#### South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 September 2019

As at 30 Septemb	30 September 2019 Taka	31 December 2018 Taka
PROPERTY AND ASSETS		
<b>ca</b> sh		14 MOV 240
Cash in hand (Including foreign currencies)	794,104,101	546,096,482
Balance with Bangladesh Bank and its agent bank(s)	3,350,363,261	3,542,292,096
	4,144,467,362	4,088,353,578
Balance with other banks and financial institutions	72-11-11-11-11-11-11-11-11-11-11-11-11-11	
In Bangladesh	6,394,474,101	6,693,349,087
Outside Bangladesh	620,405,246	345,496,114
20 20 20	7,014,879,347	7,038,945,201
Money at call and short notice	-	80,000,000
Investments	7011	3400
Government	11,169,120,844	7,032,555,300
Others	269,050	95
	11,169,389,894	7,032,555,300
Loans and advances		
Loans, cash credits, overdrafts etc.	52,321,737,948	49,072,696,441
Bills purchased & discounted	1,393,582,391	1,182,244,003
	53,715,320,338	50,254,940,444
Fixed assets including land, buildings, furniture and fixtures	444,700,214	456,893,760
Other assets	1,270,374,287	1,709,684,983
Non-banking assets		
TOTAL ASSETS	77,759,131,444	70,661,308,265
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial Institutions and agents	1,821,396,630	801,154,383
Deposits and other accounts		
Current deposits and other accounts	5,303,290,498	4,747,675,498
Short notice deposits	2,883,548,098	2,140,632,984
Bills payable	1,451,100,903	1,651,823,035
Savings bank deposits	3,846,804,127	2,758,438,251
Fixed deposits	42,010,465,369	41,543,319,087
Term deposits	9,391,329,196	6,462,443,267
	64,886,538,192	59,304,332,121
Subordianted bonds		
Other liabilities	3,000,461,472	3,126,109,849
Total liabilities	69,708,396,293	63,231,596,353
Shareholders' equity		
Paid up capital	6,224,050,160	5,658,227,420
Statutory reserve	1,126,907,844	1,126,907,844
General reserve	37	- : : : : : : : : : : : : : : : : : : :
Other reserves (revaluation reserve on Govt. Securities)	13,364,049	61,948,106
Current year's profit	669,607,296	*
Retained earnings	16,805,802	582,628,542
Total shareholders' equity	8,050,735,151	7,429,711,912
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	77,759,131,444	70,661,308,265

Head of Accounts Dept. / CFO

#### South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 September 2019

As at 30 september	30 September 2019 Taka	31 December 2018 Taka
PROPERTY AND ASSETS		
<b>La</b> sh	- A1 H	14 1/20 140
Cash in hand (Including foreign currencies)	794,104,101	546,096,482
Balance with Bangladesh Bank and its agent bank(s)	3,350,363,261	3,542,292,096
Balance with other banks and financial institutions	4,144,467,362	4,088,353,578
In Bangladesh	6 304 474 101 ]	6 602 212 007
Outside Bangladesh	6,394,474,101	6,693,349,087
Ducine bangiabesii	620,405,246 7,014,879,347	345,496,114 7,038,945,201
Money at call and short notice	7,014,879,347	80,000,000
Investments	3.4	80,000,000
Government	11,169,120,844	7,032,555,300
Others	269,050	7,032,333,300
Gircia.	11,169,389,894	7,032,555,300
Loans and advances	11,103,303,034	7,032,333,300
Loans, cash credits, overdrafts etc.	52,321,737,948	49,072,696,441
Bills purchased & discounted	1,393,582,391	1,182,244,003
	53,715,320,338	50,254,940,444
Fixed assets including land, buildings, furniture and fixtures	444,700,214	456,893,760
Other assets	1,270,374,287	1,709,684,983
Non-banking assets		4.04.145.1
TOTAL ASSETS	77,759,131,444	70,661,308,265
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial Institutions and agents	1,821,396,630	801,154,383
Deposits and other accounts		
Current deposits and other accounts	5,303,290,498	4,747,675,498
Short notice deposits	2,883,548,098	2,140,632,984
Bills payable	1,451,100,903	1,651,823,035
Savings bank deposits	3,846,804,127	2,758,438,251
Fixed deposits	42,010,465,369	41,543,319,087
Term deposits	9,391,329,196	6,462,443,267
	64,886,538,192	59,304,332,121
Subordianted bonds	Construction of Active Active Construction	100 - 100 -
Other liabilities	3,000,461,472	3,126,109,849
Total liabilities	69,708,396,293	63,231,596,353
Shareholders' equity		
Paid up capital	6,224,050,160	5,658,227,420
Statutory reserve	1,126,907,844	1,126,907,844
General reserve	35.0.19	
Other reserves (revaluation reserve on Govt. Securities)	13,364,049	61,948,106
Current year's profit	669,607,296	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Retained earnings	16,805,802	582,628,542
Total shareholders' equity	8,050,735,151	7,429,711,912
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	77,759,131,444	70,661,308,265

Head of Accounts Dept. / CFO

## South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 September 2019

1		30 September 2019 Taka	31 December 2018 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptance and endorsements		3,056,969,488	3,321,578,348
Letters of guarantee		6,798,865,484	4,195,413,693
Irrevocable letters of credit		3,865,682,859	3,565,011,413
Bills for collection		2,305,459,233	922,763,554
	- 5	16,026,977,064	12,004,767 087
Other contingent liabilities			
Bangladesh sahchayapatra in hand		- 1	
Travelers' cheques in hand	tr o	-	*
22 (47 t) 10 t) 10 t) 10 t) 10 t)		-	· · ·
Total contingent liabilities		16,026,977,064	12,004,767,007
Other commitments			
Lease rental commitments			-
Documentary credits and short term trade-related	d transactions	- 11	- 1
Forward assets purchased and forward deposits p		- 11	
Undrawn note issuance and revolving facilities		- 11	20
Undrawn formal stanby facilities, credit lines and commitments	other		
Spot and forward foreign exchange rate contracts	e		•
other exchange contracts	•	- 1	5
other exchange contracts		النبسا	
Claims against the Bank not acknowledged as de	bt		10
0.75	5	-	1
Total Off-Balance Sheet Items (Including Conting	ent Liabilities)	16,026,977,064	12,004,767,007

Head of Actounts Dept. / CFO

## South Bangla Agriculture and Commerce Bank Limited Profit and Loss Account (Un-audited) For the period ended 30 September 2019

For the period ended 30 September 2019

From 01 January 2019
to 30 September 2019

Interest income		From 01 January 2019 to 30 September 2019 Taka	2018 to 30 September 2018 Taka
Less: Interest paid on deposit and borrowings   3,494,354,245   2,851,054,15     Net interest income   1,830,551,324   1,820,258,76     Investment income   591,647,841   547,114,91     Commission, exchange and brokerage   345,698,405   295,526,73     Other operating income   66,066,833   66,530,40     Total operating income   2,833,974,404   2,729,430,73     Salary and allowances   808,061,445   644,281,33     Rent, taxes, insurance, electricity etc.   260,404,019   284,162,81     Legal & professional expenses   1,798,414   1,357,67     Postage, stamp, telecommunication etc.   10,045,649   20,933,65     Stationery, printing, advertisement etc.   33,233,952   24,443,65     Managing Director's salary and allowances   8,280,000   9,080,00     Directors' fees and other benefits   1,560,000   1,288,00     Audit fees   334,728,217   350,833,92     Total operating expenses   1,560,749,254   1,448,789,62     Profit before provision   88,143,271   288,633,45     General provision (Including Off-Balance Sheet items)   7,273,225,150   1,280,641,12     Provision for loans and advances   5,260,000   1,288,00     Specific provision   126,158,420   240,912,63     Provision for diminution in value of investment   126,158,420   240,912,63     Provision for totaxation   126,158,420   240,912,63     Provision for taxation   477,459,432   480,240,42     Provision for taxation   669,607,297   559,488,075     Provision for taxation   669	Interest Income		
Net interest income			
Investment income			
Commission, exchange and brokerage         345,698,405         295,526,73           Other operating income         65,066,833         65,030,44           Total operating income         2,833,974,404         2,729,430,73           Salary and allowances         888,051,445         644,281,35           Rent, taxes, insurance, electricity etc.         260,404,019         284,162,81           Legal & professional expenses         1,798,414         1,357,67           Postage, stamp, telecommunication etc.         10,045,649         20,983,63           Stationery, printing, advertisement etc.         33,233,952         24,443,65           Audit fees         1,560,000         1,288,00           Picctors' fees and other benefits         1,560,000         1,288,00           Audit fees         1         102,637,559         112,358,51           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         3,4728,217         350,833,92           Profit before provision         88,143,271         288,633,46           General provision for loans and advances         9         1,273,225,150         1,280,641,12           Provision for loans and advances         38,015,149         (47,720,83         1,280,641,12           Provision for dimin	A 44 A 40		
Other operating income         66,066,833         66,530,44           Total operating income         2,833,974,404         2,729,430,75           Salary and allowances         808,061,445         644,281,35           Rent, taxes, insurance, electricity etc.         260,404,019         284,162,87           Legal & professional expenses         1,798,414         1,357,67           Postage, stamp, telecommunication etc.         10,045,649         20,933,65           Stationery, printing, advertisement etc.         33,233,952         24,443,65           Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         1,560,000         1,288,00           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provision for diaminution in value of investment         126,158,420         240,912,63           Other Provision         126,15			
Total operating income 1,003,413,079 999,172,05  Salary and allowances 2,833,974,404 2,729,430,75  Salary and allowances 808,051,445 2,60,404,019 284,162,87  Legal & professional expenses 1,798,414 1,357,67  Postage, stamp, telecommunication etc. 10,045,649 20,983,63  Stationery, printing, advertisement etc. 33,233,952 24,443,65  Managing Director's salary and allowances 8,280,000 9,080,00  Directors' fees and other benefits 1,560,000 1,288,00  Audit fees 1,560,000 1,288,00  Other expenses 334,728,217 350,833,92  Total operating expenses 1,560,749,254 1,448,789,62  Profit before provision 102,637,559 112,358,51  Total operating expenses 1,560,749,254 1,448,789,62  Provision for loans and advances  Specific provision 88,143,271 288,633,46  General provision (Including Off-Balance Sheet items) 38,015,149 [47,720,83  Provisions for diminution in value of investment 126,158,420 240,912,63  Other Provision 126,158,420 240,912,63  Profit before taxes 1,147,066,729 1,039,728,49  Provision for taxation 477,459,432 480,240,42  Net profit after taxation 669,607,297 559,488,074			N 125 OF
Total operating income         2,833,974,404         2,729,430,73           Salary and allowances         808,061,445         644,281,33           Rent, taxes, insurance, electricity etc.         260,404,019         284,162,87           Legal & professional expenses         1,798,414         1,357,67           Postage, stamp, telecommunication etc.         10,045,649         20,933,63           Stationery, printing, advertisement etc.         33,233,952         24,43,65           Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         102,637,559         112,358,51           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         1,560,749,254         1,448,789,62           Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances           Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provision for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63	outer operating income		
Salary and allowances         808,061,445         644,281,35           Rent, taxes, insurance, electricity etc.         260,404,019         284,162,81           Legal & professional expenses         1,798,414         1,357,67           Postage, stamp, telecommunication etc.         10,045,649         20,983,63           Stationery, printing, advertisement etc.         33,233,952         24,443,65           Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         1,560,000         1,288,00           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provision for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Provision for taxat	Total operating income		
Rent, taxes, insurance, electricity etc.         260,404,019         284,162,81         Legal & professional expenses         1,798,414         1,557,62         Postage, stamp, telecommunication etc.         10,045,649         20,983,63         Stationery, printing, advertisement etc.         33,233,952         24,443,65         Advalues         Managing Director's salary and allowances         8,280,000         9,080,00         9,080,00         1,288,00         Audit fees         - <t< td=""><td>Salary and allowances</td><td></td><td></td></t<>	Salary and allowances		
Legal & professional expenses         1,798,414         1,357,67           Postage, stamp, telecommunication etc.         10,045,649         20,983,63           Stationery, printing, advertisement etc.         33,233,952         24,443,65           Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         -         -           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         [47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297	71		
Postage, stamp, telecommunication etc.         10,045,649         20,983,62           Stationery, printing, advertisement etc.         33,233,952         24,443,65           Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         -         -           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances         Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,07			
Stationery, printing, advertisement etc.         33,233,952         24,443,65           Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         1         102,637,559         112,358,51           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances           Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         [47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,07		11. 27. 37	1,357,679
Managing Director's salary and allowances         8,280,000         9,080,00           Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         -         -           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances         Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,07			20,983,630
Directors' fees and other benefits         1,560,000         1,288,00           Audit fees         -         -           Repairs, maintenance and depreciation         102,637,559         112,358,51           Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances           Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         -         -           Net profit after taxation         669,607,297         559,488,07			24,443,652
Audit fees Repairs, maintenance and depreciation Other expenses Other expenses Total operating e		8,280,000	9,080,000
Repairs, maintenance and depreciation   102,637,559   112,358,51   12,358,51   134,728,217   350,833,92   150,833,92   150,833,92   150,833,92   150,833,92   150,833,92   150,833,92   150,833,92   150,833,92   150,833,95   1	A STAN AND A STAN AND A STAN AND A STAN AND AND AND AND AND AND AND AND AND A	1,560,000	1,288,000
Other expenses         334,728,217         350,833,92           Total operating expenses         1,560,749,254         1,448,789,62           Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances           Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         [47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,07			
Total operating expenses 1,560,749,254 1,448,789,62 1,273,225,150 1,280,641,12    Provision for loans and advances   Specific provision (Including Off-Balance Sheet items) 38,015,149 [47,720,83 Provisions for diminution in value of investment 126,158,420 240,912,63    Other Provision 126,158,420 240,912,63    Profit before taxes 1,147,066,729 1,039,728,49    Provision for taxation 477,459,432 480,240,42    Net profit after taxation 669,607,297 559,488,074	전 - 1 (2) 전 : 1 - 1 (2) 전 : 1 (2) 전 : 1 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)		112,358,511
Profit before provision         1,273,225,150         1,280,641,12           Provision for loans and advances         88,143,271         288,633,46           Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074	A CONTRACTOR AND A CONT	334,728,217	350,833,925
Provision for loans and advances         Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         -         -           Total provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074		1,560,749,254	1,448,789,628
Specific provision         88,143,271         288,633,46           General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         -         -           Total provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074	Profit before provision	1,273,225,150	1,280,641,126
General provision (Including Off-Balance Sheet items)   38,015,149   (47,720,83	Provision for loans and advances		
General provision (Including Off-Balance Sheet items)         38,015,149         (47,720,83           Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074	Specific provision	88.143.271	288 633 462
Provisions for diminution in value of investment         126,158,420         240,912,63           Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074	General provision (Including Off-Balance Sheet items)		
Other Provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074			[47,720,032]
Total provision         126,158,420         240,912,63           Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074	Out - O - I - I	126,158,420	240,912,630
Profit before taxes         1,147,066,729         1,039,728,49           Provision for taxation         477,459,432         480,240,42           Deferred taxes (income)/ expenses         477,459,432         480,240,42           Net profit after taxation         669,607,297         559,488,074			
Provision for taxation 477,459,432 480,240,42.  Deferred taxes (income)/ expenses 477,459,432 480,240,42.  Net profit after taxation 669,607,297 559,488,074	30.00 Mg (2000) 10.00 Mg (2000)	126,158,420	240,912,630
Deferred taxes (income) / expenses 477,459,432 480,240,423  Net profit after taxation 669,607,297 559,488,074	Profit before taxes	1,147,066,729	1,039,728,496
Deferred taxes (income)/ expenses         477,459,432         480,240,423           Net profit after taxation         669,607,297         559,488,074	Provision for taxation	477.459.432	480 240 422
Net profit after taxation 669,607,297 559,488,074	Deferred taxes (income)/ expenses		
	No C C C C C C C		480,240,422
Earning per share (Annualized) 1.43 1.20	ivet profit after taxation	669,607,297	559,488,074
Total Control of the	Earning per share (Annualized)	1.43	1.20

Head of Accounts Dept. / CFO

Managing Director & GEO

From 01 January

### South Bangla Agriculture and Commerce Bank Limited Cash Flow Statement (Un-audited) For the period ended 30 September 2019

	From 01 January 2019 to 30 September 2019	From 01 January 2018 to 30 September 2018
	Taka	Taka
A) Cash flows from operating activities		uv
Interest received	5,323,033,067	4,654,581,602
Interest paid	(2,959,635,991)	(2,414,465,902)
Dividend Received	at otherwoodsumanage one	2
Gain on Sale of Shares	455,854	
Income from investment	494,660,333	492,063,837
Fees, commission, exchange & brokerage	345,698,405	295,526,731
Cash paid to employees	(816,341,445)	(653,361,353)
Cash paid to suppliers	(210,673,999)	(297,371,459)
Income taxes paid	(507,882,016)	(495,108,740)
Received from other operating activities	66,066,833	66,530,405
Paid for other operating activities	(347,010,897)	(358,385,729)
Operating profit before changes in operating assets and liabilities	1,388,370,145	1,290,009,392
increase / (decrease) in operating assets & liabilities		
Changes in trading securities	(269,050)	
Loans and advances to other banks	12 10	
Loans and advances to customers	(3,460,379,894)	(3,187,676,485)
Other assets	(70,431,776)	(76,141,803)
Deposits from other Banks		•
Deposits from customers	5,048,071,442	2,809,806,906
Other liabilities	293,179,167	86,522,782
	1,810,169,888	(367,488,600)
Net cash received from operating activities	3,198,540,034	922,520,792
B) Cash flows from investing activities		
Changes in non-trading securities		
Changes in Government securities	(48,584,057)	83,817,215
Purchase of property, plant and equipment	(81,519,748)	(69,438,349)
Sale proceeds of fixed assets	- 1	
Net cash used in investing activities	(130,103,805)	19,378,866
C) Cash flows from financing activities		490 HI 68: 0000 A
Borrowing from other banks, financial institutions and agents	1,020,242,247	1,902,506,499
Share capital	-	
Net cash received from financing activities	1,020,242,247	1,902,506,499
D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)	4,088,678,475	2,844,406,157
E) Effects of exchange rate changes on cash and cash -equivalents		E
F) Cash and cash -equivalents at beginning of the period	18,239,789,079	14,062,690,793
G) Cash and cash -equivalents at end of the period (D+E+F)	22,328,467,554	16,907,096,950
Cash and cash -equivalents at end of the period		
Cash in hand (including foreign currencies)	794,104,101	636,994,751
Balances with Bangladesh Bank and its agent bank(s)	3,350,363,261	2,949,039,095
Balances with other banks and financial institutions	7,014,879,347	7,096,902,708
Money at call and short notice	A CONTRACTOR	
Reverse repo		
Government Securities	11,169,120,844	6,224,160,397
aussenussi sistrativers senstativus vuosinni	22,328,467,554	16,907,096,950

Head of Accounts Dept. / CFO

# South Bangla Agriculture and Commerce Bank Limited Statement of Changes in Equity (Un-audited) For the period ended 30 September 2019

7,187,297,430	139,632,686 1,263,779,061	139,632,686		798,663,282	4,985,222,400	Balance as on 30 September2018	
8,050,735,151	686,413,098	13,364,049		1,126,907,844	6,224,050,160 1,126,907,844	Balance as on 30 September 2019	
	(565,822,740)		\$\$ <b>"</b>	a	565,822,740	Issue of Bonus Shares	
(48,584,057)	•	(48,584,057)		€2	E.	Revaluation of Govt. Treasury bills, bonds and other Investments	
000,000,000	002,700,200	,	,	-	s Si	Net profit for the period	
7,429,711,912	582,628,542	61,948,106	ř	1,126,907,844	5,658,227,420	Balance as on 01 January 2018	
Total	Retained Earnings	Other Reserve	General Reserve	Statutory Reserve	Paid Up Capital	Particulars	

Head of Accounts Dept. / CFO