

FINANCIAL STATEMENTS (UN-AUDITED)
OF
INTERNATIONAL LEASING AND FINANCIAL SERVICES LTD.
as on June 30, 2022

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES

Consolidated Balance Sheet (un-audited)

as on June 30, 2022

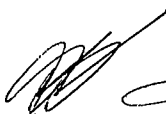
(Figures in BDT)

	Notes	Jun. 30, 2022	Dec. 31, 2021
PROPERTY AND ASSETS			
Cash	3(a)	396,137	331,582
In hand (including foreign currencies)		223,085	36,083
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		173,052	295,499
Balance with banks and other financial institutions	4(a)	3,444,631,949	3,454,524,459
In Bangladesh		3,444,631,949	3,454,524,459
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments	5(a)	620,480,384	696,092,579
Government		300,000	300,000
Others		620,180,384	695,792,579
Leases, loans and advances	6(a)	41,999,023,174	41,788,741,959
Leases		1,620,238,770	1,619,100,279
Loans, cash credits, overdrafts, etc.		40,378,784,404	40,169,641,680
Fixed assets including premises, furniture and fixtures	7(a)	12,897,403	12,643,879
Intangible Asset	7.1 (a)	1	1
Other assets	8(a)	1,377,068,246	1,471,612,870
Non - financial Institutional assets		-	-
Total assets		<u>47,454,497,294</u>	<u>47,423,947,329</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agent	9(a)	12,509,982,469	12,675,929,930
Deposits and other accounts		29,028,071,038	28,155,488,334
Term deposits	10.1(a)	28,487,974,104	27,612,652,199
Other deposits	10.2	540,096,934	542,836,135
Other liabilities	11(a)	40,829,087,031	40,794,343,415
Total liabilities		<u>82,367,140,538</u>	<u>81,625,761,679</u>
Capital / Shareholders' equity		(34,912,665,672)	(34,201,836,583)
Paid-up capital	12.2	2,218,102,460	2,218,102,460
Statutory reserve	13	456,184,825	456,184,825
Retained earnings/surplus	14(a)	(37,586,952,957)	(36,876,123,868)
Non-controlling / minority interest	15	22,428	22,233
Total liabilities and Shareholders' equity		<u>47,454,497,295</u>	<u>47,423,947,329</u>
Net asset value per share	16(a)	(157.40)	(154.19)

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES
Consolidated Balance Sheet (un-audited)
as on June 30, 2022

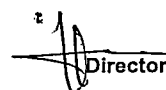
		(Figures in BDT)	
	Notes	Jun. 30, 2022	Dec. 31, 2021
CONSOLIDATED OFF-BALANCE SHEET ITEMS			
Contingent liabilities	17	500,000,000	500,000,000
Acceptances and endorsements		-	-
Letters of guarantee	17.1	500,000,000	500,000,000
Other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		<u>500,000,000</u>	<u>500,000,000</u>

The annexed notes form an integral part of these financial statements.
Signed in terms of our separate report of even date


CFO(CC)


Company Secretary(CC)


Managing Director(CC)


Director



Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES

Consolidated Profit and Loss Account (un-audited)

For the year ended June 30, 2022

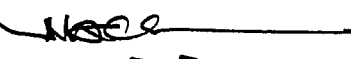
				(Figures in BDT)	
	Notes	Jan-Jun 2022	Jan-Jun 2021	Apr-Jun 2022	Apr-Jun 2021
OPERATING INCOME					
Interest income	19(a)	492,274,203	482,500,716	215,791,274	398,078,595
Interest expense on deposits and borrowings etc.	20(a)	(1,060,915,950)	(1,690,479,482)	(339,451,765)	(954,966,111)
Net interest income		(568,641,747)	(1,207,978,766)	(107,795,284)	(556,887,516)
Investment income	21(a)	27,802,111	79,507,923	18,785,841	15,405,900
Commission, fees, exchange and brokerage	22(a)	43,407,264	76,782,989	13,843,586	46,332,234
Other operating income	23(a)	1,312,601	(257,534)	1,293,406	(305,488)
Total operating income (A)		(496,119,771)	(1,051,945,388)	(73,872,451)	(495,454,870)
OPERATING EXPENSES					
Salaries and allowances	24(a)	55,434,396	57,105,749	31,523,523	31,026,169
Rent, taxes, insurance & electricity	25a)	6,793,988	6,170,362	3,607,364	3,081,886
Legal expenses	26(a)	1,961,822	1,821,191	869,097	523,133
Postage, stamp & telecommunication	27(a)	1,075,344	1,251,970	559,679	581,950
Stationery, printing & advertisements	28(a)	2,128,005	521,428	1,145,972	109,244
Managing Director's salary and benefits	29	1,053,000	225,807	1,053,000	-
Directors' fees & meeting expenses	30(a)	526,700	6,400	454,700	-
Auditors' fees	31(a)	208,924	308,522	56,538	152,386
Depreciation, amortization & repair of assets	32(a)	3,996,812	18,616,128	1,778,981	9,220,109
Other expenses	33(a)	11,010,830	9,772,466	5,827,349	3,571,971
Total operating expenses (B)		84,189,821	95,800,023	46,876,202	48,266,848
Profit before provision & tax (C=A-B)		(580,309,592)	(1,147,745,411)	(120,748,653)	(543,721,718)
Provision against leases, loans and advances	34(a)	-	(146,600,000)	1,834,995,640	(243,200,000)
Provision for other assets		-	-	-	-
Provision for diminution in value of Investments	35(a)	(9,118)	4,453,690	(5,901)	(1,363,587)
Total provision (D)		(9,118)	(142,146,310)	1,834,989,739	(244,563,587)
Total profit before tax (C-D)		(580,300,474)	(1,005,599,101)	(1,955,738,392)	(299,158,131)
Provision for tax	36(a)	12,352,119	12,445,349	4,599,165	8,584,506
Net profit after tax		(592,652,593)	(1,018,044,450)	(1,960,337,557)	(307,742,637)
Non-controlling / minority interest		195	2,281	62	933
Net profit attributable to shareholders of the Company		(592,652,788)	(1,018,046,731)	(1,960,337,619)	(307,743,570)
Earnings per share (EPS)	37(a)	(2.67)	(4.59)	(7.71)	(2.26)


CFO(CC)


Company Secretary(CC)


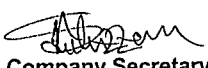


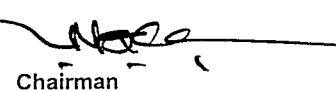

Managing Director(CC)


Director


Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES
Consolidated Cash Flow Statement (un-audited)
For the year ended June 30, 2022

	(Figures in BDT)	
	Jan-Jun 2022	Jan-Jun 2021
A) Cash flows from operating activities		
Interest receipts in cash	427,147,689	835,026,867
Interest payments	(1,179,092,251)	(893,035,931)
Dividend receipts	14,000,454	10,906,562
Fees, commission & brokerage receipts in cash	43,407,264	76,782,989
Recoveries of loans previously written off	4,780,306	300,000
Cash payments to employees	(56,487,396)	(57,331,556)
Income taxes paid	17,727,131	(5,845,458)
Receipts from other operating activities	1,312,601	(257,534)
Payments for other operating activities	(25,640,953)	(21,242,842)
Cash generated from/(used in) operating activities before changes in operating assets and liabilities	(752,845,156)	(54,696,903)
Increase / (decrease) in operating assets and liabilities		
Leases, loans and advances to banks and other FIs	-	-
Leases, loans and advances to customers	(149,436,136)	245,910,049
Other assets	76,817,493	(97,258,734)
Deposits from other banks / borrowings	(89,600,000)	153,724,026
Deposits from customers	964,921,905	452,001,506
Other liabilities account of customers	(2,739,201)	(1,571,736)
Other liabilities	21,901,744	(600,296,577)
Net Increase / (decrease) in operating assets and liabilities	821,865,805	152,508,533
Net cash from/(used in) operating activities	69,020,649	97,811,630
B) Cash flows from investing activities		
Proceeds from sale of securities	29,043,937	82,319,614
Payments for purchases of securities	60,369,915	8,352,896
Net change against purchase/sale of fixed assets	(2,314,995)	344,800
Receipts/(Payments) against lease obligation	-	-
Net cash from/(used in) investing activities	87,098,856	91,017,310
C) Cash flows from financing activities		
Receipts of long term loan	(192,521,016)	(211,326,338)
Repayment of long term loan	7,241,100	(1,666,289)
Net draw down/(payment) of short term loan	19,332,455	48,856,223
Dividend paid	-	-
Net Cash from/(used in) financing activities	(165,947,461)	(164,136,405)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(9,827,955)	24,692,536
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	3,454,856,041	338,167,646
G) Cash and cash equivalents at end of the period (D+E+F)	3,445,028,086	3,406,364,184
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	223,085	189,882
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	173,052	690,471
Balance with banks and other financial institutions (notes 4 (a))	3,444,631,949	3,405,483,831
Total Cash and cash equivalents as of Sep 30	3,445,028,086	3,406,364,184
Net Operating Cash Flows Per Share (NOCFPS)	0.31	0.44


 CFO(CC)
 Company Secretary(CC)
 Managing Director(CC)
 Director
 Chairman

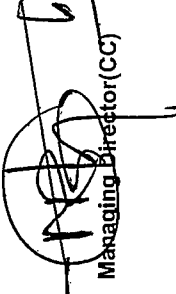
INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES
Consolidated Statement of Changes in Shareholders' Equity (un-audited)
For the year ended June 30, 2022


(Figures in BDT)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total	Non-controlling / minority interest	Total
Balance as at January 01, 2022	2,112,478,540	456,184,825	(36,876,123,868)	(34,307,460,503)	22,233	(34,307,438,270)
Stock dividend for the year 2021	105,623,920	-	(105,623,920)	-	-	-
Profit transferred to reserve	-	-	(592,652,788)	(592,652,788)	195	(592,652,593)
Retained surplus for the period from Jan to Jun - 2022	-	-	-	-	-	-
Balance as at June 30, 2022	2,218,102,460	456,184,825	(37,574,400,576)	(34,900,113,291)	22,428	(34,900,090,863)
Balance as at January 01, 2021	1,886,141,560	428,912,873	394,310,251	2,709,364,684	21,621	2,709,386,305
Stock dividend for the year 2020	226,336,980	-	(226,336,980)	-	-	-
Profit transferred to reserve	-	-	126,294,074	126,294,074	(2,510)	126,291,564
Retained surplus for the period from Jan to Jun - 2022	-	-	-	-	-	-
Balance as at June 30, 2022	2,112,478,540	428,912,873	294,267,345	2,835,658,758	19,111	2,835,677,869


CFO(CC)


Company Secretary(CC)


Managing Director(CC)


Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Balance Sheet (un-audited)

as on June 30, 2022

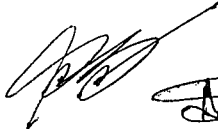
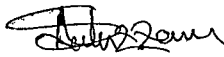

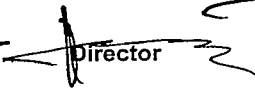
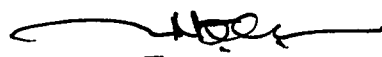
(Figures in BDT)

	Notes	Jun. 30, 2022	Dec. 31, 2021
PROPERTY AND ASSETS			
Cash	3	333,869	303,058
In hand (including foreign currencies)	3.1	160,817	7,559
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	173,052	295,499
Balance with banks and other financial institutions	4	3,277,314,643	3,263,616,631
In Bangladesh	4.1	3,277,314,643	3,263,616,631
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments	5	15,542,280	15,542,280
Government	5(i)	300,000	300,000
Others	5(ii)	15,242,280	15,242,280
Leases, loans and advances	6	41,124,323,377	40,846,683,740
Leases	6.1.1	1,620,238,770	1,619,100,279
Loans, cash credits, overdrafts, etc.	6.1.2	39,504,084,607	39,227,583,461
Fixed assets including premises, furniture and fixtures	7	9,841,844	9,443,742
Intangible Asset		1	1
Other assets	8	2,552,669,266	2,575,544,165
Non - financial institutional assets		-	-
Total assets		<u>46,980,025,280</u>	<u>46,711,133,617</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agents	9	12,333,529,063	12,201,346,263
Deposits and other accounts	10	29,028,071,038	28,155,488,334
Term deposits	10.1	28,487,974,104	27,612,652,199
Other deposits	10.2	540,096,934	542,836,135
Other liabilities	11	40,348,011,277	40,550,303,747
Total liabilities		<u>81,709,611,378</u>	<u>80,907,138,344</u>
Capital / Shareholders' equity		<u>(34,729,586,098)</u>	<u>(34,196,004,727)</u>
Paid-up capital	12.2	2,218,102,460	2,218,102,460
Statutory reserve	13	456,184,825	456,184,825
Retained earnings/surplus	14	(37,403,873,383)	(36,870,292,012)
Total liabilities and Shareholders' equity		<u>46,980,025,280</u>	<u>46,711,133,617</u>
Net asset value per share	16	(156.57)	(154.17)

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED
Balance Sheet (un-audited)
as on June 30, 2022

			(Figures in BDT)
	Notes	Jun. 30, 2022	Dec. 31, 2021
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	17	500,000,000	500,000,000
Acceptances and endorsements		-	-
Letters of guarantee	17.1	500,000,000	500,000,000
Other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		500,000,000	500,000,000

The annexed notes form an integral part of these financial statements.
Signed in terms of our separate report of even date

 CFO(CC)	 Company Secretary(CC)	 Managing Director(CC)	 Director	 Chairman
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INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED
Profit or Loss Account (Un-audited)
For the year ended June 30, 2022

(Figures in BDT)

	Notes	Jan-Jun 2022	Jan-Jun 2021	Apr-Jun 2022	Apr-Jun 2021
OPERATING INCOME					
Interest income	19	544,767,031	611,363,231	242,464,849	368,608,730
Interest expense on deposits and borrowings etc.	20	(1,031,557,701)	(1,752,482,349)	(310,093,516)	(889,799,916)
Net interest income		(486,790,670)	(1,141,119,118)	(67,628,667)	(521,191,186)
Investment income	21	36,520	2,019,790	-	1,343,029
Commission, fees, exchange and brokerage	22	-	34,036	-	22,522
Other operating income	23	8,370	5,500	6,370	3,000
Total operating income (A)		(486,745,780)	(1,139,059,792)	(67,622,297)	(519,822,635)
OPERATING EXPENSES					
Salaries and allowances	24	32,860,792	33,588,019	19,509,560	17,329,037
Rent, taxes, insurance & electricity	25	1,027,228	1,171,731	600,156	486,400
Legal expenses	26	1,961,822	1,745,941	869,097	488,633
Postage, stamp & telecommunication	27	662,867	786,780	351,551	356,279
Stationery, printing & advertisements	28	1,718,205	403,687	1,023,080	66,758
Managing Director's salary and benefits	29	1,053,000	225,807	1,053,000	-
Directors' fees & meeting expenses	30	247,500	26,400	247,500	-
Auditors' fees	31	115,000	230,000	-	115,000
Depreciation, amortization & repair of assets	32	2,544,119	17,198,339	1,205,735	8,496,550
Other expenses	33	4,645,058	5,869,840	2,341,178	1,429,852
Total operating expenses (B)		46,835,591	61,246,544	27,200,857	28,768,509
Profit before provision & tax (C=A-B)		(533,581,371)	(1,200,306,336)	(94,823,154)	(548,591,144)
Provision against leases, loans and advances	34	-	(146,600,000)	-	(50,000,000)
Provision for diminution in value of investments	35	-	6,299,114	-	1,442,000
Provision for other assets		-	-	-	-
Total provision (D)		-	(140,300,886)	-	(48,558,000)
Total profit before tax (C-D)		(533,581,371)	(1,060,005,450)	(94,823,154)	(500,033,144)
Provision for tax	36	-	(5,525,616)	-	(2,733,236)
Net profit after tax		(533,581,371)	(1,054,479,834)	(94,823,154)	(497,299,908)
Earnings per share (EPS)	37	(2.41)	(4.75)	(0.43)	(2.24)

CFO(CC)

Company Secretary(CC)

Managing Director(CC)

Director

Chairman

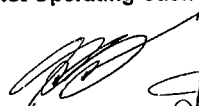
INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

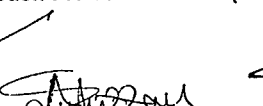
Cash Flow Statement (un-audited)


For the year ended June 30, 2022

(Figures in BDT)

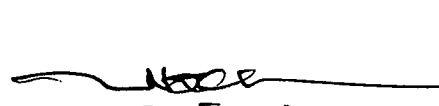
	Jan-Jun 2022	Apr-Jun 2021
A) Cash flows from operating activities		
Interest receipts in cash	472,851,376	4,201,625,928
Interest payments	(1,221,586,283)	(3,725,413,202)
Dividend receipts	36,520	6,323,378
Fees and commission receipts in cash	-	603,514
Recoveries of loans previously written off	4,780,306	194,000
Cash payments to employees	(33,913,792)	(118,316,504)
Income taxes paid	(4,085,298)	(53,057,552)
Receipts from other operating activities	8,370	66,092
Payments for other operating activities	(11,728,896)	(80,398,836)
Cash generated from/(used in) operating activities before changes in operating assets and liabilities	<u>(793,637,696)</u>	<u>231,626,818</u>
Increase / (decrease) in operating assets and liabilities		
Leases, loans and advances to banks and other FIs	-	-
Leases, loans and advances to customers	(210,005,416)	(1,109,554,921)
Other assets	26,960,197	(19,777,666)
Deposits from other banks / borrowings	(89,600,000)	750,000,000
Deposits from customers	964,921,905	(772,681,809)
Other liabilities account of customers	(2,739,201)	(171,429,381)
Other liabilities	(12,762,760)	(35,742,385)
Net Increase / (decrease) in operating assets and liabilities	<u>676,774,725</u>	<u>(1,359,186,162)</u>
Net cash from/(used in) operating activities	<u>(116,862,971)</u>	<u>(1,127,559,344)</u>
B) Cash flows from investing activities		
Proceeds from sale of securities	15,242,280	321,693,453
Payments for purchases of securities	(15,242,280)	(18,366,182)
Net change against purchase/sale of fixed assets	(1,591,005)	(2,472,373)
Receipts against lease obligation	-	-
Net cash from/(used in) investing activities	<u>(1,591,005)</u>	<u>300,854,898</u>
C) Cash flows from financing activities		
Receipts of long term loan	105,609,245	71,358,306
Repayment of long term loan	7,241,100	(167,743,132)
Net draw down/(payment) of short term loan	19,332,455	503,600,000
Dividend paid	-	-
Net Cash from/(used in) financing activities	<u>132,182,800</u>	<u>407,215,174</u>
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	<u>13,728,824</u>	<u>(419,489,272)</u>
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	<u>3,263,919,689</u>	<u>5,572,857,806</u>
G) Cash and cash equivalents at end of the period (D+E+F)	<u>3,277,648,512</u>	<u>5,153,368,534</u>
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	160,817	45,334
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	173,052	7,809,540
Balance with banks and other financial institutions (notes 4 (1))	<u>3,277,314,643</u>	<u>5,145,513,660</u>
Total Cash and cash equivalents as of Sep 30	<u>3,277,648,512</u>	<u>5,153,368,534</u>
Net Operating Cash Flows Per Share (NOCFPS)	(0.53)	(5.34)


CFO(CC)


Company Secretary(CC)


Managing Director(CC)



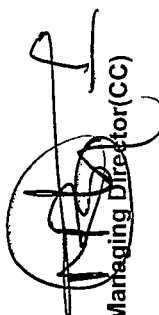



Director


Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED
Statement of Changes in Shareholders' Equity (un-audited)
For the year ended June 30, 2022

(Figures in BDT)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at January 01, 2022	2,112,478,540	456,184,825	(36,870,292,012)	(34,301,628,647)
Stock dividend for the year 2021	-	-	-	-
Profit transferred to reserve	-	-	-	-
Retained surplus for the period from Jan to Jun - 2022	-	-	(533,581,371)	(533,581,371)
Balance as at June 30, 2022	2,112,478,540	456,184,825	(37,403,873,383)	(34,835,210,018)
Balance as at January 01, 2021	1,886,141,560	428,912,873	271,064,152	2,586,118,585
Stock dividend for the year 2020	226,336,980	-	(226,336,980)	-
Profit transferred to reserve	-	-	-	-
Retained surplus for the period from Jan to Jun - 2022	-	-	125,347,404	125,347,404
Balance as at June 30, 2022	2,112,478,540	428,912,873	170,074,576	2,711,465,989

 CFO(CC)
 Company Secretary(CC)
 Managing Director(CC)
 Director
 Chairman

International Leasing & Financial Services Limited
Selected Explanatory Notes

As at and for the period ended June 30, 2022

1. Reporting Entity

International Leasing & Financial Services Limited is one of the leading Non Banking Financial Institutions, known for its diversified financial services. The company was incorporated in the year 1996 as a Public Limited Company under the Companies Act, 1994 and licensed by Bangladesh Bank under the Financial Institutions Act, 1993

2. Basis of Preparation

These financial statements are being prepared in condensed form in accordance with the requirements of International Accounting Standard (IAS-34) Interim Financial Reporting' Securities and Exchange Rules 1987, Regulations issued by Bangladesh Bank and other applicable laws and regulations.

2.1 Accounting Policies

The accounting policies and method of computation adopted for the preparation of these interim financial statements are the same as those applied in preparation of annual financial statements for the year ended December 31, 2021.

2.2 Approval of the report

These financial statements for the period ended June 30, 2022 were approved by the Board of Directors on September 29, 2022.

2.3 General

The financial statements for the period ended June 30, 2022 is un-audited. The comparative figures have been restated and rearranged whenever considered necessary to ensure comparability with the current financial statements. Figures are rounded-off to the nearest integer.



INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Selected explanatory notes to the Consolidated Financial Statements (Unaudited) as at and for the 2nd quarter ended 30 June, 2022

1 Composition of Shareholders' Equity as on 30-06-2022:

Particulars	Number of Shares	Face Value	Taka
Paid up capital	221,810,246	10	2,218,102,460
Share premium			-
preference share			-
Statutory reserve			456,184,825
Other reserve/Assets revaluation reserve			-
Retained earnings			(34,912,665,672)
Non-controlling interest			22,428
Total shareholders' equity			(32,238,355,959)

Date of Issue & other information:

Date	Types of Paid up Capital	No. of Shares	Face Value Per share	Taka
15-Jan-96	As per MOA & ADA	7	100	700
17-Mar-98	Allotment	10,000	100	1,000,000
24-Nov-96	Allotment	589,993	100	58,999,300
22-Sep-98	Bonus Shares	90,000	100	9,000,000
22-Jun-99	Bonus Shares	138,000	100	13,800,000
29-May-03	Bonus Shares	107,640	100	10,764,000
16-Jun-04	Bonus Shares	327,474	100	32,747,400
12-Jun-05	Bonus Shares	315,778	100	31,577,800
5-Jul-06	Bonus Shares	221,108	100	22,110,800
2-Sep-07	IPO Shares	500,000	100	50,000,000
25-May-08	Bonus Shares	230,000	100	23,000,000
31-May-09	Bonus Shares	379,500	100	37,950,000
27-Jun-10	Bonus Shares	2,182,125	100	218,212,500
30-Mar-11	Bonus Shares	3,054,975	100	305,497,500
20-Oct-11	Rights Shares	8,146,600	100	814,660,000
	Before Split	16,293,200		1,629,320,000
	After Split	162,932,000	10	1,629,320,000
10-May-12	Bonus Shares	8,146,600	10	81,466,000
26-May-16	Bonus Shares	8,553,930	10	85,539,300
15-Jun-17	Bonus Shares	8,981,626	10	89,816,260
28-Jun-18	Bonus Shares	22,633,698	10	226,336,980
22-Aug-19	Bonus Shares	10,562,392	10	105,623,920
Total		221,810,246		2,218,102,460



2 Net Asset Value per share (NAV):

Amount in Taka		
	30-Jun-22	30-Jun-21
Total Shareholders' equity	(34,912,665,672)	(33,165,495,874)
Number of shares outstanding	221,810,246	221,810,246
NAV per share	(157.40)	(149.52)
NAV per share (Restated)	(157.40)	(149.52)

3 Earnings per share (EPS)

Amount in Taka		
	30-Jun-22	30-Jun-21
Net profit after tax	(592,652,593)	(1,018,044,450)
Number of shares outstanding	221,810,246	221,810,246
EPS per share	(2.67)	(4.59)
EPS per share (Restated)	(2.67)	(4.59)

4 Net Operating Cash Flow per share

Amount in Taka		
	30-Jun-22	30-Jun-21
Net cash flow from operating activities	69,020,649	97,811,632
Number of shares outstandings	221,810,246	221,810,246
NOCFPS	0.31	0.44
NOCFPS (Restated)	0.31	0.44

5 Reconciliation of Operating Activities of cash Flow

Amount in Taka		
	30-Jun-22	30-Jun-21
Interest receipts in cash	427,147,689	835,026,867
Interest payments	(1,179,092,251)	(893,035,931)
Dividend receipts	14,000,454	10,906,562
Fees, commission & brokerage	43,407,264	76,782,989
Recoveries of loans previously written off	4,780,306	300,000
Cash payments to employees	(56,487,396)	(57,331,556)
Receipts from other operating activities	1,312,601	(257,534)
Payments for other operating activities	(25,640,953)	(21,242,842)
Increase in lease and loans	(149,436,136)	245,910,049
Income tax paid	17,727,131	(5,845,458)
Increase in deposit and other accounts	872,582,704	604,153,796
Increase in other liabilities	21,901,744	(600,296,577)
Increase in other assets	76,817,493	(97,258,734)
Cash flows from operating activities	69,020,649	97,811,632

