

IPDC Finance Limited

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Email: email@ipdcbd.com, Website: www.ipdcbd.com

AUDITED FINANCIAL STATEMENTS 2021

Balance Sheet as at 31 December 2021

Property and assets Cash In hand (including foreign currencies) Balance with Bangladesh Bank and its agent	<u>2021</u>	
Cash In hand (including foreign currencies)		2020
Cash In hand (including foreign currencies)	Taka	Taka
In hand (including foreign currencies)		
Balance with Bangladesh Bank and its agent	420,000	420,000
bank(s) (including foreign currencies)	715,616,272	615,138,625
	716,036,272	615,558,625
D-1		
Balance with other banks and financial institutions	12 507 400 246	14.057.066.405
Inside Bangladesh	13,307,488,240	14,057,966,405
Outside Bangladesh		
	13,507,488,246	14,057,966,405
Money at call and short notice	-	-
Investments		
Government securities	231,898,119	3,471,349,057
Other investments	2,508,463,823	1,672,220,523
	2,740,361,942	5,143,569,580
Loans, advances and leases		
Loans, cash credits, overdrafts etc.	65,327,246,605	53,609,693,044
Bills purchased and discounted		-
	65,327,246,605	53,609,693,044
Fixed assets including land, building, furniture and fixture	765,243,141	776,576,142
Other assets	1,912,465,384	1,762,316,958
Non banking assets	3,752,405	3,752,405
Total assets	84,972,593,995	75,969,433,159
I otal assets	01,772,070,770	70,707,100,107
Liabilities and capital		
Liabilities		
Borrowings from other banks, financial institutions and agents	10 495 832 829	10,946,478,220
	10,475,052,027	10,740,470,220
Deposits and other accounts		
Current accounts and other accounts	-	-
Bills payable	_	-
Savings deposits	_	-
Term deposits	60,405,264,987	52,456,341,963
Bearer certificate of deposits	_	
Other deposits	_	_
one deposits	60,405,264,987	52,456,341,963
Other liabilities	7,718,467,536	6,503,180,913
Total liabilities		69,906,001,096
Total habilities	/0,017,303,332	07,700,001,070
S1 1 - 1 1 1 14		
Shareholders' equity	2 710 015 470	2.510.015.450
Paid up capital	3,710,915,470	3,710,915,470
Share premium	402,627,680	402,627,680
Statutory reserve	980,280,489	804,068,582
Assets revaluation reserve	305,973,574	442,086,996
Retained earnings	953,231,430	703,733,335
Total shareholders' equity	6,353,028,643	6,063,432,063
Total liabilities and shareholders' equity	84,972,593,995	75,969,433,159
• •		
Off-balance sheet items		
Contingent liabilities	_	
Contingent liabilities Acceptances and endorsements	- 35 807 774	49 404 949
Contingent liabilities Acceptances and endorsements Letters of guarantee	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit	35,897,774 -	49,404,949 -
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection	35,897,774 -	49,404,949 - -
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities		- - -
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities	35,897,774 - - - 35,897,774	49,404,949 - - - - 49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments		- - -
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments Documentary credits and short term trade-related transactions	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments		- - -
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments Documentary credits and short term trade-related transactions	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments 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 and other commitments	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments 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 and other commitments Total other commitments	35,897,774	49,404,949 - - - - - -
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments 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 and other commitments	35,897,774	49,404,949
Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments 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 and other commitments Total other commitments	35,897,774	49,404,949 - - - - - -











As per our report of same date.

Dhaka, 2 March 2022



Ali Ashfaq, Partner, Enrolment Number: 509 Rahman Rahman Huq, Chartered Accountants Firm Registration Number: [N/A] DVC: 2203030509AS461086

Detailed Financial Statements are available in the Company's website.

Profit and Loss Account for the year ended 31 December 2021

Interest income		2021	2020	
Ress: Interest paid on deposits and borrowings, etc. 3,761,443,369 4,885,297.2 Net interest income 2,783,062,350 2,017,000,4 Investment income 471,256,555 638,727.8 Commission, exchange and brokerage 180,341,314 108,377.8 Other operating income 10,007,827 65,689.9 Total operating income 3,444,668,246 2,829,795.3 Salary and allowances 724,155,169 679,085,4 Rent, taxes, insurance, electricity, etc. 26,141,595 25,007,9 Legal expenses 53,091,369 36,685,7 Postage, stamp, telecommunications, etc. 12,695,159 11,554,11 Stationery, printing, advertisements, etc. 123,374,537 102,726,73 Managing Director's salary and allowances 16,430,807 1,689,30 Directors' fees 1,400,361 1,689,30 Auditors' fees 1,624,950 16,559,33 Other expenses 105,342,464 112,768,22 Total operating expenses 105,342,464 112,768,22 Total operating expenses 673,132,814 478,136,64 <	Particulars	<u>Taka</u>	<u>Taka</u>	
Net interest income 2,783,062,350 2,017,000.4 Investment income 471,256,755 638,727.8 Commission, exchange and brokerage 180,341,31 108,377,0 Other operating income 10,007,827 65,689,9 Total operating income 724,155,169 679,085,4 Rent, taxes, insurance, electricity, etc. 26,141,595 25,607,9 Legal expenses 53,091,369 36,685,77 Postage, stamp, telecommunications, etc. 12,695,159 115,541 Stationery, printing, advertisements, etc. 123,374,531 102,726,7 Managing Director's salary and allowances 16,430,807 31,695,00 Directors' fees 1,400,361 1,689,3 Auditors' fees 1,604,360 16,593,3 Other expenses 106,342,464 112,768,2 Total operating expenses 1,241,299,402 1,502,110 Other expenses 1,241,299,402 1,502,110 Total operating expenses 1,241,299,402 1,502,110 Profit before provision 673,132,814 478,139,61 Provision for loans and adva	Interest income	6,544,505,719	6,902,297,687	
Investment income	Less: Interest paid on deposits and borrowings, etc.	3,761,443,369	4,885,297,253	
Commission, exchange and brokerage 180,341,314 108,377,00 Other operating income 10,007,827 65,689,92 Total operating income 3,444,668,246 2,829,795,31 Salary and allowances 724,155,169 679,085,4 Rent, taxes, insurance, electricity, etc. 26,141,595 25,607,9 Legal expenses 53,091,369 36,685,7 Postage, stamp, telecommunications, etc. 12,695,159 11,554,12 Stationery, printing, advertisements, etc. 123,374,537 102,726,7 Managing Director's salary and allowances 16,430,807 13,695,00 Directors' fees 1,400,361 1,689,33 Auditors' fees 1,624,950 805,00 Charges on loan loss - - Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2 Profit before provision 2,203,369,204 1,679,584,2 Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investments 13,988,712 23,33	Net interest income	2,783,062,350	2,017,000,434	
Other operating income 10,007,827 65,689,97 Total operating income 3,444,668,246 2,829,795,31 Salary and allowances 724,155,169 679,085,4 Rent, taxes, insurance, electricity, etc. 26,141,595 25,607,9 Legal expenses 53,091,369 36,857,7 Postage, stamp, telecommunications, etc. 122,374,537 102,726,7 Managing Director's salary and allowances 16,430,807 13,695,00 Directors' fees 1,400,361 1,689,30 Auditors' fees 1,624,950 805,00 Charges on loan loss - - Perceitation and repair of assets 176,042,631 165,593,30 Other expenses 106,342,464 112,708,22 Total operating expenses 12,412,990,42 1,509,80 Provision for loans and advances 673,132,814 478,139,60 Provision/(reversal) for diminution in value of invertigents 13,988,712 23,33 Other Provisions 12,919,634 478,129,60 Total provision 700,041,160 478,162,90 Total provision for loans	Investment income	471,256,755	638,727,866	
Total operating income 3,444,668,246 2,829,795,30 Salary and allowances 724,155,169 679,085,4 Rent, taxes, insurance, electricity, etc. 26,141,595 25,607,9 Legal expenses 53,091,369 36,685,7 Postage, stamp, telecommunications, etc. 12,695,159 102,726,7 Stationery, printing, advertisements, etc. 123,374,537 102,726,7 Managing Director's salary and allowances 16,430,807 31,695,00 Director's fees 1,400,361 1,689,30 Auditor's fees 1,604,050 805,00 Charges on loan loss - 6 Other expenses 106,342,464 112,768,27 Other expenses 106,342,464 112,768,27 Total operating expenses 2,203,369,204 1,509,184,27 Profit before provision 2,303,369,204 1,509,184,27 Provision for loans and advances 673,132,814 478,132,61 Provision'(reversal) for diminution in value of investing 1,398,71 2,33,69,24 2,33,69,24 Total provision 700,411,60 478,162,9 <td< td=""><td>Commission, exchange and brokerage</td><td>180,341,314</td><td>108,377,072</td></td<>	Commission, exchange and brokerage	180,341,314	108,377,072	
Salary and allowances 724,155,169 679,085,4 Rent, taxes, insurance, electricity, etc. 26,141,595 25,607,9 Legal expenses 53,091,369 36,685,7 Postage, stamp, telecommunications, etc. 12,695,159 11,554,1 Stationery, printing, advertisements, etc. 123,374,537 102,726,7 Managing Director's salary and allowances 16,430,807 13,695,0 Directors' fees 1,400,361 1,688,3 Auditors' fees 1,624,550 805,0 Charges on loan loss 60,00 Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2 Total operating expenses 1,241,299,042 1,502,110,0 Profit before provision 2,003,369,204 1,679,584,2 Provision for loans and advances 673,132,814 478,139,6 Provisions for loans and advances 673,132,814 478,139,6 Other Provisions 12,919,634 - Total provision 700,411,60 478,162,9 Profit before tax 1	Other operating income	10,007,827	65,689,929	
Rent, taxes, insurance, electricity, etc. 26,141,595 25,607,9 Legal expenses 53,091,369 36,685,7 Postage, stamp, telecommunications, etc. 12,695,159 11,554,1 Stationery, printing, advertisements, etc. 123,374,537 102,726,7 Managing Director's salary and allowances 16,430,807 13,695,0 Directors' fees 1,400,361 1,688,3 Auditors' fees 1,624,550 805,0 Charges on loan loss - - Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2 Total operating expenses 1,241,299,042 1,502,11,0 Profit before provision 2,03,369,204 1,679,584,2 Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investment of 13,988,712 23,36 Other Provisions 12,919,634 - Total provision 700,411,60 478,162,9 Profit before tax 1,503,328,044 1,201,421,2 Provision for taxation <t< td=""><td>Total operating income</td><td>3,444,668,246</td><td>2,829,795,301</td></t<>	Total operating income	3,444,668,246	2,829,795,301	
Legal expenses 53,091,369 36,685,7 Postage, stamp, telecommunications, etc. 12,695,159 11,554,15 Stationery, printing, advertisements, etc. 123,374,537 102,726,73 Director's fees 1,400,361 1,689,35 Auditors' fees 1,624,950 805,00 Charges on loan loss - - Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2 Total operating expenses 1,241,299,042 1,502,11,0 Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investments 13,988,712 23,30 Other Provisions 12,919,634 - Total provision 700,041,160 478,162,9 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 2 20,362,04 1,201,421,22 Provision for taxation 5 5 5 5 5 5 5 5 5 3 6 5 <	Salary and allowances	724,155,169	679,085,443	
Postage, stamp, telecommunications, etc. 12,695,159 11,554,1 Stationery, printing, advertisements, etc. 123,374,537 102,726,7 Managing Director's salary and allowances 16,430,807 13,695,00 Directors' fees 1,400,361 1,689,3 Auditiors' fees 1,624,950 805,00 Charges on loan loss - - Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2 Total operating expenses 1,241,299,042 1,5211,0 Provision for loans and advances 673,132,814 478,139,6 Provision for loans and advances 12,919,634 2,33 Other Provisions 12,919,634 2,23,3 Other Provisions 700,041,160 478,162,9 Protit before tax 1,503,328,044 1,201,421,2 Provision for taxation 2,003,369,044 1,201,421,2 Provision for taxation 2,003,369,044 1,201,421,2 Provision for taxation 2,003,369,044 1,201,421,2 Other Provisions 621,982,	Rent, taxes, insurance, electricity, etc.	26,141,595	25,607,916	
Stationery, printing, advertisements, etc. 123,374,537 102,726,77 Managing Director's salary and allowances 16,430,807 13,695,00 Directors' fees 1,400,361 1,689,30 Auditors' fees 1,624,950 805,00 Charges on loan loss - - Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,27 Total operating expenses 1,241,299,042 1,502,11,0 Profit before provision 2,203,369,204 1,502,11,0 Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investments 13,988,712 23,33 Other Provisions 700,041,160 478,162,9 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 2 2 2 Current tax expense 621,982,872 500,253,0 Deferred tax expense/ (income) 285,636 (4,396,44)	Legal expenses	53,091,369	36,685,799	
Managing Director's salary and allowances 16,430,807 13,695,00 Directors' fees 1,400,361 1,688,33 Auditors' fees 1,624,950 805,00 Charges on loan loss Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2 Total operating expenses 1,241,299,402 1,502,11.0 Profit before provision 2,203,369,204 1,679,584,2 Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investment at 13,988,712 23,3 Other Provisions 12,919,634 Total provision 700,041,169 478,162,9 Profit before tax 1,503,328,044 1,201,421,2 Provision for taxation 2 500,253,0 Current tax expense 621,982,872 500,253,0 Deferred tax expense/ (income) 285,636 (4,394,4	Postage, stamp, telecommunications, etc.	12,695,159	11,554,138	
Directors' fees 1,400,361 1,689,33 Auditors' fees 1,624,950 805,00 Charges on loan loss - 162,4950 805,00 Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,068,2 Total operating expenses 1,241,299,042 1,502,11,0 Profit before provision 2,03,369,204 1,679,584,2 Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investment 13,988,712 23,3 Other Provisions 12,919,634 - Total provision 700,041,60 478,162,9 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 2 500,253,00 Current tax expense 621,982,872 500,253,00 Deferred tax expense/ (income) 285,636 (4,396,44)	Stationery, printing, advertisements, etc.	123,374,537	102,726,750	
Auditors' fees 1,624,950 805,00 Charges on loan loss - 176,042,631 165,593,30 Cher expenses 106,342,464 112,768,21 Total operating expenses 1,241,299,042 1,150,211,00 Profit before provision 2,203,369,204 1,679,584,21 1,00 Cher expenses 6,73,132,814 478,139,60 Cher Provisions 6,73,132,814 478,139,60 Cher Provisions 12,919,634 2,23,30 Cher Provision for taxation 2,3,3,3,3,4,4 2,3,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,	Managing Director's salary and allowances	16,430,807	13,695,000	
Charges on loan loss - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Directors' fees	1,400,361	1,689,326	
Depreciation and repair of assets 176,042,631 165,593,3 Other expenses 106,342,464 112,768,2° Total operating expenses 12,41,299,042 1,50,211,0 Profit before provision 2,203,369,204 1,679,584,2° Provision for loans and advances 673,132,814 478,139,6 Provision/(reversal) for diminution in value of investments 13,988,712 23,3 Other Provisions 700,041,169 478,162,9° Profit before tax 1,503,328,044 1,201,421,2° Provision for taxation 2 500,253,0° Current tax expense 621,982,872 500,253,0° Deferred tax expense/ (income) 285,636 (4,394,44)	Auditors' fees	1,624,950	805,000	
Other expenses 106,342,461 112,768,27 Total operating expenses 1,241,299,042 1,502,110,000 Profit before provision 2,203,69,004 1,679,584,27 Provision for loans and advances 673,132,814 478,139,60 Provision/(reversal) for diminution in value of investments 13,988,71 23,33 Other Provisions 12,919,634 -2 Total provision 700,041,60 478,162,90 Provision for taxation 1,503,328,044 1,201,421,22 Provision for taxation 621,982,872 500,253,00 Current tax expense 621,982,872 500,253,00 Deferred tax expense/ (income) 285,636 (4,394,44)	Charges on loan loss	_	-	
Total operating expenses 1,241,299,042 1,50,211,0 Profit before provision 2,203,369,204 1,679,584,24 Provision for loans and advances 673,132,814 478,139,64 Provision/(reversal) for diminution in value of investments 13,988,712 23,33 Other Provisions 12,919,634 Total provision 700,041,160 478,162,99 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 621,982,872 500,253,03 Current tax expense 621,982,872 500,253,03 Deferred tax expense/ (income) 285,636 (4,394,44)	Depreciation and repair of assets	176,042,631	165,593,369	
Profit before provision 2,203,369,204 1,679,584,2i Provision for loans and advances 673,132,814 478,139,6i Provision/(reversal) for diminution in value of investments 13,988,712 23,3i Other Provisions 12,919,634 Total provision 700,041,160 478,162,9i Profit before tax 1,503,328,044 1,201,421,2i Provision for taxation 285,636 500,253,0i Deferred tax expense (income) 285,636 (4,394,44)	Other expenses	106,342,464	112,768,275	
Provision for loans and advances 673,132,814 478,139,66 Provision/(reversal) for diminution in value of investments 13,988,712 23,33 Other Provisions 12,919,634 - Total provision 700,041,160 478,162,99 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 200,253,00 Current tax expense 621,982,872 500,253,00 Deferred tax expense/ (income) 285,636 (4,396,44)	Total operating expenses	1,241,299,042	1,150,211,016	
Provision/(reversal) for diminution in value of investments 13,988,712 23,3 Other Provisions 12,919,634 - Total provision 700,041,160 478,162,99 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 500,253,03 Current tax expense 621,982,872 500,253,03 Deferred tax expense/ (income) 285,636 (4,396,44)	Profit before provision	2,203,369,204	1,679,584,285	
Provision/(reversal) for diminution in value of investments 13,988,712 23,3 Other Provisions 12,919,634 - Total provision 700,041,160 478,162,99 Profit before tax 1,503,328,044 1,201,421,22 Provision for taxation 285,636 500,253,03 Current tax expense 621,982,872 500,253,03 Deferred tax expense/ (income) 285,636 (4,396,44)	Provision for loans and advances	673,132,814	478,139,603	
Total provision 700,041,160 478,162,99 Profit before tax 1,503,328,044 1,201,421,23 Provision for taxation Current tax expense 621,982,872 500,253,03 Deferred tax expense/ (income) 285,636 (4,396,44)	Provision/(reversal) for diminution in value of investme	nts 13,988,712	23,394	
Total provision 700,041,160 478,162,99 Profit before tax 1,503,328,044 1,201,421,23 Provision for taxation	Other Provisions	12,919,634	· -	
Provision for taxation Current tax expense 621,982,872 500,253,0° Deferred tax expense/ (income) 285,636 (4,396,4°	Total provision	700,041,160	478,162,997	
Current tax expense 621,982,872 500,253,0 Deferred tax expense/ (income) 285,636 (4,396,44)	Profit before tax	1,503,328,044	1,201,421,288	
Deferred tax expense/ (income) 285,636 (4,396,44	Provision for taxation			
• • •	Current tax expense	621,982,872	500,253,085	
622,268,508 495,856,6	Deferred tax expense/ (income)	285,636	(4,396,408)	
	-	622,268,508	495,856,677	
Net profit after tax 881,059,536 705,564,6	Net profit after tax	881,059,536	705,564,611	
Appropriations	Appropriations			
		176,211,907	141,112,922	

Earnings per share (EPS)

General reserve Proposed dividend

Retained surplus







176,211,907

704,847,629

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As per our report of same date. Ali Ashfaq, Partner, Enrolment Number: 509 Rahman Rahman Huq, Chartered Accountants Firm Registration Number: [N/A] Dhaka, DVC: 2203030509AS461086

141,112,922

564,451,689

Cash Flow Statement for the year ended 31 December 2021

ч	J		
		2021	2020
		Taka	Taka
	For the period		
	A) C G G		
	A) Cash flows from operating activities		
	Interest received	6,789,835,005	7,460,027,339
	Interest paid	(3,836,266,672)	(5,140,619,965)
	Dividend received	145,233,587	127,566,865
	Fee and commission received	180,341,314	108,377,072
	Recoveries of loan previously written off	3,003,787	63,128,215
	Payment to employees	(749,028,255)	(682,159,086)
	Payment to suppliers	(391,337,632)	(381,317,769)
	Income taxes paid	(373,234,574)	(307,549,111)
	Receipt from other operating activities	238,264,765	331,906,466
	Payment for other operating activities	-	-
	Cash generated from/(used in) operating activities before changes		
	in operating assets and liabilities	2,006,811,325	1,579,360,026
	in operating assets and thabitates	2,000,011,323	1,379,300,020
	Changes in operating assets and liabilities		
	Statutory deposits	-	=
	Sale of trading securities	_	_
	Loans and advances to other banks	(374,744,907)	(15,360,299)
	Loans and advances to outer banks Loans and advances to customers		
		(11,342,808,654)	(2,868,553,999)
	Other assets	(42,993,361)	30,271,729
	Deposits from other banks and financial institutions	784,481,239	230,000,000
	Deposits from customers	7,164,441,785	5,864,984,663
	Other liability accounts of customers	7,101,111,705	2,001,701,003
		(671 760 407)	2 007 206 015
	Trading liabilities	(671,760,497)	2,807,296,815
	Other liabilities	64,303,431	8,653,543
	Cash received/(paid) from operating assets and liabilities	(4,419,080,964)	6,057,292,451
	Net cash (used in)/generated from operating activities	(2,412,269,639)	7,636,652,477
	The cash (asea m)/generated from operating activities	(2,112,20),00)	7,000,002,177
	DOC LO C		
	B) Cash flows from investing activities		
	Net proceeds of investment in securities	2,268,436,400	(3,438,092,652)
	Purchase of property, plant and equipment	(85,279,296)	(61,545,777)
	Sale proceeds of property, plant and equipment	6,791,444	10,963,049
	Net cash generated from/(used in) investing activities	2,189,948,548	(3,488,675,380)
	Net cash generated from/(used in) investing activities	2,105,540,540	(3,400,073,300)
	C) Cash flows from financing activities		
	Receipts from issue of loan and debt securities	_	279,073,890
	Payments for redemption of loan and debt securities	(894,667,542)	· · · · -
	Receipts from issue of ordinary share	(,,,	_
	Receipts/(payments) of long term loan	1 115 792 647	822,125,035
		1,115,782,647	
	Dividends returned/(paid) in cash	(448,794,529)	(353,018,927)
	Net cash (used in)/generated from financing activities	(227,679,424)	748,179,998
	D) Net increase in cash (A+B+C)	(450,000,515)	4,896,157,095
		(450,000,515)	4,000,137,003
	E) Effect of changes in exchange rate over cash and cash equivalents		
	F) Cash and cash equivalents at 1 January	14,673,525,030	9,777,367,935
	G) Cash and cash equivalents at the end of the year (D+E+F)	14,223,524,515	14,673,525,030
	• • • • • • • • • • • • • • • • • • • •		
	Break down of cash and cash equivalents:		
		120 000	120 000
	Cash in hand	420,000	420,000
	Balance with Bangladesh Bank and its agent bank(s)	715,616,272	615,138,625
	Balance with other banks and financial institutions	13,507,488,246	14,057,966,405
		14,223,524,518	14,673,525,030
		- 1,220,027,010	1 190 / 040 20 3000
	Not On anting Cook flow on Share (NOCEDS)	((50)	20.50
J	Net Operating Cashflow per Share (NOCFPS)	(6.50)	20.58
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Figures in Taka

Statement of Changes in Equity for the year ended 31 December 2021

	Paid up capital	Share premium	Statutory reserve	Asset revaluation reserve	Retained earnings	Total
Particulars						
Balance as at 1 January 2021	3,710,915,470	402,627,680	804,068,582	442,086,996	703,733,335	6,063,432,063
Surplus/(deficit) on account of revaluation of assets	=	=	-	<u>-</u>	=	.
Surplus/(deficit) on account of revaluation of investments	-	-	-	(134,771,239)		(134,771,239)
Transfer of revaluation reserve due to excess depreciation on building	-	-	-	(2,348,317)	2,348,317	-
Remeasurements of defined benefits liability (assets)	-	-	-	-	(12,387,996)	(12,387,996)
Deferred tax liability	=	=	-	1,006,134	<u>-</u>	1,006,134
Currency translation differences	=	=	-	-	<u>-</u>	-
Net gain/(loss) not recognised in the profit and loss account	=	=	-	-	<u>-</u>	-
Net profit for the period ended 31 December 2021	=	=	-	-	881,059,536	881,059,536
Dividend	-	-	-	-	(445,309,856)	(445,309,856)
Issuance of bonus share	-	-	-	-	-	-
Issuance of share capital	-	-	-	-	-	-
Appropriation during the period	-	-	176,211,907	-	(176,211,907)	-
Balance as at 31 December 2021	3,710,915,470	402,627,680	980,280,489	305,973,574	953,231,430	6,353,028,643
Balance as at 1 January 2020	3,534,205,210	402,627,680	662,955,660	309,129,013	667,064,110	5,575,981,673
Surplus/(deficit) on account of revaluation of assets	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of investments	-	-	-	134,654,817	-	134,654,817
Transfer of revaluation reserve due to excess depreciation on building	-	-	-	(2,348,317)	2,348,317	-
Deferred tax liability	-	-	-	651,483	-	651,483
Currency translation differences	-	-	-	-	-	-
Net gain/(loss) not recognised in the profit and loss account	-	-	-	-	-	-
Net profit for the period ended 31 December 2020	-	-	-	-	705,564,611	705,564,611
Dividend	-	-	-	-	(353,420,521)	(353,420,521)
Issuance of bonus share	176,710,260	-	-	-	(176,710,260)	<u>-</u>
Issuance of share capital	-	-	-	-	· -	-
Appropriation during the period	-	-	141,112,922	-	(141,112,922)	-
Balance as at 31 December 2020	3,710,915,470	402,627,680	804,068,582	442,086,996	703,733,335	6,063,432,063

Liquidity Statement (Assets and liabilities maturity analysis)

as at 31 December 2021						
Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets						
Cash in hand (including balance with Bangladesh Bank)	716,036,272	-	-	-	-	716,036,272
Balance with other banks and financial institutions	6,515,736,873	5,024,436,450	1,967,314,923	-	-	13,507,488,246
Money at call and short notice	-	-	-	-	-	=
Investments	-	-	44,000	1,296,069,678	1,444,248,264	2,740,361,942
Loans and advances	3,896,273,980	9,667,288,374	13,975,686,463	27,968,003,793	9,819,993,994	65,327,246,605
Fixed assets including land, building, furniture and fixture	-	-	-	-	765,243,141	765,243,141
Other assets	-	-	-	-	1,912,465,384	1,912,465,384
Non banking assets	-	_	-		3,752,405	3,752,405
Total assets	11,128,047,125	14,691,724,824	15,943,045,386	29,264,073,471	13,945,703,188	84,972,593,995
Liabilities					****	
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	2,711,873,627	1,085,300,881	2,300,467,693	4,017,190,628	381,000,000	10,495,832,829
Deposits	7,181,403,051	12,797,868,324	12,295,096,258	11,659,753,963	16,471,143,392	60,405,264,987
Other accounts		-				
Provision and other liabilities	850,541,361	341,619,326	817,824,450	461,774,010	5,246,708,389	7,718,467,536
Total liabilities	10,743,818,039	14,224,788,531	15,413,388,400	16,138,718,600	22,098,851,781	78,619,565,352
Net liquidity gap	384,229,085	466,936,293	529,656,986	13,125,354,871	(8,153,148,593)	6,353,028,643