Southeast Bank Limited and its Subsidiaries Consolidated Balance Sheet As at 30 September 2020

As at 30 September 2020			
		Provisional and	<u>d unaudited</u>
	_	Sep 2020	Dec 2019
PROPERTY AND ASSETS	Note	Taka	Taka
PROPERTY AND ASSETS			
Cash	г		
In hand (including foreign currencies)		3,485,850,430	3,664,880,130
Balance with Bangladesh Bank and its agent banks			
(including foreign currencies)	L	16,344,965,986	18,954,911,247
Polance with other house and financial institutions		19,830,816,416	22,619,791,377
Balance with other banks and financial institutions In Bangladesh	Г	3,605,682,538	5,568,594,836
·		2,683,123,853	1,903,702,998
Outside Bangladesh	L	6,288,806,391	7,472,297,834
Money at call and on short notice		2,407,806,344	4,739,531,100
Investments		_,,,	.,,
Government		83,059,078,754	62,409,764,654
Others		14,818,777,250	14,900,277,916
	_	97,877,856,004	77,310,042,570
Loans and advances/investments	2		
Loans, cash credit, overdrafts etc./investments		302,194,117,756	278,757,951,276
Bills purchased and discounted		17,993,298,604	17,995,011,999
		320,187,416,360	296,752,963,275
Fixed assets including premises, furniture and fixtures		9,525,681,558	9,333,658,015
Other assets		7,619,905,003	4,084,430,822
Non-banking assets	_	-	-
Total assets	=	463,738,288,076	422,312,714,993
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents			
Subordinated bond	Γ	10,200,000,000	10,200,000,000
Other borrowings		14,633,451,120	13,701,399,879
one solowing	L	24,833,451,120	23,901,399,879
Deposits and other accounts	3	2 1,000,10 1,120	20,001,000,010
Current/Al-wadeeah current accounts and other accounts	Ī	69,682,097,001	48,260,613,039
Bills payable		3,666,195,213	4,095,294,208
Savings bank/Mudaraba savings bank deposits		35,337,076,965	30,416,845,985
Fixed deposits/Mudaraba fixed deposits		254,681,776,113	246,477,520,709
	_	363,367,145,292	329,250,273,941
Other liabilities	-	41,722,071,119	38,651,506,648
Total liabilities		429,922,667,531	391,803,180,468
Capital/shareholders' equity	4		
Paid up capital	Γ	11,599,419,720	11,599,419,720
Statutory reserve		11,599,419,720	10,969,433,607
Revaluation reserve		4,806,396,602	4,248,271,218
Other reserve		247,650,000	247,650,000
Foreign currency translation reserve		(17,249,868)	(8,779,606)
Retained earnings		5,569,857,078	3,443,466,969
Total shareholders' equity		33,805,493,252	30,499,461,908
Non-controlling interest	_	10,127,293	10,072,617
Total liabilities and shareholders' equity	=	463,738,288,076	422,312,714,993
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	Γ	64,433,613,535	48,407,681,253
Letters of guarantee		18,087,473,886	16,773,718,041
Irrevocable letters of credit		28,223,854,412	27,936,453,209
Bills for collection		31,321,340,314	28,576,944,200
Other contingent liabilities		1,973,194,000	1,454,224,000
Total contingent liabilities	L	144,039,476,147	123,149,020,703
	-		·
Other commitments	F		
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	L		<u> </u>
Total off-balance sheet items including contingent liabilities	-	144,039,476,147	123,149,020,703
	=	,,	-, -,,

Chief Financial Officer (Acting)

Southeast Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 30 September 2020

Provisional and unaudited

				Provisio	nai and unaudited
		Jan 01, 2020 to	Jan 01, 2019 to	July 01, 2020 to	July 01, 2019 to
		Sep 30, 2020	Sep 30, 2019	Sep 30, 2020	Sep 30, 2019
	Note	Taka	Taka	Taka	Taka
	Note	Idka	Idkd	Idka	Idka
Interest income/profit on investments		17,060,810,127	19,788,438,921	5,223,562,539	6,965,713,901
Interest paid/profit shared on deposits and borrowings etc.		(15,402,502,191)	(16,245,982,004)	(4,867,572,794)	(5,761,624,765)
Net interest income/net profit on investments		1,658,307,936	3,542,456,917	355,989,745	1,204,089,136
Investment income		4,444,162,625	3,557,643,353	1,666,490,414	1,157,425,828
Commission, exchange and brokerage		2,433,463,094	2,865,791,330	936,329,572	977,271,138
Other operating income		623,168,063	694,563,758	209,172,302	202,703,056
Carlot operating moonie		7,500,793,782	7,117,998,441	2,811,992,288	2,337,400,022
Total operating income (A)		9,159,101,718	10,660,455,358	3,167,982,033	3,541,489,158
Total operating moonic (7)		3,133,101,110	10,000,400,000	3,107,302,033	3,341,403,100
Salaries and allowances		1,522,773,194	1,472,114,870	566,094,122	527,243,094
Rent, taxes, insurance, electricity, etc.		819,942,131	842,579,170	301,074,420	311,429,512
Legal expenses		860,575	1,613,518	105,050	1,061,038
Postage, stamp, telecommunication, etc.		125,321,494	132,504,095	44,645,120	43,740,965
Stationery, printing, advertisements, etc.		111,792,745	123,912,221	38,497,667	41,064,672
Managing Director's salary and fees		7,721,500	8,721,500	2,685,500	2,685,500
Directors' fees		1,160,060	2,181,664	469,200	685,394
Auditors' fees		750,000	750,000	250,000	250,000
Depreciation and repair		400,033,094	325,526,169	143,650,506	110,699,039
Other expenses		937,912,133	835,521,984	325,833,817	292,918,979
Total operating expenses (B)		3,928,266,926	3,745,425,191	1,423,305,402	1,331,778,193
Profit before provision (C=A-B)		5,230,834,792	6,915,030,167	1,744,676,631	2,209,710,965
Provision for loans and advances/investments		, , ,		, , ,	
General provision		1,283,172,000	257,596,000	916,107,019	12,496,000
Specific provision		(241,372,000)	995,619,219	(83,809,188)	480,756,122
		1,041,800,000	1,253,215,219	832,297,831	493,252,122
Provision for diminution in value of investments		71,420,000	232,100,000	(470,380,000)	124,207,150
Other provisions		173,200,000	(47,173,000)	184,566,000	(2,073,000)
Total provision (D)		1,286,420,000	1,438,142,219	546,483,831	615,386,272
Total profit before taxation (E=C-D)		3,944,414,792	5,476,887,948	1,198,192,800	1,594,324,693
Provision for taxation					
Current		1,166,368,533	2,208,541,637	304,882,215	904,052,852
Deferred		9,300,000	(7,500,000)	20,750,000	20,000,000
		1,175,668,533	2,201,041,637	325,632,215	924,052,852
Net profit after taxation		2,768,746,259	3,275,846,311	872,560,585	670,271,841
Not any fit of the toward on attalk at a block					
Net profit after taxation attributable to: Equity holders' of the Bank		2,768,691,582	3,275,831,109	872,519,289	670,272,285
Non-controlling interest		54,677	15,202	41,296	(444)
Net profit after taxation		2,768,746,259	3,275,846,311	872,560,585	670,271,841
Net profit after taxation		2,700,740,239	3,273,640,311	672,300,363	070,271,041
Appropriations					
Statutory reserve		629,986,113	1,092,830,889	86,382,684	325,514,233
•		629,986,113	1,092,830,889	86,382,684	325,514,233
Retained surplus during the period		2,138,760,146	2,183,015,422	786,177,901	344,757,608
Earnings per share (par value Taka 10)	5	2.39	2.82	0.75	0.58

CHairman

Chief Financial Officer (Acting)

Director

Southeast Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement

For the period ended 30 September 2020

	Jan 01, 2020 to	Jan 01, 2019 to
	Sep 30, 2020	Sep 30, 2019
	Taka	Taka
A. Cash flows from operating activities:		
	47 570 050 404	00.000.050.040
Interest receipts in cash Interest payments	17,576,656,161 (15,201,492,760)	23,280,053,912 (12,839,765,832)
Dividend receipts	131,262,278	163,698,890
Fees and commission receipts in cash	2,433,463,094	2,865,791,330
Recoveries on loans previously written-off	263,897,102	666,200,781
Cash payments to employees	(1,530,494,694)	(1,480,836,370)
Cash payments to suppliers	(10,668,588)	(278,149,489)
Income taxes paid	(2,495,724,321)	(1,650,410,745)
Receipts from other operating activities	623,168,063	693,566,742
Payments for other operating activities	(1,839,145,273)	(1,897,224,471)
Operating profit before changes in operating assets and liabilities (i)	(49,078,938)	9,522,924,748
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	737,180,819	276,041,447
Purchase of trading securities	(859,108,596)	(895,969,625)
Loans and advances to customers	(23,434,453,085)	(21,023,607,630)
Other assets	(476,585,655)	(68,661,816)
Deposits from other banks	932,051,241 34,221,630,389	(414,968,083) 29,488,551,116
Deposits from customers Other liabilities	2,525,520,984	(132,160,634)
Cash generated from (used in) operating assets and liabilities (ii)	13,646,236,097	7,229,224,775
Net cash flows from operating activities (a=i+ii)	13,597,157,159	16,752,149,523
D. Cook flows from investing activities.		
B. Cash flows from investing activities:		
Proceeds from sale of securities	25,771,979,215	81,054,654,576
Payments for purchase of securities	(29,219,104,825)	(81,648,743,319)
Purchase of fixed assets	(473,555,915)	(282,227,563)
Sale proceeds of fixed assets	126,951 (3,920,554,575)	3,188,557 (873,127,750)
Cash generated from (used in) investing activities (b)	(3,920,334,373)	(6/3,12/,/30)
C. Cash flows from financing activities:		
Receipts from issue of loan capital & debt security	-	-
Payments for redemption of loan capital & debt security	=	=
Dividends paid	-	-
Payment against lease obligation	(42,458,564)	-
Receipts from issue of ordinary shares	(40.450.504)	-
Cash generated from (used in) financing activities (c)	(42,458,564)	
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	9,634,144,020	15,879,021,773
E. Effects of exchange rate changes on cash and cash equivalents	(9,340,981)	(1,304,950)
F. Cash and cash equivalents at beginning of the year	48,392,991,767	36,823,677,730
G. Cash and cash equivalents at end of the period (D+E+F)	58,017,794,805	52,701,394,553
Cook and cook anyinglants at and of the year represents		
Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies)	3,485,850,430	4,179,956,157
Balance with Bangladesh Bank and its agent banks	0,400,000,400	4,170,000,107
(including foreign currencies)	16,344,965,986	18,489,837,153
Balance with other banks and financial institutions	6,288,806,391	6,856,129,463
Money at call and on short notice	2,407,806,344	4,498,970,000
Treasury bills	29,485,619,054	18,671,734,580
Prize bond	4,746,600	4,767,200
	58,017,794,805	52,701,394,553

Southeast Bank Limited and its Subsidiaries Consolidated Statement of Changes in Equity For the period ended 30 September 2020

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Translation reserve	Retained earnings	Total	Non-controlling interest	Total equity of the Group
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2020	11,599,419,720	10,969,433,607	4,248,271,218	247,650,000	(8,779,606)	3,443,466,969	30,499,461,908	10,072,617	30,509,534,525
Changes in accounting policy/ Prior year adjustments		•		ı					,
Restated balance	11,599,419,720	10,969,433,607	4,248,271,218	247,650,000	(8,779,606)	3,443,466,969	30,499,461,908	10,072,617	30,509,534,525
Surplus/deficit on account of revaluation of properties									
Surplus/deficit on account of revaluation of investments			558,125,384				558,125,384		558,125,384
Currency translation differences					(8,470,263)	(12,315,360)	(20,785,622)		(20,785,622)
Net gains and losses not recognized in the income statement			558,125,384		(8,470,263)	(12,315,360)	537,339,762		537,339,762
Net profit for the period				,		2,768,691,582	2,768,691,582	54,677	2,768,746,258
Issue of share capital/ Bonus share									
Transfer to Southeast Bank Staff Welfare Trust									
Appropriation made during the period									
Statutory reserve		629,986,113				(629,986,113)	-		-
Balance as at 30 Sep 2020	11,599,419,720	11,599,419,720	4,806,396,602	247,650,000	(17,249,868)	5,569,857,078	33,805,493,252	10,127,293	33,815,620,545
Balance as at 30 Sep 2019	11,599,419,720	11,186,984,454	4,247,934,447	247,650,000	(22,740,605)	3,870,571,866	31,129,819,882	10,085,714	31,139,905,596

Southeast Bank Limited Balance Sheet As at 30 September 2020

As a	t 30 September 2020		
		<u>Provisional an</u>	
		Sep 2020	Dec 2019
DD ODEDTY AND AGGETS		Taka	Taka
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)		3,485,694,800	3,664,640,436
Balance with Bangladesh Bank and its agent banks		3,465,694,600	3,004,040,430
(including foreign currencies)		16,344,965,986	18,954,911,247
(including foreign currencies)		19,830,660,786	22,619,551,683
Balance with other banks and financial institutions		13,030,000,700	22,013,331,003
In Bangladesh		3,605,682,538	5,568,594,836
Outside Bangladesh		2,594,325,315	1,762,989,139
Culous Bullyladoon		6,200,007,853	7,331,583,975
Money at call and on short notice		2,407,806,344	4,739,531,100
Investments		, - ,,-	,, ,
Government		83,059,078,754	62,409,764,654
Others		11,889,691,285	12,074,625,437
		94,948,770,039	74,484,390,091
Loans and advances/investments		- ,, -,	, - ,,
Loans, cash credit, overdrafts etc./investments		300,393,360,087	277,020,101,321
Bills purchased and discounted		17,993,298,604	17,995,011,999
.,		318,386,658,691	295,015,113,320
Fixed assets including premises, furniture and fixtures		8,967,492,350	8,754,955,398
Other assets		13,024,769,514	9,485,465,483
Non - banking assets		-	-
Total assets		463,766,165,577	422,430,591,050
LIABILITIES AND CAPITAL			
<u> </u>			
Liabilities			
Borrowings from other banks, financial institutions and agents			
Subordinated bond		10,200,000,000	10,200,000,000
Other borrowings		14,633,451,120	13,701,399,879
· ·		24,833,451,120	23,901,399,879
Deposits and other accounts			
Current/Al-wadeeah current accounts and other accounts		69,630,967,539	48,807,799,671
Bills payable		3,666,195,213	4,095,294,208
Savings bank/Mudaraba savings bank deposits		35,337,076,965	30,416,845,985
Fixed deposits/Mudaraba fixed deposits		255,176,776,113	246,477,520,709
' '		363,811,015,830	329,797,460,573
Other liabilities		41,375,873,189	38,312,892,783
Total liabilities		430,020,340,139	392,011,753,235
Capital/shareholders' equity			
Paid up capital		11,599,419,720	11,599,419,720
Statutory reserve		11,599,419,720	10,969,433,607
Revaluation reserve		4,806,396,602	4,248,271,218
Other reserve		247,650,000	247,650,000
Retained earnings		5,492,939,396	3,354,063,270
Total shareholders' equity		33,745,825,438	30,418,837,815
Total liabilities and shareholders' equity		463,766,165,577	422,430,591,050
			,
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		64,433,613,535	48,407,681,253
Letters of guarantee		18,087,473,886	16,773,718,041
Irrevocable letters of credit		28,223,854,412	27,936,453,209
Bills for collection		31,321,340,314	28,576,944,200
Other contingent liabilities		1,973,194,000	1,454,224,000
Total contingent liabilities		144,039,476,147	123,149,020,703
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			<u> </u>
Total off-balance sheet items including contingent liabilities		144,039,476,147	123,149,020,703
		(1
			/ /.
Coloma	8-1-10 ·		James
Cifairman	Director	Man	aging Director

Chief Financial Officer (Acting)

Southeast Bank Limited

Profit and Loss Account
For the period ended 30 September 2020

Provisional and unaudited

	lan 01 2020±-	lam 01 2010 ±-	Indu 01 2020 ±-	July 01 2010 ±-
	Jan 01, 2020 to	Jan 01, 2019 to	July 01, 2020 to	July 01, 2019 to
	Sep 30, 2020	Sep 30, 2019	Sep 30, 2020	Sep 30, 2019
	Taka	Taka	Taka	Taka
	ļ	-		
Interest income/profit on investments	17,047,166,871	19,771,643,939	5,218,145,388	6,961,396,687
Interest paid/profit shared on deposits and borrowings etc.	(15,432,680,587)	(16,251,729,299)	(4,872,772,794)	(5,768,177,016)
Net interest income/net profit on investments	1,614,486,284	3,519,914,640	345,372,594	1,193,219,671
Investment income	4,466,262,905	3,565,568,621	1,695,945,278	1,185,395,434
Commission, exchange and brokerage	2,383,370,258	2,785,728,625	912,899,850	958,444,704
Other operating income	609,897,010	673,483,378	205,164,672	196,818,249
-	7,459,530,173	7,024,780,624	2,814,009,800	2,340,658,387
Total operating income (A)	9,074,016,457	10,544,695,264	3,159,382,394	3,533,878,058
Salaries and allowances	1,502,882,434	1,446,000,890	559,231,904	517,133,904
Rent, taxes, insurance, electricity, etc.	808,708,860	820,795,592	299,918,215	299,944,633
Legal expenses	860,575	1,479,580	105,050	927,100
Postage, stamp, telecommunication, etc.	124,997,349	131,863,055	44,550,924	43,505,300
Stationery, printing, advertisements, etc.	110,907,862	122,571,106	38,178,325	40,671,058
Managing Director's salary and fees	7,721,500	8,721,500	2,685,500	2,685,500
Directors' fees	1,072,060	2,037,664	469,200	645,394
Auditors' fees	750,000	750,000	250,000	250,000
Depreciation and repair of bank's assets	379,174,995	302,848,566	136,669,982	103,065,553
Other expenses	921,487,865	805,330,648	319,823,651	282,092,179
Total operating expenses (B)	3,858,563,500	3,642,398,601	1,401,882,751	1,290,920,621
Profit before provision (C=A-B)	5,215,452,957	6,902,296,663	1,757,499,643	2,242,957,437
Provision for loans and advances/investments	-,,,	-,,,	1,1 21, 122,2 12	_,,,
General provision	1,283,172,000	257,596,000	916,107,019	12,496,000
Specific provision	(241,372,000)	995,619,219	(83,809,188)	480,756,122
' '	1,041,800,000	1,253,215,219	832,297,831	493,252,122
Provision for diminution in value of investments	71,420,000	232,100,000	(470,380,000)	124,207,150
Other provisions	173,200,000	(47,173,000)	184,566,000	(2,073,000)
Total provision (D)	1,286,420,000	1,438,142,219	546,483,831	615,386,272
Total profit before taxation (C-D)	3,929,032,957	5,464,154,444	1,211,015,812	1,627,571,165
Provision for taxation				
Current	1,150,000,000	2,200,000,000	300,000,000	900,000,000
Deferred	9,300,000	(7,500,000)	20,750,000	20,000,000
	1,159,300,000	2,192,500,000	320,750,000	920,000,000
Net profit after taxation	2,769,732,957	3,271,654,444	890,265,812	707,571,165
A				
Appropriations	000 000 415	4 000 000 000	00 000 001	205 544 222
Statutory reserve	629,986,113	1,092,830,889	86,382,684	325,514,233
Butter I and a first trade of the	629,986,113	1,092,830,889	86,382,684	325,514,233
Retained surplus during the period	2,139,746,844	2,178,823,555	803,883,128	382,056,932
Earnings per share (par value Taka 10)	2.39	2.82	0.77	0.61

CHairman

Chief Financial Officer (Acting)

Director

A secondary

Southeast Bank Limited Cash Flow Statement

For the period ended 30 September 2020

A. Cash flows from operating activities:			Jan 01, 2020 to	Jan 01, 2019 to
Interest receipts in cash Interest payment Dividend receipts Fees and commission receipts in cash Interest payment Dividend receipts Fees and commission receipts in cash Recoveries on Loans previously written-off 2,383,370,258 2,383,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,283,70,2		Ocal flavor from an anathra and district	Sep 30, 2020	Sep 30, 2019
Interest payment Dividend receipts in cash 12,5466,709 2,383,371,0258 2,785,728,625 2,885,70258 2,283,871,025 2,283,871,025 2,283,871,025 2,283,871,025 2,283,871,025 2,285,728,625 2,285,728,700 2,285,825 2,285,728,728 2,285,728 2,285,728,728 2,285,728 2,285,728 2,285,728 2,28	A.	Cash flows from operating activities:	Taka	Taka
Interest payment Dividend receipts in cash 12,5466,709 2,383,371,0258 2,785,728,625 2,885,70258 2,283,871,025 2,283,871,025 2,283,871,025 2,283,871,025 2,283,871,025 2,285,728,625 2,285,728,700 2,285,825 2,285,728,728 2,285,728 2,285,728,728 2,285,728 2,285,728 2,285,728 2,28		Interest receipts in cash	17.563.012.905	23.263.258.930
Dividend receipts Fees and commission receipts in cash 2,383,370,286 268,387,028 666,200,781 (238,387),102 666,200,781 (238,387),102 666,200,781 (238,387),102 (276,308,374) (276,308,				
Fees and commission receipts in cash Recoveries on Loans previously written-off Cash payments to employees (1,510,603,934) (1,454,722,390) (1,623,867,102) (276,508,374,102) (1,629,460,250)				
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Sale of trading securities			• • • •	
Purchase of trading securities		Increase (decrease) in operating assets and liabilities		
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Colter assets Cash from other banks Deposits from other banks Deposits from customers Saz, 247,637		Purchase of trading securities		
Deposits from other banks 932,051,241 34,118,314,296 29,958,801,688 29,919,294,097 29,958,801,688 622,398,585 Cash generated from (used in) operating assets and liabilities (ii) 14,083,851,413 7,823,573,474 13,642,294,321 16,717,831,239 16,717,831,239		Loans and advances to customers	(23,371,545,371)	
Deposits from customers				
Cash generated from (used in) operating assets and liabilities (ii)			· · ·	
Cash generated from (used in) operating assets and liabilities (ii) 14,083,851,413 7,823,573,474 13,642,294,321 16,717,831,239 16,717,831,239				
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B. Cash flows from investing activities: Proceeds from sale of securities 25,771,979,214 (29,219,104,825) (31,648,743,319) (206,850,508) (475,163,955) (206,850,508) (26,951) (206,850,508) (26,951) (206,850,508) (
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Payments for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Cash generated from (used in) investing activities (b) C. Cash flows from financing activities: Receipts from issue of loan capital & debt security Payments for redemption of loan capital & debt security Dividends paid Payment against lease obligation Receipts from issue of ordinary shares Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond (29,219,104,825) (475,163,955) (206,850,508) (206,80,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505) (206,804,505	В.	Cash flows from investing activities:		
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Purchase of fixed assets (475,163,955) (206,850,508) (3,922,162,616) (3,922,162,616) (797,750,695) (206,850,508) (3,922,162,616) (797,750,695) (206,850,508) (3,922,162,616) (797,750,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695) (797,731,950,695)				
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C. Cash flows from financing activities: Receipts from issue of loan capital & debt security Payments for redemption of loan capital & debt security Dividends paid Payment against lease obligation Receipts from issue of ordinary shares Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond Cash and cash equivalents Receipts from issue of loan capital & debt security				
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Payment against lease obligation Receipts from issue of ordinary shares Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond A (42,458,564) - (42,458,564) - (870,718) - (87			-	-
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Cash generated from (used in) financing activities (c) (42,458,564) - D. Net increase (decrease) in cash and cash equivalents (a+b+c) 9,677,673,141 15,920,080,544 E. Effects of exchange rate changes on cash and cash equivalents (870,718) 4,873,050 F. Cash and cash equivalents at beginning of the year 48,252,038,214 36,646,884,258 G. Cash and cash equivalents at end of the period (D+E+F) 57,928,840,637 52,571,837,852 Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies) 3,485,694,800 4,179,797,850 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 16,344,965,986 18,489,837,153 Balance with other banks and financial institutions 6,200,007,853 6,726,731,069 Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,766,000 4,767,200			(42,458,564)	-
D. Net increase (decrease) in cash and cash equivalents (a+b+c) 9,677,673,141 15,920,080,544 E. Effects of exchange rate changes on cash and cash equivalents (870,718) 4,873,050 F. Cash and cash equivalents at beginning of the year 48,252,038,214 36,646,884,258 G. Cash and cash equivalents at end of the period (D+E+F) 57,928,840,637 52,571,837,852 Cash and cash equivalents at end of the year represents 3,485,694,800 4,179,797,850 Cash in hand (including foreign currencies) 3,485,694,800 4,179,797,850 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 16,344,965,986 18,489,837,153 Balance with other banks and financial institutions Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200			- (12.170.701)	-
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E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond (870,718) 4,873,050 36,646,884,258 57,928,840,637 52,571,837,852 4,179,797,850 4,179,797,850 16,344,965,986 6,200,007,853 6,726,731,069 4,498,970,000 18,671,734,580 4,746,600 4,767,200	D.	Net increase (decrease) in cash and cash equivalents (a+b+c)	9.677.673.141	15.920.080.544
F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the year represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond A,746,600 A,646,884,258 57,928,840,637 52,571,837,852 4,179,797,850 4,179,797,850 18,489,837,153 6,200,007,853 6,726,731,069 4,498,970,000 18,671,734,580 4,767,200				
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Cash in hand (including foreign currencies) 3,485,694,800 4,179,797,850 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 16,344,965,986 18,489,837,153 Balance with other banks and financial institutions 6,200,007,853 6,726,731,069 Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200				
Balance with Bangladesh Bank and its agent banks 16,344,965,986 18,489,837,153 (including foreign currencies) 16,344,965,986 18,489,837,153 Balance with other banks and financial institutions 6,200,007,853 6,726,731,069 Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200		Cash and cash equivalents at end of the year represents		
(including foreign currencies) 16,344,965,986 18,489,837,153 Balance with other banks and financial institutions 6,200,007,853 6,726,731,069 Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200		Cash in hand (including foreign currencies)	3,485,694,800	4,179,797,850
Balance with other banks and financial institutions 6,200,007,853 6,726,731,069 Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200		Balance with Bangladesh Bank and its agent banks		
Money at call and on short notice 2,407,806,344 4,498,970,000 Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200				
Treasury bills 29,485,619,054 18,671,734,580 Prize bond 4,746,600 4,767,200				
Prize bond 4,746,600 4,767,200		·		
		· · · · · · · · · · · · · · · · · · ·		
<u>57,928,840,637</u> <u>52,571,837,852</u>		Prize bond		
			57,928,840,637	52,571,837,852

Southeast Bank Limited Statement of Changes in Equity For the period ended 30 September 2020

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2020 Changes in accounting policy/ prior year adjustments	11,599,419,720	10,969,433,607	4,248,271,218	247,650,000	3,354,063,270	30,418,837,815
Postated halongs	11 500 110 720	10 060 422 607	1 2/0 274 240	247 650 000	3 354 063 370	20 419 927 946
TOOLWISO POINTING	,	. 0,000,00,00	.,1	1 . , , , , , , , , , , , , , , , , , ,	0,000,000,000	00)
Surplus/deficit on account of revaluation of properties	•	i	•	,		
Surplus/deficit on account of revaluation of investments	•	•	558,125,384	•	•	558,125,384
Currency translation differences	-	•	•	-	(870,718)	(870,718)
Net gains and losses not recognized in the income statement	•		558,125,384	-	(870,718)	557,254,666
Net profit for the period	•	•	•	1	2,769,732,957	2,769,732,957
Issue of share capital/ Bonus share		•		•	•	,
Transfer to Southeast Bank Staff Welfare Trust					•	•
Appropriation made during the period						•
Statutory reserve		629,986,113			(629,986,113)	
Balance as at 30 Sep 2020	11,599,419,720	11,599,419,720	4,806,396,602	247,650,000	5,492,939,396	33,745,825,438
Balance as at 30 Sep 2019	11,599,419,720	11,186,984,454	4,247,934,447	247,650,000	3,783,010,497	31,064,999,118

Southeast Bank Limited and its subsidiaries Notes to the Financial Statements As at and for the period ended 30 September 2020

Corporate profile and significant Accounting policies

1. Reporting entity

Southeast Bank Limited (the "Bank") is a scheduled commercial bank in the private sector established under the Bank Companies Act, 1991 and incorporated in Bangladesh on March 12, 1995 as a public limited company to carry out banking business in Bangladesh. The registered office of the Bank is located at Eunoos Trade Centre 52-53, Dilkusha Commercial Area (Level 2,3 & 16), Dhaka-1000. The consolidated financial statements of the Bank as at and for the period ended on 30 September 2020 comprise the Bank and its subsidiaries (together referred to as the "Group" and individually as "Group entities").

1.1 Change of accounting policy

Accounting policies in these financial statements are same as those applied in its last annual financial statements of December 31, 2019.

1.2 Basis of consolidation

The consolidated financial statements include the financial statements of Southeast Bank Limited and its three subsidiaries, Southeast Bank Capital Services Limited, Southeast Financial Services (UK) Limited, Southeast Exchange Company (South Africa) Pty Limited, for the period ended on September 30, 2020.

1.3 Earnings per share

The Group and the Bank present basic earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group/ Bank by the weighted average number of ordinary shares outstanding during the period.

		30 Sep 2020	31 Dec 2019
		Taka	Taka
2	Consolidated Loans and advances/investments		
	Loans, cash credit, overdrafts etc./investments		
	Southeast Bank Limited	300,393,360,087	277,020,101,321
	Southeast Bank Capital Services Limited	1,800,757,669	1,737,849,955
		302,194,117,756	278,757,951,276
	Bills purchased and discounted		, ,,
	Southeast Bank Limited	17,993,298,604	17,995,011,999
	Southeast Bulk Elithea	17,993,298,604	17,995,011,999
		320,187,416,360	296,752,963,275
3	Consolidated deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Southeast Bank Limited	69,630,967,539	48,807,799,671
	Southeast Bank Capital Services Limited	78,360,381	75,754,716
		69,709,327,920	48,883,554,387
	Less: Inter company balance eliminated	27,230,919	622,941,348
		69,682,097,001	48,260,613,039
	Bills payable		
	Southeast Bank Limited	3,666,195,213	4,095,294,208
		3,666,195,213	4,095,294,208
	Savings bank/Mudaraba savings bank deposits		
	Southeast Bank Limited	35,337,076,965	30,416,845,985
		35,337,076,965	30,416,845,985
	Fixed deposits/Mudaraba fixed deposits		
	Southeast Bank Limited	255,176,776,113	246,477,520,709
	Less: Inter company balance eliminated	495,000,000	-
		254,681,776,113	246,477,520,709
		363,367,145,292	329,250,273,941

4	Share Capital Authorised			30 Sep 2020 Taka	31 Dec 2019 Taka
	1,500,000,000 Ordinary shares of Tk 10 each			15,000,000,000	15,000,000,000
	Issued, subscribed and paid up				
	378,164,970 ordinary shares of Tk 10 each issued for	or cash		3,781,649,700	3,781,649,700
	781,777,002 ordinary shares of Tk 10 each issued a	s bonus shares		7,817,770,020	7,817,770,020
	1,159,941,972			11,599,419,720	11,599,419,720
	Shareholders' Equity				
	Paid up capital			11,599,419,720	11,599,419,720
	Statutory reserve			11,599,419,720	10,969,433,607
	Revaluation reserve			4,806,396,602	4,248,271,218
	Other reserve			247,650,000	247,650,000
	Foreign currency translation reserve			(17,249,868)	(8,779,606)
	Retained earnings			5,569,857,078	3,443,466,969
				33,805,493,252	30,499,461,908
		Jan 01, 2020 to	Jan 01, 2019 to	July 01, 2020 to	July 01, 2019 to
		Sep 30, 2020	Sep 30, 2019	Sep 30, 2020	Sep 30, 2019
5	Consolidated Earnings per share	Taka	Taka	Taka	Taka
	Net profit after tax for the period (Taka)	2,768,746,259	3,275,846,311	872,560,585	670,271,841
	Number of ordinary shares outstanding	1,159,941,972	1,159,941,972	1,159,941,972	1,159,941,972
	Earnings per share (EPS) (Taka)*	2.39	2.82	0.75	0.58
	Earnings per share				
	Net profit after tax for the period (Taka)	2,769,732,957	3,271,654,444	890,265,812	707,571,165
	Number of ordinary shares outstanding	1,159,941,972	1,159,941,972	1,159,941,972	1,159,941,972
	Earnings per share (EPS) (Taka)*	2.39	2.82	0.77	0.61
	* EPS decreased due to decrease in operating income for in	nterest rate regulat	ion and pandemic si	tuation of COVID-19.	
				30 Sep 2020	30 Sep 2019
6	Consolidated Net Asset Value (NAV) per share			Taka	Taka
	(, po. o				
	Net Asset Value (NAV)			33,805,493,252	31,129,819,882
	Number of ordinary shares outstanding			1,159,941,972	1,159,941,972
	Net Asset Value (NAV) per share			29.14	26.84
	Net Asset Value (NAV) per share				
	Net Asset Value (NAV)			33,745,825,438	31,064,999,118
	Number of ordinary shares outstanding			1,159,941,972	1,159,941,972
	Net Asset Value (NAV) per share			29.09	26.78
7	Consolidated Net Operating Cash Flow per share				
•				42 507 457 450	46 752 440 522
	Net Operating Cash Flow Number of ordinary shares outstanding			13,597,157,159 1,159,941,972	16,752,149,523 1,159,941,972
	Net Operating Cash Flow per share (NOCFPS)*			11.72	1,139,941,972
	The second secon				27
	Net Operating Cash Flow per share				
	Net Operating Cash Flow			13,642,294,321	16,717,831,239
	Number of ordinary shares outstanding			1,159,941,972	1,159,941,972
	Net Operating Cash Flow per share (NOCFPS)*			11.76	14.41
					<u>'</u>

^{*}Net operating cash flow per share (NOCFPS) decreased due to decrease of interest income significantly as compare to last year.

		30 Sep 2019
Reconciliation of effective tax rate	<u></u> %	Taka
Profit before taxation as per profit and loss account	-	3,929,032,957
Income tax as per applicable tax rate	37.50%	1,473,387,359
Factors affecting the tax charge for current year		
Non deductible expenses	26.15%	1,027,554,974
Deductible expenses	-23.38%	(918,729,318)
Tax exempt income	-9.84%	(386,628,950)
Tax savings from reduced tax rates for dividend	-0.56%	(21,956,674)
Tax savings for capital loss	-0.60%	(23,627,391)
Change in taxable temporary difference	0.24%	9,300,000
Total income tax expenses	29.51%	1,159,300,000
Reconciliation of net profit with cash flows from operating activities	20 Can 2020	20 Com 2010
Particulars	30 Sep 2020	30 Sep 2019
Particulars	Taka	Taka
Profit before tax as per profit and loss accounts	3,929,032,957	5,464,154,444
Adjustment for non-cash items:		
Provision for loans and advances/investments	1,041,800,000	1,253,215,219
Provision for diminution in value of investments	71,420,000	232,100,000
Provision for off- balance sheet items	173,200,000	(47,173,000)
Depreciation of property, plant and equipment	264,979,709	238,712,232
Recoveries on Loans previously written-off	263,897,102	666,200,781
Foreign exchange gain/(loss)	(870,718)	4,873,050
Sale proceeds of the fixed assets	126,951	3,188,557
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(23,371,545,371)	(21,665,640,842)
Other operating assets	(392,335,073)	(89,210,141)
Deposits from other banks	932,051,241	(382,847,637)
Deposits from customers	34,118,314,296	29,958,801,688
Others operating liabilities	(1,021,261,273)	2,710,917,138
Income tax paid	(2,366,515,499)	(1,629,460,250)
Net cash flows from operating activities	13,642,294,321	16,717,831,239

The Financial Statements of the bank for third Quarter (Q3) ended on September 30, 2020 are available in website. The address of the website is www.southeastbank.com.bd