

**FINANCIAL STATEMENTS (UN-AUDITED)
OF
INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED
as on September 30, 2021**

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED AND ITS SUBSIDIARIES
Consolidated Balance Sheet (un-audited)
as on September 30, 2021

		(Figures in BDT)	
	<u>Notes</u>	<u>Sep. 30, 2021</u>	<u>Dec. 31, 2020</u>
PROPERTY AND ASSETS			
Cash	3(a)	570,983	801,222
In hand (including foreign currencies)		248,811	71,904
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		322,172	729,318
Balance with banks and other financial institutions	4(a)	3,469,021,840	3,380,870,424
In Bangladesh		3,469,021,840	3,380,870,424
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments	5(a)	674,855,329	640,419,166
Government		300,000	300,000
Others		674,555,329	640,119,166
Leases, loans and advances	6(a)	41,341,207,611	41,287,227,558
Leases		1,646,060,356	1,666,022,336
Loans, cash credits, overdrafts, etc.		39,695,147,255	39,621,205,222
Fixed assets including premises, furniture and fixtures	7(a)	23,428,579	45,552,723
Intangible Asset	7.1 (a)	1	1
Other assets	8(a)	1,370,824,272	1,202,599,317
Non - financial institutional assets		-	-
Total assets		46,879,908,615	46,557,470,411
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agents	9(a)	12,225,056,047	12,290,310,354
Deposits and other accounts		27,723,633,729	26,485,745,481
Term deposits	10.1(a)	27,120,676,496	25,881,045,730
Other deposits	10.2	602,957,233	604,699,751
Other liabilities	11(a)	40,788,459,841	39,928,844,017
Total liabilities		80,737,149,617	78,704,899,852
Capital / Shareholders' equity		(33,857,263,605)	(32,147,449,393)
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)	(36,531,550,890)	(34,821,736,678)
Non-controlling / minority interest	15	22,603	19,952
Total liabilities and Shareholders' equity		46,879,908,615	46,557,470,411
Net asset value per share	16(a)	(152.64)	(144.93)





(Figures in BDT)

CONSOLIDATED OFF-BALANCE SHEET ITEMS





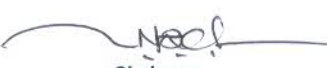
	<u>Notes</u>	<u>Sep. 30, 2021</u>	<u>Dec. 31, 2020</u>
Contingent liabilities	17	500,000,000	500,000,000
Acceptances and endorsements		-	-
Letters of guarantee	17.1	500,000,000	500,000,000
Other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		<u><u>500,000,000</u></u>	<u><u>500,000,000</u></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 period ended September 30, 2021

		(Figures in BDT)			
	Notes	Jan- Sep 2021	Jan-Sep 2020	Jul- Sep. 2021	Jul- Sep. 2020
OPERATING INCOME					
Interest income	19(a)	779,641,735	789,676,612	297,141,019	206,073,374
Interest expense on deposits and borrowings etc.	20(a)	(2,609,950,268)	(3,185,258,536)	(919,470,786)	(1,058,238,552)
Net interest income		(1,830,308,533)	(2,395,581,924)	(622,329,767)	(852,165,178)
Investment income	21(a)	85,626,389	2,287,174	6,118,466	(346,274)
Commission, fees, exchange and brokerage	22(a)	130,194,162	21,370,607	53,411,173	20,000
Other operating income	23(a)	(19,835)	464,892	237,699	1,500
Total operating income (A)		(1,614,507,817)	(2,371,459,251)	(562,562,429)	(852,489,952)
OPERATING EXPENSES					
Salaries and allowances	24(a)	86,683,893	82,243,145	29,578,144	20,097,221
Rent, taxes, insurance & electricity	25(a)	9,192,945	6,217,141	3,022,583	596,363
Legal expenses	26(a)	2,483,744	10,758,818	662,553	211,600
Postage, stamp & telecommunication	27(a)	1,863,091	1,472,256	611,121	400,461
Stationery, printing & advertisements	28(a)	717,508	178,051	196,080	70,383
Managing Director's salary and benefits	29	225,807	1,248,333	-	1,050,000
Directors' fees & meeting expenses	30(a)	415,555	431,200	409,155	290,400
Auditors' fees	31(a)	345,908	332,082	37,386	86,250
Depreciation, amortization & repair of assets	32(a)	23,878,389	34,365,716	5,262,261	10,733,893
Other expenses	33(a)	15,387,431	8,792,018	5,614,965	2,705,728
Total operating expenses (B)		141,194,271	146,038,760	45,394,248	36,242,299
Profit before provision & tax (C=A-B)		(1,755,702,088)	(2,517,498,011)	(607,956,677)	(888,732,251)
Provision against leases, loans and advances	34(a)	(66,807,094)	-	79,792,906	-
Provision for diminution in value of investments	35(a)	(1,763,683)	4,033,615	(6,217,373)	127,600
Total provision (D)		(68,570,777)	4,033,615	73,575,533	127,600
Total profit before tax (C-D)		(1,687,131,311)	(2,521,531,626)	(681,532,210)	(888,859,851)
Provision for tax	36(a)	22,680,250	2,399,379	10,234,901	(2,353,739)
Net profit after tax		(1,709,811,561)	(2,523,931,005)	(691,767,111)	(886,506,112)
Non-controlling / minority interest		2,651	(65)	421	158
Net profit attributable to shareholders of the Company		(1,709,814,212)	(2,523,930,940)	(691,767,532)	(886,506,270)
Earnings per share (EPS)	37(a)	(7.71)	(11.38)	(3.12)	(4.00)

 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 period ended September 30, 2021

(Figures in BDT)

	<u>Jan- Sep 2021</u>	<u>Jul- Sep. 2020</u>
A) Cash flows from operating activities		
Interest receipts in cash	1,277,176,603	2,654,307,893
Interest payments	(1,902,793,076)	(4,432,000,276)
Dividend receipts	11,958,898	1,990,290
Fees, commission & brokerage receipts in cash	130,194,162	21,370,607
Recoveries of loans previously written off	804,000	900,000
Cash payments to employees	(86,909,700)	(83,491,478)
Income taxes paid	(6,291,905)	(8,764,522)
Receipts from other operating activities	(19,835)	464,892
Payments for other operating activities	(31,780,835)	(29,390,413)
Cash generated from/(used in) operating activities before changes in operating assets and liabilities	<u>(607,661,688)</u>	<u>(1,874,613,007)</u>
Increase / (decrease) in operating assets and liabilities		
Leases, loans and advances to banks and other FIs	-	-
Leases, loans and advances to customers	590,577,779	276,661,798
Other assets	(161,933,050)	(175,284,436)
Deposits from other banks / borrowings	329,988,827	(731,969,178)
Deposits from customers	909,641,940	10,196,650
Other liabilities account of customers	(1,742,518)	(13,444,224)
Other liabilities	(944,547,539)	835,276,667
Net Increase / (decrease) in operating assets and liabilities	<u>721,985,437</u>	<u>201,437,276</u>
Net cash from/(used in) operating activities	<u>114,323,749</u>	<u>(1,673,175,731)</u>
B) Cash flows from investing activities		
Proceeds from sale of securities	88,385,170	15,412,201
Payments for purchases of securities	(49,153,842)	(6,425,868)
Net change against purchase/sale of fixed assets	(379,592)	(9,827,984)
Receipts/(Payments) against lease obligation	-	-
Net cash from/(used in) investing activities	<u>38,851,736</u>	<u>(841,651)</u>
C) Cash flows from financing activities		
Receipts of long term loan	(146,810,788)	206,843,615
Repayment of long term loan	24,347,967	270,666,836
Net draw down/(payment) of short term loan	57,208,512	240,787,635
Dividend paid	-	-
Net Cash from/(used in) financing activities	<u>(65,254,309)</u>	<u>718,298,086</u>
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	<u>87,921,177</u>	<u>(955,719,296)</u>
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	<u>3,381,671,646</u>	<u>4,024,020,955</u>
G) Cash and cash equivalents at end of the period (D+E+F)	<u>3,469,592,823</u>	<u>3,068,301,659</u>
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	248,811	249,998
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	322,172	34,244
Balance with banks and other financial institutions {notes 4 (a)}	3,469,021,840	3,068,017,418
Total Cash and cash equivalents as of Jun 30	<u>3,469,592,823</u>	<u>3,068,301,660</u>
Net Operating Cash Flows Per Share (NOCFPS)	0.52	(7.54)

 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 period ended September 30, 2021

(Figures in BDT)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total	Non-controlling / minority interest	Total
Balance as at January 01, 2021	2,218,102,460	456,184,825	(34,821,736,678)	(32,147,449,393)	19,952	(32,147,429,441)
Stock dividend for the year 2020	-	-	-	-	-	-
Profit transferred to reserve	-	-	-	-	-	-
Retained surplus for the period from Jan to Sep -2021	-	-	(1,709,814,212)	(1,709,814,212)	2,651	(1,709,811,561)
Balance as at September 30, 2021	2,218,102,460	456,184,825	(36,531,550,890)	(33,857,263,605)	22,603	(33,857,241,002)
Balance as at January 01, 2020	2,218,102,460	456,184,825	(27,879,477,359)	(25,205,190,074)	19,531	(25,205,170,543)
Stock dividend for the year 2019	-	-	-	-	-	-
Profit transferred to reserve	-	-	-	-	-	-
Retained surplus for the period from Jan to Sep -2020	-	-	(2,523,930,940)	(2,523,930,940)	(65)	(2,523,931,005)
Balance as at September 30, 2020	2,218,102,460	456,184,825	(30,403,408,299)	(27,729,121,014)	19,466	(27,729,101,548)


CFO(CC)


Company Secretary(CC)


Managing Director(CC)


Director


Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Balance Sheet (un-audited)

as on September 30, 2021

(Figures in BDT)

	Notes	Sep. 30, 2021	Dec. 31, 2020
PROPERTY AND ASSETS			
Cash	3	504,434	781,252
In hand (including foreign currencies)	3.1	182,262	51,934
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	322,172	729,318
Balance with banks and other financial institutions	4	3,142,214,576	3,173,822,712
In Bangladesh	4.1	3,142,214,576	3,173,822,712
Outside Bangladesh		-	-
Money at call and short notice		-	-
Investments	5	15,542,280	12,694,110
Government	5(i)	300,000	300,000
Others	5(ii)	15,242,280	12,394,110
Leases, loans and advances	6	40,419,248,046	40,393,001,609
Leases	6.1.1	1,646,060,356	1,666,022,336
Loans, cash credits, overdrafts, etc.	6.1.2	38,773,187,690	38,726,979,273
Fixed assets including premises, furniture and fixtures	7	19,840,386	40,112,508
Intangible Asset		1	1
Other assets	8	2,583,765,075	2,354,395,676
Non - financial institutional assets		-	-
Total assets		46,181,114,798	45,974,807,868
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from banks, other financial institutions and agents	9	11,984,361,348	11,698,464,502
Deposits and other accounts	10	27,723,633,729	26,825,734,307
Term deposits	10.1	27,120,676,496	26,221,034,556
Other deposits	10.2	602,957,233	604,699,751
Other liabilities	11	40,336,750,312	39,579,083,342
Total liabilities		80,044,745,389	78,103,282,151
Capital / Shareholders' equity		(33,863,630,591)	(32,128,474,283)
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	(36,537,917,876)	(34,802,761,568)
Total liabilities and Shareholders' equity		46,181,114,798	45,974,807,868
Net asset value per share	16	(152.67)	(144.85)

(Figures in BDT)

	<u>Notes</u>	<u>Sep. 30, 2021</u>	<u>Dec. 31, 2020</u>
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

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED
Profit and Loss Account
(Un-audited)
For the period ended September 30, 2021

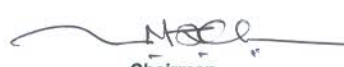
	Notes	Jan- Sep 2021	Jan-Sep 2020	Jul- Sep. 2021	Jul- Sep. 2020
OPERATING INCOME					
Interest income	19	891,063,893	917,562,109	279,700,662	206,073,374
Interest expense on deposits and borrowings etc.	20	(2,606,773,925)	(3,254,189,877)	(854,291,576)	(1,058,238,552)
Net interest income		(1,715,710,032)	(2,336,627,768)	(574,590,914)	(852,165,178)
Investment income	21	3,019,216	(2,648,311)	999,426	(346,274)
Commission, fees, exchange and brokerage	22	61,428	270,870	27,392	20,000
Other operating income	23	12,028	404,044	6,528	1,500
Total operating income (A)		(1,712,617,360)	(2,338,601,165)	(573,557,568)	(852,489,952)
OPERATING EXPENSES					
Salaries and allowances	24	50,923,661	59,722,060	17,335,642	20,097,221
Rent, taxes, insurance & electricity	25	1,817,593	1,282,256	645,862	596,363
Legal expenses	26	2,408,494	10,758,818	662,553	211,600
Postage, stamp & telecommunication	27	1,169,057	985,023	382,277	400,461
Stationery, printing & advertisements	28	515,937	91,427	112,250	70,383
Managing Director's salary and benefits	29	225,807	1,248,333	-	1,050,000
Directors' fees & meeting expenses	30	345,400	431,200	319,000	290,400
Auditors' fees	31	230,000	258,750	-	86,250
Depreciation, amortization & repair of assets	32	21,725,366	32,668,926	4,527,027	10,733,893
Other expenses	33	9,789,115	5,746,361	3,919,275	2,705,728
Total operating expenses (B)		89,150,430	113,193,154	27,903,886	36,242,299
Profit before provision & tax (C=A-B)		(1,801,767,790)	(2,451,794,319)	(601,461,454)	(888,732,251)
Provision against leases, loans and advances	34	(66,807,094)	-	79,792,906	-
Provision for diminution in value of investments	35	6,299,114	(1,373,585)	-	127,600
Total provision (D)		(60,507,980)	(1,373,585)	79,792,906	127,600
Total profit before tax (C-D)		(1,741,259,810)	(2,450,420,734)	(681,254,360)	(888,859,851)
Provision for tax	36	(6,103,502)	(5,063,580)	(577,886)	(2,353,739)
Net profit after tax		(1,735,156,308)	(2,445,357,154)	(680,676,474)	(886,506,112)
Earnings per share (EPS)	37	(7.82)	(11.02)	(3.07)	(4.00)


CFO(CC)


Company Secretary(CC)


Managing Director(CC)


Director


Chairman

INTERNATIONAL LEASING AND FINANCIAL SERVICES LIMITED

Cash Flow Statement (un-audited)

For the period ended September 30, 2021

	<u>Jan- Sep 2021</u>	<u>Jul- Sep. 2021</u>
A) Cash flows from operating activities		
Interest receipts in cash	443,518,210	1,252,789,555
Interest payments	(1,899,616,733)	(2,007,448,137)
Dividend receipts	695,647	205,929
Fees and commission receipts in cash	61,428	270,870
Recoveries of loans previously written off	804,000	900,000
Cash payments to employees	(51,149,468)	(60,970,393)
Income taxes paid	(3,745,070)	(6,391,710)
Receipts from other operating activities	12,028	404,044
Payments for other operating activities	(17,349,248)	(20,576,394)
Cash generated from/(used in) operating activities before changes in operating assets and liabilities	(1,526,769,205)	(840,816,236)
Increase / (decrease) in operating assets and liabilities		
Leases, loans and advances to banks and other FIs	-	-
Leases, loans and advances to customers	545,201,913	173,062,768
Other assets	(225,624,329)	(201,470,438)
Deposits from other banks / borrowings	(10,000,000)	(700,000,000)
Deposits from customers	909,641,940	10,196,650
Other liabilities account of customers	(1,742,518)	(13,444,224)
Other liabilities	(7,585,406)	8,089,906
Net Increase / (decrease) in operating assets and liabilities	1,209,891,599	(723,565,338)
Net cash from/(used in) operating activities	(316,877,606)	(1,564,381,574)
B) Cash flows from investing activities		
Proceeds from sale of securities	14,717,679	15,115,317
Payments for purchases of securities	(15,242,280)	(13,689,452)
Net change against purchase/sale of fixed assets	(379,592)	(9,409,844)
Receipts against lease obligation	-	-
Net cash from/(used in) investing activities	(904,193)	(7,983,979)
C) Cash flows from financing activities		
Receipts of long term loan	204,340,367	107,947,872
Repayment of long term loan	24,347,967	270,666,836
Net draw down/(payment) of short term loan	57,208,512	240,787,635
Dividend paid	-	-
Net Cash from/(used in) financing activities	285,896,846	619,402,343
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	(31,884,954)	(952,963,211)
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	3,174,603,964	3,836,868,895
G) Cash and cash equivalents at end of the period (D+E+F)	3,142,719,010	2,883,905,684
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	182,262	232,514
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	322,172	34,244
Balance with banks and other financial institutions {notes 4 (1)}	3,142,214,576	2,883,638,926
Total Cash and cash equivalents as of Jun 30	3,142,719,010	2,883,905,684
Net Operating Cash Flows Per Share (NOCFPS)	(1.43)	(7.05)

 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 period ended September 30, 2021

(Figures in BDT)

Particulars	Paid-up Capital	Statutory Reserve	Retained Earnings	Total
Balance as at January 01, 2020	2,218,102,460	456,184,825	(34,802,761,568)	(32,128,474,283)
Stock dividend for the year 2019	-	-	-	-
Profit transferred to reserve	-	-	-	-
Retained surplus for the period from Jan to Sep - 2020	-	-	(1,735,156,308)	(1,735,156,308)
Balance as at September 30, 2020	2,218,102,460	456,184,825	(36,537,917,876)	(33,863,630,591)
Balance as at January 01, 2020	2,218,102,460	456,184,825	(27,985,168,373)	(25,310,881,088)
Stock dividend for the year 2019	-	-	-	-
Profit transferred to reserve	-	-	-	-
Retained surplus for the period from Jan to Sep - 2020	-	-	(2,445,357,154)	(2,445,357,154)
Balance as at September 30, 2020	2,218,102,460	456,184,825	(30,430,525,527)	(27,756,238,242)


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 September 30, 2021

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, 2020.

2.2 Approval of the report

These financial statements for the period ended September 30, 2021 were approved by the Board of Directors on November 17, 2021.

2.3 General

The financial statements for the period ended September 30, 2021 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 3rd quarter ended 30 September, 2021

1 Composition of Shareholders' Equity as on 30-09-2021:

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			(30,403,408,299)
Non-controlling interest			19,466
Total shareholders' equity			(27,729,101,548)

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 & AOA	7	100	700
17-Mar-96	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):

Total Shareholders' equity
Number of shares outstanding
NAV per share
NAV per share (Restated)

Amount in Taka	
30-Sep-21	31-Dec-20
(33,857,263,605)	(32,147,449,393)
221,810,246	221,810,246
(152.64)	(144.93)
(152.64)	(144.93)



3 Earnings per share (EPS):

	Amount in Taka	
	30-Sep-21	30-Sep-20
Net profit after tax	(1,709,814,212)	(2,523,930,940)
Number of shares outstanding	221,810,246	221,810,246
EPS per share	(7.71)	(11.38)
EPS per share (Restated)	(7.71)	(11.38)

4 Net Operating Cash Flow per share

	Amount in Taka	
	30-Sep-21	30-Sep-20
Net cash flow from operating activities	114,323,749	(1,673,175,731)
Number of shares outstanding	221,810,246	221,810,246
NOCFPS	0.52	(7.54)
NOCFPS (Restated)	0.52	(7.54)

5 Reconciliation of Operating Activities of Cash Flows:

	Amount in Taka	
	30-Sep-21	30-Sep-20
Interest receipts in cash	1,277,176,603	2,654,307,893
Interest payments	(1,902,793,076)	(4,432,000,276)
Dividend receipts	11,958,898	1,990,290
Fees, commission & brokerage receipts in cash	130,194,162	21,370,607
Recoveries of loans previously written off	804,000	900,000
Cash payments to employees	(86,909,700)	(83,491,478)
Receipts from other operating activities	(19,835)	464,892
Payments for other operating activities	(31,780,835)	(29,390,413)
Increase in lease and loans	590,577,779	276,661,798
Income tax paid	(6,291,905)	(8,764,522)
Increase in deposit and other accounts	1,237,888,248	(735,216,753)
Increase in other liabilities	(944,547,539)	835,276,667
Increase in other assets	(161,933,050)	(175,284,436)
Cash flows from operating activities	<u>114,323,749</u>	<u>(1,673,175,731)</u>

