

### Un Audited Balance Sheet As at 31 March 2022

Particulars	Notes	Amount in BDT	
		March 31, 2022	December 31, 2021
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>		<b>45,604,972</b>	<b>47,811,758</b>
In Hand (including Foreign Currencies)		84,512	74,902
Balance with Bangladesh Bank and its Agent Bank(s) (including Foreign Currencies)		45,520,460	47,736,856
<b>Balance with Other Banks and Financial Institutions</b>		<b>436,783,345</b>	<b>415,029,084</b>
Inside Bangladesh		436,783,345	415,029,084
Outside Bangladesh		-	-
<b>Money at Call and on Short Notice</b>		<b>-</b>	<b>-</b>
<b>Investments</b>		<b>11,747,924</b>	<b>16,781,580</b>
Government		-	-
Others		11,747,924	16,781,580
<b>Leases, Loans and Advances</b>		<b>8,925,448,784</b>	<b>8,955,353,569</b>
Loans, Cash Credits, Overdrafts, etc.		8,925,448,784	8,955,353,569
Bills Purchased and Discounted		-	-
Fixed Assets including Premises, Furniture and Fixtures		100,708,738	102,191,440
Other Assets		576,531,004	566,567,359
Non-Banking Assets		195,988,070	195,988,070
<b>Total Assets</b>		<b>10,292,812,837</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>1,231,368,040</b>	<b>1,223,525,351</b>
<b>Deposits and Other Accounts</b>		<b>6,375,324,782</b>	<b>6,291,708,346</b>
Current Deposits and Other Accounts		-	-
Bills Payable		-	-
Savings Bank Deposits		-	-
Fixed/Term Deposits		6,341,216,782	6,259,397,346
Monthly Savings Scheme		34,108,000	32,311,000
Bearer Certificate of Deposit		-	-
Other Deposits		-	-
<b>Other Liabilities</b>		<b>4,624,041,709</b>	<b>4,482,487,263</b>
<b>Total Liabilities</b>		<b>12,230,734,531</b>	<b>11,997,720,960</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		(3,493,312,776)	(3,253,389,181)
<b>Total Shareholders' Equity</b>		<b>(1,937,921,694)</b>	<b>(1,697,998,099)</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>10,292,812,837</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>		<b>-</b>	<b>-</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>(16.35)</b>	<b>(14.32)</b>

### Un Audited Profit and Loss Account For the period ended 31 March 2022

Particulars	Notes	January 01 to March 31	
		2022 (BDT)	2021 (BDT)
Interest Income		19,463,258	112,500,884
Interest Paid on Deposits, Borrowings, etc.		(162,640,092)	(167,237,275)
<b>Net Interest Income</b>		<b>(143,176,834)</b>	<b>(54,736,391)</b>
Investment Income		236,090	(15,731,953)
Commission, Exchange and Brokerage		-	-
Other Operating Income		3,059,408	2,249,042
<b>Total Operating Income</b>		<b>(139,881,335)</b>	<b>(68,219,302)</b>
<b>Salary and Allowances</b>		<b>24,270,504</b>	<b>26,466,536</b>
Rent, Taxes, Insurance, Electricity, etc.		4,426,917	5,204,963
Legal Expenses		86,250	235,000
Postage, Stamps, Telecommunication, etc.		646,249	430,907
Stationery, Printing, Advertisement, etc.		670,245	939,081
Chief Executive Officer's Salary and Fees		1,500,000	-
Directors' Fees		200,000	88,000
Auditors' Fee		-	-
Depreciation and repair of Company's Assets		2,981,256	4,019,488
Other Expenses		4,318,311	31,286,236
<b>Total Operating Expenses</b>		<b>39,099,731</b>	<b>68,670,212</b>
<b>Profit before Provision</b>		<b>(178,981,066)</b>	<b>(136,889,514)</b>
Provision against Leases, Loans and Advances		60,432,621	43,231,928
Provision for Diminution in Value of Investments		(228,918)	(11,171,633)
Other Provision		822,766	-
<b>Total Provision</b>		<b>61,026,469</b>	<b>32,060,295</b>
<b>Profit before Taxation</b>		<b>(240,007,535)</b>	<b>(168,949,810)</b>
<b>Provision for Taxation</b>			
Current Tax		18,356	53,629
Deferred Tax		(102,297)	(4,812,780)
		(83,941)	(4,759,151)
<b>Profit after Taxation</b>		<b>(239,923,595)</b>	<b>(164,190,659)</b>
Retained earnings, Brought Forward		(3,253,389,181)	(1,040,041,643)
Profit Available for Appropriation		(3,493,312,776)	(1,204,232,302)
<b>January 01 to March 31</b>			
Particulars	Notes	2022 (BDT)	2021 (BDT)
<b>Appropriations:</b>			
Statutory Reserve		-	-
General Reserve		-	-
Bonus Shares		-	23,244,050
Cash Dividend		-	-
		-	23,244,050
<b>Retained earnings, carried forward</b>		<b>(3,493,312,776)</b>	<b>(1,227,476,352)</b>
<b>Earnings Per Share (EPS)</b>		<b>(2.02)</b>	<b>(1.42)</b>

### Un Audited Statement of Cash Flows For the period ended 31 March 2022

Particulars	Notes	Amount in BDT	
		March 31, 2022	March 31, 2021
<b>A) Cash Flows from Operating Activities</b>			
Interest Received		96,560,827	143,445,157
Interest Paid		(214,044,722)	(201,900,753)
Dividend Received		13,000	314,216
Paid to Employees		(25,770,504)	(26,466,536)
Income Taxes Paid		(5,976,040)	(1,570,831)
Received from Other Operating Activities		3,282,496	(13,881,398)
Paid for Other Operating Activities		(10,523,970)	(39,082,375)
<b>Cash Generated from Operating Activities before Changes in Operating Assets and Liabilities</b>		<b>(156,458,910)</b>	<b>(139,142,490)</b>
<b>Increase / (Decrease) in Operating Assets Liabilities</b>			
Leases, Loans and Advances to Customers		29,904,785	(36,069,558)
Other Assets (Excluding AIT)		(3,987,605)	(2,562,664)
Deposit from Customers		83,616,436	125,414,609
Other Liabilities		54,918,980	58,657,969
		164,452,596	145,440,356
<b>Net Cash From/(Used in) Operating Activities</b>		<b>7,993,686</b>	<b>6,297,867</b>
<b>B) Cash Flows from Investing Activities</b>			
Purchase of Fixed Assets		(1,455,125)	(256,602)
Proceeds from Sale of Vehicle		132,570	84,271
Proceeds from Other Investments		5,033,656	14,844,720
Proceeds from Sale of Non Financial Institutional Assets		-	(17,000)
<b>Net Cash From/(Used in) Investing Activities</b>		<b>3,711,101</b>	<b>14,671,389</b>
<b>C) Cash Flows from Financing Activities</b>			
Dividend Paid		-	-
Receipt from Borrowing and Issuance of Debt Securities		7,842,689	(3,218,921)
<b>Net Cash From/(Used in) Financing Activities</b>		<b>7,842,689</b>	<b>(3,218,921)</b>
<b>D) Net Increase in Cash and Cash Equivalents (A+B+C)</b>		<b>19,547,475</b>	<b>17,750,334</b>
<b>E) Effect of Exchange Rate Changes on Cash and Cash Equivalents</b>		<b>-</b>	<b>-</b>
<b>F) Cash and Cash Equivalents at beginning of the year</b>		<b>462,840,842</b>	<b>372,908,069</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>482,388,317</b>	<b>390,658,404</b>
<b>Cash and Cash Equivalents at end of the year:</b>			
Cash in Hand		84,512	112,905
Balance with Bangladesh Bank and Its Agent Bank(s)		45,520,460	39,929,677
Balance with Other Banks and Financial Institutions		436,783,345	350,615,823
		482,388,317	390,658,404
<b>Net Operating Cash Flow Per Share</b>		<b>0.07</b>	<b>0.05</b>

### Un Audited Statement of Changes in Shareholders' Equity For the period ended 31 March 2022

Particulars	Paid-up Capital	Share Money Deposit	Statutory Reserve	General Reserve	Retained Surplus	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2021	1,162,202,580	-	369,944,453	-	(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>-</b>	<b>369,944,453</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 Q-1 ended on March 31, 2022	-	-	-	-	(239,923,595)	(239,923,595)
<b>Balance as on 31 March 2022</b>	<b>1,185,446,630</b>	<b>-</b>	<b>369,944,453</b>	<b>-</b>	<b>(3,493,312,777)</b>	<b>(1,937,921,694)</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 Chairman & Director

Sd/-  
**Khan Mohammad Moinul Hasan**  
Chairman