AUDITED FINANCIAL STATEMENTS 2020

(ABRIDGED VERSION)

Particulars



BALANCE SHEET

As at 31 December 2020

	31-Dec-2020
PROPERTY AND ASSETS Cash In hand (including foreign currencies) Balance with Bangladesh Bank and its agent (including	21,586,310 100,000
foreign currencies)	21,486,310
Balance with other Banks and Financial Institutions	3,038,208,660
Inside Bangladesh	3,038,208,660
Outside Bangladesh Money at call and short notice	-
Investments	1,049,994,253
Government	
Others	1,049,994,253
Leases, loans and advances	311,290,310
Loans, cash credit, overdraft and leases etc Bills purchased and discounted	311,290,310
Fixed Assets including Land, Building, Furniture and Fixtures	34,654,214
Other assets	104,580,912
Non-business assets TOTAL PROPERTY AND ASSETS	4.550.214.550
TOTAL PROPERTY AND ASSETS	4,560,314,659
LIABILITIES AND CAPITAL Liabilities	
Borrowings from other banks, financial institutions and agents Deposits & other accounts	25,498,818 3,453,665,875
Current deposits and other accounts etc.	-
Bills payable Saving bank deposit	-
Term deposits	3,453,665,875
Bearer certificate of deposits	-
Other deposits	-
Other liabilities	54,231,399
Total liabilities	3,533,396,091
Capital/Shareholders' Equity	1,026,918,568
Paid up Capital Statutory reserves	1,000,000,000
Other reserves	3,906,114 7,388,000
Retained earnings	15,624,454
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	4,560,314,659
OFF-BALANCE SHEET ITEMS Contingent liabilities	

PROFIT AND LOSS ACCOUNT For the period from 9 March 2020 to 31 December 2020

٦	Amount in BDT	Particulars	Amount in BDT
	31-Dec-2020		31-Dec-2020
		Interest income	75,334,735
	21,586,310	Interest on deposits and borrowings etc.	38,875,117
	100,000	Net interest income	36,459,619
		Income from investment	17,850,111
	21,486,310	Commission, Exchange and Brokerage	-
		Other operating income	563,518
	3,038,208,660	Total Operating Income	54,873,248
	3,038,208,660	Salary and allowances	7,440,514
	-	Rent, taxes, insurance, electricity etc.	191,954
	-	Legal and professional fees	1,695,667
	1,049,994,253	Postage, stamp, telecommunication etc.	34,164
	-	Stationery, printing, advertisement etc.	496,711
	1,049,994,253	Managing director's salary and allowance	3,028,000
		Directors' fees	-
	311,290,310	Auditors' fees	57,500
	311,290,310	Charges on loan losses Depreciation and repair of Company's assets	2.583.687
	-	Other expenses	6,275,508
		Total Operating Expenses	21,803,705
	34,654,214		
	104,580,912	Profit before provision	33,069,543
	-	Provisions for leases, loans & investments	3,889,691
	4,560,314,659	Provision for leases, loans and advances	3,889,691
		Provision for diminution in value of investments	-
		Other provisions	-
		Profit before tax and reserve	29,179,851
5	25,498,818	Provision for taxation	9,649,284
	3,453,665,875	Current tax expense/ (income)	8,420,171
	-	Deferred tax expense/ (income)	1,229,113
	-	Net Profit / (Loss) after taxation	19,530,568
		Appropriations to:	
	3,453,665,875	Statutory reserves	3,906,114
	-	Retained earnings	15,624,454
	-	Dividend	-
	54,231,399		19,530,568
	3,533,396,091	Earning Per Share (EPS)	0.20
	3,333,330,031		

STATEMENT OF CASH FLOWS For the period from 9 March 2020 to 31 December 2020

A) Cash flows from operating activities Interest received Interest paid (246,025) Fees and commission received (563,518 Income from investment (246,025) Cash paid to employees (including directors) (563,518 17,850,111 (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468,514) (10,468	[]	Amount in BDT
A) Cash flows from operating activities Interest received Interest paid Fees and commission received Income from investment Cash paid to employees (including directors) Cash paid to suppliers & Others (including office rent) Income taxes paid Paid for other operating activities Cash generated from operating activities before changes in operating assets and liabilities Increase/ (decrease) in operating assets & liabilities Leases, Loans and advances to customers Other assets Other ilabilities Other liabilities Other liabilities Changes in investment in securities Changes in investment in securities Purchase of property, plant and equipment Net Cash used in Investing Activities C) Cash flows from financing activities C) Cash flows from financing activities C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Doening cash and cash-equivalents F) Closing cash and cash-equivalents Cash in hand Balance with Banks and financial institutions Balance with other Banks and financial institutions	Particulars	
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Cash paid to suppliers & Others (including office rent) Income taxes paid (606,973) (1,877,060) Paid for other operating activities (6,275,508) Cash generated from operating activities before changes in operating assets and liabilities Leases, Loans and advances to customers (311,290,310) (35,258,095) Other liabilities Leases, Loans and advances to customers (35,258,095) Other liabilities Changes in customers (35,258,095) (35,258,095) (35,258,095) (35,258,095) (35,258,095) (35,258,095) (35,258,095) (31,4,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31,14,505,470) (31	Interest paid Fees and commission received Income from investment	(246,025) 563,518
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Increase/ (decrease) in operating assets & liabilities Leases, Loans and advances to customers Other assets Other issets Other liabilities Other liabilitie		(0,273,308)
Leases, Loans and advances to customers Other assets Deposits from customers Other liabilities Net Cash from Operating Activities Changes in investment in securities Purchase of property, plant and equipment Net Cash used in Investing Activities C) Cash flows from financing activities C) Cash flows from financing activities C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Dissuance of ordinary share Net Cash used in Financing Activities 1,000,000,000 1,005,570,891 3,059,794,970 * Closing cash and cash-equivalents Cash in hand Balance with Banks and financial institutions Blance with other Banks and financial institutions 3,038,208,666	changes in operating assets and liabilities	6,828,527
Other assets (31,290,10) Deposits from customers (35,258,095) Other liabilities 3,453,665,875 7,388,000 3,114,505,470 Net Cash from Operating Activities 3,121,333,997 B) Cash flows from investing activities Changes in investment in securities Purchase of property, plant and equipment (1,049,994,253) Purchase of property, plant and equipment (1,067,109,918) C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share (1,000,000,000) Net Cash used in Financing Activities (1,067,109,918) D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) (1,000,570,891) C) Opening cash and cash-equivalents (1,000,570,891) **Closing cash and cash-equi	Increase/ (decrease) in operating assets & liabilities	
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Net Cash from Operating Activities B) Cash flows from investing activities Changes in investment in securities Purchase of property, plant and equipment Net Cash used in Investing Activities C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities D) Net Increase (Decrease) in Cash & Cash Equivalents (A+B+C) C) Opening cash and cash-equivalents F) Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions 3,038,208,660	Other liabilities	
B) Cash flows from investing activities Changes in investment in securities Purchase of property, plant and equipment Net Cash used in Investing Activities C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Disvance of ordinary share Net Cash used in Financing Activities Disvance of ordinary share Net Cash used in Financing Activities Disvance of ordinary share Disvance of ordinary share Net Cash used in Financing Activities Disvance of ordinary share Disvance of ordinary share Signal State (A+B+C) Disvance of Opening Cash and Cash-equivalents (A+B+C) Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions Joseph Gashad		., , ,
Changes in investment in securities Purchase of property, plant and equipment Net Cash used in Investing Activities C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) C) Opening cash and cash-equivalents F) Closing cash and cash-equivalents Cash in hand Balance with 0 ther Banks and financial institutions Balance with other Banks and financial institutions (1,049,994,253) (1,7,115,666) (1,067,109,918) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253) (1,049,994,253)	Net Cash from Operating Activities	3,121,333,997
Purchase of property, plant and equipment Net Cash used in Investing Activities (1,067,109,918) C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities D) Net Increase (Decrease) in Cash & Cash Equivalents (A+B+C) C) Opening cash and cash-equivalents F) Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with 5 angladesh Bank and its agent bank(s) Balance with other Banks and financial institutions (17,115,666) (1,067,109,918) (1,000,000,000) (1,005,570,891) (1,000,000,000) (1,005,570,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,000,000,000) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,891) (1,005,70,	B) Cash flows from investing activities	
C) Cash flows from financing activities Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities Dy Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) Dy Opening cash and cash-equivalents Cober Cash and Cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions Description S,5,570,891 1,000,000,000 1,005,570,891 3,059,794,970 3,059,794,970 3,059,794,970 21,486,310 3,038,208,660 3,038,208,660	Purchase of property, plant and equipment	(17,115,666)
Drawdown of Term Loan, OD and REPO Issuance of ordinary share Net Cash used in Financing Activities D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) C) Opening cash and cash-equivalents Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions 5,570,891 1,000,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000 1,005,570,891 1,000,000,000 1,005,570,891 1,000,000,000 1,005,570,891 1,000,000,000 1,005,570,891 1,000,000,000 1,005,570,891 1,005,570,891 1,000,000,000 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,891 1,005,570,	Net Cash used in Investing Activities	(1,067,109,918)
Issuance of ordinary share Net Cash used in Financing Activities 1,000,000,000 1,005,570,891 3,059,794,970 * Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with 5 angladesh Bank and its agent bank(s) Balance with other Banks and financial institutions 1,000,000,000 1,005,570,891 3,059,794,970 100,000 21,486,310 3,038,208,660	C) Cash flows from financing activities	
Net Cash used in Financing Activities D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) C) Opening cash and cash-equivalents F) Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions Balance with other Banks and financial institutions 1,005,570,891 3,059,794,970 1,005,570,891 3,059,794,970 2,486,310 3,038,208,660		
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C) E) Opening cash and cash-equivalents F) Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions 3,039,208,660		
E) Opening cash and cash-equivalents F) Closing cash and cash-equivalents (D+E)* * Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions Balance with other Banks and financial institutions	9	
* Closing cash and cash-equivalents Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and financial institutions 3,038,208,660	E) Opening cash and cash-equivalents	-
Cash in hand 100,000 Balance with Bangladesh Bank and its agent bank(s) 21,486,310 Balance with other Banks and financial institutions 3,038,208,660	F) Closing cash and cash-equivalents (D+E)*	3,059,794,970
Balance with Bangladesh Bank and its agent bank(s) 21,486,310 Balance with other Banks and financial institutions 3,038,208,660		100,000
Balance with other Banks and financial institutions 3,038,208,660		

Sd/= Managing Director & CEO

Retained earnings

19,530,568

(3,906,114)

15,624,454

Dated: Dhaka 20 March 2021

Sd/= Director

Particulars

Cash Dividend

Sd/= KAZI ZAHIR KHAN & CO. Chartered Accountants

Director Dated: Dhaka

<u>Sd/=</u>

Director

Other reserves

Company Secretary

Amount in BDT

Total equity

1,000,000,000

1,026,918,568

19,530,568

STATEMENT OF CHANGE IN EQUITY For the period from 9 March 2020 to 31 December 2020

1,000,000,000 3,906,114

Paid up Capital

1,000,000,000

Other communications
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
Undisbursed contracted loans and leases

Total Off-Balance Sheet Items including Contingent Liabilities	
Net Asset Value (NAV) per share	ŀ

Sd/=	Sd/=	Sd/=
Director	Director	Managing Director & CEO

Sd/=
Company Secretary

26,260,000

26,260,000

26,260,000

Balance as on March 9, 2020 Issue of share capital during the period

Net Profit /(Loss) for the period

Appropriation to statutory reserve

Unrealized Foreign Currency Gain for the period
Balance as on December 31, 2020

Sd/= Sd/= Sd/= Sd/=

Director Managing Director & CEO Company Secretary

Sd/= Managing Director & CEO

3,906,114

Sd/= Company Secretary Sd/= KAZI ZAHIR KHAN & CO. Chartered Accountants

Sd/= KAZI ZAHIR KHAN & CO. Dated: Dhaka 20 March 2021 Chartered Accountants

Dated: Dhaka 20 March 2021

Acceptances and endorsements Letter of guarantee Irrevocable letters of credit

Bill for collection Other contingent liabilities

Other commitments