issued for 2019				(===,===,=,=,=)	-
Right Shares Issued		100 S (100 S (10			
Net Profit for the period ended 31 March, 2020			_	(267,754,134)	(267,754,134)
Addition made during the period				(207,731,131)	(201,134,134)
Appropriation made during the period	MANAGE ELLO			Harry Land Co.	
Balance as on 30 September 2020	1,162,202,580	369,944,453		(806,453,880)	725,693,153

Company Secretary (CC)

Head of Finance

Managing Director & CEO (CC)

D: .

Chairman

Dated, Dhaka 30 May 2021