

HALF YEARLY FINANCIAL STATEMENTS (Un-audited) OF FIRST SECURITY ISLAMI BANK LIMITED

FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED CONSOLIDATED BALANCE SHEET (Un-audited) AS AT 30 JUNE 2021

31.12.2020 30.06.2021 BDT BDT PROPERTY AND ASSETS 33,000,564,428 33,292,252,610 Cash In hand (including foreign currencies) 2,592,168,386 2,443,786,817 Balance with Bangladesh Bank and its Agent Bank(s) 30,408,396,042 30,848,465,793 (including foreign currencies) 1,492,184,386 Balance with other Banks and Financial Institutions 2,170,422,328 In Bangladesh 335,993,711 583,212,650 1,156,190,675 1,587,209,678 Outside Bangladesh Placement with Banks & Other Financial Institutions 12,564,000,000 12,570,500,000 Investments in Shares & Securities 23,214,108,346 23,868,141,220 Government 22,200,480,000 22,873,900,000 Others 1,013,628,346 994,241,220 441,732,951,078 414,780,693,070 Investments General Investment etc. 440,080,443,932 413,927,932,291 1,652,507,146 852,760,779 Bills Purchased and Negotiated Fixed Assets Including Premises, Furniture & Fixtures and 6,557,589,526 6,492,528,366 Intangible Assets Other Assets 4,202,217,991 4,142,809,865 Non Banking Assets 25,145,280 25,145,280 497,342,492,739 **Total Assets** 522,788,761,034

LIABILITIES AND CAPITAL Liabilities

Placement from Banks & Other Financial Institutions

Deposits and Other Accounts

Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits

Mudaraba Subordinated Bond	10,600,000,000	10,600,000,000
Mudaraba Perpetual Bond	4,300,000,000	3,800,000,000
Other Liabilities	26,190,748,093	22,340,516,197
Total Liabilities	503,955,794,882	479,044,481,050
Capital/Shareholders' equity		
Paid-up Capital	9,487,602,010	9,487,602,010
Statutory Reserve	5,498,180,826	5,293,570,982
Other Reserve	1,967,545,266	1,967,545,266
Asset Revaluation Reserve	321,954,358	321,954,358
Retained Earnings	1,186,590,243	874,829,851
Total Shareholders' Equity	18,461,872,703	17,945,502,468
Non-controlling Interest	371,093,449	352,509,221
Total Liabilities and Shareholders' Equity	522,788,761,034	497,342,492,739

12,854,755,418

450,010,291,371

33,222,285,459

3,737,706,226

43,349,450,436

269,136,349,128

100,564,500,122

13,616,746,576

428,687,218,277

32,462,977,976

36,361,246,250

258,585,050,591

98,680,914,930

2,597,028,530

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED CONSOLIDATED BALANCE SHEET (Un-audited) AS AT 30 JUNE 2021

	30.06.2021 BDT	31.12.2020 BDT
OFF- BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	27,312,175,556	29,392,020,410
Letters of Guarantee	7,232,926,921	7,449,574,890
Irrevocable Letters of Credit	12,787,497,411	6,847,120,296
Bills for Collection	3,663,744,278	3,220,400,515
Other Contingent Liabilities	-	-
Total	50,996,344,166	46,909,116,111
Other Commitments		
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		-
Total Off -Balance Sheet Items Including Contingent Liabilities	50,996,344,166	46,909,116,111

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Head of FAD Company Secretary

Dhaka; July 26, 2021

AMDACFO

ging Director Director

0 Chairman

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-audited) FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

	Jan'21 to Jun'21	21 Jan'20 to Jun'20 Apr'21 to Jun'21		Apr'20 to Jun'20	
	BDT	BDT	BDT	BDT	
Investments Income	19,742,478,845	21,371,086,571	9,871,634,510	10,646,548,685	
Profit Paid on Deposits	(14,903,908,389)	(15,980,899,726)	(7,536,712,268)	(7,883,322,728)	
Net Investment Income	4,838,570,456	5,390,186,845	2,334,922,242	2,763,225,957	
Income from Investment in shares and securities	190,403,828	316,138,557	78,273,321	207,771,366	
Commission, Exchange and Brokerage	346,422,666	341,547,437	199,941,666	181,692,037	
Other Operating Income	345,238,920	267,860,508	202,790,476	142,040,162	
	882,065,414	925,546,502	481,005,463	531,503,565	
Total Operating Income	5,720,635,870	6,315,733,347	2,815,927,705	3,294,729,522	
Less: Operating Expenses					
Salary and Allowances	2,204,824,554	2,251,027,668	1,068,648,524	1,325,150,607	
Rent, Taxes, Insurances, Electricity etc.	329,843,211	320,683,037	164,451,049	165,287,861	
Legal Expenses	5,230,075	1,565,583	1,349,725	290,350	
Postage, Stamps, Telecommunication etc.	56,183,615	45,427,176	28,666,478	21,924,003	
Stationery, Printings, Advertisements etc.	75,955,184	103,518,543	35,697,949	62,477,455	
Managing Director's Salary and Fees	9,990,323	9,000,242	5,390,427	4,451,033	
Directors' Fees & Expenses	891,000	800,200	512,600	729,800	
Shariah Supervisory Committee's Fees & Expenses	168,000	68,000	168,000	68,000	
Audit Fees	460,000	460,000	230,000	230,000	
Depreciation & Repair of Bank's Assets	325,409,466	295,456,039	167,792,218	159,029,224	
Zakat Expenses	87,122,278	63,272,426	46,507,035	31,636,213	
Other Expenses	550,977,670	822,899,922	281,717,651	406,790,848	
Total Operating Expenses	3,647,055,376	3,914,178,836	1,801,131,656	2,178,065,394	
Profit before Provision and Tax	2,073,580,494	2,401,554,511	1,014,796,049	1,116,664,128	
Provisions for Investments including off-B/S items	1,021,056,142	942,012,363	582,998,371	689,809,772	
Provisions for Diminution in Value of Investment in Shares	(25,552,166)	(2,191,660)	(34,217,510)	5,353,980	
Total Provisions	995,503,976	939,820,703	548,780,861	695,163,752	
Total Profit before Taxes	1,078,076,518	1,461,733,808	466,015,188	421,500,376	
Provision for Current Tax	621,016,260	769,210,020	293,847,104	357,850,505	
Deferred Tax Income	(77,894,205)	(89,827,504)	(47,467,345)	(89,361,390)	
Total Provisions for Tax	543,122,054	679,382,516	246,379,758	268,489,115	
Net Profit after Tax	534,954,464	782,351,292	219,635,430	153,011,261	
Net profit after tax attributable to:	<u> </u>	<u>·</u>			
Equity holders of FSIBL	516,370,236	776,227,395	210,934,123	151,931,669	
Non-controlling Interest	18,584,228	6,123,897	8,701,307	1,079,593	
0	534,954,464	782,351,292	219,635,430	153,011,261	
Retained Earnings from Previous Year	874,829,851	983,438,840	1,063,618,975	1,402,885,848	
0	1,409,784,315	1,765,790,132	1,283,254,405	1,555,897,110	
Appropriations:					
Statutory Reserve	204,609,844	287,971,960	87,962,855	83,123,242	
Non-controlling Interest	18,584,228	6,123,897	8,701,307	1,079,593	
~	223,194,072	294,095,857	96,664,162	84,202,835	
Retained Earnings Carried Forward	1,186,590,243	1,471,694,275	1,186,590,243	1,471,694,275	
Consolidated Earnings Per Share (EPS)	0.54	0.82	0.22	0.16	

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Head of FAD Company Secretary AMD Dhaka; July 26, 2021

Director ging Director

9 Chairman

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FIRST SECURITY ISLAMI BANK LIMITED CONDENSED CONSOLIDATED CASH FLOW STATEMENT (Un-audited) FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

	Jan'21 to June'21	Jan'20 to June'20
	BDT	BDT
A. Cash Flows from Operating Activities	·	
Investment Income Receipt	20,263,605,081	21,956,092,736
Profit paid on Deposits	(11,864,758,208)	(12,915,658,116)
Dividend Receipts	11,386,570	9,872,953
Fees & Commission Receipt	346,422,666	341,547,437
Payment to Employees	(2,214,814,877)	(2,260,027,910)
Payment to Suppliers	(144,466,922)	(163,523,422
Income Tax Paid	(976,730,018)	(701,151,225
Receipts from Other Operating Activities	23,512,606	271,960,466
Payment for Other Operating Activities	(963,578,580)	(1,193,362,321
Operating Profit before changes in Operating Assets & Liabilities	4,480,578,318	5,345,750,598
Increase/(Decrease) in Operating Assets & Liabilities		
(Increase)/decrease in Investments to Customers	(23,465,235,292)	(29,446,866,380
(Increase)/decrease of Other Assets	(345,310,862)	536,387,369
(Increase)/decrease of Placement with Banks & other Financial Institutions	6,500,000	-
Increase/(decrease) of Deposits Received from Customers	18,292,092,625	7,642,005,997
Increase/(decrease) of Placement from Banks & other Financial Institutions	(761,991,158)	7,545,177,630
Increase/(decrease) of Other Liabilities	2,341,848	(127,968,842
Cash Generated from Operating Assets & Liabilities	(6,271,602,839)	(13,851,264,220
Net Cash Inflow/(Outflow) from Operating Activities	(1,791,024,521)	(8,505,513,623
B. Cash Flows from Investing Activities		
(Purchase)/ Sale of Shares and Securities	654,032,874	(1,949,243,922
Purchase of Property, Plant and Equipment	(325,599,070)	(155,400,091
Sale of Property, Plant and Equipment	1,947,699	521,000
Net Cash Inflow/(Outflow) from Investing Activities	330,381,503	(2,104,123,013
C. Cash Flows from Financing Activities		
Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond	-	-
Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond	500,000,000	-
Profit paid on Lease Liabilities	(8,169,712)	-
Dividend Paid in Cash	-	-
Net Cash Inflow/(Outflow) from Financing Activities	491,830,288	-
		(40, 600, 606, 606
D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)	(968,812,730)	(10,609,636,636
E. Effect of Exchange Rate Change on Cash & Cash Equivalents	(1,113,394)	(2,877,528
F. Opening Cash & Cash Equivalents	35,462,674,938	31,534,120,170
G. Closing Cash & Cash Equivalents (D+E+F)	34,492,748,814	20,921,606,006
The above closing Cash and Cash Equivalents include:		
Cash in Hand (Including Foreign Currencies)	2,592,168,386	2,524,820,931
Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks	31,900,580,428	18,396,785,075
	34,492,748,814	20,921,606,006

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Head of FAD Company Secretary AMD CFO

ging Director Director

9 Chairman

Dhaka; July 26, 2021

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-audited)

FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

Particulars	Paid-up Capital BDT	Statutory Reserve BDT	Other Reserve	Assets Reval. Reserve BDT	Retained Earnings BDT	Non-controlling Interest BDT	Total BDT
	BD1	BD1	BD1	BD1	BD1	BD1	BD1
Balance as on 01 January 2021	9,487,602,010	5,293,570,982	1,967,545,266	321,954,358	874,829,851	352,509,221	18,298,011,688
Changes in Accounting Policy	-	-	-	-	-	-	-
Restated Balance	9,487,602,010	5,293,570,982	1,967,545,266	321,954,358	874,829,851	352,509,221	18,298,011,688
Net Profit for the Year	-	-	-	-	534,954,464	-	534,954,464
Bonus Share Issued	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	204,609,844	-	-	(204,609,844)	-	-
Transfer to Other Reserve	-	-	-	-	-	-	-
Revaluation Reserve to Other Reserve	-	-	-	-	-	-	-
Capital Increase in Subsidiary	-	-	-	-	-	-	-
Non-controlling Interest	-	-	-	-	(18,584,228)	18,584,228	-
Total Group Shareholders' Equity as on 30 June 2021	9,487,602,010	5,498,180,826	1,967,545,266	321,954,358	1,186,590,243	371,093,449	18,832,966,152

FOR THE PERIOD (Q-2) ENDED 30 JUNE 2020							
Balance as on 01 January 2020	8,625,092,740	4,339,990,406	1,133,290,220	332,015,432	983,438,840	339,890,987	15,753,718,625
Net Profit for the Year	-	-	-	-	782,351,292	-	782,351,292
Cash Dividend (Subsidiary)		-	-	-	-	-	-
Bonus Share Issued	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	287,971,960	-	-	(287,971,960)	-	-
Revaluation Reserve to Other Reserve	-	-	-	-	-	-	-
Capital Increase in Subsidiary	-	-	-	-	-	-	-
Non-controlling Interest	-	-	-	-	(6,123,897)	6,123,897	-
Total Group Shareholders' Equity as on 30 June 2020	8,625,092,740	4,627,962,366	1,133,290,220	332,015,432	1,471,694,275	346,014,885	16,536,069,917

Head of FAD Company Secretary

Director Director

Chairman

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Dhaka; July 26, 2021

AMDACFO

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED BALANCE SHEET (Un-audited) AS AT 30 JUNE 2021

	30.06.2021 BDT	31.12.2020 BDT
PROPERTY AND ASSETS		
Cash	32,997,243,658	33,288,889,759
In hand (including foreign currencies)	2,588,847,616	2,440,423,966
Balance with Bangladesh Bank and its Agent Bank(s)	30,408,396,042	30,848,465,793
(including foreign currencies)		
Balance with other Banks and Financial Institutions	1,277,376,854	1,683,928,840
In Bangladesh	206,571,218	182,104,201
Outside Bangladesh	1,070,805,636	1,501,824,639
Placement with Banks & Other Financial Institutions	12,564,000,000	12,570,500,000
Investments in Shares & Securities	22,921,090,591	23,621,552,622
Government	22,200,480,000	22,873,900,000
Others	720,610,591	747,652,622
Investments	442,144,008,106	415,307,402,457
General Investment etc.	440,491,500,960	414,454,641,678
Bills Purchased and Negotiated	1,652,507,146	852,760,779
Fixed Assets Including Premises, Furniture & Fixtures and Intangible Assets	6,548,906,662	6,482,682,705
Other Assets	3,461,714,819	3,445,378,009
Non Banking Assets	25,145,280	25,145,280
Total Assets	521,939,485,970	496,425,479,672
LIABILITIES AND CAPITAL Liabilities		
Placement from Banks & Other Financial Institutions	12,470,734,887	13,134,871,657
Deposits and Other Accounts	450,110,181,894	428,701,521,736
Al-Wadia Current Deposits and Other Deposit Accounts	33,322,175,982	32,477,281,435
Bills Payable	3,737,706,226	2,597,028,530
Mudaraba Savings Deposits	43,349,450,436	36,361,246,250
Mudaraba Term Deposits	269,136,349,128	258,585,050,591
Other Mudaraba Deposits	100,564,500,122	98,680,914,930
Mudaraba Subordinated Bond	10,600,000,000	10,600,000,000
Mudaraba Perpetual Bond	4,300,000,000	3,800,000,000
Other Liabilities	25,855,677,370	22,083,221,928
Total Liabilities	503,336,594,151	478,319,615,321
Capital/Shareholders' equity	·	
Paid-up Capital	9,487,602,010	9,487,602,010
Statutory Reserve	5,498,180,826	5,293,570,982
Other Reserve	1,967,545,266	1,967,545,266
Assets Revaluation Reserve	321,954,358	321,954,358
Retained Earnings	1,327,609,358	1,035,191,735
Total Shareholders' Equity	18,602,891,818	18,105,864,351
Total Liabilities and Shareholders' Equity	521,939,485,970	496,425,479,672

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED BALANCE SHEET (Un-audited) AS AT 30 JUNE 2021

	30.06.2021 BDT	31.12.2020 BDT
OFF- BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	27,312,175,556	29,392,020,410
Letters of Guarantee	7,232,926,921	7,449,574,890
Irrevocable Letters of Credit	12,787,497,411	6,847,120,296
Bills for Collection	3,663,744,278	3,220,400,515
Other Contingent Liabilities	-	-
Total	50,996,344,166	46,909,116,111
Other Commitments		
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	-	-
		46,909,116,111

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Head of FAD Company Secretary

Dhaka; July 26, 2021

AMD CFO

6 ging Director

9 Chairman

Director

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED PROFIT AND LOSS ACCOUNT (Un-audited) FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

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	Jan'21 to Jun'21	Jan'20 to Jun'20	Apr'21 to Jun'21	Apr'20 to Jun'20
	BDT	BDT	BDT	BDT
Investments Income	19,675,664,564	21,329,878,277	9,837,597,710	10,639,632,729
Profit Paid on Deposits	(14,903,908,389)	(15,980,899,726)	(7,536,712,268)	(7,883,322,728)
Net Investment Income	4,771,756,175	5,348,978,551	2,300,885,442	2,756,310,001
Income from Investment in Shares and Securities	168,295,644	312,038,599	68,492,807	207,624,816
Commission, Exchange and Brokerage	336,774,384	338,116,614	193,580,707	180,601,227
Other Operating Income	343,834,498	267,223,589	201,715,334	141,612,693
	848,904,526	917,378,802	463,788,848	529,838,736
Total Operating Income	5,620,660,701	6,266,357,353	2,764,674,290	3,286,148,737
Less: Operating Expenses		·		
Salary and Allowances	2,196,567,477	2,242,671,972	1,064,141,822	1,320,421,085
Rent, Taxes, Insurances, Electricity etc.	326,738,085	317,556,149	162,898,486	163,724,417
Legal Expenses	5,230,075	1,565,583	1,349,725	290,350
Postage, Stamps, Telecommunication etc.	55,849,445	45,146,115	28,494,261	21,755,592
Stationery, Printings, Advertisements etc.	75,764,553	103,476,889	35,640,760	62,466,887
Managing Director's Salary and Fees	8,332,439	7,333,476	4,470,000	3,491,160
Directors' Fees & Expenses	616,000	575,200	237,600	504,800
Shariah Supervisory Committee's Fees & Expenses	168,000	68,000	168,000	68,000
Audit Fees	460,000	460,000	230,000	230,000
Depreciation & Repair of Bank's Assets	324,221,648	294,305,365	167,442,120	158,523,356
Zakat Expenses	87,122,278	63,272,426	46,507,035	31,636,213
Other Expenses	526,537,505	815,445,675	267,499,347	416,256,915
Total Operating Expenses	3,607,607,505	3,891,876,850	1,779,079,156	2,179,368,775
Profit before Provision and Tax	2,013,053,196	2,374,480,503	985,595,134	1,106,779,962
Provisions for Investments including off-B/S items	1,018,056,142	938,812,363	581,498,371	687,809,772
Provisions for Diminution in Value of Investment in Shares	(28,052,166)	(4,191,660)	(35,717,510)	3,353,980
Total Provisions	990,003,976	934,620,703	545,780,861	691,163,752
Total Profit before Taxes	1,023,049,220	1,439,859,800	439,814,273	415,616,210
Provision for Current Tax	603,915,959	759,833,761	285,403,960	354,169,588
Deferred Tax Income	(77,894,205)	(89,827,504)	(47,467,345)	(89,361,390)
Total Provisions for Tax	526,021,753	670,006,257	237,936,614	264,808,198
Net Profit after Tax	497,027,467	769,853,543	201,877,659	150,808,012
Retained Earnings from Previous Year	1,035,191,735	884,674,751	1,213,694,554	1,298,871,564
	1,532,219,202	1,654,528,294	1,415,572,213	1,449,679,576
Appropriations:				
Statutory Reserve	204,609,844	287,971,960	87,962,855	83,123,242
	204,609,844	287,971,960	87,962,855	83,123,242
Retained Earnings Carried Forward	1,327,609,358	1,366,556,334	1,327,609,358	1,366,556,334
Earnings Per Share (EPS)	0.52	0.81	0.21	0.16

AMDACFO

Head of FAD Company Secretary

Dhaka; July 26, 2021

Director Director

9 Chairman

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED CASH FLOW STATEMENT (Un-audited) FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

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A. Cash Flows from Operating ActivitiesBDTBDTInvestment Income Receipt20,196,790,80021,914,884,442Profit paid on Deposits11,138,657,99333,116,614Payment to Employees21,914,884,44220,196,790,800(12,915,658,116)Payment to Suppliers11,138,657,19333,116,614(2250,005,448)Payment to Suppliers(145,654,740)(162,372,748)(664,373,403,355)(694,904,545)Payment for Other Operating Activities(938,313,597)(1,180,356,722)(938,313,597)(1,180,356,722)Operating Profit before changes in Operating Assets & Liabilities(1,66,473,400,355)(29,512,700,561)(26,753,230)(Increase)/decrease of Placement with Banks & other Financial Institutions(1,277,3163,355)(29,512,700,561)(26,753,230)(Increase)/decrease of Placement tom Banks & other Financial Institutions(64,333,086,455)(13,827,022,70)(13,827,022,70)Increase/(decrease) of Deposits Received from Curtomers(13,827,177,07)(13,48,70,827)(13,48,70,827)Cash Generated from Operating Assets & Liabilities(6,633,306,455)(13,827,67,941)B. Cash Hows from Investing Activities(1,96,725,641)(8,494,76,7941)B. Cash Inflow/(Outflow) from Investing Activities(2,14,879,991)(1,96,00,000)Operating Assets & Liabilities(1,15,79,710)(1,14,870,921)D. Cash Hows from Investing Activities(2,51,70,561)(1,96,00,000)Cash Inflow/(Outflow) from Investing Activities(2,51,70,660)(1,96,00,000)Operating Cash & Cash Equiv		Jan'21 to Jun'21	Jan'20 to Jun'20
Investment Income Receipt 20,196,790,800 21,214,884,442 Profit paid on Deposits (11,864,759,208) (12,915,658,116) Dividend Receipts 336,774,384 338,116,614 Payment to Employees (22,005,448) (142,372,748) Payment to Suppliers (162,372,748) (162,372,748) Income Tax Paid (26,48,949) (162,372,748) Receipts from Other Operating Activities (23,313,597) (11,180,355,6722) Operating Posting Assets & Liabilities (17,673,60,815 5,326,800,019) Increase/(decrease) in Operating Assets & Liabilities (23,673,163,355) (29,512,700,561) (Increase)/decrease of Placement with Banks & other Financial Institutions (66,41,6770) (13,4870,827) Increase/(decrease) of Deposits Received from Customers (13,821,567,960) (13,4870,827) Cash Gwors from Investing Activities (13,4870,827) (13,4870,827) B. Cash Inflow/(Outflow) from Operating Activities (14,564,779,41) (13,4870,827) B. Cash Inflow/(Outflow) from Investing Activities (13,687,7941) (13,4870,828) C. Cash Inflow/(Outflow) from Investing Activities (14,4870,828) (11,960,000,000) (15,564,002,11) B. C		BDT	BDT
Profit paid on Deposits (11,864,758,208) (12,915,658,116) Dividend Receipts 11,864,758,208) (12,915,658,116) Payment to Employees 336,774,384 338,116,614 Payment to Employees (2,204,899,916) (2,250,005,448) Payment to Tax Paid (96,6288,840) (18,04,949,455) Receipts from Other Operating Activities 938,315,614 (11,80,356,722) Operating Profit before changes in Operating Assets & Liabilities (11,80,356,722) (11,80,356,722) Increase/(decrease) in Operating Assets & Liabilities (11,80,356,722) (11,80,356,722) Increase/(decrease) of Operating Assets & Liabilities (23,673,163,355) (29,512,700,501) Increase/(decrease) of Placement with Banks & other Financial Institutions (664,136,770) (7,545,177,637) Increase/(decrease) of Cher Liabilities (11,364,728,200) (11,382,1267,906) Net Cash Inflow/(Outflow) from Operating Assets & Liabilities (11,00,000,000) (12,382,026,01) (13,821,547,909) Net Cash Inflow/(Outflow) from Investing Activities (1,565,725,641) (8,494,767,941) (15,400,021) S. Cash Flows from Investing Activities (1,663,310,864,566) (2,114,879,0991) (15,400,001) <t< th=""><th>A. Cash Flows from Operating Activities</th><th></th><th></th></t<>	A. Cash Flows from Operating Activities		
Dividend Receipts11.386,5709.872,953Perse & Commission Receipt336,774,384338,116,614Payment to Suppliers(2.20,498,916)(2.20,005,444)Income Tax Paid(2.04,499,916)(2.20,005,444)Receipts from Other Operating Activities(96,288,846)(694,904,545)Payment to Suppliers(1.386,570,381)(3.23,24,368)Income Tax Paid(96,288,846)(694,904,545)Receipts from Other Operating Activities(938,313,597)(1.180,356,722)Operating Pastes & Liabilities(1.180,356,722)(2.9,512,700,561)Increase/(decrease of Other Assets(2.3,673,163,355)(2.9,512,700,561)(Increase)/decrease of Placement with Banks & other Financial Institutions(64,33,086,456)(1.3,821,557,260)Increase/(decrease) of Placement from Banks & other Financial Institutions(64,33,086,456)(1.3,821,557,960)Increase/(decrease) of Placement from Darks & Other Financial Institutions(64,33,086,456)(1.3,821,557,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities(1.3,821,567,960)(1.5,400,001)Net Cash Inflow/(Outflow) from Investing Activities(1.13,821,857,960)(1.5,400,001)C. Cash Flows from Investing Activities(1.14,879,829)(2.214,879,991)C. Cash Flows from Inancing Activities(1.14,879,829)(1.5,400,001)Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond Pro	Investment Income Receipt	20,196,790,800	21,914,884,442
Fees & Commission Receipt336,774,384338,116,14Payment to Supplers(2,250,005,448)Income Tax Paid(2,250,005,448)Receipts from Other Operating Activities(162,372,748)Payment for Other Operating Activities(2,36,313,507)Operating Profit before changes in Operating Assets & Liabilities(0,49,04,545,720)(Increase)/decrease in Investments to Customers(23,673,163,355)(Increase)/decrease of Other Assets(23,673,163,355)(Increase)/decrease of Other Assets(23,673,163,355)(Increase)/decrease of Other Assets(23,673,163,355)(Increase)/decrease of Other Assets(23,673,163,355)(Increase)/decrease of Other States(23,673,163,355)(Increase)/decrease) of Deposits Received from Customers(18,323,450,02)Increase/(decrease) of Other Liabilities(18,427,427,48)(Increase)/decrease) of Other Liabilities(14,870,827)(Increase)/decrease) of Other Jiabilities(14,870,827)(Increase)/decrease) of Other State & Liabilities(14,870,827)(Increase)/decrease) of Other Jiabilities(14,870,827)(Increase)/decrease) of Other State & Liabilities(14,960,000,000)(Increase)/decrease) of Other Liabilities(14,870,827)(Increase)/decrease) of Other State and Securities(14,870,827)(Increase)/decrease) of Other State & Liabilities(14,864,770,941)(Increase)/decrease) of Chart as and Securities(14,960,000,000)(Increase)/decrease) of Chart as and Securities(14,870,827)(Increase)/decrease) of Chart as and Securiti	Profit paid on Deposits	(11,864,758,208)	(12,915,658,116)
Payment to Employees(2,204,899,116)(2,250,005,448)Payment to Suppliers(145,654,740)(142,372,748)Income Tax Paid(966,288,846)(694,904,545)Receipts from Other Operating Activities(938,213,597)(1180,0356,722)Operating Profit before changes in Operating Assets & Liabilities(148,0356,722)(29,512,700,561)Increase/(decrease) in Operating Assets & Liabilities(23,673,163,355)(29,512,700,561)(1ncrease)/decrease of Other Assets(23,673,163,355)(29,512,700,561)(1ncrease)/decrease of Placement from Banks & other Financial Institutions(64,136,770)(32,52,300)(1ncrease)/decrease) of Other Assets(27,726,034)(13,821,567,960)Increase/(decrease) of Other Liabilities(64,136,770)(134,870,827)Cash Generated from Operating Assets & Liabilities(64,333,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities(70,462,031)(1,960,000,000)Purchase) / Sale of Shares and Scurities700,462,031(1,960,000,000)Purchase/ Sale of Shares and Scurities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(32,559,070)(15,400,091)Sale of Property, Plant and Equipment(32,658,847,600)(2,877,528)Net Cash Inflow/(Outflow) from Investing Activities(91,830,288-D. Net Cash Inflow/(Outflow) from Financing Activities(1,113,394)(2,877,528)D. Net Cash Inflow/(Outflow) from Financi	Dividend Receipts	11,386,570	9,872,953
Payment to Suppliers $(142,372,748)$ $(162,372,748)$ Income Tax Paid(644,904,545)Receipts from Other Operating Activities $342,324,368$ Payment for Other Operating Activities $342,324,368$ Payment for Other Operating Assets & Liabilities $(176,360,815)$ Increase/(decrease in Investments to Customers $(23,673,163,355)$ (Increase)/decrease of Other Assets $(148,054,072,261)$ (Increase)/decrease of Other Assets $(148,054,072,261)$ Increase/(decrease) of Deposits Received from Customers $(18,323,435,026)$ Increase/(decrease) of Other Liabilities $(148,870,827)$ Cash Generated from Operating Assets & Liabilities $(148,870,827)$ (Cash Inflow/(Outflow) from Operating Activities $(148,870,827)$ (Purchase)/ slae of Property, Plant and Equipment $(148,870,827)$ Sale of Property, Plant and Equipment $(19,600,000,000)$ Sale of Property, Plant and Equipment $(142,870,827)$ Sale of Property, Plant and Equipment $(142,870,827)$ Sale of Property, Plant and Equipment $(19,600,900,000)$ Sale of Property, Plant and Equipment $(19,600,900,000)$ Sale of Property, Plant and Equipment $(19,600,900,000)$ Sale of Property, Plant and Equipment $(12,$	Fees & Commission Receipt	336,774,384	338,116,614
Income Tax Paid(966,288,840)(694,904,545)Receipts from Other Operating Activities267,223,589267,223,589Payment for Other Operating Assets & Liabilities4,767,360,8155,326,800,019Increase/(Decrease) in Operating Assets & Liabilities4,767,360,8155,326,800,019(Increase)/decrease of Other Assets(23,673,163,355)(29,512,700,561)(Increase)/decrease of Other Assets(23,673,163,355)(29,512,700,561)(Increase)/decrease of Dacement with Banks & other Financial Institutions(64,136,770)(7,554,072,561)(Increase)/decrease) of Deposits Received from Customers(18,323,435,026)(13,821,857,026)(Increase)/decrease) of Other Liabilities(64,136,770)(13,821,857,060)Increase/(decrease) of Other Liabilities(64,136,770)(13,821,857,060)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,76,941)(Parchase)/ Sale of Shares and Securities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,59,070)(15,400,091)Sale of Property, Plant and Equipment(325,590,070)(15,400,091)Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities(9,114,379,091)521,000Net Cash Inflow/(Outflow) from Financing Activities(1,113,394)(2,877,528)D. Net Cash Inflow/(Outflow) from Financing Activities(1,113,394)(2,877,528)D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,03	Payment to Employees	(2,204,899,916)	(2,250,005,448)
Receipts from Other Operating Activities342,324,368267,223,589Payment for Other Operating Activities(382,313,597)(1,180,356,722)Operating Profit before changes in Operating Assets & Liabilities(1,767,360,8155,326,800,019Increase/(Decrease) in Operating Assets & Liabilities(1,767,360,8155,326,800,019(Increase)/decrease of Deposits Received from Customers(23,673,163,355)(29,512,700,561)(Increase)/decrease of Deposits Received from Customers(23,673,163,355)(20,512,700,561)(Increase)/decrease of Deposits Received from Customers(18,323,435,026)7,654,072,561(Increase)/decrease) of Deposits Received from Customers(18,323,435,026)(7,545,177,637)(Increase)/decrease) of Deposits Received from Operating Assets & Liabilities(6,333,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Financing Activities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment1,947,099521,000Sale of Property, Plant and Equipment1,947,099521,000Sale of Property, Plant and Equipment0,00,000-Net Cash Inflow/(Outflow) from Financing ActivitiesD. Net Cash In	Payment to Suppliers	(145,654,740)	(162,372,748)
Payment for Other Operating Activities()38,313,597)()1,180,356,722)Operating Profit before changes in Operating Assets & Liabilities4,767,360,8155,326,800,019Increase/(decrease) in Operating Assets & Liabilities()23,673,163,355)(29,512,700,561)(Increase)/decrease of Other Assets(23,673,163,355)(29,512,700,561)(Increase)/decrease of Placement from Banks & other Financial Institutions()664,136,7700()7,654,072,561Increase/(decrease) of Deposits Received from Customers()664,136,7700()7,545,177,637Increase/(decrease) of Other Liabilities()664,136,7700()7,545,177,637Cash Generated from Operating Assets & Liabilities()664,136,7700()7,545,177,637(Purchase)/ Sale of Shares and Securities()13,821,567,960)()13,821,567,960)Net Cash Inflow/(Outflow) from Investing Activities700,462,031()1,960,000,000()15,400,091)()25,599,0700()15,400,091)Sale of Property, Plant and Equipment376,810,660(2,114,879,091)Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities491,830,288-D. Net Cash Inflow/(Outflow) from Financing Activities4)4,727,818,599(),609,0647,033)Effect of Exchange Rate Change on Cash & Cash Equivalents34,972,818,59931,533,905,762D. Net Increase/(Decrease) of Cash & Cash Equivalents34,972,818,59931,533,905,762D. Net Cash Inflow/(Outflow) from Financing Activities34,972,818,59931,533,905,762D. Net Increase/(Decr		(966,288,846)	(694,904,545)
Operating Profit before changes in Operating Assets & LiabilitiesIncrease/(Decrease) in Operating Assets & Liabilities(Increase)/decrease of Newstrems to Customers(Increase)/decrease of Other Assets(Increase)/decrease of Deposits Received from Customers(Increase)/decrease of Deposits Received from CustomersIncrease/(decrease) of Other LiabilitiesCash Generated from Operating Assets & Liabilities(Purchase)/ Sale of Shares and Securities(Purchase)/ Sale of Property, Plant and EquipmentNet Cash Inflow/(Outflow) from Investing ActivitiesReceipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba NeorentitesNet Cash Inflow/(Outflow) from Financing ActivitiesD. Net Increase/(decrease) of Cash & Cash EquivalentsD. Net Increase/(Decrease) of Cash & Cash EquivalentsProfit paid on Lease LiabilitiesD. Net Increase/(Decrease) of Cash & Cash EquivalentsD. Net Increase/(D	Receipts from Other Operating Activities	342,324,368	267,223,589
Increase/(Decrease) in Operating Assets & Liabilities(Increase)/decrease of Other Assets(Increase)/decrease of Other Assets(Increase)/decrease of Placement with Banks & other Financial InstitutionsIncrease/(decrease) of Deposits Received from CustomersIncrease/(decrease) of Deposits Received from CustomersIncrease/(decrease) of Other LiabilitiesCash Generated from Operating Assets & Liabilities(Gasta), Gast & Cash Equivalents(Purchase)/ Sale of Shares and Securities(Purchase)/ Sale of Property, Plant and Equipment(B. Cash Flows from Financing Activities(C. Cash Flows from Financing Activities(Receipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease LiabilitiesD. Net Crease/(Decrease) of Cash & Cash Equivalents(Activities)D. Net Crease/(Decrease) of Cash & Cash Equivalents(Ast Cash Equivalents(Ast Cash Equivalents(Ast Cash Equivalents(Ast Cash A Cash Equivalents(Ast Cash & Cash Equivalents(Ast Cash & Cash Equivalents(Ast in Hand (Including Foreign Currencies)Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks		(938,313,597)	(1,180,356,722)
(Increase)/decrease of Other Assets $(23,673,163,355)$ $(29,512,700,561)$ (Increase)/decrease of Other Assets $(23,673,163,355)$ $(29,795,230)$ (Increase)/decrease of Deposits Received from Customers $6,500,000$ $-$ Increase/(decrease) of Deposits Received from Customers $18,323,435,026$ $7,654,072,561$ Increase/(decrease) of Other Liabilities $(64,136,770)$ $7,654,072,561$ Cash Generated from Operating Assets & Liabilities $(64,136,770)$ $(134,870,827)$ Cash Flows from Investing Activities $(1,565,725,641)$ $(8,494,767,941)$ B. Cash Flows from Investing Activities $(1,565,725,641)$ $(1,960,000,000)$ Purchase)/ Sale of Property, Plant and Equipment $(325,599,070)$ $(155,400,091)$ Sale of Property, Plant and Equipment $(325,599,070)$ $(155,400,091)$ Sale of Property, Plant and Equipment $(9,768,10,660)$ $(2,114,879,091)$ C. Cash Flows from Financing Activities $ -$ Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond $ -$ Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond $ -$ Profit paid on Lease Liabilities $(1,113,394)$ $(2,877,528)$ D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C) $(697,084,693)$ $(10,609,647,033)$ Effect of Exchange Rate Change on Cash & Cash Equivalents $(1,113,394)$ $(2,877,528)$ B. Opening Cash & Cash Equivalents (D+E) $34,972,818,599$ $31,533,905,769$ The above closing Cash and Cash Equivalents include: $2,588,847,616$ $2,524,798$	Operating Profit before changes in Operating Assets & Liabilities	4,767,360,815	5,326,800,019
(Increase)/decrease of Other Assets(297,995,323)626,753,230(Increase)/decrease of Placement with Banks & other Financial Institutions6,500,000-Increase/(decrease) of Deposits Received from Customers18,323,435,0267,654,077,261Increase/(decrease) of Other Liabilities(64,136,770)7,134,870,827)Cash Generated from Operating Assets & Liabilities(6,333,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities700,462,031(1,960,000,000)Purchase)/ Sale of Shares and Securities700,462,031(1,960,000,000)Purchase)/ Sale of Property, Plant and Equipment376,810,660(2,114,879,091)Sale of Property, Plant and Equipment376,810,660(2,114,879,091)Sale of Property, Plant and Equipment500,000,000-Sale of Property, Plant and Equipment500,000,000-Net Cash Inflow/(Outflow) from Investing Activities491,830,288-D. Net Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Cash Inflow/(Outflow) from Financing Activities(6,97,084,693)(10,609,647,033)Effect of Exchange Rate Change on Cash & Cash Equivalents34,972,818,59931,533,905,769<	Increase/(Decrease) in Operating Assets & Liabilities		
(Increase)/decrease of Placement with Banks & other Financial Institutions6,500,000Increase/(decrease) of Deposits Received from Customers18,323,435,026(Increase/(decrease) of Placement from Banks & other Financial Institutions(6,64,136,770)Increase/(decrease) of Other Liabilities(13,827,726,034)Cash Generated from Operating Assets & Liabilities(6,533,086,456)(13,821,567,960)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(Purchase)/ Sale of Shares and Securities700,462,031(I) profit paid on Lease I cabilities700,462,031Net Cash Inflow/(Outflow) from Investing Activities700,462,031(I) profit paid on Lease Liabilities700,462,031Net Cash Inflow/(Outflow) from Investing Activities700,462,031Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond-Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond-Profit paid on Lease Liabilities(997,084,693)D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(I0,609,647,033)(2,877,528)E. Opening Cash & Cash Equivalents34,972,818,599Sil, Ogash Gash and Cash Equivalents include:34,274,620,512Cash in Hand (Including Foreign Currencies)2,588,847,616Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,890Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,890	(Increase)/decrease in Investments to Customers	(23,673,163,355)	(29,512,700,561)
Increase/(decrease) of Deposits Received from Customers18,323,435,0267,654,072,561Increase/(decrease) of Placement from Banks & other Financial Institutions(664,136,770)7,545,177,637Increase/(decrease) of Other Liabilities(6,333,086,456)(13,821,567,960)Cash Generated from Operating Assets & Liabilities(6,533,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities700,462,031(1,960,000,000)Purchase) / Sale of Shares and Securities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities9-Receipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease Liabilities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)Effect of Exchange Rate Change on Cash & Cash Equivalents34,972,818,59931,533,905,769J. Cosing Cash & Cash Equivalents include:34,972,818,59931,533,905,769C. Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,80618,396,583,14	(Increase)/decrease of Other Assets	(297,995,323)	626,753,230
Increase/(decrease) of Placement from Banks & other Financial Institutions(664,136,770)7,545,177,637Increase/(decrease) of Other Liabilities(664,136,770)7,545,177,637Cash Generated from Operating Assets & Liabilities(6,333,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(6,333,086,456)(13,821,567,960)B. Cash Flows from Investing Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(15,400,091)Sale of Property, Plant and Equipment376,810,660(2,114,879,091)C. Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing ActivitiesReceipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease Liabilities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)Effect of Exchange Rate Change on Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents Include:34,274,262,51220,921,381,208Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	(Increase)/decrease of Placement with Banks & other Financial Institutions	6,500,000	-
Increase/(decrease) of Other Liabilities(27,72c,034)(134,870,827)Cash Generated from Operating Assets & Liabilities(6,333,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities(1,565,725,641)(1,960,000,000)Purchase) / Sale of Shares and Securities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing ActivitiesReceipt/(Redemption) for Issuance of Mudaraba Subordinated Bond Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond Profit paid on Lease Liabilities-Net Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C) Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)(2,2877,528)E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,76934,277,4620,51220,921,381,208F. Closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	Increase/(decrease) of Deposits Received from Customers	18,323,435,026	7,654,072,561
Cash Generated from Operating Assets & Liabilities(6,333,086,456)(13,821,567,960)Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities(1,565,725,641)(8,494,767,941)(Purchase)/ Sale of Shares and Securities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment(325,599,070)(155,400,091)Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities90,000,000-Receipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease Liabilities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents include:2,588,847,6162,524,798,060Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	Increase/(decrease) of Placement from Banks & other Financial Institutions	(664,136,770)	7,545,177,637
Net Cash Inflow/(Outflow) from Operating Activities(1,565,725,641)(8,494,767,941)B. Cash Flows from Investing Activities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment1,947,699521,000Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)Receipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease Liabilities491,830,288-D. Net Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)Effect of Exchange Rate Change on Cash & Cash Equivalents34,972,818,59931,533,905,768J. D. Net Increase/(Decrease) of Cash & Cash Equivalents34,274,620,51220,921,381,208The above closing Cash & Cash Equivalents include:2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	Increase/(decrease) of Other Liabilities	(27,726,034)	(134,870,827)
B. Cash Flows from Investing Activities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment(325,599,070)(155,400,091)Net Cash Inflow/(Outflow) from Investing Activities 376,810,660 (2,114,879,091)C. Cash Flows from Financing Activities 376,810,660 (2,114,879,091)C. Cash Flows from Financing Activities 376,810,660 (2,114,879,091)Net Cash Inflow/(Outflow) from Investing ActivitiesNet Cash Inflow/(Outflow) from Financing ActivitiesD. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents (D+E)34,274,620,51220,921,381,208The above closing Cash and Cash Equivalents include:2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	Cash Generated from Operating Assets & Liabilities	(6,333,086,456)	(13,821,567,960)
(Purchase)/ Sale of Shares and Securities700,462,031(1,960,000,000)Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment1,947,699521,000Net Cash Inflow/(Outflow) from Investing Activities 376,810,660 (2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond Profit paid on Lease Liabilities-Net Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C) Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)(2,877,528)F. Closing Cash & Cash Equivalents34,972,818,59931,533,905,76934,274,620,51220,921,381,208F. Closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,06031,685,772,89618,396,583,148Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,14818,396,583,148	Net Cash Inflow/(Outflow) from Operating Activities	(1,565,725,641)	(8,494,767,941)
Purchase of Property, Plant and Equipment(325,599,070)(155,400,091)Sale of Property, Plant and Equipment1,947,699521,000Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)Receipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease Liabilities(8,169,712)-Net Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)E. Opening Cash & Cash Equivalents(1,113,394)(2,877,528)F. Closing Cash & Cash Equivalents (D+E)34,274,620,51220,921,381,208The above closing Cash and Cash Equivalents include:2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	B. Cash Flows from Investing Activities		
Sale of Property, Plant and Equipment1,947,699521,000Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing ActivitiesReceipt/(Redemption) for Issuance of Mudaraba Subordinated Bond Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond-Profit paid on Lease LiabilitiesNet Cash Inflow/(Outflow) from Financing Activities491,830,288D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C) Effect of Exchange Rate Change on Cash & Cash Equivalents (A+B+C) Effect of Exchange Rate Change on Cash & Cash Equivalents(10,609,647,033) (10,609,647,033)F. Closing Cash & Cash Equivalents (D+E) The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies)2,588,847,616 (2,524,798,060)Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	(Purchase)/ Sale of Shares and Securities	700,462,031	(1,960,000,000)
Net Cash Inflow/(Outflow) from Investing Activities376,810,660(2,114,879,091)C. Cash Flows from Financing ActivitiesReceipt/(Redemption) for Issuance of Mudaraba Subordinated Bond Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond Profit paid on Lease LiabilitiesNet Cash Inflow/(Outflow) from Financing ActivitiesNet Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C) Effect of Exchange Rate Change on Cash & Cash Equivalents(10,609,647,033) (2,877,528)(2,877,528)E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,76934,272,4620,51220,921,381,208The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,06031,685,772,89618,396,583,148Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,14818,396,583,148	Purchase of Property, Plant and Equipment	(325,599,070)	(155,400,091)
C. Cash Flows from Financing ActivitiesReceipt/(Redemption) for Issuance of Mudaraba Subordinated BondReceipt/(Redemption) for Issuance of Mudaraba Perpetual BondProfit paid on Lease LiabilitiesNet Cash Inflow/(Outflow) from Financing ActivitiesD. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)Effect of Exchange Rate Change on Cash & Cash EquivalentsE. Opening Cash & Cash EquivalentsF. Closing Cash & Cash Equivalents (D+E)The above closing Cash and Cash Equivalents include:Cash in Hand (Including Foreign Currencies)Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks	Sale of Property, Plant and Equipment	1,947,699	521,000
Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond Profit paid on Lease Liabilities-Net Cash Inflow/(Outflow) from Financing Activities491,830,288-D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C) Effect of Exchange Rate Change on Cash & Cash Equivalents(697,084,693) (10,609,647,033) (2,877,528)(10,609,647,033) (2,877,528)E. Opening Cash & Cash Equivalents34,972,818,599 (1,113,394)31,533,905,769F. Closing Cash & Cash Equivalents (D+E) The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks2,588,847,616 (2,524,798,060)	Net Cash Inflow/(Outflow) from Investing Activities	376,810,660	(2,114,879,091)
Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond500,000,000Profit paid on Lease Liabilities(8,169,712)Net Cash Inflow/(Outflow) from Financing Activities491,830,288D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)E. Opening Cash & Cash Equivalents34,972,818,599F. Closing Cash & Cash Equivalents (D+E)34,274,620,512The above closing Cash and Cash Equivalents include:2,588,847,616Cash in Hand (Including Foreign Currencies)2,588,847,616Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,896	C. Cash Flows from Financing Activities		
Profit paid on Lease Liabilities(8,169,712)Net Cash Inflow/(Outflow) from Financing Activities491,830,288D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)E. Opening Cash & Cash Equivalents34,972,818,599F. Closing Cash & Cash Equivalents (D+E)34,274,620,512The above closing Cash and Cash Equivalents include:2,588,847,616Cash in Hand (Including Foreign Currencies)2,588,847,616Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,896	Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond	-	-
Net Cash Inflow/(Outflow) from Financing Activities491,830,288D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)E. Opening Cash & Cash Equivalents34,972,818,599F. Closing Cash & Cash Equivalents (D+E)34,274,620,512The above closing Cash and Cash Equivalents include:2,588,847,616Cash in Hand (Including Foreign Currencies)2,588,847,616Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,896	Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond	500,000,000	-
D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)(697,084,693)(10,609,647,033)Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)(2,877,528)E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents (D+E)34,274,620,51220,921,381,208The above closing Cash and Cash Equivalents include:2,588,847,6162,524,798,060Cash in Hand (Including Foreign Currencies)31,685,772,89618,396,583,148	Profit paid on Lease Liabilities	(8,169,712)	-
Effect of Exchange Rate Change on Cash & Cash Equivalents(1,113,394)(2,877,528)E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents (D+E)34,274,620,51220,921,381,208The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	Net Cash Inflow/(Outflow) from Financing Activities	491,830,288	-
E. Opening Cash & Cash Equivalents34,972,818,59931,533,905,769F. Closing Cash & Cash Equivalents (D+E)34,274,620,51220,921,381,208The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)	(697,084,693)	(10,609,647,033)
F. Closing Cash & Cash Equivalents (D+E) 34,274,620,512 20,921,381,208 The above closing Cash and Cash Equivalents include: 2 Cash in Hand (Including Foreign Currencies) 2,588,847,616 2,524,798,060 Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks 31,685,772,896 18,396,583,148	Effect of Exchange Rate Change on Cash & Cash Equivalents	(1,113,394)	(2,877,528)
The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currencies) Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks 31,685,772,896	E. Opening Cash & Cash Equivalents	34,972,818,599	31,533,905,769
Cash in Hand (Including Foreign Currencies)2,588,847,6162,524,798,060Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks31,685,772,89618,396,583,148	F. Closing Cash & Cash Equivalents (D+E)	34,274,620,512	20,921,381,208
Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks 31,685,772,896 18,396,583,148	The above closing Cash and Cash Equivalents include:		
	Cash in Hand (Including Foreign Currencies)	2,588,847,616	2,524,798,060
34,274,620,512 20,921,381,208	Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks	31,685,772,896	18,396,583,148
		34,274,620,512	20,921,381,208

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Head of FAD Company Secretary AMD CFO

Dhaka; July 26, 2021

Director Director

9 Chairman

FIRST SECURITY ISLAMI BANK LIMITED CONDENSED STATEMENT OF CHANGES IN EQUITY (Un-audited)

FOR THE PERIOD (Q-2) ENDED 30 JUNE 2021

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve	Assets Reval. Reserve	Retained Earnings	Total
	BDT	BDT	BDT	BDT	BDT	BDT
Balance as on 01 January 2021	9,487,602,010	5,293,570,982	1,967,545,266	321,954,358	1,035,191,735	18,105,864,351
Changes in Accounting Policy	-	-	-	-	-	-
Restated Balance	9,487,602,010	5,293,570,982	1,967,545,266	321,954,358	1,035,191,735	18,105,864,351
Net Profit for the Year	-	-	-	-	497,027,467	497,027,467
Cash Dividend	-	-	-	-	-	-
Bonus Share Issued	-	-	-	-	-	-
Transfer to Statutory Reserve	-	204,609,844	-	-	(204,609,844)	-
Transfer to Other Reserve	-	-	-	-	-	-
Revaluation Reserve transfer to Other Reserve			-	-		-
Total Shareholders' Equity as on 30 June 2021	9,487,602,010	5,498,180,826	1,967,545,266	321,954,358	1,327,609,358	18,602,891,818
FOR THE PERIOD (Q-2) ENDED 30 JUNE 2020						
Balance as on 01 January 2020	8,625,092,740	4,339,990,406	1,133,290,220	332,015,432	884,674,751	15,315,063,550
Net Profit for the period	-	-	-	-	769,853,543	769,853,543
Cash Dividend	-	-	-	-	-	-
Bonus Share Issued	-	-	-	-	-	-
Transfer to Statutory Reserve	-	287,971,960	-	-	(287,971,960)	-
Transfer to Other Reserve	-	-	-	-	-	-
Revaluation Reserve transfer to Other Reserve	-	-	-	-	-	-
Total Shareholders' Equity as on 30 June 2020	8,625,092,740	4,627,962,366	1,133,290,220	332,015,432	1,366,556,334	16,084,917,093

AMDACFO

Head of FAD **Company Secretary** Dhaka; July 26, 2021

maging Director Director

Chairman

+15

First Security Islami Bank Limited

Selective Notes to the Financial Statements

As at and for the period (Q-2) ended 30 June 2021

1. Basis of Accounting

The financial statements as at and for the period ended 30 June 2021 have been prepared in accordance with International Accounting Standard (IAS), International Financial Reporting Standard (IFRS), Income Tax Ordinance 1984, Bangladesh Bank Circulars, the Securities and Exchange Rules 1987 and other laws and rules applicable in Bangladesh.

2. Accounting Policies

In case of preparing these financial statements, the Accounting Policies which have been followed are same as applied in the financial statements of the Bank for preceding period.

3. Basis of Consolidation

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standards 10-"Consolidated Financial Statements". The Consolidated Financial Statements are prepared as at and for the period ended 30 June 2021.

All intra-group transactions, balances, income and expenses are eliminated at the time of consolidation.

4. Cash and Cash Equivalent

As per BRPD circular no. 15 dated November 09, 2009 and IAS-7, cash and cash equivalents include notes and coins in hand, balances lying with ATM, unrestricted balance held with Bangladesh Bank and its agent Bank and balance with other Banks and Financial Institutions. Cash flow statement is prepared principally in accordance with IAS 7 "Cash Flow Statement" and prescribed by BRPD circular no. 15 dated November 2009 and previous year figures have been rearranged wherever considered necessary.

5. Property, Plant and Equipment

a) Depreciation on Property, Plant and Equipment

As required in paragraph 43 of IAS 16-Property, Plant and Equipment (except computer) depreciation has been charged at the reducing balance method, except on motor vehicles, computer and building on which straightline method is applied. Depreciation on addition to fixed assets is charged when the asset is available for use and the charge of depreciation is ceased after the asset is sold out/disposed off/fully depreciated.

b) Leases

IFRS 16 Leases, defines a lease as "A contract or part of a contract that conveys the right to use an asset for a period of time in exchange for consideration". In order for such a contract to exist the user of the asset needs to have the right to:

i) Obtain substantially all the economic benefits from the use of asset (identifiable asset)

ii) The right to direct the use of asset

The Bank depreciates the right-of-use assets on a straight-line basis over the remaining useful life of the asset. The Bank also assesses the right-of-use asset for impairment when such indicators exist. On the statement of financial position, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included other liabilities.

6. Provisions

a) General Investments and Investments in Shares & Securities

Provision for general investment and investment in shares & securities has been made as per directives of Bangladesh Bank issued from time to time.

b) i) Taxation: Provision for corporate current income tax has been made @ 37.50% for business income and other applicable rate for other operating income as prescribed in the Finance Act 2020 of the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure as per income tax laws incompliance with IAS 12 Income Taxes. Provision of current income tax has been made on taxable income of the Bank as per following rates:

Type of Income	Jun-21	Jun-20
Business Income	37.50%	37.50%
Capital Gain	10%-15%	10%-15%
Other Income (Dividend income)	20%	20%

ii) Deferred Tax: As per International Accounting Standard (IAS)- 12 deferred tax is recognized. Deferred tax assets have been arrived at Tk. 591.28 million as on 30 June 2021. According to BRPD Circular No. 11 Dated 12 December 2011, the increased amount of the net income after tax due to the recognition of deferred tax will not be distributed as dividend. Deferred tax asset is recognized to the extents which are expected to recover in future.

Particulars	Amount in Tk.
Taxable/(Deductible) Temporary Differences in Assets	1,503,750,771
Taxable/(Deductible) Temporary Differences in Liabilities	(3,080,520,000)
Net Taxable/(Deductible) Temporary Differences	(1,576,769,229)
Applicable tax rate	37.50%
Deferred Tax (Asset)/Liability	(591,288,461)
Deferred Tax Asset up to December-2020	(513,394,255)
Deferred tax (income)/expense for the year -2021	(77,894,205)

7. Retirement Benefits of Employees

Required in IAS-19 Employee Benefit, provident fund and gratuity benefits are given to eligible staff of the bank in accordance with the locally registered rules and the entity shall disclose the amount recognized as an expense for defined contribution plan.

8. Mudaraba Bond

a) Mudaraba Subordinated Bond

The bank issued FSIBL 2nd Mudaraba Subordinated Bond (Private Placement) amounting to BDT 450.00 (Four hundred fifty) crore only through private placement with 7 years maturity for enhancement of Tier-II capital as per requirement of Basel –III. The semi-annual profit has already been paid up to 30/06/2021. However, the amount of Tk. 90.00 crore had already been paid on December 2020 as 1st Installment principal redemption.

The bank issued FSIBL 3rd Mudaraba Subordinated Bond (Private Placement) amounting of BDT 700.00 (Seven hundred) crore only through private placement with 7 years maturity for enhancement of Tier-II capital as per requirement of Basel –III. The FSIBL 3rd Mudaraba Subordinated Bond has been fully subscribed by BDT 700.00 crore on 3rd July 2019. The semi-annual profit has already been paid up to 30/06/2021.

b) Mudaraba Perpetual Bond

The Bangladesh Securities and Exchange Commission vide their letter No. BSEC/CI/DS-135/PB/2020/291 dated December 09, 2020 and Bangladesh Bank vide their letter no. BRPD (BPIS)661/14B(P)/2020-9530 dated November 09, 2020 have given their consent for raising regulatory capital by amount of BDT 600.00 (Six hundred) crore only through issuance of Unsecured, Contingent-Convertible, Non-Cumulative FSIBL Mudaraba Perpetual Bond for enhancement of Additional Tier-1 Capital as per requirement of Basel –III. The FSIBL Mudaraba Perpetual Bond has been subscribed by BDT 430.00 crore up to 30 June 2021.

9. Others

Figures relating to previous year/period included in this period have been rearranged wherever considered necessary.

10 Capital 30,000,0000 30,000,0000 30,000,0000 30,000,0000 30,000,0000 30,000,0000 30,000,0000 30,000,0000 30,000,0000 30,000,0000,000 30,000,0000,000 3487,002,010 9				30.06.2021 BDT	31.12.2020 BDT
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			:	1,100,390,243	0/4,029,031

		Jan. '21-June '21	Jan. '20-June '20
		BDT	BDT
15	Net Asset Value Per Share (NAV)		
	Net Asset Value	18,602,891,818	16,084,917,093
	Weighted average number of shares outstanding	948,760,201	948,760,201
		19.61	16.95
15(a)	Consolidated Net Asset Value Per Share (NAV)		
	Net Asset Value	18,461,872,703	16,190,055,033
	Weighted average number of shares outstanding	948,760,201	948,760,201
		19.46	17.06
16	Earnings Per Share (EPS)		
	Net Profit after tax for the period	497,027,467	769,853,543
	Weighted average number of shares outstanding	948,760,201	948,760,201
		0.52	0.81
16(a)	Consolidated Earnings Per Share (EPS)		
	Net Profit after tax for the period	534,954,464	782,351,292
	Less: Profit attributable to Minority	18,584,228	6,123,897
	Profit attributable to ordinary shareholders of parent	516,370,236	776,227,395
	Weighted average number of shares outstanding	948,760,201	948,760,201
		0.54	0.82

Explanation for decreasing EPS:

We calculate Earnings per share in accordance with BAS-33 "Earnings Per Share" (EPS) which has been calculated by net profit or loss attributable to the shareholder dividing by the weighted average number of ordinary shares outstanding during the period. Due to COVID-19 pandemic situation total operating profit has been decreased by the amount of Tk. 32.80 crore for the period ended 30 June 2021 compared to the same of the previous period 2020 as a result, EPS has been decreased to 0.54 for the period ended 30 June 2021 from 0.82 for the previous period 2020. Total provision for investment has been decreased by the amount of Tk. 14.64 crore for the current quarter (April to June) ended 30 June 2021 compare to same quarter of the previous year. As a result EPS has been increased to 0.22 for the current quarter (April to June) 2021 from 0.16 for the previous quarter (April to June) 2020.

17 Net Operating Cash Flows Per Share (NOCFPS)

Net Cash Inflow/(Outflow) from Operating Activities	(1,565,725,641)	(8,494,767,941)
Weighted average number of shares outstanding	948,760,201	948,760,201
	(1.65)	(8.95)
17 (a) Consolidated Net Operating Cash Flows Per Share (NOCFPS)		
Net Cash Inflow/(Outflow) from Operating Activities	(1,791,024,521)	(8,505,513,623)
Weighted average number of shares outstanding	948,760,201	948,760,201
	(1.89)	(8.96)

Explanation for increasing NOCFPS:

Deposits Received from Customers has been increased by the amount of Tk. 1,065.00 Crore compare to the previous year. As a result, the net operating cash inflows per share has been increased to (1.89) as on 30 June 2021 compared to (8.96) on 30 June 2020.

* Note no. 15 to 17 weighted average number of shares outstanding for the period ended 30 June 2020 has been restated.

18 Reconciliation of Net profit after Taxation & Operating Profit before changes in operating assets & Liabilities:

Cash flows from Operating activities:

liabilities	4,480,578,318	5,345,750,598
Operating profit before Changes operating assets &		
Effect of exchange rate changes on cash & cash equivalents	(1,113,394)	(2,877,528)
Income tax paid	(976,730,018)	(701,151,225)
Recoveries on investment previously written off	-	-
Depreciation & Amortization of fixed Assets	325,409,466	295,456,039
Increase/(Decrease) profit payable on Deposits	2,695,214,608	3,069,928,282
(Increase)/Decrease profit receivable	364,217,162	282,840,519
Provision for Investment share & Contingent Liability	995,503,976	939,820,703
Provision for Tax	543,122,054	679,382,516
Net profit after Taxation	534,954,464	782,351,292