

### Un Audited Balance Sheet As at 30 June 2022

Particulars	Notes	Amount in BDT	
		June 30, 2022	December 31, 2021
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>		<b>51,165,721</b>	<b>47,811,758</b>
In Hand (including Foreign Currencies)		104,897	74,902
Balance with Bangladesh Bank and Its Agent Bank(s) (including Foreign Currencies)		51,060,824	47,736,856
<b>Balance with Other Banks and Financial Institutions</b>		<b>487,990,763</b>	<b>415,029,084</b>
Inside Bangladesh		487,990,763	415,029,084
Outside Bangladesh		-	-
<b>Money at Call and on Short Notice</b>		<b>-</b>	<b>-</b>
<b>Investments</b>		<b>10,528,389</b>	<b>16,781,580</b>
Government		-	-
Others		10,528,389	16,781,580
<b>Leases, Loans and Advances</b>		<b>9,089,440,777</b>	<b>8,955,353,569</b>
Loans, Cash Credits, Overdrafts, etc.		9,089,440,777	8,955,353,569
Bills Purchased and Discounted		-	-
Fixed Assets including Premises, Furniture and Fixtures		98,378,167	102,191,440
Other Assets		550,518,973	566,567,359
Non-Banking Assets		195,988,070	195,988,070
<b>Total Assets</b>		<b>10,484,010,860</b>	<b>10,299,722,860</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>		<b>1,245,269,095</b>	<b>1,223,525,351</b>
<b>Deposits and Other Accounts</b>		<b>6,434,294,011</b>	<b>6,291,708,346</b>
Current Deposits and Other Accounts		-	-
Bills Payable		-	-
Savings Bank Deposits		-	-
Fixed Term Deposits		6,397,641,011	6,259,397,346
Monthly Savings Scheme		36,653,000	32,311,000
Bearer Certificate of Deposit		-	-
Other Deposits		-	-
<b>Other Liabilities</b>		<b>4,990,774,389</b>	<b>4,482,487,262</b>
<b>Total Liabilities</b>		<b>12,670,337,495</b>	<b>11,997,720,959</b>
<b>Capital/ Shareholders' Equity</b>			
Paid-up Capital		1,185,446,630	1,185,446,630
Statutory Reserve		369,944,452	369,944,452
General Reserve		-	-
Retained Earnings		(3,741,717,717)	(3,253,389,181)
<b>Total Shareholders' Equity</b>		<b>(2,186,326,635)</b>	<b>(1,697,998,099)</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>10,484,010,860</b>	<b>10,299,722,860</b>
<b>Off-Balance Sheet Items</b>			
<b>Contingent Liabilities</b>			
Acceptances and Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
Other Contingent Liabilities		-	-
<b>Commitments</b>			
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		-	-
<b>Total off-Balance Sheet items including Contingent Liabilities</b>		<b>-</b>	<b>-</b>
<b>Net Asset Value per Share (NAV)</b>		<b>(18.44)</b>	<b>(14.32)</b>

### Un Audited Profit and Loss Account For the period ended 30 June 2022

Particulars	Notes	For the year ended 30 June		April to June	
		2022	2021	2022	2021
		Taka	Taka	Taka	Taka
Interest Income		49,608,777	219,611,732	30,145,519	107,110,848
Interest Paid on Deposits, Borrowings, etc.		(338,504,833)	(354,190,956)	(175,864,742)	(186,953,681)
<b>Net interest income</b>		<b>(288,896,057)</b>	<b>(134,579,224)</b>	<b>(145,719,223)</b>	<b>(79,842,833)</b>
Investment Income		139,466	(12,022,130)	(96,625)	3,709,823
Commission, Exchange and Brokerage		-	-	-	-
Other Operating Income		3,867,893	4,307,267	808,485	2,058,225
<b>Total operating income (a)</b>		<b>(284,888,698)</b>	<b>(142,294,088)</b>	<b>(145,007,363)</b>	<b>(74,074,785)</b>
Salary and Allowances		51,558,906	58,142,434	27,288,402	31,675,898
Rent, Taxes, Insurance, Electricity, etc.		9,654,202	10,283,657	5,227,285	5,078,694
Legal Expenses		305,000	524,575	218,750	289,575
Postage, Stamps, Telecommunication, etc.		1,216,757	963,479	570,508	532,572
Stationery, Printing, Advertisement, etc.		847,743	1,832,806	177,498	893,725
Chief Executive Officer's Salary and Fees		3,600,000	-	2,100,000	-
Directors' Fees		384,000	88,000	184,000	-
Auditors' Fee		-	-	-	-
Depreciation and Repair of Company's Assets		6,283,823	7,765,733	3,302,567	3,746,246
Other Expenses		5,625,918	64,180,185	1,307,608	32,893,949
<b>Total operating expenses (b)</b>		<b>79,476,349</b>	<b>143,780,869</b>	<b>40,376,618</b>	<b>75,110,658</b>
<b>Profit before provision (c = a - b)</b>		<b>(364,365,048)</b>	<b>(286,074,957)</b>	<b>(185,383,981)</b>	<b>(149,185,443)</b>
Provision against leases, loans and advances		120,865,243	100,294,538	60,432,622	57,062,610
Provision for diminution in value of investment		204,674	(18,076,966)	433,592	(6,905,333)
Other provision		1,645,532	-	822,766	-
<b>Total provision (d)</b>		<b>122,715,449</b>	<b>82,217,572</b>	<b>61,688,980</b>	<b>50,157,277</b>
<b>Profit before taxation (e = c - d)</b>		<b>(487,080,497)</b>	<b>(368,292,529)</b>	<b>(247,072,961)</b>	<b>(199,342,720)</b>
<b>Provision for taxation (f):</b>					
Current tax		23,207	1,271,381	4,850	677,273
Deferred tax		1,224,832	(5,993,090)	1,327,129	(1,180,310)
<b>Profit after taxation (g = e - f)</b>		<b>(488,328,535)</b>	<b>(363,570,820)</b>	<b>(248,404,940)</b>	<b>(198,839,683)</b>
Retained earnings, brought forward		(3,253,389,181)	(1,040,041,643)	-	(0)
Profit available for appropriation		(3,741,717,716)	(1,403,612,464)	(248,404,940)	(198,839,683)
<b>Appropriations:</b>					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Bonus shares		-	23,244,050	-	-
Cash dividend		-	-	-	-
		-	23,244,050	-	-
<b>Retained earnings, carried forward</b>		<b>(3,741,717,716)</b>	<b>(1,426,856,514)</b>	<b>(248,404,940)</b>	<b>(198,839,683)</b>
<b>Earnings Per Share (EPS)</b>		<b>(4.12)</b>	<b>(3.07)</b>	<b>(2.10)</b>	<b>(1.65)</b>

### Un Audited Statement of Cash Flows For the period ended 30 June 2022

Particulars	Notes	Amount in BDT	
		June 30, 2022	June 30, 2021
<b>A) Cash Flows from Operating Activities</b>			
Interest Received		207,293,005	337,770,658
Interest Paid		(403,537,672)	(416,631,824)
Dividend Received		13,000	-
Paid to Employees		(55,677,328)	(59,514,394)
Income Taxes Paid		(6,190,628)	(691,608)
Received from Other Operating Activities		3,994,359	10,271,361
Paid for Other Operating Activities		(18,654,725)	(52,001,598)
<b>Cash Generated from Operating Activities before Changes in Operating Assets and Liabilities</b>		<b>(272,759,991)</b>	<b>(180,797,405)</b>
<b>Increase / (Decrease) in Operating Assets Liabilities</b>			
Leases, Loans and Advances to Customers		(134,087,207)	(243,567,179)
Other Assets (Excluding AIT)		22,239,014	14,360,329
Deposit from Customers		142,585,665	114,892,016
Other Liabilities		292,190,468	159,566,701
<b>Net Cash From/(Used in) Operating Activities</b>		<b>50,167,949</b>	<b>(135,545,538)</b>
<b>B) Cash Flows from Investing Activities</b>			
Purchase of Fixed Assets		(1,981,812)	(69,808)
Proceeds from Sale of Vehicle		132,570	-
Proceeds from Other Investments		6,253,191	1,021,349
Proceeds from Sale of Non Financial Institutional Assets		-	(31,711)
<b>Net Cash From/(Used in) Investing Activities</b>		<b>4,403,949</b>	<b>919,831</b>
<b>C) Cash Flows from Financing Activities</b>			
Dividend Paid		-	-
Receipt from Borrowing and issuance of Debt Securities		21,743,744	58,871,406
<b>Net Cash From/(Used in) Financing Activities</b>		<b>21,743,744</b>	<b>58,871,406</b>
<b>D) Net Increase in Cash and Cash Equivalents (A+B+C)</b>		<b>76,315,642</b>	<b>(75,754,301)</b>
E) Effect of Exchange Rate Changes on Cash and Cash Equivalents		-	-
F) Cash and Cash Equivalents at beginning of the year		462,840,842	399,857,681
G) Cash and cash equivalents at end of the year (D+E+F)		<b>539,156,484</b>	<b>324,103,380</b>
<b>Cash and Cash Equivalents at end of the year:</b>			
Cash in Hand		104,897	66,139
Balance with Bangladesh Bank and Its Agent Bank(s)		51,060,824	663,886
Balance with Other Banks and Financial Institutions		487,990,763	323,373,355
<b>Total Cash and Cash Equivalents</b>		<b>539,156,484</b>	<b>324,103,380</b>
<b>Net Operating Cash Flow Per Share</b>		<b>0.42</b>	<b>(1.14)</b>

### Un Audited Statement of Changes in Shareholders' Equity For the period ended 30 June 2022

Particulars	Paid-up Capital		Share Money Deposit	Statutory Reserve	General Reserve	Retained Surplus	Total
	Taka	Taka					
Balance as on 01 January 2021	1,185,446,630	369,944,452	-	-	(1,040,041,645)	492,105,389	
Net Profit for the year ended 31 December, 2021	-	-	-	-	(2,190,103,487)	(2,190,103,487)	
Bonus Share Issued for 2019	23,244,050	-	-	-	(23,244,050)	-	
<b>Balance as on 31 December 2021</b>	<b>1,185,446,630</b>	<b>369,944,453</b>	<b>-</b>	<b>-</b>	<b>(3,253,389,182)</b>	<b>(1,697,998,099)</b>	
Balance as on 01 January 2022	1,185,446,630	369,944,453	-	-	(3,253,389,182)	(1,697,998,099)	
Bonus Share Issued	-	-	-	-	-	-	
Net Profit for the Q2 ended 30 June 2022	-	-	-	-	(488,328,535)	(488,328,535)	
<b>Balance as on 30 June 2022</b>	<b>1,185,446,630</b>	<b>369,944,453</b>	<b>-</b>	<b>-</b>	<b>(3,741,717,717)</b>	<b>(2,186,326,634)</b>	

Sd/-  
Mohammad Ekramur Rahman  
Company Secretary (CC)

Sd/-  
Mohammad Enamur Rahman  
Head of Finance

Sd/-  
Mohammed Mosharaf Hossain  
Managing Director and CEO

Sd/-  
Masud Hossain Khan  
Vice Charman & Director

Sd/-  
Khan Mohammad Moinul Hasan  
Chairman