

GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED BALANCE SHEET (Unaudited) AS AT JUNE 30, 2019

	Amount in Taka			
	Jun. 30, 2019	Dec. 31, 2018		
PROPERTY AND ASSETS				
Cash	32,420,642	40,978,965		
In hand (including foreign currencies)	140,269	206,051		
Balance with Bangladesh Bank and its agents bank(s) (including foreign currencies)	32,280,373	40,772,914		
Balance with other banks and financial institutions	382,923,528	364,783,293		
In Bangladesh Outside Bangladesh	382,923,528	364,783,293		
Money at call and short notice				
Investments	509,413,922	548,446,773		
Government Others	509,413,922	548,446,773		
	7,857,253,617	7,875,000,741		
Leases , loans and advances	7,857,253,617	7,875,000,741		
Bills Purchased and discounted	-			
Fixed assets including premises, furniture and fixtures	965,335,237	966,371,853		
Other assets	136,714,462	116,608,621		
Non-business assets		,, -		
Total assets	9,884,061,408	9,912,190,246		
LIABILITIES AND CAPITAL	May Do Jan	- K		
Liabilities		0.400.070.007		
Borrowings from banks ,other financial institutions and agents:	2,173,893,319	2,123,072,837		
Deposits and other accounts Current deposits	3,064,469,723	3,113,838,775		
Bills payable				
Savings deposits				
Term deposits	3,064,469,723	3,113,838,775		
Bearer certificate of deposit Other deposits				
Other liabilities	1,820,204,506	1,723,996,530		
Total Liabilities	7,058,567,548	6,960,908,142		
Capital / Shareholders' Equity		0,000,000,1.12		
Paid up capital	1,292,213,780	1,292,213,780		
Statutory reserve	457,833,946	439,187,458		
Other reserve	916,689,624	916,689,624		
Retained earnings	158,756,461	303,191,195		
Total equity attributable to equity holders of the company	2,825,493,811	2,951,282,057		
Non-controlling interest	2 925 402 960	2.054.292.404		
Total shareholders' equity	2,825,493,860	2,951,282,104		
Total liabilities and Shareholders' equity	9,884,061,408	9,912,190,246		



		Amount	in Taka
		Jun. 30, 2019	Dec. 31, 2018
OFF-BALANCE SHEET ITEMS:			
Contingent liabilities		-	-
Acceptances and endorsements		-	
Letter of guarantee		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Other contingent liabilities			-
Other commitments			-
	to and related transportions		
Documentary credits and short term trad			
Forward assets purchased and forward		-	-
Undrawn note issuance and revolving un			
Undrawn formal standby facilities, credit	7 -	- 1	
Others		-	-
Total off-balance sheet items including	ng contingent liabilities		-
Net assets value (NAV) per share		21.87	22.84
a - 48 a			22.01
Sd/-	Sd/-	Sd/-	
Chief Financial Officer (C.C)	Company Secretary	Managing D	irector & CEO
		3,5	
Sd/-	Sd/-		
Director	Director		
Director	Director		



GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED PROFIT AND LOSS ACCOUNT (Unaudited) FOR THE HALF YEAR ENDED JUNE 30, 2019

	Amount in Taka			
	Jan. 1 to June 30, 2019	Jan. 1 to June 30, 2018	Apr. 1 to June 30, 2019	Apr. 1 to June 30, 2018
			1 11 11 11 11	
Interest income from leases, loans and advances	508,105,485	580,314,556	267,817,887	294,010,577
Interest expenses on borrowings, deposits,etc	(254,673,227)	(286,995,188)	(122,331,621)	(167,929,703
Net interest income	253,432,258	293,319,368	145,486,266	126,080,874
Investment income	39,093,122	11,383,622	21,865,134	3,309,917
Commission , exchange and brokerage	3,754,598	4,928,767	1,794,978	2,553,925
Other operating income	12,888,774	53,324,216	(70,046)	21,683,364
Total operating income	309,168,752	362,955,973	169,076,332	153,628,080
Salary and allowances	24,471,606	24,855,227	13,118,468	13,257,809
Rent, taxes,insurance,electricity,etc.	678,552	604,084	465,255	365,730
_egal expenses	40,000	92,000	40,000	92,000
Postage, stamp, telecommunication, etc.	54,177	249,351	20,324	207,279
Stationery, printing, advertisements, etc.	964,693	1,057,781	452,965	377,165
Managing Director's salary and allowances	5,742,740	3,234,249	2,840,915	1,684,249
Directors' fees	384,000	576,000	320,000	272,000
Audit fees	109,250	109,250	49,625	49,62
Depreciation and repairs of company's assets	3,345,367	3,814,303	1,732,672	1,855,30
Other operating expenses	8,585,826	8,459,726	4,465,231	4,084,29
otal operating expenses	44,376,211	43,051,971	23,505,455	22,245,45
Profit before provision	264,792,542	319,904,002	145,570,878	131,382,62
Provision for leases,loans and advances Other provision	92,494,053	133,464,824	52,418,109	39,007,45
otal provision	92,494,053	133,464,824	52,418,109	39,007,45
otal profit before income tax	172,298,489	186,439,178	93,152,769	92,375,16
Provision for income tax	65,488,254	70,790,413	35,486,904	33,076,28
let profit after income tax	106,810,234	115,648,765	57,665,865	59,298,87
Attributable to:				
Shareholders of the company	106,810,232	115,648,763	57,665,864	59,298,87
Non-controlling interest	2	2	1	
	106,810,234	115,648,765	57,665,865	59,298,876
Retained earnings brought forward from previous year	303,191,195	297,314,132	343,175,148	97,090,056
	410,001,429	412,962,897	400,841,013	156,388,93
appropriations:	10.040.400	20 000 000	0.400.070	40 440 54
Statutory reserve	18,646,488	20,833,682	9,486,072	10,146,54
Dividend paid from retained earnings for the year 2018	232,598,480	245,886,830	232,598,480	40 446 54
State of continuous and data the below of the below of	251,244,968	266,720,512	242,084,552	10,146,54
Retained earnings carried to the balance sheet	158,756,461	146,242,385	158,756,461	146,242,38
				4 2
Earning per share	0.83	0.89	0.45	0.46

Sd/-

Chief Financial Officer (C,C)

Sd/-

Company Secretary

Sd/-

Managing Director & CEO

Sd/-Director Sd/-

Director



GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED CASH FLOW STATEMENT (Unaudited) FOR THE HALF YEAR ENDED JUNE 30, 2019

	Amount in	Taka
One by flower from a second to a set of the second	Jan. 1 to June 30, 2019 J	an. 1 to June 30, 2018
Cash flows from operating activities:		
Interest receipt in cash	497,420,960	547,659,914
Interest payment	(248,145,426)	(268,073,661
Dividend receipts	16,554,669	6,670,185
Commission , exchange and brokerage	3,754,598	4,928,767
Recoveries of loan previously written-off	(11,459,506)	(23,510,510
Income taxes paid	33,909,023	55,380,552
Receipts from other operating activities	(40,921,594)	(39,003,418
Payments for other operating activities Cash generated from operating activities before	(40,921,394)	(33,003,410
changes in operating assets and liabilities	251,112,726	284,051 829
	231,112,720	204,031,023
Increase / decrease in operating assets and liabilities		
Statutory deposit		-
Trading securities	17,747,123	(14,455,043
Leases, loans and advances	3,556,394	8,021,480
Other assets	(49,369,052)	(167,045,053
Deposit and other accounts Other liabilities on account of customers	(49,309,032)	(107,045,055
Trading liabilities		_
Other liabilities	(68,411,381)	(52,281,094
	(96,476,916)	(225,759,709
Net cash flow from operating activities	154,635,810	58,292,119
Cash flows from investing activities:		
Proceeds from sale of securities	126,609,713	4,490,383
Payments for purchases of securities	(87,576,862)	(96,037,012
Purchase of fixed assets	(2,308,750)	(58,200
Proceeds from sale of fixed assets		
		-
Payment against lease obligation	-	-
Net cash from inve <mark>sting</mark> activities	36,724,101	(91,604,829
Cash flows from financing activities:		
Receipts of borrowings from banks, other financial		
institutions and agents	3,15,328,225	701,877,165
Repayment of borrowings from banks, other financial	0,10,020,220	701,017,100
institutions and agents	(264,507,743)	(328,905,115
Receipts against issue of share capital (IPO)		
Receipts against Share Premium (IPO)		
Dividend paid in cash	(232,598,480)	-
Net cash from financi <mark>ng activities</mark>	(181,777,998)	372,972,050
Net increase / (decrease) in cash and cash equivalents	9,581,913	339,659,340
Effects of exchange rate changes on cash and cash equivalents	3,301,313	-
Cash and cash equivalents at beginning of the period	405,762,257	254,534,374
Cash and cash equivalents at the end of the period	415,344,170	594,193,714
	EVALLE	
Cash and cash equivalents at the end of the period	440.200	4 400 000
cash in hand (including foreign currencies)	140,269	1,400,920
Balance with Bangladesh Bank and its agent bank(s)	22 290 272	46 244 200
(including foreign currencies) Balance with banks and other financial institutions	32,280,373 382,923,528	46,244,290 546,548,504
Money at call and short notice	302,923,320	340,340,304
wioney at call and short notice	415,344,170	594,193,714
Net Operating Cash Flow per share	1.20	0.45

Sd/-Chief Financial Officer (C.C.) Sd/-Company Secretary Sd/-Managing Director & CEO Sd/-Director Sd/-Director

GSP Finance Company (Bangladesh) Limited



GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Unaudited) FOR THE HALF YEAR ENDED JUNE 30, 2019

	Attributa	able to equity h	olders of the C	Company	Non-	
Particulars	Paid up capital	Other	Statutory	Retained	controlling	Total equity (Tk.)
	(Tk.)	Reserve(Tk.)	Reserve(Tk.)	Earnings (Tk.)	interest (Tk.)	-
Balance as at January 01, 2018	1,046,326,950	916,689,624	380,451,704	297,314,132	45	2,640,782,455
Share Transferred	-	-	A 1915		~-	
Dividend paid for the year 2017	245,886,830		1	(245,886,830)	-	-
Net profit for the 2nd quarter ended 2018	-		12	115,648,763	2	115,648,765
Transferred to statutory reserve	-	46	20,833,682	(20,833,682)	-	-
Balance as at 30 June, 2018	1,292,213,780	916,689,624	401,285,386	146,242,385	47	2,756,431,222
Changes in accounting policy	-				-	-
Restated balance as at 30 June, 2018	1,292,213,780	916,689,624	401,285,386	146,242,385	47	2,756,431,222
Balance as at January 01, 2019	1,292,213,780	916,689,624	439,187,458	303,191,195	47	2,951,282,104
Share Transferred		5			-	
Dividend paid for the year 2018		2.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(232,598,480)	-	(232,598,480)
Net profit for the 2nd quarter ended 2019	-			106,810,232	2	106,810,234
Transferred to statutory reserve			18,646,488	(18,646,488)	-	-
Balance as at 30 June, 2019	1,292,213,780	916,689,624	457,833,946	158,756,461	49	2,825,493,860

Sd/-Chief Financial Officer (C.C) Sd/-Company Secretary Sd/-

Managing Director & CEO

Sd/-Director Sd/-Director



GSP FINANCE COMPANY (BANGLADESH) LIMITED BALANCE SHEET (Unaudited) AS AT JUNE 30, 2019

	Amount i	n Taka
	Jun. 30, 2019	Dec. 31, 2018
PROPERTY AND ASSETS Cash	32,402,881	40,949,690
In hand (including foreign currencies)	122,508	176,776
Balance with Bangladesh Bank and its agents bank(s) (including foreign currencies)	32,280,373	40,772,914
Balance with other banks and financial institutions	381,075,663	363,244,486
In Bangladesh Outside Bangladesh	381,075,663	363,244,486
Money at call and short notice		-
Investments	469,202,739	507,040,024
Government Others	469,202,739	507,040,024
	7,290,889,777	7,354,005,374
Leases , loans and advances Bills Purchased and discounted	7,290,889,777	7,354,005,374
Fixed assets including premises, furniture and fixtures	960,103,052	960,552,071
Other assets	385,499,859	365,550,895
Non-business assets	-	
Total assets	9,519,173,971	9,591,342,540
LIABILITIES AND CAPITAL	*.	
Liabilities		
Borrowings from banks ,oth <mark>er financial institutions</mark> and agents:	2,173,893,319	2,123,072,837
Deposits and other accounts	3,064,469,723	3,113,838,775
Current deposits Bills payable		-
Savings deposits	-	
Term deposits	3,064,469,723	3,113,838,775
Bearer certificate of deposit Other deposits		<u>-</u>
Other liabilities	1,534,852,091	1,469,106,049
Total Liabilities	6,773,215,133	6,706,017,661
Capital / Shareholders' Equity	2,745,958,838	2,885,324,879
Paid up capital Statutory reserve	1,292,213,780 457,833,946	1,292,213,780 439,187,458
Other reserve	916,689,624	916,689,624
Retained earnings	79,221,488	237,234,017
Total liabilities and Shareholders' equity	9,519,173,971	9,591,342,540



		Amount	in Taka
		Jun. 30, 2019	Dec. 31, 2018
OFF-BALANCE SHEET ITEMS :			
Contingent liabilities			
Acceptances and endorsements		FILE OF	-
Letter of guarantee		- W.	
Irrevocable letter of credit		- / -	-
Bills for collection		-	-
Other contingent liabilities		-	
Other commitments			-
Documentary credits and short term trad	le and related transactions		
Forward assets purchased and forward of		-1	
Undrawn note issuance and revolving un			1.0
Undrawn formal standby facilities, credit			
Others	mics and other communicates		_
Total off-balance sheet items includin	g contingent liabilities	_	
Net assets value (NAV) per share		21.25	22.3
Sd/-	Sd/-	Sd/-	
Chief Financial Officer (C.C)	Company Secretary	Managing [Director & CEO
Chief Financial Officer (C.C)	Company Secretary	Managing [Director & CEO
Chief Financial Officer (C.C)	Company Secretary	Managing [Director & CEO
Chief Financial Officer (C.C) Sd/-	Company Secretary Sd/-	Managing [Director & CEO
		Managing [Director & CEO



GSP FINANCE COMPANY (BANGLADESH) LIMITED PROFIT AND LOSS ACCOUNT (Unaudited) FOR THE HALF YEAR ENDED JUNE 30,2019

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allowances insurance, electricity, etc. nses imp, telecommunication, etc. rrinting, advertisements, etc. birector's salary and allowances es in and repairs of company's assets string expenses	22,122,699 678,552 36,000 53,797 944,330 3,300,000 248,000 97,750	21,567,155 604,084 92,000 247,871 1,037,951 3,234,249 376,000	11,963,478 469,755 36,000 19,944 436,917 1,750,000	11,640,476 370,230 92,000 206,904 358,545
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oirector's salary and allowances ses n and repairs of company's assets string expenses	3,300,000 248,000 97,750	3,234,249 376,000	1,750,000	
n and repairs of company's assets ting expenses	248,000 97,750	376,000	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,684,249
n and repairs of company's assets ting expenses	97,750		216,000	184,000
iting expenses		97.730 11	48.875	48.875
iting expenses		3,358,745	1,421,865	1,627,524
	8,085,081	8,015,238	4,254,957	3,842,973
	38,309,778	38,631,043	20,617,791	20,055,776
re provision	220,734,041	279,342,600	122,073,126	114,247,257
r leases,loans and advances	70,160,024	111,271,989	45,297,161	35,577,920
sion	A -	-	-	-
sion	70,160,024	111,271,989	45,297,161	35,577,920
before income tax	150,574,017	168,070,611	76,775,965	78,669,337
r income tax	57,341,577	63,902,200	29,345,603	27,936,603
fter income tax	93,232,439	104,168,411	47,430,361	50,732,734
arnings brought forward from previous year	237,234,017	248,177,829	273,875,679	45,039,541
	330,466,456	352,346,240	321,306,040	95,772,275
				10,146,547
id from retained earnings for the year 2018				
				10,146,547
arnings carried to the balance sheet	79,221,488	85,625,728	79,221,488	85,625,728
r share	0.72	0.81	0.37	0.39
	before income tax or income tax arnings brought forward from previous year ions: serve aid from retained earnings for the year 2018 arnings carried to the balance sheet ar share	rrincome tax fiter income tax 93,232,439 arnings brought forward from previous year arnings brought forward from previous year 330,466,456 ions: serve aid from retained earnings for the year 2018 232,598,480 251,244,968 arnings carried to the balance sheet 79,221,488	rincome tax fiter income tax 93,232,439 104,168,411 arnings brought forward from previous year 330,466,456 352,346,240 330,466,456 352,346,240 18,646,488 20,833,682 245,886,830 251,244,968 266,720,512 arnings carried to the balance sheet 79,221,488 85,625,728	rincome tax 57,341,577 63,902,200 29,345,603 fiter income tax 93,232,439 104,168,411 47,430,361 arnings brought forward from previous year 330,466,456 352,346,240 321,306,040 ions: serve sid from retained earnings for the year 2018 232,598,480 245,886,830 232,598,480 251,244,968 266,720,512 242,084,552 arnings carried to the balance sheet 79,221,488 85,625,728 79,221,488



GSP FINANCE COMPANY (BANGLADESH) LIMITED CASH FLOW STATEMENT (Unaudited) FOR THE HALF YEAR ENDED JUNE 30, 2019

	Amount	in Taka
	Jan. 1 toJune 30, 2019	Jan. 1 to June 30, 2018
Cash flows from operating activities:	Jan. 1 todune 30, 2019	Juli. 1 to Julie 30, 2016
Interest receipt in cash	456,322,508	520,028,148
Interest payment	(248,145,426)	(268,073,661)
Dividend receipts	15,754,387	6,469,431
Commission , exchange and brokerage		-
Recoveries of loan previously written-off		-
Income taxes paid	(11,292,625)	(23,427,881)
Receipts from other operating activities	31,965,226	53,686,630
Payments for other operating activities	(35,468,458)	(35,049,548)
Cash generated from operating activities before	200 425 644	252 222 442
changes in operating assets and liabilities	209,135,614	253,633,119
Increase / decrease in operating assets and liabilities	10 <u>1711</u>	
Statutory deposit	-	-
Trading securities	1.7	-
Leases, loans and advances	63,115,596	11,725,089
Other assets	1,018,586	(2,533,030)
Deposit and other accounts Other liabilities on account of customers	(49,369,052)	(167,045,053)
Trading liabilities		-
Other liabilities	(68,381,110)	(47,508,438)
Other habilities	(53,615,980)	(205,361,432)
Net cash flow from operating activities	155,519,633	48,271,687
Cash flows from investing activities:		
Proceeds from sale of securities	125,023,217	4,107,021
Payments for purchases of securities	(87,185,932)	(94,506,526)
Purchase of fixed assets	(2,294,550)	(58,200)
Proceeds from sale of fixed assets		
Payment against lease obligation	-	
Net cash used by investing activities	35,542,735	(90,457,705)
		(00),000,000
Cash flows from financing activities:		
Receipts of borrowings from banks, other financial	015 000 005	704 077 405
institutions and agents Renowment of herrowings from banks, other financial	315,328,225	701,877,165
Repayment of borrowings from banks, other financial institutions and agents	(264,507,743)	(328,905,115)
Receipts against issue of share capital (IPO)	(204,307,743)	(320,303,113)
Receipts against Share Premium (IPO)	-	
Dividend paid in cash	(232,598,480)	-
Net cash flow from fin <mark>ancing activities</mark>	(181,777,998)	372,972,050
Not increase (/do-corose) in each and each are included	0.004.000	200 700 000
Net increase / (decrease) in cash and cash equivalents	9,284,369	330,786,032
Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the period	404,194,175	251,638,565
Cash and cash equivalents at the end of the period	413,478,544	582,424,597
Cash and cash equivalents at the end of the period	La partitiva	
cash in hand (including foreign currencies)	122,508	1,374,935
Balance with Bangladesh Bank and its agent bank(s)	,	
(including foreign currencies)	32,280,373	46,244,290
Balance with banks and other financial institutions	381,075,663	534,805,372
Money at call and short notice	-	F00 101 F07
	413,478,544	582,424,597
Net Operating Cash Flow per share	1.20	0.37

Sd/-Chief Financial Officer (C.C)

Sd/-Company Secretary Sd/-

Managing Director & CEO

Sd/-Director

Sd/-Director

GSP Finance Company (Bangladesh) Limited



GSP FINANCE COMPANY (BANGLADESH) LIMITED STATEMENT OF CHANGES IN EQUITY (Unaudited) FOR THE HALF YEAR ENDED JUNE 30, 2019

Particulars	Paid up capital (Tk.)	Capital Reserve(Tk.)	Statutory Reserve(Tk.)	Retained Earnings (Tk.)	Total (Tk.)
Balance as at January 01, 2018	1,046,326,950	916,689,624	380,451,704	248,177,829	2,591,646,107
Dividend paid for the year 2017	245,886,830			(245,886,830)	-
Net profit for the 2nd quarter ended 2018			157 2	104,168,411	104,168,411
Transferred to statutory reserve		-	20,833,682	(20,833,682)	-
Balance as at 30 June, 2018	1,292,213,780	916,689,624	401,285,386	85,625,728	2,695,814,518
Changes in accounting policy	12-1	<u> </u>	-	-	-
Restated balance as at 30 June, 2018	1,292,213,780	916,689,624	401,285,386	85,625,728	2,695,814,518
Balance as at January 01, 2019	1,292,213,780	916,689,624	439,187,458	237,234,017	2,885,324,879
Dividend paid for the year 2018		41.5	_	(232,598,480)	(232,598,480)
Net profit for the 2nd quarter ended 2019		-		93,232,439	93,232,439
Transferred to statutory reserve	-		18,646,488	(18,646,488)	-
Balance as at 30 June, 2019	1,292,213,780	916,689,624	457,833,946	79,221,488	2,745,958,838

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Chief Financial Officer (C.C)	Company Secretary	Managing Director & CEO	Director	Director



GSP FINANCE COMPANY (BANGLADESH) LIMITED

Selected explanatory notes to the Consolidated Financial Statements (Unaudited) as at and for the half year ended 30 June 2019

1 Legal Status

GSP Finance Company (Bangladesh) Limited is a Financial Institution (FI) incorporated in Bangladesh on October 29, 1995 as a Public Limited Company under the Companies Act, 1994. The Company offers lease finance of all types of plant, machinery, equipment and vehicles both for industrial and commercial use. The Company received its certificate of commencement of business on January 14, 1996 and its license on March 04, 1996 as required under Section 4(1) of the Financial Institutions Act, 1993. The Company went into commercial operation on April 17, 1996. The Company was listed with Chittagong and Dhaka Stock Exchanges on March 14, 2012 and March 28, 2012 respectively. The registered office of the Company is situated at 1, Paribagh, Mymensingh Road, Dhaka-1000.

2 Basis of Accounting

These Financial Statements have been prepared under historical cost convention following accrual basis of accounting and in compliance with the requirements of Companies Act 1994, Bangladesh Accounting Standards (BASs), Bangladesh Financial Reporting Standards (BFRSs) and Financial Institution Act 1993.

3 Basis of consolidation of operation of subsidiary

The consolidation of the financial statements have been made after eliminating all material intra group transactions. The total profits of the Company and its subsidiaries are shown in the consolidated profit and loss account, with the proportion of profit after taxation pertaining to minority shareholders being deducted as 'non-controlling interest'.

4 Earning Per Share (EPS)

Earnings per share has been calculated based on number of shares outstanding for the period ended 30 June, 2019 and net profit after tax for the same period. The number of shares outstanding for the period was 129,221,378. Earnings per share for the preceding 2nd quarter of 2018 has also been calculated based on 129,221,378 shares.

5 Date of authorization

The Board of Directors has authorized these financial statements for public issue on 30 July, 2019.

6 Subsequent events

No material events occurred after the balance sheet date, non disclosure of which could affect the ability of the users of the financial statements to make proper evaluation and decisions.

7 Rounding off

Monetary figures in the financial statements have been rounded off to the nearest Taka.

8 Composition of Shareholders' Equity as on 30-06-2019:

<u>Particulars</u>	Number of Shares	Face value	<u>Taka</u>
Paid up capital	129,221,378	10	1,292,213,780
Share premium			-
preference share			: - :
Statutory reserve			457,833,946
Other reserve/Assets revalution reserv	e		916,689,624
Retained earnings			158,756,461
Non-controlling interest			49_
Total shareholders' equity			2,825,493,860



Date of issue & other information:

Date	Types of Paid up Capital	No. of Shares	Face Value Per Share	Taka
01-10-1995	Promoter Share	22,505	100	2,250,500
29-11-1995	Allotment	25,000	100	2,500,000
15-06-1996	Allotment	1,429,177	100	142,917,700
26-02-1997	Allotment	23,318	100	2,331,800
06-07-2000	Allotment	100,000	100	10,000,000
15-02-2001	Allotment	100,000	100	10,000,000
23-04-2006	Bonus @ 10%	170,000	100	17,000,000
26-04-2008	Bonus @ 10%	187,000	100	18,700,000
12-04-2009	Bonus @ 5%	102,850	100	10,285,000
	Before Split	2,159,850		215,985,000
	After Split	21,598,500	10	215,985,000
15-02-2011	Bonus @ 28%	6,047,580	10	60,475,800
02-04-2012	IPO	20,000,000	10	200,000,000
13-05-2012	Bonus @ 10%	4,764,608	10	47,646,080
08-06-2013	Bonus @ 15%	7,861,603	10	78,616,030
20-02-2014	Bonus @ 12%	7,232,675	_* 10	72,326,740
23-02-2015	Bonus @ 55%	37,127,730	10	371,277,300
14-03-2018	Bonus @ 23.50%	24,588,682	10	245,886,830
Total		129,221,378		1,292,213,780

9 Net Asset Value per share (NAV):

Total Shareholders' equity Number of shares outstanding

NAV per share

10 Earnings per share (EPS):

> Net profit after tax Number of shares outstanding EPS per share

11 Net Operating Cash Flow per share

> Net cash flow from operating activities Number of shares outstanding NOCFPS

Amount in Taka				
30-Jun-19	31 Dec. 2018			
2,825,493,860	2,951,282,104			
129,221,378	129,221,378			
21.87	22.84			

Amount in Taka			
30-Jun-19	30-Jun-18		
106,810,234	115,648,765		
129,221,378	129,221,378		
0.83	0.89		

Amount in Taka				
30-Jun-19	30-Jun-18			
154,635,810	58,292,119			
129,221,378	129,221,378			
1.20	0.45			



12 Reconciliation of Operating Activities of Cash Flows:

	Amount in Taka	
	30-Jun-19	30-Jun-18
Net Profit After Tax	106,810,234	115,648,765
Depreciation	3,345,367	3,814,303
Provision for lease and loans	92,494,053	133,464,824
Provision for taxation	65,488,254	70,790,413
Increase in lease and loans	17,747,123	(14,455,043)
Income tax paid	(11,459,506)	(23,510,510)
Increase in deposit and other accounts	(49,369,052)	(167,045,053)
Increase in other liabilities	(68,411,381)	(68,437,060)
Increase in other assets	(2,009,282)	8,021,480
Cash flows from operating activities	154,635,810	58,292,119

Sd/-Chief Financial Officer (C.C) Sd/-Company Secretary Sd/-Managing Director & CEO

Sd/-Director Sd/-Director