CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
(UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2017 (3RD QUARTER)

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Consolidated Balance Sheet (Un-audited)

As at 30 September 2017

PROPERTY AND ASSETS	30 September 2017	31 December 2016
Cash	**885,303,636**	**700,351,241**
Cash in hand	1,443,753	786,380
Balance with Bangladesh Bank	883,859,883	699,564,861
Balance with other banks and financial institutions	**7,867,089,633**	**4,343,232,588**
Inside Bangladesh	7,867,089,633	4,343,232,588
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	**5,311,971,705**	**5,036,650,256**
Government securities	-	-
Other investments	5,311,971,705	5,036,650,256
Leases, loans & advances	**62,912,436,949**	**51,244,299,783**
Lease portfolio, term finance, short term loan, etc.		
Fixed Assets including Land, Building, Furniture & Fixtures	**1,674,966,846**	**1,429,556,859**
Other assets	**4,019,907,699**	**1,289,422,836**
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	**82,671,676,467**	**64,043,513,564**
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks & financial institutions	**17,175,284,896**	**10,874,998,487**
Term deposits and other deposits	**47,714,485,796**	**40,148,492,755**
Term deposits	47,606,600,991	40,033,189,441
Other deposits	107,884,805	115,303,314
Other liabilities	**10,367,415,919**	**6,248,591,612**
TOTAL LIABILITIES	**75,257,186,611**	**57,272,082,854**
Shareholders' Equity	**7,321,841,395**	**6,686,609,319**
Paid up capital	3,182,509,410	2,767,399,490
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,354,040,676	1,202,043,919
General reserve	42,772,616	46,768,017
Retained earnings	1,651,629,893	1,579,509,093
Non controlling interest	**92,648,461**	**84,821,392**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**82,671,676,467**	**64,043,513,564**
Net asset value per share- (NAV)	**23.01**	**21.01**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Consolidated Profit and Loss Account (Un-audited)

For the period ended 30 September 2017

Operating Income	30 September 2017 YTD	30 September 2016 YTD	Q-3, 2017 (July-September)	Q-3, 2016 (July-September)
Net interest income	1,584,055,885	1,086,814,007	613,702,512	348,639,632
Interest income	5,074,484,332	4,005,383,841	1,905,183,300	1,330,692,519
Less : Interest expenses on deposits and borrowings	3,490,428,447	2,918,569,834	1,291,480,788	982,052,887
Income from investment	360,057,169	373,926,228	170,642,525	89,140,181
Commission, Exchange and Brokerage Income	913,672,627	374,439,771	337,777,662	112,048,031
Other operational income	**623,134,333**	**439,040,949**	**203,579,612**	**137,459,536**
			-	
Total Operating Income	**3,480,920,014**	**2,274,220,955**	**1,325,702,311**	**687,287,380**
			-	
Operating Expenses				
Salary and allowances	915,911,126	773,081,629	311,499,697	262,822,846
Rent, taxes, insurance, electricity etc.	154,843,276	143,978,826	56,147,610	49,424,212
Legal and professional fees	16,873,618	15,558,824	6,670,176	6,549,718
Postage, stamp, telecommunication etc.	19,640,740	13,881,905	7,256,757	5,269,081
Stationery, printing, advertisement	46,327,845	36,038,164	13,420,602	10,290,813
Managing director's salary and allowance	7,137,200	12,581,448	3,587,978	4,193,816
Director fees and expenses	1,529,800	1,654,389	531,300	532,089
Audit fees	677,287	466,761	304,053	171,886
Changes on loan losses	-	-	-	-
Repairs, maintenance and depreciation	128,191,520	84,509,016	44,185,228	32,231,786
Other expenses	573,427,018	361,729,088	200,753,672	117,293,143
Total Operating Expenses	**1,864,559,432**	**1,443,480,050**	**644,357,073**	**488,779,389**
			-	
Net Operating Income	**1,616,360,582**	**830,740,905**	**681,345,238**	**198,507,992**
			-	
Provision for loans and advances/investments	270,697,172	425,230,755	156,567,977	126,500,506
Provision for loans and advances	305,499,783	210,840,202	140,755,280	69,546,292
Provision for diminution in value of investments	(72,329,216)	(6,193,620)	2,552,697	(15,634,666)
Provision for margin loan	36,766,605	220,584,173	12,500,000	72,588,880
General provision for other assets	760,000	-	760,000	-
			-	
Profit before tax and reserve	**1,345,663,410**	**405,510,150**	**524,777,260**	**72,007,486**
			-	
	273,096,567	69,531,429	101,032,060	21,155,099
Provision for tax made during the period	268,464,899	69,531,429	101,032,060	21,155,099
Deferred tax (expense)/ Income	**4,631,668**	-	-	-
			-	
Net profit after tax	**1,072,566,844**	**335,978,721**	**423,745,200**	**50,852,386**
Attributed to				
Shareholders of the Company	1,053,513,344	335,101,099	416,744,270	52,277,882
Non controlling interest	19,053,500	877,622	7,000,930	(1,425,496)
			0	
	1,072,566,844	**335,978,721**	**423,745,200**	**50,852,386**
Earning per share (2016 restated)	**3.31**	**1.05**	**1.31**	**0.16**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Consolidated Statement of Cash Flows (Un-audited)

For the period ended 30 September 2017

	30 September2017	30 September 2016
A) Cash flows from operating activities		
Interest received	4,990,719,958	4,174,631,632
Interest paid	(2,943,940,625)	(2,447,155,978)
Dividend received	76,877,888	148,442,346
Fees and commission received	1,313,675,310	632,010,384
Income from investment	311,905,930	204,634,846
Cash paid to employees (including directors)	(943,387,291)	(775,121,544)
Cash paid to suppliers	(41,834,975)	(38,602,236)
Income taxes paid	(244,401,836)	(98,803,580)
Received from other operating activities	221,411,432	178,958,171
Paid for other operating activities	(788,202,702)	(548,851,603)
Cash generated from operating activities before changes in operating assets and liabilities	**1,952,823,089**	**1,430,142,437**
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(12,283,967,899)	(9,812,062,072)
Other assets	(2,429,923,890)	(71,395,040)
Deposits from customers and others	7,565,993,041	7,866,265,292
Other liabilities	3,237,848,245	953,964,151
Total increase/ (decrease) in operating assets & liabilities	**(3,910,050,503)**	**(1,063,227,668)**
Net Cash flow from Operating Activities (Total of "A"):	**(1,957,227,414)**	**366,914,769**
B) Cash flows from investing activities		
Changes in investment in securities	(525,321,449)	(631,040,536)
Purchase of property, plant and equipment	(357,640,693)	(97,355,375)
Investment in commercial paper	250,000,000	(270,000,000)
Sales proceeds of fixed assets	4,007,299	5,396,543
Net Cash used by Investing Activities (Total of "B"):	**(628,954,844)**	**(992,999,367)**
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	6,300,286,409	2,332,745,906
Dividend paid	(5,294,712)	(337,851,664)
Net Cash flow from Financing Activities (Total of "C"):	**6,294,991,697**	**1,994,894,242**
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	**3,708,809,440**	**1,368,809,643**
E) Opening cash and cash-equivalents	**5,043,583,829**	**1,943,662,593**
F) Closing cash and cash equivalents (D+E)*	**8,752,393,269**	**3,312,472,236**
*** Closing cash and cash-equivalents**		
Cash in hand (including foreign currencies)	1,443,753	1,076,528
Balance with Bangladesh Bank and its agent bank (s)	883,859,883	615,282,611
Balance with other Banks and Financial Institutions	7,867,089,633	2,696,113,096
Total:	**8,752,393,269**	**3,312,472,236**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)

For the period ended 30 September 2017

Amount in Taka

Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total
Balance as at 01 January 2017	**2,767,399,490**	**1,090,888,800**	**1,202,043,919**	**46,768,017**	**1,579,509,093**	**6,686,609,319**	**84,821,392**	**6,771,430,711**
Items Involved in Changes in Equity								
Changes of non controlling interest	-	-	-	-	(3,171,341)	(3,171,341)	(1,828,659)	(5,000,000)
Net profit for the period	-	-	-	-	1,053,513,344	1,053,513,344	19,053,500	1,072,566,844
Appropriation to statutory reserve	-	-	151,996,757	-	(151,996,757)	-	-	-
Appropriation to General reserve	-		-	(3,995,401)	3,995,401	-	-	-
Dividend								-
Intrim cash dividend	-	-	-	-		-	(9,397,772)	(9,397,772)
Stock dividend (15%)	415,109,920	-	-	-	(415,109,920)	-	-	-
Cash dividend (15%)	-	-	-	-	(415,109,927)	(415,109,927)	-	(415,109,927)
Balance as at 30 September 2017	**3,182,509,410**	**1,090,888,800**	**1,354,040,676**	**42,772,616**	**1,651,629,893**	**7,321,841,395**	**92,648,461**	**7,414,489,856**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Separate Balance Sheet (Un-audited)

As at 30 September 2017

PROPERTY AND ASSETS	30 September 2017	31 December 2016
Cash	**884,823,207**	**699,874,581**
Cash in hand (including foreign currencies)	963,324	309,720
Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	883,859,883	699,564,861
Balance with other Banks and Financial Institutions	**5,680,374,182**	**2,230,011,116**
Inside Bangladesh	5,680,374,182	2,230,011,116
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investment	**1,937,440,346**	**2,130,061,460**
Government securities	-	-
Others investment	1,937,440,346	2,130,061,460
Loans and advances	**58,272,999,973**	**46,749,199,258**
Loans, cash credit and overdraft etc.	58,272,999,973	46,749,199,258
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	**1,009,563,425**	**999,057,015**
Other assets	**5,100,132,098**	**4,814,291,262**
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	**72,885,333,231**	**57,622,494,692**
LIABILITIES & SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	**13,739,201,732**	**8,333,852,304**
Deposits and other accounts	**47,714,485,796**	**40,148,492,755**
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	47,606,600,991	40,033,189,441
Bearer certificate of deposit	-	-
Other deposits	107,884,805	115,303,314
Other liabilities	**4,916,953,692**	**2,970,331,482**
TOTAL LIABILITIES	**66,370,641,220**	**51,452,676,541**
Shareholders' Equity	**6,514,692,010**	**6,169,818,152**
Paid up capital	3,182,509,410	2,767,399,490
Statutory reserve	1,354,040,677	1,202,043,920
Retained earnings	1,978,141,923	2,200,374,742
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**72,885,333,231**	**57,622,494,692**
Net asset value per share- (NAV)	**20.47**	**19.39**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Separate Profit and Loss Account (Un-audited)

For the period ended 30 September 2017

Operating Income	30 September 2017 YTD	30 September 2016 YTD	Q-3, 2017 (July-September)	Q-3, 2016 (July-September)
Net interest	**1,471,341,823**	**1,230,313,954**	**576,657,259**	**384,131,825**
Interest income	4,754,531,310	3,845,454,668	1,784,400,835	1,276,512,471
Less :Interest expenses on deposits and borrowings	3,283,189,487	2,615,140,713	1,207,743,576	892,380,646
Income from investment	362,790,026	141,855,947	47,172,860	36,153,327
Commission, exchange and brokerage income	-	-	-	-
Other operational income	417,394,927	264,136,716	142,018,355	87,784,633
Total :	**2,251,526,775**	**1,636,306,617**	**765,848,474**	**508,069,784**
Operating Expenses				
Salary and allowances	591,680,271	484,033,507	200,872,660	169,020,619
Rent, taxes, insurance, electricity etc.	104,895,627	90,960,860	37,084,311	32,380,271
Legal and professional fees	15,060,210	13,102,542	5,848,246	5,370,403
Postage, stamp, telecommunication etc.	14,814,311	9,533,967	5,511,725	3,853,215
Stationery, printing, advertisement	35,248,783	28,494,030	10,028,072	7,779,414
Managing director's salary and allowance	7,137,200	12,581,448	3,587,978	4,193,816
Director fees and expenses	504,000	512,000	184,000	128,000
Audit fees	426,677	300,000	148,323	100,000
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	95,379,501	53,921,701	34,957,164	22,362,360
Other expenses	288,932,635	203,492,851	100,335,696	66,115,376
	1,154,079,216	**896,932,906**	**398,558,176**	**311,303,474**
Net Operating Income	**1,097,447,560**	**739,373,711**	**367,290,298**	**196,766,311**
Provisions for loans / investments	**305,499,783**	**175,683,723**	**140,755,280**	**53,911,626**
General provision	77,679,409	133,705,370	(3,267,479)	17,914,887
Specific provision	227,820,374	77,134,832	144,022,759	51,631,405
Provision for diminution in value of investments	-	(35,156,479)	-	(15,634,666)
Provision for other assets	-	-	-	-
Profit before tax and reserve:	**791,947,776**	**563,689,988**	**226,535,018**	**142,854,685**
Provision for tax	**31,963,991**	**13,040,222**	**11,505,626**	**4,327,088**
Deferred tax expenses/(income)	-	-	-	-
Provision during the period	31,963,991	13,040,222	11,505,626	4,327,088
Net profit after tax:	**759,983,786**	**550,649,766**	**215,029,392**	**138,527,597**
Earning per share (EPS) (restated 2016)	**2.39**	**1.73**	**0.68**	**0.44**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Separate Statement of Cash Flows (Un-audited)

For the period ended 30 September 2017

	30 September 2017	30 September 2016
A) Cash flows from operating activities		
Interest received	4,696,934,612	4,020,946,398
Interest paid	(2,752,265,248)	(2,176,499,082)
Dividend received	261,997,348	59,633,240
Fees and commission received	319,237,098	196,816,774
Income from investment	129,702,043	42,347,499
Cash paid to employees (including directors)	(601,436,886)	(474,286,520)
Cash paid to suppliers & others	(38,702,905)	(36,609,312)
Income taxes paid	(75,341,790)	(16,665,110)
Received from other operating activities	98,333,241	67,079,942
Paid for other operating activities	(425,118,541)	(358,439,302)
Cash generated from operating activities	**1,613,338,973**	**1,324,324,527**
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(11,370,586,731)	(9,880,844,777)
Other assets	(139,433,104)	(82,018,193)
Deposits from customers and others	7,565,993,041	7,776,968,354
Other liabilities	509,875,128	442,895,079
	(3,434,151,666)	(1,742,999,536)
Net Cash from Operating Activities	**(1,820,812,693)**	**(418,675,009)**
B) Cash flows from investing activities		
Changes in investment in securities	(57,378,886)	(159,793,819)
Purchase of property, plant and equipment	(93,315,607)	(72,883,320)
Sales proceeds of fixed assets	1,854,669	295,527
Investment in commercial paper	250,000,000	(270,000,000)
Investment in subsidiaries	(50,000,000)	(60,000,000)
Net Cash used in Investing Activities	**51,160,176**	**(562,381,612)**
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	5,405,349,428	2,236,896,628
Dividend paid (cash dividend)	(385,220)	(337,809,139)
Net Cash used in Financing Activities	**5,404,964,209**	**1,899,087,489**
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	**3,635,311,692**	**918,030,868**
E) Opening cash and cash-equivalents	**2,929,885,697**	**1,241,612,064**
F) Closing cash and cash-equivalents (D+E)*	**6,565,197,389**	**2,159,642,932**
*** Closing cash and cash-equivalents**		
Cash in hand	963,324	823,420
Balance with Bangladesh Bank and its agent bank(s)	883,859,883	615,282,611
Balance with other Banks and Financial Institutions	5,680,374,182	1,543,536,901
Total:	**6,565,197,389**	**2,159,642,932**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

Separate Statement of Changes in Shareholders' Equity (Un-audited)

For the period ended 30 September 2017

Amount in Taka

Particulars	Share Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at 01 January 2017	**2,767,399,490**	**1,202,043,920**	-	**2,200,374,742**	**6,169,818,152**
Items involved in changes in equity					
Net profit for the period	-	-	-	759,983,786	759,983,786
Appropriation to statutory reserve	-	151,996,757	-	(151,996,757)	-
Stock dividend (15%) for 2016	415,109,920	-	-	(415,109,920)	-
Cash dividend (15%) for 2016	-	-	-	(415,109,927)	(415,109,927)
Balance as at 30 September 2017	**3,182,509,410**	**1,354,040,677**	-	**1,978,141,923**	**6,514,692,011**

sd/- Chairman | sd/- Director | sd/- Managing Director | sd/- Chief Financial Officer | sd/- Company Secretary

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The above financial statements are available in the website of the Company at: www.lankabangla.com