Southeast Bank Limited and its Subsidiaries Consolidated Balance Sheet

As at 30 September 2023

•			visional and unaudited
	<u>-</u>	Sep 2023	Dec 2022
DDODEDTY AND ACCETC	Note _	Taka	Taka
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)	Г	4,985,872,933	4,696,192,288
Balance with Bangladesh Bank and its agent banks	ŀ	4,363,672,933	4,090,192,200
(including foreign currencies)	1	13,308,314,003	15,606,632,248
(morutaing totolgh currences)	L	18,294,186,936	20,302,824,536
Balance with other banks and financial institutions		10,274,100,750	20,502,024,550
In Bangladesh	Г	1,846,723,742	3,390,467,475
Outside Bangladesh		302,667,188	2,686,881,950
	<u> </u>	2,149,390,930	6,077,349,425
Money at call and on short notice		1,311,300,000	781,300,000
Investments		- ,,,	, ,
Government	Г	114,117,283,007	83,321,152,247
Others		15,491,400,901	15,604,343,130
	L.	129,608,683,908	98,925,495,377
Loans and advances/investments	2	, , ,	, , , ,
Loans, cash credit, overdrafts etc./investments		342,986,991,705	338,993,155,791
Bills purchased and discounted		5,685,186,765	8,750,431,416
·	-	348,672,178,470	347,743,587,207
Fixed assets including premises, furniture and fixtures		10,757,494,053	11,275,976,562
Other assets		9,121,295,747	7,986,304,650
Non-banking assets		-	-
Total assets	_	519,914,530,044	493,092,837,757
	_		
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents			
Subordinated bond	Г	13,000,000,000	14,000,000,000
Other borrowings		34,244,540,934	19,638,440,972
0 m o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n o s n	_	47,244,540,934	33,638,440,972
Deposits and other accounts		, , ,	, , ,
Current/Al-wadeeah current accounts and other accounts	з Г	85,425,934,981	88,702,434,098
Bills payable		2,896,454,568	3,297,666,131
Savings bank/Mudaraba savings bank deposits		45,791,989,506	44,376,147,486
Fixed deposits/Mudaraba fixed deposits		246,787,705,254	234,767,191,343
		380,902,084,309	371,143,439,058
Other liabilities	_	58,705,058,151	57,545,278,936
Total liabilities		486,851,683,394	462,327,158,966
	4		
Capital/shareholders' equity	4 _	12.050.500.600	12 264 001 410
Paid up capital		12,859,580,660	12,364,981,410
Statutory reserve		12,859,580,660	12,364,981,410 4,397,075,481
Revaluation reserve		247,650,000	247,650,000
Other reserve		(4,794,047)	1,578,975
Foreign currency translation reserve Retained earnings		2,628,184,291	1,379,290,896
Total shareholders' equity	L	33,052,591,318	30,755,558,172
Non-controlling interest		10,255,332	10,120,619
Total liabilities and shareholders' equity		519,914,530,044	493,092,837,757
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Southeast Bank Limited and its Subsidiaries Consolidated Balance Sheet

As at 30 September 2023

	NI-4-	Sep 2023 Taka	Dec 2022 Taka
OFF-BALANCE SHEET ITEMS	Note _	1 aka	1 3 K 2
Contingent liabilities			
Acceptances and endorsements		62,039,514,168	87,886,146,982
Letters of guarantee		19,561,781,466	19,406,548,276
Irrevocable letters of credit		33,947,800,472	45,119,837,555
Bills for collection		46,203,292,612	32,389,534,358
Other contingent liabilities		1,867,514,000	1,867,514,000
Total contingent liabilities	_	163,619,902,718	186,669,581,171
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	_	-	-
Total off-balance sheet items including contingent liabilities		163,619,902,718	186,669,581,171
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A.		,	Amm .
Chairman Director			Managing Director
Chief Financial Officer (CC)		_	Company Secretary

Southeast Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 30 September 2023

Provisional and unaudited

				ATOTIBLE	onal and unaudited
Particulars	Note	Jan 01, 2023 to	Jan 01, 2022 to	July 01, 2023 to	July 01, 2022 to
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Sep 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022
		<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	Taka
Interest income/profit on investments		15,764,719,641	15,321,067,296	5,563,323,772	5,165,042,464
Interest paid/profit shared on deposits and borrowings et	•	(14,127,864,111)	(12,693,885,498)	(4,965,326,337)	(4,442,270,794)
Net interest income/net profit on investments	C.	1,636,855,530	2,627,181,798	597,997,435	722,771,670
Investment income		5,467,267,059	4,897,524,488	1,967,353,182	1,703,841,611
Commission, exchange and brokerage		3,816,573,826	5,168,883,532	1,208,458,388	2,031,337,909
Other operating income		767,113,777	753,463,443	224,267,197	213,790,391
Carri operanis moone		10,050,954,662	10,819,871,463	3,400,078,767	3,948,969,911
Total operating income (A)		11,687,810,192	13,447,053,261	3,998,076,202	4,671,741,581
Salaries and allowances		2,000,623,291	1,840,109,708	696,164,175	688,658,436
Rent, taxes, insurance, electricity, etc.		790,894,482	789,989,026	277,076,063	304,521,067
Legal expenses		232,735	310,000	37,650	20,100
Postage, stamp, telecommunication, etc.		173,501,685	156,214,329	66,500,787	58,060,534
Stationery, printing, advertisements, etc		270,449,931	237,153,921	83,721,753	92,136,912
Managing Director's salary and fees		8,680,568	8,756,500	3,255,000	2,685,500
Directors' fees		1,634,770	3,083,763	217,962	1,137,884
Auditors' fees		1,000,000	750,000	500,000	250,000
Depreciation and repair		814,178,494	765,738,218	283,302,876	250,813,263
Other expenses		1,493,814,196	1,184,633,997	559,436,034	446,869,628
Total operating expenses (B)		5,555,010,152	4,986,739,462	1,970,212,300	1,845,153,324
Profit before provision (C=A-B)		6,132,800,040	8,460,313,799	2,027,863,902	2,826,588,257
Provision for loans and advances/investments					
General provision		2,066,141,910	1,969,489,893	202,855,367	1,364,916,473
Specific provision		(393,177,294)	(89,395,249)	(82,514,051)	(83,413,748)
		1,672,964,616	1,880,094,644	120,341,316	1,281,502,725
Provision for diminution in value of investments		201,800,000	850,000,000	104,300,000	250,000,000
Other provisions		(33,414,914)	174,704,347	(12,487,282)	(91,755,323)
Total provision (D)		1,841,349,702	2,904,798,991	212,154,034	1,439,747,402
Total profit before taxation (E=C-D)		4,291,450,338	5,555,514,808	1,815,709,868	1,386,840,855
Provision for taxation					
Current		1,292,436,068	2,147,386,849	669,733,893	1,028,917,518
Deferred		(6,007,000)	(31,094,172)	(5,082,441)	(34,170,614)
		1,286,429,068	2,116,292,677	664,651,452	994,746,904
Net profit after taxation		3,005,021,270	3,439,222,131	1,151,058,416	392,093,951
Net profit after taxation attributable to:					
Equity holders' of the Bank		3,004,886,557	3,438,982,880	1,150,973,685	391,965,443
Non-controlling interest		134,713	239,251	84,731	128,508
Net profit after taxation		3,005,021,270	3,439,222,131	1,151,058,416	392,093,951
Appropriations					
Statutory reserve		494,599,250	475,576,200	494,599,250	475,576,200
Start-up fund		29,351,196	32,405,493	11,092,817	3,032,915
Retained surplus during the period		523,950,446 2,481,070,824	507,981,693 2,931,240,438	505,692,067	<u>478,609,115</u> (86,515,164)
	_		2.67	0.90	0.30
Earnings per share (par value Taka 10)	5	2.34	2.0	0.90	0.30
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Chairman		Director	-	-	Managing Divector
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Chief Financial Officer (CC)

Company Secretary

Southeast Bank Limited and its Subsidiaries

Consolidated Cash Flow Statement

For the period ended 30 September 2023

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ı	Particulars	Jan 01, 2023 to	Jan 01, 2022 to
<u></u>		Sep 30, 2023	Sep 30, 2022
	Cook Source from an austine anti-ities	<u>Taka</u>	<u>Taka</u>
A.	Cash flows from operating activities:		
	Interest receipts in cash	19,747,207,337	18,218,164,579
	Interest payments	(13,867,896,939)	(12,103,517,093)
	Dividend receipts	151,777,787	140,834,542
	Fees and commission receipts in cash	3,816,573,826	5,168,883,532
	Recoveries on loans previously written-off	367,848,269	306,754,582
	Cash payments to employees Cash payments to suppliers	(2,009,303,859) (253,322,371)	(1,848,866,208) (267,126,937)
	Income taxes paid	(1,700,349,005)	(1,341,741,003)
	Receipts from other operating activities	2,026,031,177	2,451,213,023
	Payments for other operating activities	(2,476,059,658)	(2,202,147,110)
	Operating profit before changes in operating assets and liabilities (i)	5,802,506,565	8,522,451,907
	T (1): (1) 1919		
	Increase (decrease) in operating assets and liabilities	B01 10 (222	0.055.505.555
	Sale of trading securities Purchase of trading securities	781,136,299	2,056,794,996
	Loans and advances to customers	(1,168,194,073)	(1,977,588,299)
	Other assets	(3,492,634,326) (1,040,234,845)	(12,879,101,022) 128,029,989
	Deposits from other banks	14,606,099,962	(9,489,289,218)
	Deposits from customers	9,512,286,263	9,283,339,734
	Other liabilities	2,044,063,643	4,988,222,505
	Cash generated from (used in) operating assets and liabilities (ii)	21,242,522,923	(7,889,591,315)
	Net cash flows from operating activities (a=i+ii)	27,045,029,488	632,860,592
В.	Cash flows from investing activities:		
	Proceeds from sale of securities	22,437,420,158	96,044,261,835
	Payments for purchase of securities	(26,111,939,894)	(96,599,154,501)
	Purchase of fixed assets	(122,014,417)	(596,965,071)
	Sale proceeds of fixed assets	778,460	604,320
	Cash generated from (used in) investing activities (b)	(3,795,755,693)	(1,151,253,416)
C.	Cash flows from financing activities:		
	Receipts from issue of loan capital & debt security	-	5,000,000,000
	Payments for redemption of loan capital & debt security	(1,000,000,000)	(1,000,000,000)
	Dividends paid	(741,898,885)	(951,152,417)
	Payment against lease obligation	(184,331,806)	(166,721,510)
	Cash generated from (used in) financing activities (c)	(1,926,230,691)	2,882,126,073
	Net increase (decrease) in cash and cash equivalents (a+b+c)	21,323,043,104	2,363,733,249
	Effects of exchange rate changes on cash and cash equivalents	(1,693,095)	49,226,446
	Cash and cash equivalents at beginning of the year	29,427,242,011	42,531,539,873
G.	Cash and cash equivalents at end of the period (D+E+F)	50,748,592,020	44,944,499,568
	Cash and cash equivalents at end of the period represents		
	Cash in hand (including foreign currencies)	4,985,872,933	4,484,946,772
	Balance with Bangladesh Bank and its agent banks		
	(including foreign currencies)	13,308,314,003	15,232,150,787
	Balance with other banks and financial institutions	2,149,390,930 1,311,300,000	6,482,250,159 9,756,300,000
	Money at call and on short notice Treasury bills	28,984,664,854	8,981,432,850
	Prize bond	9,049,300	7,419,000
		50,748,592,020	44,944,499,568

Southeast Bank Limited and its Subsidiaries Consolidated Statement of Changes in Equity For the period ended 30 September 2023

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 2023 Changes in accounting policy/ Prior year adjustments	12,364,981,410 -	12,364,981,410 -	4,397,075,481	247,650,000 -	1,578,975 -	1,379,290,896	30,755,558,172	10,120,619 -	30,765,678,791
Restated balance	12,364,981,410	12,364,981,410	4,397,075,481	247,650,000	1,578,975	1,379,290,896	30,755,558,172	10,120,619	30,765,678,791
Surplus/deficit on account of revaluation of properties Surplus/deficit on account of revaluation of investments Currency translation differences	-	- -	- 65,314,273 -		- - (6,373,022)	- - 4,455,419	- 65,314,273 (1,917,603)		65,314,273 (1,917,603)
Net gains and losses not recognized in the income statement	-	-	65,314,273	-	(6,373,022)		63,396,670	-	63,396,670
Net profit for the period Cash dividend Issue of share capital/ Bonus share	- - 494,599,250		-	- - -	-	3,004,886,557 (741,898,885) (494,599,250)	3,004,886,557 (741,898,885)	134,713	3,005,021,270 (741,898,885)
Appropriation made during the period Statutory reserve Start-up fund	-	494,599,250	-	-	•	(494,599,250) (29,351,196)		-	- (29,351,196)
Balance as at 30 September 2023	12,859,580,660	12,859,580,660	4,462,389,754	247,650,000	(4,794,047)	2,628,184,291	33,052,591,318	10,255,332	33,062,846,650
Balance as at 30 September 2022	12,364,981,410	12,364,981,410	4,306,068,002	247,650,000	(3,913,717)	3,186,060,674	32,465,827,779	10,617,814	32,476,445,593

Southeast Bank Limited Balance Sheet

As at 30 September 2023

As at 30 September 2023		
		isional and unaudited
	Sep 2023	Dec 2022
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PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	4,978,907,304	4,672,661,205
Balance with Bangladesh Bank and its agent banks		
(including foreign currencies)	13,308,314,003	15,606,632,248
	18,287,221,307	20,279,293,453
Balance with other banks and financial institutions	1.046.722.742	2 200 467 475
In Bangladesh	1,846,723,742	3,390,467,475
Outside Bangladesh	99,210,222	2,462,686,100
Money of call and an about notice	1,945,933,964	5,853,153,575
Money at call and on short notice	1,311,300,000	781,300,000
Investments	114117 200 007	22 221 122 212
Government	114,117,283,007	83,321,152,247
Others	12,559,137,222	12,526,274,168
I	126,676,420,229	95,847,426,415
Loans and advances/investments	220.070.051.421	226 121 221 22
Loans, cash credit, overdrafts etc./investments	339,979,251,421	336,181,834,587
Bills purchased and discounted	5,685,186,765	8,750,431,416
Fired exects including receives fermiteurs and feetures	345,664,438,186	344,932,266,003
Fixed assets including premises, furniture and fixtures Other assets	10,315,753,694	10,806,936,979
Non - banking assets	14,598,350,458	13,503,130,903
Total assets	518,799,417,838	492,003,507,328
A Veel assets	310,777,417,030	472,003,307,326
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents		
Subordinated bond	13,000,000,000	14,000,000,000
Other borrowings	34,089,301,199	19,393,697,744
•	47,089,301,199	33,393,697,744
Deposits and other accounts		, , ,
Current/Al-wadeeah current accounts and other accounts	85,324,390,989	88,659,700,371
Bills payable	2,896,454,568	3,297,666,131
Savings bank/Mudaraba savings bank deposits	45,791,989,506	44,376,147,486
Fixed deposits/Mudaraba fixed deposits	246,807,705,254	234,967,191,343
	380,820,540,317	371,300,705,331
Other liabilities	57,963,657,771	56,617,049,415
Total liabilities	485,873,499,287	461,311,452,490
Capital/shareholders' equity	,,,	,,
Paid up capital	12,859,580,660	12,364,981,410
Statutory reserve	12,859,580,660	12,364,981,410
Revaluation reserve	4,462,389,754	4,397,075,481
Other reserve	247,650,000	247,650,000
Retained earnings	2,496,717,477	1,317,366,537
Total shareholders' equity	32,925,918,551	30,692,054,838
Total liabilities and shareholders' equity	518,799,417,838	492,003,507,328
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Southeast Bank Limited Balance Sheet

As at 30 September 2023

	Sep 2023	Dec 2022
	Taka	Taka
OFF-BALANCE SHEET ITEMS		
•		
Contingent liabilities	62,039,514,168	87,886,146,98
Acceptances and endorsements		
Letters of guarantee	19,561,781,466	19,406,548,27
Irrevocable letters of credit	33,947,800,472	45,119,837,55
Bills for collection	46,203,292,612	32,389,534,3
Other contingent liabilities	1,867,514,000	1,867,514,0
Total contingent liabilities	163,619,902,718	186,669,581,1
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	163,619,902,718	86,669,581,1
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Chairman Director		Managing Directo
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Chi. f Fire and 1 Officer (CC)		Company Secretary
Chief Financial Officer (CC)		Company Secretary

Southeast Bank Limited Profit and Loss Account

For the period ended 30 September 2023

Provisional and unaudited

	,			
Particulars	Jan 01, 2023 to	Jan 01, 2022 to	July 01, 2023 to	July 01, 2022 to
A di tituldi 3	Sep 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022
	Taka	Taka	Taka	Taka
Interest income/profit on investments	15,685,109,940	15,212,154,215	5,535,304,756	5,120,337,561
Interest paid/profit shared on deposits and borrowings etc.	(14,130,736,259)	(12,689,848,348)	(4,966,122,088)	(4,439,434,385)
Net interest income/net profit on investments	1,554,373,681	2,522,305,867	569,182,668	680,903,176
Investment income	5,332,563,132	4,686,101,490	1,900,478,705	1,640,122,085
Commission, exchange and brokerage	3,775,350,488	5,054,497,981	1,197,055,534	1,997,214,534
Other operating income	747,020,592 9,854,934,212	688,329,589 10,428,929,060	217,567,804 3,315,102,043	192,698,818 3,830,035,437
Total operating income (A)	11,409,307,893	12,951,234,927	3,884,284,711	4,510,938,613
Salaries and allowances	1,963,508,434	1,806,916,893	684,488,736	678,132,270
Rent, taxes, insurance, electricity, etc.	783,479,632	783,602,795	274,273,925	302,160,462
Legal expenses	232,735	310,000	37,650	20,100
Postage, stamp, telecommunication, etc.	173,059,195	155,784,469	66,347,193	57,895,873
Stationery, printing, advertisements, etc.	268,523,042	235,698,519	83,134,226	91,609,411
Managing Director's salary and fees	8,680,568	8,756,500	3,255,000	2,685,500
Directors' fees	1,498,770	2,987,763	185,962	1,137,884
Auditors' fees	1,000,000	750,000	500,000	250,000
Depreciation and repair of bank's assets	783,837,493	733,318,770	273,154,062	239,681,309
Other expenses	1,466,648,798	1,146,970,195	548,463,747	431,730,039
Fotal operating expenses (B)	5,450,468,667	4,875,095,903	1,933,840,501	1,805,302,848
Profit before provision (C=A-B)	5,958,839,226	8,076,139,024	1,950,444,210	2,705,635,765
Provision for loans and advances/investments				
General provision	2,066,141,910	1,969,489,893	202,855,367	1,364,916,473
Specific provision	(393,177,294)	(89,395,249)	(82,514,051)	(83,413,748)
	1,672,964,616	1,880,094,644	120,341,316	1,281,502,725
Provision for diminution in value of investments	201,800,000	850,000,000	104,300,000	250,000,000
Other provisions	(101,044,984)	56,589,212	(30,735,511)	(98,064,288)
Total provision (D)	1,773,719,632	2,786,683,856	193,905,805	1,433,438,437
Total profit before taxation (C-D)	4,185,119,594	5,289,455,168	1,756,538,405	1,272,197,328
Provision for taxation				
Current	1,256,007,000	2,080,000,000	652,339,182	1,003,076,442
Deferred	(6,007,000)	(31,094,172)	(5,082,441)	(34,170,614)
	1,250,000,000	2,048,905,828	647,256,741	968,905,828
Net profit after taxation	2,935,119,594	3,240,549,340	1,109,281,664	303,291,500
Appropriations				
Statutory reserve	494,599,250	475,576,200	494,599,250	475,576,200
Start-up fund	29,351,196	32,405,493	12,092,817	3,032,915
	523,950,446	507,981,693	505,692,067	478,609,115
Retained surplus during the period	2,411,169,148	2,732,567,647	603,589,597	(175,317,615)
Earnings per share (par value Taka 10)	2.28	2.52	0.86	0.24
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Chairman	Director			Managing Director
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1			_	
Chief Financial Officer (CC)				Company Secretary
Luci Financiai Officei (CC)				

Southeast Bank Limited

Cash Flow Statement

For the period ended 30 September 2023

A. Cash flows from operating activities:	_			
Interest receipts in cash Interest receipts in cash Interest payment Interest Interest payment I		Particulars		1
Interest roccipts in cash Interest payment 19,667,597,636 (13,15,960,011) 83,184,731 71,209,411 3,775,350,488 83,087,348,269 1,672,189,002 (21,192,48),002 (Ļ	Cash flows from operating activities		
Interest payment 13,515,960,011 10,542,917,799 10,542,917,799 10,542,917,799 10,544,9781	Α.	Cash hows from operating activities.	<u> </u>	і ака
Interest payment 1(3,515,960,011) 1(0,542,917,02) 1(1,542,92) 1(1,542,92)		Interest receipts in cash	19,667,597,636	18,109,251,498
Fees and commission receipts in cash 3,775,350,488 306,754,582 Cash payments to employees (1,972,189,002) (1,515,673,393) (2,51,955,482) (265,671,535) (2,1395,482) (265,671,535) (2,1395,482) (265,671,535) (2,1395,482) (265,671,535) (2,179,246,000) (2,459,586,310) (2,179,246,056) (2		• •	(13,515,960,011)	
Recoveries on Loans previously written-off			83,186,371	71,209,411
Cash payments to suppliers				5,054,497,981
Cash payments to suppliers		- · · · · · · · · · · · · · · · · · · ·		
Receipts from other operating activities			1 '	
Receipts from other operating activities Payments for other operating activities Sale of trading securities Sale of trading securities Purchase of trading securities Sale of trading securities Purchase of trading securities Sale of trading securities Purchase of trading securities I (1,313,999,356) Purchase of trading securities I (1,027,294,891) Purchase of trading securities Purchase of trading securities I (1,027,294,891) Purchase of trading securities Proceeds from (used in) operating assets and liabilities (ii) Purchase of fixed assets Payments for purchase of securities Payments for purchase of securities Payments for purchase of securities Payments for mixesting activities: Receipts from issue of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payments for missue of loan capital & debt security Payments for missue of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payments for edemption of loan capital & debt security Payments for edemption of loan capital & debt security Payments against lease obligation (1,000,000,000) Payments for edemption of loan capital & debt security Payments against lease obligation (1,000,000,000) Payments for edemption of loan capital & debt security Payments against lease obligation (1,000,000,000) Payments for edemption of loan capital & debt security Payment against lease obligation (1,000,000,000) Payments for edemption of loan capital & debt security Payment against lease obligation (1,000,000,000) Payments for edemption of loan capital & debt security Payment agains				
Payments for other operating activities C2.459,586,310 C2.179,246,956 9,764,686,249				
Deposits from customers 2,2,437,420,158 22,437,420,158 22,437,420,158 24,499,244 B. Cash flows from investing activities Payments for purchase of securities 22,437,420,158 24,400,000,000 26,599,154,501 20,550,000,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,000,000 20,550,00				
Sale of trading securities		· ·		
Sale of trading securities		operating profit before changes in operating assets and natifices (1)	3,701,000,777	9,704,080,249
Sale of trading securities		Increase (decrease) in operating assets and liabilities		
Purchase of trading securities Loans and advances to customers Other assets (1,313,999,356) (1,2712,919,481) Deposits from other banks Deposits from customers Other liabilities Cash generated from (used in) operating assets and liabilities (ii) Net cash flows from operating activities (a=i+ii) Proceeds from sale of securities Proceeds from sale of securities Proceeds from sale of securities Payments for purchase of securities Payments for purchase of securities Payments for purchase of securities Payments for mivesting activities (b) Purchase of fixed assets Cash generated from (used in) investing activities (b) Purchase of fixed assets Cash generated from (used in) investing activities (b) 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 Payment against lease obligation Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) Effects of exchange rate changes on cash and cash equivalents (a+b+c) Effects of exchange rate changes on cash and cash equivalents (b) Cash and cash equivalents at beginning of the year Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Purchase of customers Cash in hand (including foreign currencies) Balance with bangladesh Bank and its agent banks (including foreign currencies) Balance with bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Payd, 933, 944 Payd, 900, 900 Payd, 900, 900 Payd, 900, 900 Payd, 900 Payd		, , , , , , , , , , , , , , , , , , ,	781 136 299	2 056 794 996
Loans and advances to customers				
Other assets				
Deposits from other banks 14,695,603,455 9,273,475,995 9,308,671,026 19,75,716,031 19,75,716,031 19,75,716,031 19,75,716,031 21,088,422,291 (9,080,187,005) Net cash flows from operating activities (a=i+ii) 27,070,311,270 684,499,244		Other assets		
Deposits from customers		Deposits from other banks		
Other liabilities 1,975,716,031 3,132,550,286 Cash generated from (used in) operating assets and liabilities (ii) 21,088,422,291 (9,080,187,005) Net cash flows from operating activities (a=i+ii) 27,070,311,270 684,499,244 B. Cash flows from investing activities: 8. Proceeds from sale of securities 22,437,420,158 (96,044,261,835) (96,599,154,501) Payments for purchase of securities (26,111,939,894) (96,599,154,501) (96,599,154,501) (19,786,609,312) (378,600) (3790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (23,790,106,159) (1,140,917,657) (2. (24,74,80,114,90,144) (24,74,80,144) (24,741,80,144) (24,741,80,144) (24,74		Deposits from customers		
Net cash flows from operating activities (a=i+ii) 27,070,311,270 684,499,244		Other liabilities	1,975,716,031	3,132,550,286
B. Cash flows from investing activities: Proceeds from sale of securities Payments for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Cash generated from (used in) investing activities (b) Cash flows from financing activities: Receipts from issue of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payment against lease obligation 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 Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period 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 Pod.044,261,835 (26,111,939,894) (116,364,883) (26,111,939,894) (586,629,312) (586,628,324) (604,325) (604,320) (1,140,917,657) 1,000,000,000 (1,000,000,000) (1,		Cash generated from (used in) operating assets and liabilities (ii)	21,088,422,291	(9,080,187,005)
Proceeds from sale of securities Payments for 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 Payment against lease obligation Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) Effects of exchange rate changes on cash and cash equivalents Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with One of the part of the period represents Cash in hand (including foreign currencies) Balance with other banks and financial institutions (including foreign currencies) Balance with other banks and financial institutions Treasury bills Prize bond Prize bond Pod44,261,835 PG,424,545,643,54 PG,599,174,501 PG,501,420,183 PG,641,420,183 P		Net cash flows from operating activities (a=i+ii)	27,070,311,270	684,499,244
Payments for purchase of securities (26,111,939,894) (96,599,154,501) Purchase of fixed assets (116,364,883) (586,629,312) (586,	В.	Cash flows from investing activities:		
Purchase of fixed assets Sale proceeds of fixed assets Cash generated from (used in) investing activities (b) Cash generated from (used in) investing activities (b) Cash flows from financing activities: Receipts from issue of loan capital & debt security Payments for redemption of loan capital & debt security Payments for redemption of loan capital & debt security Payment against lease obligation Cash generated from (used in) financing activities (c) 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 Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period 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 generated from (used in) investing activities (b) (1,140,917,657) (1,140,917,657) (1,140,917,657) (1,140,917,657) (1,100,000,000,000) (1,000,000,000 (1,000,000,000) (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,000,000 (1,000,00		Proceeds from sale of securities	22,437,420,158	96,044,261,835
Sale proceeds of fixed assets 778,460 604,320 Cash generated from (used in) investing activities (b) (3,790,106,159) (1,140,917,657) C. Cash flows from financing activities:		•		
Cash generated from (used in) investing activities (b) (3,790,106,159) (1,140,917,657) C. Cash flows from financing activities:				
C. Cash flows from financing activities: Receipts from issue of loan capital & debt security		•		
Receipts from issue of loan capital & debt security C1,000,000,000 C1,000,000 C1		Cash generated from (used in) investing activities (b)	(3,790,106,159)	(1,140,917,657)
Payments for redemption of loan capital & debt security (1,000,000,000) (1,000,000,000) (1,000,000,000) (1,000,000,000) (1,000,000,000) (1,100	C.	Cash flows from financing activities:		
Dividends paid (741,898,885) (951,152,417) Payment against lease obligation (184,331,806) (166,721,510) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (166,721,510) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,806) (184,331,807,927) (184,321,506) (184,331,806) (184		Receipts from issue of loan capital & debt security	-]	5,000,000,000
Payment against lease obligation Cash generated from (used in) financing activities (c) (1,926,230,691) Cash generated from (used in) financing activities (c) (1,926,230,691) 2,882,126,073 D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents 4,679,927 43,422,566 F. Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period 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 (including foreign currencies) Balance with other banks and financial institutions Treasury bills Prize bond (184,331,806) (166,721,510) (1,926,230,691) 2,425,707,660 21,353,974,420 2,425,707,660 29,179,515,078 42,410,464,831 42,410,464,831 44,879,595,057 44,879,595,057 4,978,907,304 4,481,837,723 15,232,150,787 6,420,454,697 1,311,300,000 9,756,300,000 7,9756,300,000 7,419,000		Payments for redemption of loan capital & debt security	(1,000,000,000)	(1,000,000,000)
Cash generated from (used in) financing activities (c) (1,926,230,691) 2,882,126,073 D. Net increase (decrease) in cash and cash equivalents (a+b+c) 21,353,974,420 2,425,707,660 E. Effects of exchange rate changes on cash and cash equivalents 4,679,927 43,422,566 F. Cash and cash equivalents at beginning of the year 29,179,515,078 42,410,464,831 G. Cash and cash equivalents at end of the period (D+E+F) 50,538,169,425 44,879,595,057 Cash and cash equivalents at end of the period represents 4,978,907,304 4,481,837,723 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000		Dividends paid	(741,898,885)	(951,152,417)
D. Net increase (decrease) in cash and cash equivalents (a+b+c) 21,353,974,420 2,425,707,660 E. Effects of exchange rate changes on cash and cash equivalents 4,679,927 43,422,566 F. Cash and cash equivalents at beginning of the year 29,179,515,078 42,410,464,831 G. Cash and cash equivalents at end of the period (D+E+F) 50,538,169,425 44,879,595,057 Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) 4,978,907,304 4,481,837,723 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000		Payment against lease obligation		(166,721,510)
E. Effects of exchange rate changes on cash and cash equivalents 4,679,927 43,422,566 F. Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the period (D+E+F) 50,538,169,425 42,410,464,831 44,879,595,057 Cash and cash equivalents at end of the period 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 4,679,927 42,410,464,831 42,410,464,831 44,879,595,057 4,978,907,304 4,481,837,723 15,232,150,787 6,420,454,697 1,311,300,000 9,756,300,000 7,419,000		Cash generated from (used in) financing activities (c)	(1,926,230,691)	2,882,126,073
E. Effects of exchange rate changes on cash and cash equivalents 4,679,927 43,422,566 F. Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the period (D+E+F) 50,538,169,425 42,410,464,831 44,879,595,057 Cash and cash equivalents at end of the period 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 4,679,927 42,410,464,831 42,410,464,831 44,879,595,057 4,978,907,304 4,481,837,723 15,232,150,787 6,420,454,697 1,311,300,000 9,756,300,000 7,419,000	n	Not increase (decrease) in each and each equivalents (athte)	21 252 074 420	2 425 707 660
F. Cash and cash equivalents at beginning of the year 29,179,515,078 42,410,464,831 G. Cash and cash equivalents at end of the period (D+E+F) 50,538,169,425 44,879,595,057 Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) 4,978,907,304 4,481,837,723 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000		• • • •		
G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period 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 Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond 50,538,169,425 44,879,595,057 4,978,907,304 4,481,837,723 15,232,150,787 1,945,933,964 6,420,454,697 1,311,300,000 9,756,300,000 9,756,300,000 7,419,000				
Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) 4,978,907,304 4,481,837,723 Balance with Bangladesh Bank and its agent banks 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000				
Cash in hand (including foreign currencies) 4,978,907,304 4,481,837,723 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000	•	Canal and Canal Ca		
Balance with Bangladesh Bank and its agent banks 13,308,314,003 15,232,150,787 (including foreign currencies) 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000		• • • •		
(including foreign currencies) 13,308,314,003 15,232,150,787 Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000		` ` ` ` '	4,978,907,304	4,481,837,723
Balance with other banks and financial institutions 1,945,933,964 6,420,454,697 Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000			12 200 214 002	15 222 150 707
Money at call and on short notice 1,311,300,000 9,756,300,000 Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000				
Treasury bills 28,984,664,854 8,981,432,850 Prize bond 9,049,300 7,419,000				
Prize bond 9,049,300 7,419,000		*		
		· · · · · · · · · · · · · · · · · · ·		

Southeast Bank Limited

Statement of Changes in Equity
For the period ended 30 September 2023

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2023 Changes in accounting policy/ prior year adjustments	12,364,981,410	12,364,981,410	4,397,075,481	247,650,000	1,317,366,537	30,692,054,838
Restated balance	12,364,981,410	12,364,981,410	4,397,075,481	247,650,000	1,317,366,537	30,692,054,838
Surplus/deficit on account of revaluation of properties Surplus/deficit on account of revaluation of investments Currency translation differences	- - -	- - -	- 65,314,273 -	- - -	- 4,679,927	65,314,273 4,679,927
Net gains and losses not recognized in the income statement	-	-	65,314,273	-	4,679,927	69,994,200
Net profit for the period Cash dividend	-	-	- -	- -	2,935,119,594 (741,898,885)	2,935,119,594 (741,898,885)
Issue of share capital/ Bonus share	494,599,250	-	-	-	(494,599,250)	-
Appropriation made during the period Statutory reserve Start-up fund	-	494,599,250 -	-	-	(494,599,250) (29,351,196)	(29,351,196)
Balance as at 30 September 2023	12,859,580,660	12,859,580,660	4,462,389,754	247,650,000	2,496,717,477	32,925,918,551
Balance as at 30 September 2022	12,364,981,410	12,364,981,410	4,306,068,002	247,650,000	2,785,054,706	32,068,735,528

Southeast Bank Limited and its subsidiaries Notes to the Financial Statements As at and for the period ended 30 September 2023

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 (Amendment upto 2023) 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 September 30, 2023 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 as on and for the year ended December 31, 2022.

1.2 Basis of consolidation

The consolidated financial statements include the financial statements of Southeast Bank Limited and its two subsidiaries, Southeast Bank Capital Services Limited and Southeast Exchange Company (South Africa) Pty Limited, for the period ended on September 30, 2023.

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.

		Sep 2023	Dec 2022
		Taka	Taka
2	Consolidated Loans and advances/investments		
	Loans, cash credit, overdrafts etc./investments		
	Southeast Bank Limited	339,979,251,421	336,181,834,587
	Southeast Bank Capital Services Limited	3,007,740,284	2,811,321,204
	•	342,986,991,705	338,993,155,791
	Bills purchased and discounted		
	Southeast Bank Limited	5,685,186,765	8,750,431,416
		5,685,186,765	8,750,431,416
		348,672,178,470	347,743,587,207
3	Consolidated deposits and other accounts		
	•		
	Current/Al-wadeeah current accounts and other accounts		
	Southeast Bank Limited	85,324,390,989	88,659,700,371
	Southeast Bank Capital Services Limited	104,055,601	123,831,897
		85,428,446,590	88,783,532,268
	Less: Inter company balance eliminated	2,511,609	81,098,170
		85,425,934,981	88,702,434,098
	Bills payable		
	Southeast Bank Limited	2,896,454,568	3,297,666,131
		2,896,454,568	3,297,666,131
	Savings bank/Mudaraba savings bank deposits	12 724 222 724	11.05(145.106
	Southeast Bank Limited	45,791,989,506	44,376,147,486
	27 . 1 . 1 . M . 1 . 1 . M . 1 . 1	45,791,989,506	44,376,147,486
	Fixed deposits/Mudaraba fixed deposits	246 907 705 254	224 067 101 242
	Southeast Bank Limited	246,807,705,254	234,967,191,343
	Less: Inter company balance eliminated	20,000,000	200,000,000
		246,787,705,254 380,902,084,309	234,767,191,343 371,143,439,058
		300,702,004,307	3/1,143,432,030

Share Capital Authorised	Sep 2023 Taka	Dec 2022 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 cash	3,781,649,700	3,781,649,700
907,793,096 ordinary shares of Tk 10 each issued as bonus shares	9,077,930,960	8,583,331,710
1,285,958,066	12,859,580,660	12,364,981,410
Shareholders' Equity Paid up capital	12,859,580,660	12,364,981,410
Statutory reserve	12,859,580,660	12,364,981,410
Revaluation reserve	4,462,389,754	4,397,075,481
Other reserve	247,650,000	247,650,000
Foreign currency translation reserve	(4,794,047)	1,578,975
Retained earnings	2,628,184,291	1,379,290,896
	33,052,591,318	30,755,558,172

4.1 Summary of unclaimed dividends

Unclaimed dividend as on 30 September 2023 was an amount of BDT 51,145,127 against 84,310 nos. of shareholders, including an amount of BDT 21,177,094 against 66,171 nos of shareholders have deposited to the Capital Market Stabilization Fund (CMSF) as per instruction of Bangladesh Securities and Exchange Commission (BSEC) letter no. SEC/SRMIC/165-2020/part-1/166 dated July 06, 2021.

		Jan 01, 2023 to Sep 30, 2023	Jan 01, 2022 to Sep 30, 2022	July 01, 2023 to Sep 30, 2023	July 01, 2022 to Sep 30, 2022
5	Consolidated Earnings per share	Taka	Taka	Taka	Taka
	Net profit after tax for the period (Taka)	3,005,021,270	3,439,222,131	1,151,058,416	392,093,951
	Number of ordinary shares outstanding	1,285,958,066	1,285,958,066	1,285,958,066	1,285,958,066
	Earnings per share (EPS) (Taka)*	2.34	2.67	0.90	0.30
	Earnings per share				
	Net profit after tax for the period (Taka)	2,935,119,594	3,240,549,340	1,109,281,664	303,291,500
	Number of ordinary shares outstanding	1,285,958,066	1,285,958,066	1,285,958,066	1,285,958,066
	Earnings per share (EPS) (Taka)*	2.28	2.52	0.86	0.24

^{*}EPS decreased due to increase of interest expenses and decrease of income from commission, exchange and brokerage as compared to previous year.

^{*}Earnings per share has been calculated in accordance with IAS 33: Earnings Per Share (EPS). Previous year's figures have been restated for the issue of bonus shares during the year.

		Sep 2023	Sep 2022
6	Net Asset Value (NAV) per share	Taka	Taka
	Consolidated Net Asset Value (NAV)		
		33,052,591,318	32,465,827,779
	Net Asset Value (NAV)	1,285,958,066	1,236,498,141
	Number of ordinary shares outstanding Net Asset Value (NAV) per share	25.70	26.26
	Net Asset value (NAV) per suare	200.0	
	Solo Net Asset Value (NAV) per share		
	Net Asset Value (NAV)	32,925,918,551	32,068,735,528
	Number of ordinary shares outstanding	1,285,958,066	1,236,498,141
	Net Asset Value (NAV) per share	25.60	25.94
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7	Net Operating Cash Flow per share		
	Consolidated Net Operating Cash Flow		
	Net Operating Cash Flow	27,045,029,488	632,860,592
	Number of ordinary shares outstanding	1,285,958,066	1,236,498,141
	Net Operating Cash Flow per share (NOCFPS)*	21.03	0.51
	Solo Net Operating Cash Flow per share		
	• "	27,070,311,270	684,499,244
	Net Operating Cash Flow	1,285,958,066	1,236,498,141
	Number of ordinary shares outstanding	21.05	0.55
	Net Operating Cash Flow per share (NOCFPS)*	21.03	0.00

^{*}Net operating cash flow per share (NOCFPS) increased due to increase of deposit and borrowings as compared to previous year.

Reconciliation of effective tax rate	Sep 2023		Sep 2022	
	%	Taka	%	Taka
Profit before taxation as per profit and loss account	· · · · · · · · · · · · · · · · · · ·	4,185,119,594		5,289,455,168
Income tax as per applicable tax rate	37.50%	1,569,419,848	37.50%	1,983,545,688
Factors affecting the tax charge for current year				
Non deductible expenses	27.29%	1,141,928,388	27.15%	1,436,163,108
Deductible expenses	-27.66%	(1,157,527,206)	-16.34%	(864,082,586)
Tax exempt income	0.00%	-	-8.44%	(446,439,992)
Tax savings from reduced tax rates for dividend	-0.35%	(14,557,615)	-0.55%	(29,186,218)
Tax savings for capital loss	-6.77%	(283,256,415)	0.00%	-
Change in taxable temporary difference	-0.14%	(6,007,000)	-0.59%	(31,094,172)
Total income tax expenses	29.87%	1,250,000,000	38.74%	2,048,905,828
Total income tax expenses	29.87%	1,250,000,000	38.74%	

9 Reconciliation of net profit with Solo cash flows from operating activities

Reconciliation of her profit with 5000 cash flows from operating activities		
	Sep 2023	Sep 2022
Particulars	Taka	Taka
Profit before tax as per profit and loss accounts	4,185,119,594	5,289,455,168
Adjustment for non-cash items:		
Provision for loans and advances/investments	1,672,964,616	1,880,094,644
Provision for diminution in value of investments	201,800,000	850,000,000
Provision for off- balance sheet items	(231,044,984)	(33,410,788)
Depreciation of property, plant and equipment	435,452,660	426,016,442
Recoveries on Loans previously written-off	367,848,269	306,754,582
Foreign exchange gain/(loss)	4,679,927	43,422,566
Sale proceeds of the fixed assets	778,460	604,320
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(3,296,215,246)	(12,712,190,942)
Other operating assets	(1,027,294,891)	208,756,917
Deposits from other banks	14,695,603,455	(9,403,278,121)
Deposits from customers	9,273,475,999	9,308,671,026
Others operating liabilities	2,506,044,383	5,879,200,138
Income tax paid	(1,718,900,972)	(1,359,596,708)
Net cash flows from operating activities	27,070,311,270	684,499,244

The Financial Statements of the bank for period ended on September 30, 2023 are available in website. The address of the website is www.southeastbank.com.bd