CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS
(UN-AUDITED)
FOR THE PERIOD ENDED 30 SEPTEMBER 2018 (3RD QUARTER)

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Consolidated Balance Sheet (Un-audited)

As at 30 September 2018

PROPERTY AND ASSETS	30.09.2018	31.12.2017
Cash	**982,187,582**	**1,155,230,423**
Cash in hand (including foreign currencies)	1,535,584	476,721
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	980,651,998	1,154,753,702
Balance with other banks and financial institutions	**7,999,410,787**	**8,874,982,033**
Inside Bangladesh	7,999,410,787	8,874,982,033
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	**5,339,949,809**	**5,469,169,711**
Government securities	-	-
Other investments	5,339,949,809	5,469,169,711
Leases, loans and advances	**67,176,409,229**	**66,544,357,447**
Loans, cash credit and overdraft etc.	67,176,409,229	66,544,357,447
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	**2,070,612,485**	**1,761,772,474**
Other assets	**1,909,619,861**	**1,637,203,086**
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	**85,478,189,753**	**85,442,715,174**
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks & financial institutions	**12,502,651,655**	**18,563,686,212**
Deposits and other accounts	**54,798,894,442**	**51,675,158,138**
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	54,666,920,984	51,552,816,766
Bearer certificate of deposits	-	-
Other deposits	131,973,458	122,341,372
Other liabilities	**8,545,780,905**	**6,775,350,993**
TOTAL LIABILITIES	**75,847,327,003**	**77,014,195,343**
Shareholders' Equity	**9,523,346,974**	**8,327,000,468**
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit for rights issue	-	160,307,660
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,536,318,920	1,472,602,021
General reserve	56,275,163	50,867,438
Retained earnings	1,708,067,682	2,369,825,140
Non controlling interest	**107,515,776**	**101,519,363**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**85,478,189,753**	**85,442,715,174**
Net asset value per share- (NAV) (restated: 2017)	**18.56**	**18.03**

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

Consolidated Profit and Loss Account (Un-audited)

For the period ended 30 September 2018

Operating Income	Jan '18 - Sep '18	Jan '17 - Sep '17	"Q-3 of 2018 (Jul to Sep)"	"Q-3 of 2017 (Jul to Sep)"
Interest income	6,618,799,986	5,074,484,332	2,327,925,442	1,905,183,300
Less : Interest expenses on deposits and borrowings	4,844,833,106	3,490,428,447	1,726,214,932	1,291,480,788
Net interest income	**1,773,966,880**	**1,584,055,885**	**601,710,510**	**613,702,512**
Income from investment	345,941,614	360,057,169	65,745,939	170,642,525
Commission, Exchange and Brokerage Income	539,108,458	913,672,627	238,423,194	337,777,662
Other operational income	592,585,458	623,134,333	206,482,473	203,579,612
Total Operating Income	**3,251,602,409**	**3,480,920,014**	**1,112,362,118**	**1,325,702,311**
Operating Expenses				
Salary and allowances	1,044,776,794	915,911,126	354,028,368	311,499,697
Rent, taxes, insurance, electricity etc.	192,218,639	154,843,276	64,901,221	56,147,610
Legal and professional fees	17,474,907	16,873,618	9,038,951	6,670,176
Postage, stamp, telecommunication etc.	19,132,186	19,640,740	6,676,597	7,256,757
Stationery, printing, advertisement	34,942,337	46,327,845	11,050,145	13,420,602
Managing director's salary and allowance	11,608,562	7,137,200	3,870,438	3,587,978
Director fees and expenses	1,369,750	1,529,800	392,750	531,300
Audit fees	774,746	677,287	202,665	304,053
Repairs, maintenance and depreciation	146,709,588	128,191,520	50,066,591	44,185,228
Other expenses	534,933,235	573,427,018	185,722,123	200,753,672
Total Operating Expenses	**2,003,940,743**	**1,864,559,432**	**685,949,850**	**644,357,073**
Net Operating Income	**1,247,661,667**	**1,616,360,582**	**426,412,268**	**681,345,238**
Provisions for loans, investments and other assets	**880,110,913**	**270,697,172**	**456,376,335**	**156,567,977**
Provisions for leases and loans	368,903,627	305,499,783	100,450,750	140,755,280
Provision for diminution in value of investments	395,590,916	(72,329,216)	255,306,472	2,552,697
Provision for margin loan	112,522,371	36,766,605	100,022,371	12,500,000
General provision for other assets	3,094,000	760,000	596,742	760,000
Profit before tax and reserve	**367,550,753**	**1,345,663,410**	**(29,964,067)**	**524,777,260**
Provision for tax	**226,702,195**	**273,096,567**	**94,406,886**	**101,032,060**
Current tax	220,277,915	268,464,899	93,250,022	101,032,060
Deferred tax	6,424,280	4,631,668	1,156,864	-
Net profit after tax	**140,848,558**	**1,072,566,844**	**(124,370,953)**	**423,745,200**
Attributed to				
Shareholders of the Company	134,441,147	1,053,513,344	(124,080,183)	416,744,270
Non controlling interest	6,407,412	19,053,500	(290,770)	7,000,930
	140,848,558	**1,072,566,844**	**(124,370,953)**	**423,745,200**
Earning per share (EPS) (restated: 2017)	**0.26**	**2.28**	**(0.24)**	**0.90**

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

Consolidated Statement of Cash Flows (Un-audited)

For the period ended 30 September 2018

	Jan '18 - Sep '18	Jan '17 - Sep '17
A) Cash flows from operating activities		
Interest received	6,642,022,530	4,990,719,958
Interest paid	(4,354,744,129)	(2,943,940,625)
Dividend received	65,571,932	76,877,888
Fees and commission received	836,274,599	1,313,675,310
Income from investment	308,830,408	311,905,930
Cash paid to employees (including directors)	(1,109,880,760)	(943,387,291)
Cash paid to suppliers	(93,648,132)	(41,834,975)
Income taxes paid	(199,844,611)	(244,401,836)
Received from other operating activities	292,413,021	221,411,432
Paid for other operating activities	(732,349,173)	(788,202,702)
Cash generated from operating activities before changes in operating assets and liabilities	**1,654,645,684**	**1,952,823,089**
Increase/(decrease) in operating assets & liabilities		
Loans and advances to customers	(508,292,881)	(12,283,967,899)
Other assets	(131,248,559)	(2,429,923,890)
Deposits from customers and others	3,123,736,304	7,565,993,041
Other liabilities	123,373,930	3,237,848,245
Total increase/(decrease) in operating assets & liabilities	**2,607,568,793**	**(3,910,050,503)**
Net Cash flows from Operating Activities (Total of "A"):	**4,262,214,477**	**(1,957,227,414)**
B) Cash flows from investing activities		
Changes in investment in securities	(320,780,098)	(525,321,449)
Purchase of property, plant and equipment	(467,282,325)	(357,640,693)
Investment in commercial paper	450,000,000	250,000,000
Sales proceeds of fixed assets	41,260,276	4,007,299
Net Cash used in Investing Activities (Total of "B"):	**(296,802,146)**	**(628,954,844)**
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(6,061,034,557)	6,300,286,409
Proceeds from right issue	1,430,947,040	-
Transaction cost against right issue	(10,170,363)	-
Dividend paid	(373,768,539)	(5,294,712)
Net Cash flow from Financing Activities (Total of "C"):	**(5,014,026,419)**	**6,294,991,697**
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	**(1,048,614,088)**	**3,708,809,440**
E) Opening cash and cash-equivalents	**10,030,212,456**	**5,043,583,829**
F) Closing cash and cash equivalents (D+E)*	**8,981,598,369**	**8,752,393,269**
*** Closing cash and cash-equivalents**		
Cash in hand (including foreign currencies)	1,535,584	1,443,753
Balance with Bangladesh Bank and its agent bank (s)	980,651,998	883,859,883
Balance with other Banks and Financial Institutions	7,999,410,787	7,867,089,633
Total:	**8,981,598,369**	**8,752,393,269**
Net Operating Cash Flows Per Share - (NOCFPS) (restated: 2017)	**8.39**	**(4.24)**

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

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

For the period ended 30 September 2018

Amount in Taka

Particulars	Share Capital	Share money deposit for rights issue	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non-Controlling interest	Total
Balance as at 01 January 2018	**3,182,509,410**	**160,307,660**	**1,090,888,800**	**1,472,602,021**	**50,867,438**	**2,369,825,140**	**8,327,000,468**	**101,519,363**	**8,428,519,831**
Items Involved in Changes in Equity									
Right share money deposit received	160,307,660	(160,307,660)	-	-	-	-	-	-	-
Changes in non controlling interest	-	-	-	-	-	(839,001)	(839,001)	(410,999)	(1,250,000)
Right Share Subscription	1,430,947,040						1,430,947,040	-	1,430,947,040
Net profit for the period	-		-	-	-	134,441,147	134,441,147	6,407,412	140,848,558
Transaction cost against right issue	-	-	-	-	-	(10,170,363)	(10,170,363)	-	(10,170,363)
Appropriation to statutory reserve	-	-	-	63,716,899	-	(63,716,899)	-	-	-
Appropriation to General reserve	-		-	-	5,407,725	(5,407,725)	-	-	-
Dividend									-
Stock dividend (7.5%)	358,032,300		-	-	-	(358,032,300)	-	-	-
Cash dividend (7.5%)	-		-	-	-	(358,032,317)	(358,032,317)	-	(358,032,317)
Balance as at 30 September 2018	**5,131,796,410**	-	**1,090,888,800**	**1,536,318,920**	**56,275,163**	**1,708,067,682**	**9,523,346,974**	**107,515,776**	**9,630,862,750**

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

Separate Balance Sheet (Un-audited)

As at 30 September 2018

PROPERTY AND ASSETS	30.09.2018	31.12.2017
Cash	**981,633,491**	**1,155,072,909**
Cash in hand (including foreign currencies)	981,493	319,207
Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	980,651,998	1,154,753,702
Balance with other Banks and Financial Institutions	**6,618,442,272**	**6,867,656,341**
Inside Bangladesh	6,618,442,272	6,867,656,341
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investment	**1,895,797,459**	**2,127,660,042**
Government securities	-	-
Others investment	1,895,797,459	2,127,660,042
Loans and advances	**62,387,305,352**	**61,913,587,489**
Loans, cash credit and overdraft etc.	62,387,305,352	61,913,587,489
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	**1,013,171,012**	**1,072,694,198**
Other assets	**5,240,416,825**	**5,110,935,231**
Non-Banking assets	**-**	**-**
TOTAL PROPERTY AND ASSETS	**78,136,766,410**	**78,247,606,210**
LIABILITIES & SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	**8,823,762,365**	**15,061,790,454**
Deposits and other accounts	**54,819,839,076**	**51,675,158,138**
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	54,687,865,618	51,552,816,766
Bearer certificate of deposit	-	-
Other deposits	131,973,458	122,341,372
Other liabilities	**5,844,029,722**	**4,242,851,226**
TOTAL LIABILITIES	**69,487,631,163**	**70,979,799,818**
Shareholders' Equity	**8,649,135,248**	**7,267,806,392**
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit for right issue	-	160,307,660
Statutory reserve	1,536,318,920	1,472,602,021
Retained earnings	1,981,019,917	2,452,387,301
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**78,136,766,410**	**78,247,606,210**
Net asset value per share- (NAV) (restated: 2017)	**16.85**	**15.74**

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

Separate Profit and Loss Account (Un-audited)

For the period ended 30 September 2018

Operating Income	Jan '18 - Sep '18	Jan '17 - Sep '17	"Q-3 of 2018 (July-September)"	"Q-3 of 2017 (July-September)"
Interest income	6,228,391,515	4,754,531,310	2,196,332,012	1,784,400,835
Less :Interest expenses on deposits and borrowings	4,540,346,729	3,283,189,487	1,626,041,988	1,207,743,576
Net interest	1,688,044,786	1,471,341,823	570,290,025	576,657,259
Income from investment	96,205,186	362,790,026	43,803,428	47,172,860
Commission, exchange and brokerage income	-	-	-	-
Other operational income	386,299,465	417,394,927	135,020,661	142,018,355
Total :	**2,170,549,436**	**2,251,526,775**	**749,114,113**	**765,848,474**
Operating Expenses				
Salary and allowances	660,782,581	591,680,271	218,472,218	200,872,660
Rent, taxes, insurance, electricity etc.	134,409,309	104,895,627	46,020,531	37,084,311
Legal and professional fees	10,987,086	15,060,210	5,545,963	5,848,246
Postage, stamp, telecommunication etc.	13,864,478	14,814,311	4,932,787	5,511,725
Stationery, printing, advertisement	24,090,384	35,248,783	8,540,243	10,028,072
Managing director's salary and allowance	11,608,562	7,137,200	3,870,438	3,587,978
Director fees and expenses	352,000	504,000	88,000	184,000
Audit fees	431,251	426,677	143,750	148,323
Repairs, maintenance and depreciation	98,045,741	95,379,501	34,349,566	34,957,164
Other expenses	283,654,717	288,932,635	98,389,849	100,335,696
	1,238,226,108	**1,154,079,216**	**420,353,346**	**398,558,176**
Net Operating Income	**932,323,328**	**1,097,447,560**	**328,760,768**	**367,290,298**
Provisions for loans, investments and other assets	**514,826,438**	**305,499,783**	**219,384,291**	**140,755,280**
Provisions for leases and loans	368,903,627	305,499,783	100,450,750	140,755,280
Provision for diminution in value of investments	142,828,811	-	115,839,541	-
General provision for other assets	3,094,000	-	3,094,000	-
Profit before tax and reserve:	**417,496,890**	**791,947,776**	**109,376,477**	**226,535,018**
Provision for tax	**98,912,395**	**31,963,991**	**49,895,282**	**11,505,626**
Current tax	98,912,395	31,963,991	49,895,282	11,505,626
Deferred tax	-	-	-	-
Net profit after tax:	**318,584,495**	**759,983,786**	**59,481,195**	**215,029,392**
Earning per share (EPS) (restated 2017)	**0.63**	**1.65**	**0.12**	**0.47**

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

Separate Statement of Cash Flows (Un-audited)

For the period ended 30 September 2018

	Jan '18 - Sep '18	Jan '17 - Sep '17
A) Cash flows from operating activities		
Interest received	6,209,126,685	4,696,934,612
Interest paid	(4,059,538,558)	(2,752,265,248)
Dividend received	17,749,257	261,997,348
Fees and commission received	256,861,135	319,237,098
Income from investment	92,230,571	129,702,043
Cash paid to employees (including directors)	(657,655,474)	(601,436,886)
Cash paid to suppliers & others	(57,304,461)	(38,702,905)
Income taxes paid	(42,636,916)	(75,341,790)
Received from other operating activities	128,687,133	98,333,241
Paid for other operating activities	(432,436,752)	(425,118,541)
Cash generated from operating activities	**1,455,082,619**	**1,613,338,973**
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(231,130,885)	(11,370,586,731)
Other assets	(81,754,787)	(139,433,104)
Deposits from customers and others	3,144,680,938	7,565,993,041
Other liabilities	261,194,611	509,875,128
	3,092,989,878	**(3,434,151,666)**
Net Cash from Operating Activities	**4,548,072,497**	**(1,820,812,693)**
B) Cash flows from investing activities		
Changes in investment in securities	(218,137,417)	(57,378,886)
Purchase of property, plant and equipment	(52,396,108)	(93,315,607)
Sales proceeds of fixed assets	39,005,176	1,854,669
Investment in commercial paper	450,000,000	250,000,000
Investment in subsidiaries	-	(50,000,000)
Net Cash used in Investing Activities	**218,471,652**	**51,160,176**
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(6,238,028,089)	5,405,349,428
Proceeds from right issue	1,430,947,040	-
Transaction cost against right issue	(10,170,363)	-
Dividend paid (cash dividend)	(371,946,224)	(385,220)
Net Cash used in Financing Activities	**(5,189,197,636)**	**5,404,964,209**
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	**(422,653,487)**	**3,635,311,692**
E) Opening cash and cash-equivalents	**8,022,729,250**	**2,929,885,697**
F) Closing cash and cash-equivalents (D+E)*	**7,600,075,763**	**6,565,197,389**
*** Closing cash and cash-equivalents**		
Cash in hand	981,493	963,324
Balance with Bangladesh Bank and its agent bank(s)	980,651,998	883,859,883
Balance with other Banks and Financial Institutions	6,618,442,272	5,680,374,182
Total:	**7,600,075,763**	**6,565,197,389**
Net Operating Cash Flows Per Share - (NOCFPS) (restated: 2017)	**8.96**	**(3.94)**

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

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

For the period ended 30 September 2018

Amount in Taka

Particulars	Share Capital	Share money deposit	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at 01 January 2018	**3,182,509,410**	**160,307,660**	**1,472,602,021**	-	**2,452,387,301**	**7,267,806,392**
Items involved in changes in equity						
Right share money deposit received	160,307,660	(160,307,660)	-	-	-	-
Right share subscription	1,430,947,040	-	-	-	-	1,430,947,040
Net profit for the period	-		-	-	318,584,495	318,584,495
Appropriation to statutory reserve	-		63,716,899	-	(63,716,899)	-
Transaction cost against right issue	-	-	-	-	(10,170,363)	(10,170,363)
Stock dividend (7.50%) for 2017	358,032,300		-	-	(358,032,300)	-
Cash dividend (7.50%) for 2017	-		-	-	(358,032,317)	(358,032,317)
Balance as at 30 September 2018	**5,131,796,410**	-	**1,536,318,920**	-	**1,981,019,917**	**8,649,135,248**

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

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

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