# Southeast Bank Limited and its Subsidiaries Consolidated Balance Sheet As at 31 March 2021

Description         Note	As at 31 March 2021			
NetTakeTakeDOURDENT AND ASSETSCalingDealer controling foreign correspice)Balancy with Burgladesh Back and an equer banksCaling foreign correspice)Balancy with Burgladesh Back and an equer banksControl Kang JackDealer control in BurgladeshOrresci Handra Control in BurgladeshDealer control in Burgladesh <t< th=""><th></th><th></th><th></th><th></th></t<>				
PLODE/EDIT ADD ASSETS		Note -		
Col         3.000,200,000	PROPERTY AND ASSETS	11010	Tuku	Tunu
in had circlinding foreign currencies)       3.912.78.5.41       3.242.87.542         diance with subglashed Back and its gene blacks       1.912.78.5.42       3.242.87.542         diance with subglashed       1.922.78.5.42       3.242.87.542         Loadsack finalgalach       3.922.88.167       2.108.724.660.77.001         Loadsack finalgalach       3.922.88.167       2.108.724.660.77.01         Loadsack finalgalach       9.937.89.84.42       2.937.89.84.42         Loads and ordan control control       9.977.89.84.42       2.977.87.89.44.12         Loads and ordan control control       9.977.89.84.42       2.977.87.89.44.12         Loads and control control       9.977.89.84.42       2.977.87.89.44.12         Loads and control control       9.977.89.84.42       2.977.87.89.46.12         Loads and control control       9.977.89.84.42       2.977.87.89.46.12         Loads and control control       9.977.87.88.46.12       2.977.87.89.46.12         Loads and control control control       9.				
Balance with Nangladosh Bata and funget babs         12.77.13.1.00         12.77.13		Г	3 032 378 554	3 474 367 542
(including insign correction)         12,77,131,490         17,254,897         17,254,897           Balace with their backs and financial institutions         13,77,131,490         17,754,897         17,754,897           Datase with their backs and financial institutions         33,822,81,191         2,208,725,467           Ownshe Balagdothi         33,854,72,900         4,859,725,900         4,859,725,900           Nervey at all and on short notice         18,97,717,91,400         17,924,800,900         18,92,725,953,701           Constant Advancediverstructis         18,97,725,188,802         18,92,725,938,702         18,92,725,938,702           Constant Advancediverstructis         19,90,725,188,802         11,90,61,620,725,188,702         18,92,725,938,702           Constant Advancediverstructis         20,97,718,81,401         9,71,497,131,70         7,93,755,188,702           Constant Advancediverstructis         20,97,718,81,31         9,71,497,131         9,71,497,131           Constant Advancediverstructis         20,97,755,188,70         445,299,408,997         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913         12,921,498,913			5,952,578,554	5,474,507,542
Balance with other banks and financial institutions         3.002.855.137         2.105.72.66           Is langulacies         3.002.855.137         2.003.03.72           Conside Rangulacies         3.002.855.137         2.003.03.72           Conside Rangulacies         3.002.855.137         2.003.03.72           Conside Rangulacies         8.970.053.872         2.003.03.72           Other         9.901.051.8127         2.03.03.825.137         2.103.938.942           Loss and ordination recording the chrosomets         11.422.061.366         3.07.722.51.938.942           Loss and ordination provides the chrosomets         11.422.061.366         3.07.722.51.938.942           Loss and ordinating provides, function and fistness         2.25.404.81.01         7.97.935.45.25           Non-banking sents         2.25.404.81.08         2.25.404.81.08         2.25.404.81.08           Portal asst including provides, function and fistness         40.248.506.27         40.528.506.27         40.528.506.27           LABULITISS AND CAPTTAL         Labulitis         2.25.608.81.01         2.22.706.81.08         1.25.000.000         1.25.000.000         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.000.000.00         1.25.0				17,956,897,600
In Ringlach:       3.002.553,159       2.105,724,560         Outsick Ringlach:       3.002.553,159       2.005,725         Morey at call and on short notice       3.102.253,159       4.695,255,041         Investment       3.022,553,159       4.695,255,041         Other       1.84,701,054,852       3.12,223,595,451         Investment       1.84,701,054,852       3.07,752,518,602         Investment       3.02,752,518,602       3.07,752,518,602         Investment       3.03,404,592,003       3.07,752,518,602         Investment       3.03,752,518,602       3.07,752,518,602         Investment       3.03,752,518,602       3.07,752,518,602         Investment       3.03,65,777       4.65,303,408,597         Investment       3.03,752,518,602       3.07,752,518,602         Investment       3.02,758,61,003       3.22,758,614,03         Investment       3.02,758,614,03       3.22,758,614,03         Investment       4.65,353,608       1.56,000,000         Investment       3.22,758,614,03       3.22,758,614,03         Investment       3.22,758,614,03       3.22,758,614,03         Investment       3.22,759,611,001       3.000,000,901       3.000,000,901         Investhologing cont       3.00,779,71,00	The Loss of the Alexandress of the Alexandress		16,703,730,050	21,431,265,142
Octubility and and on short notice         3062.04.18.31         2.503.03.07           Investments         3062.04.18.31         2.503.03.07           Investments         307.25.518.300         13.347.03.09           Lanas, cab certal rest         307.25.518.300         13.347.03.09           Lanas, cab certal rest, investments         2         313.042.372.00         31.07.52.518.300           Lanas, cab certal rest, investments         307.755.518.300         11.206.02.00         11.206.02.00           Lanas, cab certal rest, investments         307.755.518.300         11.206.02.00         11.206.02.00           Lanas, cab certal rest, investments         307.755.518.300         11.206.02.00         11.206.02.00           Non-banking spects         307.755.518.300         11.206.02.00         11.206.02.00         11.206.02.00           Variable State		Г	3,302,858,159	2,108,724,666
More vicil and on short unice         3.18,22.17         2.28,97.200           Investments         85,70.104.1831         83.226,359.541           Greenements         10.18,21.16.1197         97,97.2348,823           Tamas, conder refinements         2         10.13,21.16.1197         97,97.2348,823           Bills purchased and discontand         2         10.13,21.16.1197         97,97.2348,823           Tamas, conder refines, furniture and fistures         20,97.253,188,23         97,183,424,23         97,19,2348,423           Tamas, conder refines, furniture and fistures         40,9548,560,570         405,293,408,571         14,268,933,118         97,17,271,818,421         97,17,271,277           Non-building premises, furniture and fistures         40,9548,560,570         405,293,408,577         405,293,408,577           Columents         40,9548,560,570         405,293,408,577         405,293,408,577           Subordinated bord         11,80,000,000         13,600,000,001         13,600,000,001           Subordinated bord         11,80,000,000         13,600,000,001         13,600,000,001           Subordinated bord         11,80,003,010         30,003,04,010         30,003,04,010         30,003,04,010         30,003,05,041         30,003,03,041         30,003,03,041         30,003,03,041         30,003,03,041         30,003,04,01	6			
Investments Ownermal         8,5701.054.823         81.226.539.541           Others         1.342.201.363         81.342.201.361         81.442.801.351         81.777.777.389.342         81.442.801.318         71.442.801.371         71.378.372         71.442.801.371         71.378.372         71.442.801.371         71.382.372.378.383				
Government Others         8,7011054823 (322,601,260)         83226,339,461           Loans and advanceSovestments         80,7011054823 (324,261,126)         83226,339,461           Loans and advanceSovestments         100,453,116,107         97,073,389,462           Loans cost incluting premises, furniture and fistores         133,464,320,033         307,755,318,802           With presche         53,264,078,013         322,334,641,109         222,334,663,977           Loans cost incluting premises, furniture and fistores         460,548,560,577         465,539,3465,577           UNERT sects         50,101,019,279         7,955,564,223           Non-banking assets         460,548,560,577         465,539,3465,597           Liabilities         465,549,3465,597         465,539,3465,597           Loans and other accounts and acto acto acto acto accounts and other accounts and other accounts and other accounts and acto acto acto acto acto acto acto acto	•		3,218,222,179	2,208,907,300
Lans: ad advances/investments         2         100.153.116.197         79.73.893.442           Lans: advances/investments         2         313.00.392.033         807.752.318.030         807.752.318.031           Bills purchest and discounted         2         313.00.392.033         807.752.318.032         825.400.881.013         922.251.46.218           Fixed assets including premises, furniture and fistures         9.71.318.21         9.71.118.21         9.77.118.21         9.77.118.21         9.77.118.21         9.77.118.21         9.77.118.21         9.77.118.21 <td></td> <td>Г</td> <td>86,701,054,832</td> <td>83,226,359,543</td>		Г	86,701,054,832	83,226,359,543
Lans, cale reduction we strength         2           Lans, cale reduction we strength         31.404.392.031           Bills packased and disconned         307.752.318.602           Lans, cale reduction we strength         31.404.392.031           Fixed association disconned         307.752.318.602           LABLELTES AND CAPITAL         9.673.118.421           Labelities         409.548.569.70           Barrowing from other banks, financial institutions and agents         306.000.0000           Subcolinated hond         13.600.000.000           Other barrowing from other banks, financial institutions and agents         306.640.032           Subcolinated hond         36.627.968.868         32.627.64.68.981           Disposits and other accounts         3         66.640.857.200         3.666.40.037.20           Swings bank Medaruha scounts and other accounts         3         66.640.857.200         3.860.000.0000           Swings bank Medaruha scounts and other accounts         3         66.640.857.200         3.860.000.0000           Swings bank Medaruha scounts and other accounts         3         66.640.857.200         3.860.000.0000           Swings bank Medaruha scings bank deposits         7.97.257.257.257.200         3.98.652.000         3.98.652.001           Proof deposints Multinites         -4.52.722.86.860 <td< td=""><td>Others</td><td></td><td></td><td></td></td<>	Others			
Lans, cab credit, overdarbet sec.investments       31344/392.033       30772.218.82.0         Bills purchased and discounted       325.400.881.013       322.221.462.100         Fixed assets including premises, fundature and fixtures       97.411.821.42       97.141.971.217         Other assets       405.518.260.570       465.293.408.507         Data Sets       405.518.260.570       465.293.408.507         LABULITES AND CAPITAL       Elabelities       11.5070.000.000         Labulities       13.5070.000.000       11.5070.000.000         Other barrowings from other banks, financial institutions and agents       32.407.86.800       11.5070.000.000         Other barrowings       13.5070.000.000       32.227.86.880       11.5070.000.000         Other barrowings       3       66.5405.5508       30.407.67.619         Pageids and other accounts       3       56.640.055.200       30.400.30.202         Svings bank Advanits       3       56.540.05.03.81.819       30.400.33.022         Svings bank Advanits       4       4       4       4         Other labilities       45.277.286.4262       43.545.433.402       30.400.370.201       30.400.370.201       30.400.370.201       30.400.370.201       30.400.370.201       30.400.370.201       30.400.370.201       30.400.370.201       30.400	Terre and a low configuration of	2	100,153,116,197	97,073,893,462
Bills puchaed and discounted       1199(488,080)       114(489,043,312)         Fixed assets including premises, furniture and fixtures       322,514,64,180       324,514,64,180         Other assets       409,540,560,707       455,200,841,003         Total assets       409,540,560,707       455,200,841,003         LiABILITIES AND CAPITAL       13,000,000,000       13,000,000,000         Earbrack       21,222,366,8500       13,600,000,000         Sub-odificate bord       13,500,000,000       18,807,053,100         Other bornwings       21,222,366,8500       13,600,000,000         Sub-odificate bord       16,867,0310       66,663,852,280         Other bornwings       66,663,852,280       36,664,033,000         Strateg bank/Multarits accounts and other accounts       3       66,663,852,280         Bill popuble       -21,7252,295,050       356,322,668,580       32,407,66,319         Other inhibities       -43,727,240,201       339,403,330,02       366,303,30,02       339,403,330,02       366,304,330,02       360,304,330,42       356,328,000       36,300,906,333,102       356,328,900       356,306,900,333,02       356,336,300       356,326,900,900,900,900,900,900,900,900,900,90		2	313 404 392 033	307 752 518 862
Fixed assets including premises, furmiture and fixtures         9,77,118,421         9,77,118,721         7,95,554,423           Non-hanking assets				
Other sasts         8,014.019.720         7,953,654,253           Total assets         400,548,560,570         465,293,486,597           Likelities         13,000,0000         13,000,0000         13,000,0000         13,000,0000         13,000,0000         13,000,0000         13,000,0000         13,000,000,000,000,000         13,000,000,000,000,000,000,000,000,000,0		_		
Non-Jacking assets         Job 1         Job 1           I doll assets         405248,560.570         465293,408,597           I LABILITIES AND CAPITAL         I <td< td=""><td></td><td></td><td></td><td></td></td<>				
Total assets         409,548,560,570         445,223,408,597           LIABILITIES AND CAPITAL         Liabilities           Borrowings from other bank, financial institutions and agents         300,000,000         13,600,000,000           Subordinated bond         0.42,277,668,880         13,600,000,000         13,600,000,000           Deposits and other accounts         36,827,668,880         32,497,676,519         36,827,668,880         32,497,676,519           Dills payabe         36,827,668,880         32,497,676,519         30,663,403,102         30,403,330,200         30,403,330,200         30,403,333,060         38,060,936,403         22,107,255,702         30,403,333,002         30,403,333,062         38,060,936,403         22,107,255,702         24,555,734,413,62         43,545,833,3462         43,545,833,3462         43,545,833,3462         43,545,833,3462         43,545,833,3462         43,545,833,3462         43,545,833,3462         44,354,320,902,566         43,545,833,3462         44,354,320,902,566         43,545,833,3462         44,354,320,902,566         43,545,230,901         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001         47,755,7001			0,014,019,720 -	-
Liabilities           Berrowings from other banks, financial institutions and agents           Subordinated bold           Other borrowings           Deposits and other accounts           Bills payable           Deposits and other accounts and other accounts           Bills payable           Savings bank Mudaraba savings bank deposits           Fixed deposits/Mudaraba savings bank deposits           Fixed deposits/Mudaraba fixed deposits           Capital/Shareholders' equity           Other inhibities           Capital/Shareholders' equity           Paid unpublic interest           Paid up capital           Statutory reserve           Revisition reserve           Other inhibities           Other statutory reserve           Revisition reserve           Other reserve           Other statutory reserve           Revisition reserve           Other statutory reserve           Non-controlling interest           Other statutory reserve           Voltar statutory reserve           Voltar statutory reserve           Revaluation reserve           Other statutory reserve           Voltar statutory reserve           Voltare statutory reserve           Voltare		-	469,548,560,570	465,293,408,597
Liabilities           Berrowings from other banks, financial institutions and agents           Subordinated bold           Other borrowings           Deposits and other accounts           Bills payable           Deposits and other accounts and other accounts           Bills payable           Savings bank Mudaraba savings bank deposits           Fixed deposits/Mudaraba savings bank deposits           Fixed deposits/Mudaraba fixed deposits           Capital/Shareholders' equity           Other inhibities           Capital/Shareholders' equity           Paid unpublic interest           Paid up capital           Statutory reserve           Revisition reserve           Other inhibities           Other statutory reserve           Revisition reserve           Other reserve           Other statutory reserve           Revisition reserve           Other statutory reserve           Non-controlling interest           Other statutory reserve           Voltar statutory reserve           Voltar statutory reserve           Revaluation reserve           Other statutory reserve           Voltar statutory reserve           Voltare statutory reserve           Voltare		_		
Derrowings from other banks, financial institutions and agents         13,600,000,000         13,600,000,000           23,277,868,880         18,897,676,319         36,827,868,880         18,897,676,319           Deposits and other accounts         36,627,868,880         66,640,855,280         66,640,855,280         30,633,031,02         30,000,000,040,333,029         39,046,533,066         30,000,036,493         20,000,000,012,227,868,880         30,000,000,000         23,2497,676,519         20,000,000,000         23,2497,676,519         30,000,000,000         30,003,010,23         30,000,000,000,000,000,000,000         30,003,010,23         30,000,000,000,000,000,000,000,000,000,	LIABILITIES AND CAPITAL			
Subordinated bond         13.600.000,000         13.600.000,000           Other borrowings         13.600.000,000         13.600.000,000           Deposits and other accounts         3         66.640,855.280         32.977,676,319           Dispayable         3.9465,335.066         2.977,676,319         3.9463,333,020         3.9463,333,020           Savings bank Adeposits         3.9465,335.066         2.90,644,079,440         3.9465,335,066         2.90,644,079,440         3.956,226,973,756         2.20,034,079,440         3.956,226,973,756         2.20,034,079,440         3.956,226,973,756         2.20,034,079,440         3.956,226,973,953,914,813         3.956,226,973,953,914,813         3.956,226,973,953,914,813         3.956,226,973,914,1562         4.354,579,441,562         4.354,579,441,562           Other liabilities         45,277,286,562         4.354,579,441,562         4.354,579,441,562         4.354,579,441,562           Value qcapital         4         11.889,405,210         11.889,405,210         11.889,405,210         11.889,405,210         11.889,405,210         11.980,478,928         4.97,253,510         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,256,350         4.97,2	Liabilities			
Other borrowings         23 227,888,880         18,897,676,319           Deposits and other accounts         3         66,640,855,280         32,497,676,319           Current/Al-wadeeah current accounts and other accounts         3         66,640,855,280         3,940,333,020         3,940,52,010         11,889,405,210         11,91,923         8,45,253,10,800         66,523,50,800         66,523,50,800         66,523,50,800         66,523,50,800         66,52,523,408,507         66,52,523,408,507 <td< td=""><td></td><td>-</td><td></td><td></td></td<>		-		
Deposits and other accounts         36,827,868,880         32,497,676,319           Deposits and other accounts and other accounts         3         66,640,855,280         66,850,581,819           Bills payable         30,063,640,102         39,465,383,06         23,940,333,920           Savings bank/Mudaraba fixed deposits         21,057,257,876         38,060,936,493         220,064,077,440           Strings bank/Mudaraba fixed deposits         36,522,697,324         39,353,931,681         23,0064,079,440           Other liabilities         45,277,286,362         43,545,833,362         245,579,441,362           Other liabilities         45,277,286,362         43,545,833,362         435,579,441,362           Paid up capital         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,580,478,028         446,423,409,409         12,475,60,000         12,475,60,000         12,475,60,000         12,916,000,00         12,916,00,00         12,916,00,00         12,916,00,00         12,916,00,00				
Deposits and other accounts         3         66,640,855,220,30,000,036,031,02,30,000,36,031,02,30,000,36,031,02,30,036,030,000,30,030,301,221,007,242,856,000,36,040,355,220,347,220,846,079,440,352,200,342,079,440,352,200,842,079,440,356,226,937,324         3,940,333,929,33,929,33,040,320,220,684,079,440,352,200,324,079,440,352,200,684,079,440,356,226,937,324         3,940,333,929,33,040,320,320,320,343,352,320,64,355,259,31,681           Other liabilities         45,277,286,362,43,545,333,362,435,557,344,1362         435,557,84,1362,435,520,344,1362,100,11,889,405,210,11,188,405,800,01,19,10,10,12,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,150,24,550,100,11,131,262,450,100,100,11,131,262,450,100,100,11,131,132,8669,133,337,787,213,891,11,131,135,787,223,891,11,131,135,787,223,891,11,131,135,787,223,891,11,131,135,787,223,891,11,131,1350,571,11,131,1350,571,11,131,1350,571,131,133,333,2787,211,333,337,787,211,333,337,787,211,333,338,214,031,	Other borrowings	Ļ		
Bills payable         3.003.303.01.01         3.940.333.929           Swings bank/Mudarba swings hank deposits         3.940.333.929         3.940.333.929         3.940.333.929           Swings bank/Mudarba swings hank deposits         3.940.333.929         3.940.333.929         3.900.336.939           D'her liabilities         4.95.277.926.362         43.545.833.662         43.545.833.662           Capital/shareholders' equity         4         4.889.405.210         11.889.405.210         11.889.405.210           Revaluation reserve         4.730.338.370         4.752.56.189         4.757.255.189         4.672.526.139           Revaluation reserve         4.730.338.370         4.672.526.139         4.672.526.139         4.672.526.139           Other inserve         6.636.40491         (1.189.405.210         11.859.405.550         4.672.56.199	Deposits and other accounts	_		- , . ,,
Savings bank/Mudaraba savings bank deposits         39,463,383,066         38,000,936,493           Fixed deposits/Mudaraba fixed deposits         36,220,937,244         359,535,931,681           Other liabilities         45,277,286,362         43,545,833,362           Total liabilities         438,332,092,566         435,579,441,362           Capital/shareholders' equity         4         11,889,405,210         11,889,405,210           Paid up capital         11,889,405,210         11,889,405,210         11,580,478,928           Other reserve         24,075,0100         11,580,478,928         4,672,256,130         4,672,256,130           Reviauation reserve         24,055,010         11,580,478,928         4,672,256,130         14,550,000           Foreign currency translation reserve         24,055,010         11,580,478,928         4,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         12,155,100,120         11,580,478,028         14,672,256,139         12,155,010         12,155,010         12,155,010         12,155,012         12,155,010         12,155,010         13,155,245,509         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139         14,672,256,139		3		
Fixed deposits'/Mudaraba fixed deposits'     247,057,295,876     250,684,079,440       356,226,937,324     359,355,931,681       Other liabilities     45,277,286,262     43,545,833,362       Capital/shareholders' equity     4       Paid up capital     11,889,405,210     11,889,405,210       Statutory reserve     4,370,333,301     4,672,250,139       Perserve     4,370,333,01     4,672,250,139       Orber reserve     247,650,000     (6,364,049)       Foreign currency translation reserve     247,650,000       Foreign currency translation reserve     31,206,195,946       Obstraining interest     31,206,195,946       Total liabilities and shareholders' equity     31,206,195,946       OFF-BALANCE SHEET ITEMS     51,087,802,689       Curticent liabilities     51,087,802,689       Total shareholders' equity     51,087,802,689       Other contingent liabilities     51,087,802,689       Total state and shoresements     65,429,364,825       Letters of guarantee     51,087,802,689       Inty,13,335,874,91     31,333,873,874,91       Other contingent liabilities     31,333,877,872,891       Dilter contingent liabilities     10,272,201,91       Total short reduce and revolving underwriting facilities     10,311,428,669       Dother contingent liabilities     11,333,357,872,833				
Other liabilities         356,226,937,324         359,535,931,681           Other liabilities         45,277,286,362         435,455,833,362           Total liabilities         488,332,092,566         435,579,441,362           Capital/shareholders' equity         4         11,889,405,210         11,889,405,210           Statutory reserve         4,373,033,370         4,672,526,139         4,672,526,139           Other reserve         247,650,000         245,				
Other liabilities         45,277,286,362         43,545,833,362           Total liabilities         43,545,833,362         435,579,441,562           Capital/shareholders' equity         4         11,889,405,210         11,889,405,210           Statutory reserve         11,889,405,210         11,889,405,210         11,889,405,210           Prid up capital         4,672,256,139         247,650,000         247,650,000         247,650,000           Orber reserve         6,63,4094)         (1,919,103)         2,455,761,250         1,315,624,550           Total liabilities and shareholders' equity         31,206,65,704         10,272,058         10,201,511           OFF BALANCE SHEET ITEMS         51,087,802,689         11,7143,765,567         17,143,765,567           Distributies         51,087,802,689         11,319,095,862         17,143,765,567           Total liabilities         65,429,364,823         51,087,802,689         17,143,765,567           Deferments         51,087,802,689         13,90,958,682         17,143,765,567           Introvoable letters of credit         13,139,804,693         13,93,824,693         1,934,694,693           Differ contingent liabilities         13,138,294,693         1,934,694,693         1,934,694,693           Other contingent liabilities         13,138,294,693	rixeu ueposits/mudataba fixeu ueposits	L		
Total liabilities         438,332,092,566         435,579,441,362           Capital/shareholders' equity         4           Paid up capital         11,889,405,210         11,889,405,210           Statutory reserve         4         11,889,405,210         11,889,405,210           Revaluation reserve         4,730,338,370         247,650,000         247,650,000           Foreign currency translation reserve         31,206,195,946         29,703,765,724           Non-controlling interest         31,206,195,946         29,703,765,724           Other reserve         31,206,195,946         29,703,765,724           Other serve         65,429,364,825         10,201,511           Total liabilities         10,272,058         10,201,511           Other contingent liabilities         51,087,802,689         17,143,765,567           Orestander         65,429,364,825         51,087,802,689         17,143,765,567           Uberts of guarantee         65,429,364,825         11,893,77,253,891         13,333,787,921         13,398,294,693           Bills for collection         10,311,428,869         138,737,253,891         13,377,253,891           Other contingent liabilities         10,311,428,869         138,737,253,891           Other contingent liabilities         10,31,50,000         138,737,				
Capital/shareholders' equity         4           Paid up capital         11,889,405,210           Statutory reserve         11,889,405,210           Revaluation reserve         4,730,338,370           Other reserve         247,650,000           Foreign currency translation reserve         4,672,256,139           Pata incomments         247,650,000           Total shareholders' equity         4,672,256,139           Total shareholders' equity         31,206,195,946           29,703,765,724         10,272,058           Total isbilities and shareholders' equity         31,206,195,946           OFF-BALANCE SHEET ITEMS         31,206,195,946           Contingent liabilities         465,293,408,597           Acceptances and endorsments         65,429,364,825           Letters of guarantee         51,087,802,689           I7,143,765,567         33,335,787,921           33,335,787,921         33,335,787,921           33,335,787,921         33,335,787,921           Bills for collection         163,111,428,869         138,737,253,891           Other consintents         1         1         1           Documentary credits and short term trade-related transactions         1         1           Forward assets purchased and forward deposits placed		-		
Paid up capital       11,889,405,210       11,889,405,210         Statutory reserve       11,889,405,210       11,889,405,210         Revaluation reserve       11,889,405,210       11,889,405,210         Other reserve       247,650,000       (6,364,094)       1(1,91,91,03)         Retained carmings       31,206,195,946       29,703,765,724         Non-controlling interest       31,206,195,946       29,703,765,724         Non-controlling interest       10,272,058       10,201,511         Total liabilities and shareholders' equity       31,206,195,946       29,703,765,724         OFF-BALANCE SHEET ITEMS       10,272,058       10,201,511         Contingent liabilities       465,548,560,570       465,293,408,597         Contingent liabilities       31,306,195,946       29,703,765,724         Contingent liabilities       10,272,058       10,201,511         Contingent liabilities       11,487,65,567       31,143,765,567         Letters of credit       18,190,958,682       17,143,765,567         Stat,77,740,943       31,335,787,921       31,398,294,693         Other contingent liabilities       19,21,800,000       19,91,650,000         Total contingent liabilities       19,21,800,000       19,91,650,000         Other contingent liabilities	1 otai naointues		438,332,092,500	435,579,441,502
Statutory         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,889,405,210         11,580,478,928           Revaluation reserve         4,730,338,370         4,672,526,139         247,650,000         (6,364,094)         (1,919,103)           Retained earnings         2,455,761,250         13,15,624,550         (1,919,103)         1,315,624,550         (1,919,103)           Total shareholders' equity         31,206,195,946         29,703,765,724         (1,927,058         10,201,511           Total shareholders' equity         10,272,058         10,201,511         (465,293,408,597)         (465,293,408,597)           OFF-BALANCE SHEET ITEMS         65,429,364,825         17,143,765,567         (1,713,765,567)         (1,713,765,567)           Irrevocable letters of credit         44,233,517,441         33,335,787,921         31,398,294,693         (1,931,62,000)         (1,931,65,000) <t< td=""><td>Capital/shareholders' equity</td><td>4</td><td></td><td></td></t<>	Capital/shareholders' equity	4		
Revaluation reserve         4,730,338,370         4,672,526,139           Other reserve         247,650,000         (6,364,094)         (1,919,103)           Retained earnings         2,455,761,250         1,315,624,550           Total shareholders' equity         31,206,195,946         29,703,765,724           Non-controlling interest         10,272,058         10,221,058         10,221,058           OFF-BALANCE SHEET ITEMS         465,293,408,597         465,293,408,597           OFF-BALANCE SHEET ITEMS         51,087,802,689         17,143,765,567           Irevocable letters of credit         18,190,958,682         17,143,765,567           Irevocable letters of credit         33,335,787,921         31,38,294,693           J0-Breact contingent liabilities         11,91,003         1,931,650,000           Total contingent liabilities         11,143,765,567         11,38,294,693           Intervocable letters of credit         33,335,787,921         31,38,294,693           J0-Breact contingent liabilities         163,111,428,869         138,737,253,891           Other contingent liabilities         163,111,428,869         138,737,253,891           Other contingent liabilities         163,111,428,869         138,737,253,891           Other contingent liabilities         163,111,428,869         138,737,253,			11,889,405,210	11,889,405,210
Other reserve         247,650,000         247,650,000           Foreign currency translation reserve         247,650,000         (1,919,103)           Retained earnings         2,455,761,250         29,703,765,724           Non-controlling interest         10,272,058         10,201,511           Total shareholders' equity         469,548,560,570         465,293,408,597           OFF-BALANCE SHEET ITEMS         469,548,560,570         465,293,408,597           OFF-BALANCE SHEET ITEMS         51,087,802,689         17,143,765,567           Acceptances and endorsements         65,429,364,825         51,087,802,689           Letters of guarantee         18,190,958,682         44,233,517,441           Bills for collection         33,335,787,40,943         31,398,294,693           Other contingent liabilities         19,21,800,000         1,931,650,000           Total sharde and short term trade-related transactions         1         -           Other commitments         -         -         -           Documentary credits and short term trade-related transactions         -         -         -           Forward asets purchased and forward deposits placed         -         -         -           Undrawn note issuance and revolving underwriting facilities         -         -         - <td></td> <td></td> <td></td> <td></td>				
Foreign currency translation reserve         (6,364,094)         (1,919,103)           Retained earnings         2,455,761,250         1,315,624,550           Total shareholders' equity         31,206,195,946         29,703,765,724           Non-controlling interest         10,272,058         10,201,511           Total liabilities         469,548,560,570         465,293,408,597           OFF-BALANCE SHEET ITEMS         469,548,560,570         465,293,408,597           OFF-BALANCE SHEET ITEMS         51,087,802,689         17,143,765,567           Invocable letters of guarante         18,190,958,682         17,143,765,567           Invocable letters of credit         33,335,787,921         31,398,294,693           Other contingent liabilities         19,21(50,000)         1,311,62,000           Total contingent liabilities         163,111,428,869         138,737,253,891           Other contingent liabilities         163,111,428,869         138,737,253,891           Other contingent liabilities         163,111,428,869         138,737,253,891           Other contingent liabilities         1         1         1           Documentary credits and short term trade-related transactions         1         1         1           Forward assets purchased and forward deposits placed         1         1				
Retained earnings         2,455,761,250         1,315,624,550           Total shareholders' equity         31,206,195,946         29,703,765,724           Non-controlling interest         10,272,058         10,201,511           Total liabilities and shareholders' equity         469,548,560,570         465,293,408,597           OFF-BALANCE SHEET ITEMS         51,087,802,689         17,143,765,567           Contingent liabilities         65,429,364,825         51,087,802,689           Acceptances and endorsements         65,429,364,825         51,087,802,689           Letters of guarante         18,190,958,682         17,143,765,567           Irrevocable letters of credit         44,233,517,441         33,335,787,921           Other contingent liabilities         1,921,800,000         1,931,650,000           Total contingent liabilities         163,111,428,869         138,737,223,891           Other contingent liabilities         163,111,428,869         138,737,223,891           Other contingent liabilities         138,737,223,891         1           Other contingent liabilities         1         -           Documentary credits and short term trade-related transactions         -         -           Forward assets purchased and forward deposits placed         -         -           Undrawn nore instanc				
Total shareholders' equity $31,206,195,946$ $29,703,765,724$ Non-controlling interest $10,272,058$ $10,201,511$ Total liabilities and shareholders' equity $469,548,560,570$ $465,293,408,597$ OFF-BALANCE SHEET ITEMSContingent liabilitiesAcceptances and endorsementsLetters of guaranteeIrrevocable letters of credit $81,90,958,682$ Ills for collection $33,335,787,921$ Other contingent liabilities $163,111,428,869$ Total contingent liabilitiesOther contingent liabilitiesIntrade-related transactions $\frac{1}{2}$ <td< td=""><td></td><td></td><td></td><td></td></td<>				
Non-controlling interest10,272,05810,201,511Total liabilities and shareholders' equity469,548,560,570465,293,408,597OFF-BALANCE SHEET ITEMSContingent liabilitiesAcceptances and endorsementsLetters of guaranteeInvevocable letters of credit51,087,802,689Bills for collection18,190,958,682Other contingent liabilities44,233,517,44133,335,787,92131,398,294,6931,921,800,0001,931,650,000Total contingent liabilities163,111,428,869Other contingent liabilitiesOther contingent liabilitiesOther contingent liabilitiesOther contingent liabilitiesOther contingent liabilitiesOther contingent liabilitiesInterverties and of orward deposits placedUndrawn note issuance and revolving underwriting facilitiesUndrawn normal standby facilities, credit lines and other commitmentsIndrawn formal standby facilities, credit lines and other commitments		L		
Total liabilities and shareholders' equity469,548,560,570465,293,408,597OFF-BALANCE SHEET ITEMSContingent liabilitiesAcceptances and endorsementsLetters of guaranteeIrrevocable letters of creditBills for collectionOther contingent liabilitiesOther contingent liabilitiesTotal contingent liabilitiesOther contingent liabilitiesOther contingent liabilitiesDocumentary credits and short term trade-related transactionsForward assets purchased and forward deposits placedUndrawn note issuance and revolving underwriting facilitiesUndrawn formal standby facilities, credit lines and other commitments			- , , , .	
Contingent liabilitiesAcceptances and endorsements65,429,364,82551,087,802,689Letters of guarantee18,190,958,68217,143,765,567Irrevocable letters of credit44,233,517,44137,175,740,943Bills for collection31,335,787,92131,398,294,693Other contingent liabilities163,111,428,869138,737,253,891Other commitmentsOther commitments-Documentary credits and short term trade-related transactionsForward assets purchased and forward deposits placedUndrawn note issuance and revolving underwriting facilitiesUndrawn formal standby facilities, credit lines and other commitments		-		
Acceptances and endorsements       65,429,364,825       51,087,802,689         Letters of guarantee       18,190,958,682       17,143,765,567         Irrevocable letters of credit       44,233,517,441       37,175,740,943         Bills for collection       33,335,787,921       31,398,294,693         Other contingent liabilities       1921,800,000       1,931,650,000         Total contingent liabilities       163,111,428,869       138,737,253,891         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       -       -	OFF-BALANCE SHEET ITEMS	_		
Acceptances and endorsements       65,429,364,825       51,087,802,689         Letters of guarantee       18,190,958,682       17,143,765,567         Irrevocable letters of credit       44,233,517,441       37,175,740,943         Bills for collection       33,335,787,921       31,398,294,693         Other contingent liabilities       1921,800,000       1,931,650,000         Total contingent liabilities       163,111,428,869       138,737,253,891         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       -       -	Contingent liabilities			
Letters of guarantee         18,190,958,682         17,143,765,567           Irrevocable letters of credit         44,233,517,441         37,175,740,943           Bills for collection         33,335,787,921         31,398,294,693           Other contingent liabilities         163,111,428,869         1,931,650,000           Total contingent liabilities         163,111,428,869         138,737,253,891           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         -         -	•	Г	65,429,364.825	51,087,802.689
Irrevocable letters of credit44,233,517,44137,175,740,943Bills for collection33,335,787,92131,398,294,693Other contingent liabilities1,921,800,0001,931,650,000Total contingent liabilitiesOther commitmentsConcumentary credits and short term trade-related transactionsForward assets purchased and forward deposits placed-Undrawn normal standby facilities, credit lines and other commitments-Undrawn formal standby facilities, credit lines and other commitments-				
Other contingent liabilities     1,921,800,000     1,931,650,000       Total contingent liabilities     163,111,428,869     138,737,253,891       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 contingent liabilities163,111,428,869138,737,253,891Other commitmentsDocumentary credits and short term trade-related transactionsForward assets purchased and forward deposits placedUndrawn note issuance and revolving underwriting facilitiesUndrawn formal standby facilities, credit lines and other commitments				
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				
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 contingent liabilities	-	163,111,428,869	138,737,253,891
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       -       -	Other commitments			
Undrawn note issuance and revolving underwriting facilities       -       -         Undrawn formal standby facilities, credit lines and other commitments       -       -		Γ	- 1	-
Undrawn formal standby facilities, credit lines and other commitments			-	-
			-	-
		L	-	-





Sd/-

Director

Sd/-Managing Director

Total off-balance sheet items including contingent liabilities

#### Southeast Bank Limited and its Subsidiaries

# **Consolidated Profit and Loss Account**

For the period ended 31 March 2021

Provisional and unaudited

		Mar 2021	Mar 2020
	Note	Taka	Taka
Interest income/profit on investments		4,974,670,305	6,626,352,426
Interest paid/profit shared on deposits and borrowings etc.		(4,125,576,442)	(5,519,273,673)
Net interest income/net profit on investments	-	849,093,863	1,107,078,753
Investment income		1,547,642,339	1,349,534,013
Commission, exchange and brokerage		855,951,830	871,778,070
Other operating income		262,845,373	218,815,358
	_	2,666,439,542	2,440,127,441
Total operating income (A)		3,515,533,405	3,547,206,194
	_		
Salaries and allowances		475,900,890	468,537,546
Rent, taxes, insurance, electricity, etc.		202,106,387	257,947,675
Legal expenses		173,875	753,525
Postage, stamp, telecommunication, etc.		44,443,869	46,309,902
Stationery, printing, advertisements, etc		41,061,541	47,173,907
Managing Director's salary and fees		2,350,500	2,350,500
Directors' fees		292,900	616,095
Auditors' fees		-	-
Depreciation and repair		208,464,348	126,029,161
Other expenses		266,330,420	325,097,783
Total operating expenses (B)	_	1,241,124,730	1,274,816,094
Profit before provision (C=A-B)		2,274,408,675	2,272,390,100
Provision for loans and advances/investments	_		
General provision		(426,557,263)	43,804,000
Specific provision		529,444,898	(144,092,727)
		102,887,635	(100,288,727)
Provision for diminution in value of investments		-	546,600,000
Other provisions		229,518,103	274,776,000
Total provision (D)	_	332,405,738	721,087,272
Total profit before taxation (E=C-D)	_	1,942,002,937	1,551,302,827
Provision for taxation	_		
Current		496,469,678	431,948,103
Deferred		391,696	(22,100,000)
	_	496,861,374	409,848,103
Net profit after taxation	-	1,445,141,563	1,141,454,724
Net profit after taxation attributable to:	г	1 445 071 016	1 1 41 4 40 5 1 5
Equity holders' of the Bank		1,445,071,016	1,141,448,515
Non-controlling interest	L	70,547 <b>1,445,141,563</b>	6,209
Net profit after taxation	=	1,445,141,505	1,141,454,724
A			
Appropriations	Г	200 02( 202	205 502 550
Statutory reserve	L	308,926,282	307,702,758
Detained sum has device the new of	-	308,926,282	307,702,758
Retained surplus during the period	=	1,136,215,281	833,751,966
Famines non share (aan value Tales 10)	5	1 22	0.04
Earnings per share (par value Taka 10)	5	1.22	0.96

Sd/-Chairman Sd/-Director Sd/-Managing Director

# Southeast Bank Limited and its Subsidiaries

# **Consolidated Cash Flow Statement**

For the period ended 31 March 2021

Interest payments(4.03, 6.04, 898)(4.349, 0.62, 402)Dividend receipts6.61, 283Fees and commission receipts in cash85, 951, 830871, 778, 070Recoveries on Loans previously write-off101, 010, 170298, 154, 277Cash payments to employees(47, 119, 498)(46, 0.23, 447, 119, 498)Cash payments to employees(41, 0.154, 467)(56, 0.123, 347Income taxes paid(44, 71, 119, 498)(65, 0.249, 422Receipts from other operating activities316, 267, 72121, 881, 238Payments for other operating activities(31, 57, 530)(66, 0.356, 440)Operating profit before changes in operating assets and liabilities (i)2, 053, 085, 5012, 515, 507, 353Increase (decrease) in operating assets and liabilities(43, 30, 92, 751)(33, 81, 0.53, 71)Loans and advances to customers(31, 48, 756, 833)(6, 22, 157, 791)Other assets(34, 37, 138, 21, 260)(4, 40, 423, 588)Deposits from other banks(43, 0.12, 51)(32, 377, 133, 321, 260)Deposits from customers(3, 247, 133, 21, 260)(4, 00, 420, 518)Other labilities(5, 33, 00, 717)(32, 377, 33, 332)(4, 00, 20, 516)Cash flows from investing activities (a=1+ii)(45, 179, 190, 19, 32, 377, 133, 378)(4, 00, 20, 516)B. Cash flows from investing activities (a=1+ii)(45, 179, 190, 19, 32, 377, 33, 378)(13, 0.36, 340, 0.02)Proceeds from sale of securities(13, 887, 133, 150)(13, 863, 340, 0.02)(179, 395, 362, 362, 364, 366, 364, 160)Proceeds fro	For the period ended 51 March 2021	D	1 1 1. 1
A. Cash flows from operating activities:TakaInterest precipts in cash Interest payments $7,77,783,330$ Interest payments $(4,549,06,429)$ Dividend receipts $(4,549,06,429)$ Cash payments to employes $(4,10,340,06,429)$ Cash payments to employes $(4,10,340,06,429)$ Income taxes paid $(4,10,344,07)$ Receipts from other operating activities $(4,10,344,07)$ Payments for other operating activities $(4,10,344,07)$ Payments for other operating activities $(2,15,76,500)$ Payments for other operating activities $(2,15,76,500)$ Payments for other operating assets and liabilities $(2,15,76,500)$ Increase (decrease) in operating assets and liabilities $(2,13,76,500)$ Increase (decrease) in operating assets and liabilities $(2,13,43,74,887)$ Sale of trading securities $(3,144,756,330)$ Loans and advances to customers $(3,144,756,330)$ Other takifilies $(2,23,76,530)$ Loans and advances to customers $(3,24,374,882)$ Other takifilies $(2,37,71,33,780)$ Cash generated from (used in) operating assets and liabilities (ii) $(6,01,294,822)$ Other takifilies $(2,37,71,33,780)$ Cash generated from (used in) investing activities (a=1+ii) $(3,143,758,416)$ Proceeds from sate of securities $(5,914,878,416)$ Payment against lease of biggation $(5,22,45,004)$ Proceeds from issue of loan capital & debt security $(3,143,750,400,20)$ Payment against lease of biggation $(5,22,45,004)$			
A. Cash flows from operating activities: $6007,249,738$ (4.549,067,402) $7,707,783,330$ (4.549,067,402)Interest payments Divided recipts $6.007,249,738$ (4.549,067,402) $7,707,783,330$ (4.549,067,402) $6.021,253$ (4.549,067,402)Recoverise on loans previously written-off Cash payments to suppliers Income taxes paid $6.007,249,738$ (4.523,1300) $7,707,783,330$ (4.549,067,402)Cash payments to suppliers Income taxes paid $6.007,249,738$ (4.523,1300) $7,707,783,330$ (4.621,225,1300)Dice overises on loans previously written-off Cash payments to employees $(4.05,44,07)$ (4.10,54,467) $(6.50,249,422)$ (2.512,367,731)Receipts from other operating activities Payments for other operating activities $2.15,967,353$ $(4.05,44,07)$ (4.63,352,995)Increase (decrease) in operating assets and liabilities Sale of trading securities Deposits from other bunks Deposits from other bunks Deposits from other bunks (6.12,25,543) $35,747,487$ (4.32,000,8107) (3.21,4374,4387)Deposits from other bunks Deposits from other bunks Deposits from other bunks Deposits from other operating activities (a+i+ii) $(401,225,548)$ (4.32,907,833)B. Cash flows from investing activities Proceeds from sale of securities Payments for equeption of loan capital & debt security Payments for redemption of loan capital & debt security Payment set of out in financing activities (a+b+e) $(5,245,04)$ (10,481,344) <b< th=""><th></th><th></th><th></th></b<>			
Interest receipts in cash interest payments $6.007,249,738$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,064,898)$ $(4.036,046,898)$ $(4.036,467)$ $(4.046,468,367)$ $(4.036,467)$ $(4.040,425,488)$ $(4.036,467)$ $(4.040,425,488)$ $(4.030,480,40)$ $(4.040,425,488)$ $(4.030,480,40)$ $(4.040,425,488)$ $(4.030,480,40)$ $(4.040,425,488)$ $(4.030,480,40)$ $(4.040,425,488)$ $(4.030,480,40)$ $(4.040,425,482)$ $(4.040,$	A. Cash flows from operating activities:	I uku	1 aku
Interest payments(4.03, 6.04, 898)(4.349, 0.62, 402)Dividend receipts6.61, 283Fees and commission receipts in cash85, 951, 830871, 778, 070Recoveries on Loans previously write-off101, 010, 170298, 154, 277Cash payments to employees(47, 119, 498)(46, 0.23, 447, 119, 498)Cash payments to employees(41, 10, 448, 147, 119, 449)(65, 0.23, 447, 119, 449)Cash payments to employees(41, 10, 448, 147, 119, 449)(65, 0.23, 447, 119, 449)Cash payments for other operating activities(41, 71, 19, 449)(65, 0.23, 447, 149, 449)Payments for other operating activities(43, 35, 75, 753)(46, 352, 956, 753)Increase (decrease) in operating assets and liabilities(43, 33, 29, 75)(33, 58, 10, 53, 105, 567, 353)Loans and advances to customers(31, 48, 756, 833)(66, 22, 15, 77, 1487)Other labilities(43, 30, 12, 567)(33, 21, 269)Job cost from other banks(43, 30, 12, 25)(31, 56, 32, 11, 106, 302, 117)Deposits from other banks(33, 12, 12, 69)(34, 27, 33, 32)Cash flows from investing activities (a=i+ii)(40, 12, 55, 442, 30, 12, 16, 30, 66, 22)B. Cash flows from investing activities(5, 91, 48, 75, 843)Proceeds from sale of securities(5, 91, 48, 75, 846, 16)Payments for other purchase of ascurities(13, 887, 133, 150)Payments for purchase of ascurities(13, 887, 133, 150)Payments for no sale of securities(13, 887, 133, 150)Payments for no sale of securities(13, 887, 133, 150)<			
Dividend receipts       6,621,283       6,122,546         Fees and commission receipts in cash       855,951,830       871,778,070         Recoveries on loans previously written-off       101,001,702       98,154,727         Cash payments to employees       (47,82,21,300)       (47,03,88,046         Cash payments to suppliers       (44,01,119,489)       (50,249,427)       (56,0249,427)         Receipts from other operating activities       (231,576,530)       (660,356,440)       (25,15,967,333)         Increase (decrease) in operating assets and liabilities       (33,809,715)       (35,810,537)       (35,810,537)         Journa and advances to customers       (34,48,756,433)       (35,74,487)       (35,810,537)       (35,810,537)         Other assets       33,212,600       (34,82,758,300)       (44,87,56,333)       (42,25,78,300)       (42,25,882)       (46,033,295,16)       (35,810,57,17,91)         Other liabilities       (34,817,81,310,10)       (32,14,374,817)       (32,143,71,83,200,711)       (32,143,71,83,200,711)       (32,143,71,83,200,711)       (32,143,71,83,200,711)       (32,143,71,83,200,711)       (33,06,02,18)       (33,06,02,18)       (33,06,02,18)       (32,07,71,13,378)       (33,00,02,11,18,02,01)       (13,03,490,02,21,177,13,378)       (33,03,09,02,62)       (17,1,81,362)       (17,1,81,362)       (13,363,400,02,11,16,10,068,416) <td>Interest receipts in cash</td> <td>6,007,249,738</td> <td>7,707,783,330</td>	Interest receipts in cash	6,007,249,738	7,707,783,330
Fees and commission receipts in cash Recoveries on loans previously written-off Cash payments to employees (478,231,330) (470,088,046 (471,098,046) (471,098,046) (471,098,046) (471,098,046) (471,098,046) (471,098,046) (471,098,046) (471,191,490,190)35747,487 (433,190,731) (400,425,583) (433,190,731) (400,425,583) (433,190,731) (400,425,583) (433,190,731) (400,425,583) (440,423,390,788)35,747,487 (433,190,731) (400,425,583) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,423,416) (440,41,318) (441,318) 	Interest payments	(4,036,064,898)	(4,549,062,402)
Recoveries on loans previously written-off       101.061.702       98.154.727         Cash payments to employees       (478.251.390)       (470.888.046         Cash payments to suppliers       (41.054.467)       (56.137.357         Income taxes paid       (44.07.119.489)       (56.249.422)         Querating porfit before changes in operating assets and liabilities       (231.576.530)       (231.576.530)         Increase (decrease) in operating assets and liabilities       (33.809.715)       (33.809.715)         Loans and advances to customers       (31.48.756.833)       (66.215.777.919         Other liabilities       (46.332.296)       (35.747.487         Deposits from outsomers       (33.148.756.833)       (62.21.577.919         Other liabilities       (33.148.756.833)       (60.225.432)       (32.777.143.321)         Other liabilities       (33.148.756.833.109.2561       (32.15.77.919)       (32.77.133.321)       (40.00.008.107)         Other liabilities       (33.10.92.561)       (32.17.719)       (32.77.133.321)       (42.00.008.107)       (1.253.907.883)       (61.295.482)       (1.329.6733)       (32.77.133.378)         Cash generated from (used in) operating asets and liabilities (ii)       (61.387.133.150)       (1.387.133.150)       (1.387.133.150)       (1.360.490.062)       (1.93.985.667.333.109.21)       (3.63.690.21)<	Dividend receipts	6,621,283	6,132,546
Cash payments to employees $(470,8251,390)$ $(470,888,046)$ Cash payments to suppliers $(41,054,467)$ $(56,137,367)$ Income taxes paid $(2470,871,0489)$ $(56,137,367)$ Receipts from other operating activities $(316,267,721)$ $218,812,358$ Dyperating profit before changes in operating assets and liabilities (i) $2,053,085,501$ $2,515,967,353$ Increase (decrease) in operating assets and liabilities $(33,810,537)$ $(35,810,57)$ Loans and advances to customers $(33,810,537)$ $(33,5810,537)$ Other assets $343,212,609$ $(40,423,588)$ Deposits from other banks $(32,14,374,887)$ $(4,020,008,107)$ Deposits from outcomers $(3,214,374,382)$ $(5,793,100,731)$ Other liabilities $(32,14,374,882)$ $(5,793,100,731)$ Net cash flows from operating activities: $(5,914,878,416)$ $(13,063,400,062)$ Proceeds from sale of securities $(5,914,878,416)$ $(13,063,400,062)$ Purchase of fixed assets $(5,914,878,416)$ $(13,005,340,00,062)$ Cash generated from (used in) investing activities (b) $(8,144,068,416)$ $(13,205,462)$ Proceeds form sale of securities $(5,914,878,416)$ $(13,205,462)$ Payments for redemption of loan capital & debt security $(5,245,004)$ $(10,481,344)$ Payment against lease obligation $(5,245,004)$ $(10,481,344)$ Payment form issue of of oniary shares $(5,724,500)$ $(10,481,344)$ Cash generated from (used in) financing activities (c) $(5,745,23,001)$ $(10,481,344)$ </th <td>1</td> <td></td> <td></td>	1		
Cash payments to suppliers(41.054.467)(56.137.367Income taxes paid(447.119.489)(36.0249.422Receipts from other operating activities316.267.721(231.576.530)Operating profit before changes in operating assets and liabilities (i)2.053.085,5012.515.967,353Increase (decrease) in operating assets and liabilities468.332.395(35.747.487Sale of trading securities468.332.395(35.747.487Purchase of trading securities468.332.295(35.747.487Other assets(31.48,765.833)(40.423.588)Deposits from other banks43.30.192.5613.518.302.717Deposits from customers(32.477.437.482)(40.423.588)Other liabilities(32.77,133.378(33.518.00.737)Cash generated from (used in) operating assets and liabilities (ii)(601.295,482)(5.793.100.731Net cash flows from operating activities (a=i+ii)1.451.7900.019(3.277.133.378B. Cash flows from investing activities (b)(5.148.76.8416)(13.687.133.150)Proceeds of fixed assets(13.63.490.062)(171.813.662)Sale proceeds of fixed assets(13.63.490.062)(171.813.662)Cash generated from (used in) investing activities (b)(5.144.068.416)(1.359.678.604)C. Cash flows from financing activities(5.245.004)(10.481.344Proceeds from issue of odina capital & debt security(5.245.004)(10.481.344Payment spinst lease obligation(5.245.004)(10.481.344Receipts from issue of odinary shares(55.245.004)(			
Income taxes paid(447,119,489)(650,249,422Receipts from other operating activities316,267,721218,812,358Payments for other operating activities(213,576,530)2,515,967,353Increase (decrease) in operating assets and liabilities(33,809,715)(33,5810,577,919Other assets(63,214,477,6330)(62,21,577,919)Other assets(3,214,374,882)(40,0423,588Deposits from other banks(4,330,192,561)(3,214,374,382)Deposits from customers(3,214,374,382)(4,00,008,107)Other fashlitties(5793,100,731)(3,214,374,382)Cash generated from (used in) operating assets and liabilities (ii)(611,295,482)(5,793,100,731)Net cash flows from operating activities:(3,214,374,382)(1,79,393,378)Proceeds form sale of securities(3,277,133,378)(1,30,64,90,022)Purchase of fixed assets(1,188,3,206,731)(1,30,64,90,022)Cash generated from (used in) investing activities (b)(1,1,883,206,731)(1,30,64,90,022)Purchase of fixed assets(1,1,883,206,731)(1,30,64,90,022)(1,2,59,678,694)C Cash flows from financing activities (b)(5,245,004)(1,481,344)(1,1,483,206,731)Payment sof redemption of loan capital & debt security(5,245,004)(1,481,344)Payment sof redemption of loan capital & debt security(5,245,004)(1,481,344)Payment sof redemption of loan capital & debt security(5,245,004)(1,0,481,344)Payment sof redemption of loan capital & debt security(5,245,004)(			
Receipts from other operating activities       316.267.721 (231.576.530)       218.812.388 (660.356.440         Operating profit before changes in operating assets and liabilities (i)       2.055.085.501       2.515.967.353         Increase (decrease) in operating assets and liabilities       468.332.395 (633.809.715)       35,747,487 (333.801.577.91)         Constant advances to customers       (33,802.715) (34,875.6833)       (35,747,487 (333.802.715)         Other assets       (448,756.833)       (442,774.987 (400.423.588         Deposits from other banks       (42,374,882)       (42,374,882)         Deposits from customers       (32,174,747,817 (32,124,374,882)       (42,000.8107 (400.423.588         Other assets       (42,000.8107 (12,253,907,883)       (43,00.022)         Other liabilities       (61,295,482)       (5,793,100,731 (13,065,9218)         Cash generated from (used in) operating activities (a=i+ii)       1,451,790.019       (13,063,90.062 (179,315,362)         Proceeds from sale of securities       5,914,878,416 (13,387,133,150)       (13,063,90.062 (179,395,362)       (13,063,90.062 (179,395,362)         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 other operating activities(231,576,530)(660,356,440)Operating profit before changes in operating assets and liabilities (i) $2,053,085,501$ $2,515,967,353$ Increase (decrease) in operating assets and liabilities $35,747,487$ $(335,810,537)$ Sale of trading securities $(633,809,715)$ $(335,810,537)$ Loans and advances to customers $(33,418,756,833)$ $(352,810,537)$ Other assets $443,30,192,561$ $(32,41,374,382)$ Deposits from outer banks $4,330,192,561$ $(32,14,374,382)$ Deposits from customers $(32,14,374,382)$ $(400,423,588)$ Other liabilities $(12,21,379,019)$ $(32,77,133,378)$ Cash generated from (used in) operating assets and liabilities (ii) $(601,225,482)$ $(5,793,100,731)$ Net cash flows from investing activities: $5,914,878,416$ $(13,887,133,150)$ $(13,063,490,062)$ Proceeds from sale of securities $(13,887,133,150)$ $(13,063,490,062)$ $(17,93,95,362)$ Proceeds of fixed assets $(5,245,004)$ $(1,325,678,604)$ $(1,325,678,604)$ C C ash flows from financing activities: $(52,245,004)$ $(1,325,678,604)$ Receipts from issue of loan capital & debt security $(52,245,004)$ $(1,0481,344)$ Payment against lease obligation $(55,245,004)$ $(1,04,81,344)$ Receipts from issue of ordinary shares $(55,245,004)$ $(1,04,81,344)$ Cash generated from (used in) financing activities (c) $(57,47,523,041)$ $(4,407,293,415)$ D. Net increase (decrease) in cash and cash equivalents $($			
Operating profit before changes in operating assets and liabilities $2,053,085,501$ $2,515,967,353$ Increase (decrease) in operating assets and liabilities $35,747,487$ Sale of trading securities $468,332,395$ Purchase of trading securities $(633,309,715)$ Other assets $(3,148,756,833)$ Deposits from other banks $(400,423,588)$ Deposits from other banks $(4,20,008,107)$ Deposits from outer banks $(4,20,008,107)$ Deposits from customers $(3,21,374,327)$ Other liabilities $(4,20,008,107)$ Cash generated from (used in) operating assets and liabilities (ii) $(4,20,008,107)$ Net cash flows from investing activities $(5,914,878,416)$ Proceeds from sale of securities $(171,813,682)$ Purchase of fixed assets $(171,813,682)$ Cash generated from (used in) investing activities (b) $(1,359,678,604)$ C. Cash flows from financing activities: $(13,063,400,62)$ Payment s for methypion of loan capital & debt security $(1,359,678,604)$ Payment against lease obligation $(55,245,004)$ Receipts from issue of loan capital & debt security $(10,481,344)$ Payment against lease obligation $(55,245,004)$ Receipts from issue of ordinary shares $(55,245,004)$ Cash generated from (used in) financing activities (c) $(55,245,004)$ D. Net increase (decrease) in cash and cash equivalents (a+b+c) $(6,747,523,401)$ Cash and cash equivalents at end of the period (D+E+F) $37,811,408,029$ All cash equivalents at end of the period (D+E+F			
Increase (decrease) in operating assets and liabilitiesSale of trading securities $468,332,395$ $35,747,487$ Purchase of trading securities $(633,809,715)$ $(3348,756,833)$ $(6,221,577,919)$ Ubbar assets $343,212,600$ $(3,243,74,882)$ $(6,221,577,919)$ Deposits from outer banks $343,212,600$ $(3,243,74,882)$ $(4,002,325,88)$ Deposits from customers $(3,214,374,382)$ $(4,002,008,107)$ $(3,214,374,382)$ $(4,002,008,107)$ Other liabilities $(1,233,907,884)$ $(5,793,100,731)$ $(4,002,008,107)$ $(1,36,69,218)$ Cash generated from (used in) operating assets and liabilities (ii) $(601,295,482)$ $(5,793,100,731)$ Net cash flows from investing activities: $(1,387,133,150)$ $(1,363,490,062)$ Proceeds from sale of securities $(1,387,133,150)$ $(1,363,490,062)$ Purchase of fixed assets $(1,3887,133,150)$ $(1,363,490,062)$ Cash generated from (used in) investing activities (b) $(8,144,068,416)$ $(1,359,678,694)$ C Cash flows from financing activities: $(1,359,678,694)$ $(1,359,678,694)$ Payment s for redemption of loan capital & debt security $(1,359,678,694)$ $(1,0,481,344)$ Payment against lease obligation $(55,245,004)$ $(10,481,344)$ Receipts from issue of ordinary shares $(55,245,004)$ $(10,481,344)$ Cash generated from (used in) financing activities (c) $(55,245,004)$ $(10,481,344)$ D. Net increase (decrease) in cash and cash equivalents (a+b+e) $(6,747,523,401)$ $(4,647,293,415)$ <td></td> <td></td> <td></td>			
Sale of trading securities468,332,39535,747,487Purchase of trading securities(33,809,715)(335,810,537Loans and advances to customers343,212,609(40,423,584)Other assets343,212,609(40,423,584)Deposits from other banks1,253,907,8831,630,669,218Deposits from customers(10,40,423,584)(3,518,302,717)Other iabilities(13,267,133,301,192,561)(3,277,133,378Cash generated from (used in) operating assets and liabilities (ii)(601,295,482)(5,793,100,731)Net cash flows from operating activities:(601,295,482)(5,793,100,731)Proceeds from sale of securities5,914,878,416(13,03,490,062)Purchase of fixed assets(11,3887,133,150)(13,063,490,062)Sale proceeds of fixed assets(10,171,813,682)(13,063,490,062)Cash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:(55,245,004)(10,481,344)Payment against lease obligation(55,245,004)(10,481,344)Payment against lease obligation(55,245,004)(10,481,344)Payment against lease on cash and cash equivalents(6,747,523,401)(4,647,293,415)D. Net increase (decrease) in cash and cash equivalents(6,747,523,401)(4,647,293,415)Cash and cash equivalents at end of the year(44,563,332,749)48,392,991,767G. Cash and cash equivalents at end of the year represents(2,674,293,473,735)(43,759,837,735)	Operating profit before changes in operating assets and natinities (1)	2,055,065,501	2,515,907,555
Purchase of trading securities $(633,809,715)$ $(335,810,537)$ Loans and advances to customers $(335,810,537)$ $(6,221,577,919)$ Other assets $(333,0192,561)$ $(3,221,577,919)$ Other assets $(333,0192,561)$ $(3,214,374,382)$ Deposits from outomers $(1,233,907,883)$ $(400,023,588)$ Other liabilities $(2,239,907,883)$ $(2,329,907,883)$ Cash generated from (used in) operating assets and liabilities (ii) $(12,33,907,883)$ $(2,329,07,883)$ Net cash flows from operating activities (a=i+ii) $(14,817,90,019)$ $(3,227,7,133,378)$ B. Cash flows from investing activities $(5,914,878,416)$ $(11,3887,133,150)$ $(13,06,69,218)$ Proceeds from sale of securities $(13,887,133,150)$ $(13,063,490,026)$ $(13,063,490,026)$ Purchase of fixed assets $(13,11,883,206,731)$ $(13,063,490,026)$ $(13,063,490,026)$ Purchase of fixed assets $(13,11,108,026)$ $(13,11,108,026)$ $(13,11,108,026)$ Sale proceeds of fixed assets $(13,11,11,11,11,11,11,11,11,11,11,11,11,1$	Increase (decrease) in operating assets and liabilities		
Loans and advances to customers(3,148,756,833)(6,221,577,919)Other assets343,212,609(4,00,423,588)Deposits from other banks(3,214,374,382)(4,00,23,588)Deposits from customers(3,214,374,382)(4,002,008,107)Other liabilities(1,253,907,883)(1,630,669,218)Cash generated from (used in) operating assets and liabilities (ii)(601,295,482)(5,793,100,731)Net cash flows from investing activities (a=i+ii)1,451,790,019(3,277,133,378)B. Cash flows from investing activities:5,914,878,416(13,887,133,150)Proceeds from sale of securities(11,883,206,731)(13,063,490,062)Payments for purchase of fixed assets(11,181,682)-Cash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Payments for redemption of loan capital & debt securityPayment against lease obligation(55,245,004)(10,481,344)Receipts from issue of loan capital & debt securityPayment against lease obligation(1,4647,293,415)-Receipts from issue of loan capital & debt securityDividends paidPayment against lease obligation(10,481,344)Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(6,747,523,401)D. Net increase (decrease) in cash and cash equivalents(4,401,318)I = Liftect of excha	Sale of trading securities	468,332,395	35,747,487
Other assets343.212.609(400.423.588Deposits from other banks3,318.302.717Deposits from customers(3,214.374.382)1,630.669.218Cash generated from (used in) operating assets and liabilities (ii)(601.295,482)(5,793,100.731Net cash flows from operating activities (a=i+ii)1,451,790.019(3,277,133,378B. Cash flows from investing activities(13,887,133,150)(13,063,490.062)Proceeds from sale of securities(13,887,133,150)(13,063,490.062)Purchase of fixed assets(13,887,133,150)(13,063,490.062)Sale proceeds of fixed assets(171,813,682)-Cash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Receipts from issue of loan capital & debt securityPayments for redemption of loan capital & debt securityPayment against lease obligation(55,245,004)(10,481,344)Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(55,245,004)(10,481,344)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at end of the year37,581,1408,02933,759,837,735Cash and cash equivalents at end of the year represents	Purchase of trading securities	(633,809,715)	(335,810,537)
Deposits from other banks Deposits from customers $4,330,192,561$ $(3,214,374,382)$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(4,020,008,107)$ $1,253,907,883$ $3,518,302,717$ $(1,601,225,482)$ $(5,724,5004)$ $3,518,302,717$ $(1,306,3490,062)$ $(171,813,682)$ B. Cash flows from investing activities: $5,914,878,416$ $(1,3887,133,150)$ $(171,813,682)$ $11,883,206,731$ $(13,063,490,062)$ $(171,813,682)$ $11,883,206,731$ $(13,063,490,062)$ $(171,813,682)$ $(1,306,490,062)$ $(171,813,682)$ C. Cash flows from financing activities (b) $(1,171,813,682)$ $(171,813,684)$ $(1,359,678,694)$ C. Cash flows from financing activities: $(1,359,678,694)$ Dividends paid Payments for redemption of loan capital & debt security Dividends paid $(10,481,344)$ $(1,04,81,344)$ $(10,481,344)$ D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents $(4,401,318)$ $(4,401,318)$ $(4,401,318)$ D. Net increase (decrease) in cash and cash equivalents $(4,401,318)$ $(4,401,318)$ $(4,401,318)$ $(4,402,314)$ $(4,401,318)$ F. Cash and cash equivalents at edi of the year G. Cash and cash equivalents at edi of the year represents $(4,401,318)$ <b< th=""><td>Loans and advances to customers</td><td>(3,148,756,833)</td><td>(6,221,577,919)</td></b<>	Loans and advances to customers	(3,148,756,833)	(6,221,577,919)
Deposits from customers Other liabilities(3,214,374,382) (1,253,907,883)(4,020,008,107, (1,630,669,218)Cash generated from (used in) operating assets and liabilities (ii) Net cash flows from operating activities (a=1+ii)(601,295,482) (5,793,100,731)(5,793,100,731) (3,277,133,378)B. Cash flows from investing activities:(1,451,790,019)(3,277,133,378)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)(1,1,883,206,731) (13,063,490,062) (171,813,682) (171,813,682) (171,813,682) (171,813,682) (171,813,682)(1,363,490,062) (179,995,362) (171,99,95,362)C. Cash flows from financing activities (b)(6,144,068,416) (1,359,678,694)(1,359,678,694)C. Cash flows from financing activities: Payments for redemption of loan capital & debt security Dividends paid Payment gainst lease obligation Receipts from issue of ordinary shares Cash generated from (used in) financing activities (c)(55,245,004) (10,481,344) (10,481,344)D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents (4,401,318) (4,401,318) (4,401,318) (4,139,384) F. Cash and cash equivalents at end of the year (Cash and cash equivalents at end of the year represents(6,747,523,401) (4,647,293,415) (4,647,293,415) (4,647,293,415)	Other assets	343,212,609	(400,423,588)
Other liabilities1,253,907,8831,630,669,218Cash generated from (used in) operating assets and liabilities (ii)(601,295,482)(5,793,100,731Net cash flows from operating activities:1,451,790,019(3,277,133,378B. Cash flows from investing activities:5,914,878,416(11,883,206,731Proceeds from sale of securities(13,887,133,150)(13,063,490,062)Purchase of fixed assets(171,813,682)(179,395,362)Sale proceeds of fixed assets-(8,144,068,416)(1,359,678,694)Cash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Receipts from issue of loan capital & debt securityPayment sfor redemption of loan capital & debt securityPayment against lease obligation(55,245,004)(10,481,344)-Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(55,245,004)(10,481,344)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at end of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the year represents	Deposits from other banks	4,330,192,561	3,518,302,717
Cash generated from (used in) operating assets and liabilities (ii)(601,295,482)(5,793,100,731Net cash flows from operating activities (a=i+ii)1,451,790,019(3,277,133,378B. Cash flows from investing activities:5,914,878,416(1,887,133,150)Proceeds from sale of securities(1,1,883,106,731)(1,3,063,490,062)Purchase of fixed assetsSale proceeds of fixed assetsCash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Receipts from issue of loan capital & debt securityPayment sgainst lease obligation(55,245,004)(10,481,344)Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(6,747,523,401)(4,647,293,415)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at end of the year44,553,332,74948,392,991,767G. Cash and cash equivalents at end of the year represents	Deposits from customers		(4,020,008,107)
Net cash flows from operating activities (a=i+ii)1,451,790,019(3,277,133,378B. Cash flows from investing activities:1,451,790,019(3,277,133,378B. Cash flows from investing activities:5,914,878,41611,883,206,731Purchase of fixed assets(13,887,133,150)(13,063,490,062)Purchase of fixed assets(171,813,682)(179,395,362)Sale proceeds of fixed assetsCash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Receipts from issue of loan capital & debt securityPayment against lease obligation(55,245,004)(10,481,344)Receipts from issue of ordinary shares(55,245,004)(10,481,344)Cash generated from (used in) financing activities (c)(6,747,523,401)(4,647,293,415)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at end of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the year represents	Other liabilities		1,630,669,218
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)         C. Cash flows from financing activities:         Receipts from issue of loan capital & debt security         Payment gainst lease obligation         Receipts from issue of ordinary shares         Cash generated from (used in) financing activities (c)         O. 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 end of the year represents			
Proceeds from sale of securities5,914,878,41611,883,206,731Purchase of fixed assets(13,887,133,150)(13,063,490,062)Sale proceeds of fixed assets-(171,813,682)Cash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:(1,359,678,694)Receipts from issue of loan capital & debt security-Payments for redemption of loan capital & debt security-Payment against lease obligation(55,245,004)Receipts from issue of ordinary shares-Cash generated from (used in) financing activities (c)(55,245,004)O. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)F. Cash and cash equivalents at end of the year44,563,332,74948,392,991,76737,811,408,029Cash and cash equivalents at end of the year represents	Net cash flows from operating activities (a=i+ii)	1,451,790,019	(3,277,133,378)
Payments for purchase of securities(13,887,133,150)(13,063,490,062)Purchase of fixed assets(171,813,682)(179,395,362)Sale proceeds of fixed assetsCash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Payments for redemption of loan capital & debt securityPayment against lease obligation(55,245,004)(10,481,344)Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(6,747,523,401)(4,647,293,415)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at beginning of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the period (D+E+F)37,811,408,02943,759,837,735Cash and cash equivalents at end of the year represents	B. Cash flows from investing activities:		
Payments for purchase of securities(13,887,133,150)(13,063,490,062)Purchase of fixed assets(171,813,682)(179,395,362)Sale proceeds of fixed assetsCash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Payments for redemption of loan capital & debt securityPayment against lease obligation(55,245,004)(10,481,344)Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(6,747,523,401)(4,647,293,415)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at beginning of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the period (D+E+F)37,811,408,02943,759,837,735Cash and cash equivalents at end of the year represents	Proceeds from sale of securities	5.914.878.416	11.883.206.731
Purchase of fixed assets(171,813,682)(179,395,362)Sale proceeds of fixed assetsCash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:-(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Payments for redemption of loan capital & debt securityPayment against lease obligationReceipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(55,245,004)(10,481,344)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at end of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the year represents			
Sale proceeds of fixed assets       -       -         Cash generated from (used in) investing activities (b)       (8,144,068,416)       (1,359,678,694)         C. Cash flows from financing activities:       (8,144,068,416)       (1,359,678,694)         Receipts from issue of loan capital & debt security       -       -         Payments for redemption of loan capital & debt security       -       -         Dividends paid       -       -       -         Payment against lease obligation       (55,245,004)       (10,481,344)       -         Receipts from issue of ordinary shares       -       -       -       -         Cash generated from (used in) financing activities (c)       (6,747,523,401)       (4,647,293,415)       -       -         D. Net increase (decrease) in cash and cash equivalents (a+b+c)       (6,747,523,401)       (4,647,293,415)       - <t< th=""><td></td><td></td><td></td></t<>			
Cash generated from (used in) investing activities (b)(8,144,068,416)(1,359,678,694)C. Cash flows from financing activities:Payments for redemption of loan capital & debt securityDividends paidPayment against lease obligation(55,245,004)(10,481,344)-Receipts from issue of ordinary sharesCash generated from (used in) financing activities (c)(55,245,004)(10,481,344)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at beginning of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the period (D+E+F)37,811,408,02943,759,837,735Cash and cash equivalents at end of the year represents		-	-
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         (4,401,318)         14,139,384         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	*	(8,144,068,416)	(1,359,678,694)
Payments for redemption of loan capital & debt security       -       -         Dividends paid       -       -         Payment against lease obligation       (55,245,004)       (10,481,344)         Receipts from issue of ordinary shares       -       -         Cash generated from (used in) financing activities (c)       (55,245,004)       (10,481,344)         D. Net increase (decrease) in cash and cash equivalents (a+b+c)       (6,747,523,401)       (4,647,293,415)         E. Effects of exchange rate changes on cash and cash equivalents       (4,401,318)       14,139,384         F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents       -       -	C. Cash flows from financing activities:		
Payments for redemption of loan capital & debt security       -       -         Dividends paid       -       -         Payment against lease obligation       (55,245,004)       (10,481,344)         Receipts from issue of ordinary shares       -       -         Cash generated from (used in) financing activities (c)       (55,245,004)       (10,481,344)         D. Net increase (decrease) in cash and cash equivalents (a+b+c)       (6,747,523,401)       (4,647,293,415)         E. Effects of exchange rate changes on cash and cash equivalents       (4,401,318)       14,139,384         F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents       -       -			]
Dividends paid-Payment against lease obligation(55,245,004)Receipts from issue of ordinary shares-Cash generated from (used in) financing activities (c)(55,245,004)D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)I. Cash and cash equivalents at beginning of the year44,563,332,749G. Cash and cash equivalents at end of the period (D+E+F)37,811,408,029Cash and cash equivalents at end of the year represents-		-	-
Payment against lease obligation       (55,245,004)       (10,481,344)         Receipts from issue of ordinary shares       -       -         Cash generated from (used in) financing activities (c)       (55,245,004)       (10,481,344)         D. Net increase (decrease) in cash and cash equivalents (a+b+c)       (6,747,523,401)       (4,647,293,415)         E. Effects of exchange rate changes on cash and cash equivalents       (4,401,318)       14,139,384         F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents       -       -		-	-
Receipts from issue of ordinary shares       -       -         Cash generated from (used in) financing activities (c)       (55,245,004)       (10,481,344)         D. Net increase (decrease) in cash and cash equivalents (a+b+c)       (6,747,523,401)       (4,647,293,415)         E. Effects of exchange rate changes on cash and cash equivalents       (4,401,318)       14,139,384         F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents       -       -		(55 245 004)	- (10.481.344)
Cash generated from (used in) financing activities (c)(55,245,004)(10,481,344D. Net increase (decrease) in cash and cash equivalents (a+b+c)(6,747,523,401)(4,647,293,415)E. Effects of exchange rate changes on cash and cash equivalents(4,401,318)14,139,384F. Cash and cash equivalents at beginning of the year44,563,332,74948,392,991,767G. Cash and cash equivalents at end of the period (D+E+F)37,811,408,02943,759,837,735Cash and cash equivalents at end of the year represents		(33,243,004)	(10,401,544)
E. Effects of exchange rate changes on cash and cash equivalents       (4,401,318)       14,139,384         F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents	-	(55,245,004)	(10,481,344)
E. Effects of exchange rate changes on cash and cash equivalents       (4,401,318)       14,139,384         F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents	<b>D</b> . Net increase (decrease) in cash and cash equivalents $(a+b+c)$	(6747 523 401)	(4 647 293 415)
F. Cash and cash equivalents at beginning of the year       44,563,332,749       48,392,991,767         G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents			
G. Cash and cash equivalents at end of the period (D+E+F)       37,811,408,029       43,759,837,735         Cash and cash equivalents at end of the year represents	· · ·		
Cash and cash equivalents at end of the year represents			
	or out and cath equivalents at end of the period (D (D (D (T)))	0,,011,100,022	10,103,001,100
	Cash in hand (including foreign currencies)	3,932,378,554	3,806,992,296
Balance with Bangladesh Bank and its agent banks	Balance with Bangladesh Bank and its agent banks		
(including foreign currencies) 12,771,351,496 17,433,054,308		12,771,351,496	17,433,054,308
Balance with other banks and financial institutions6,385,472,99011,959,490,828			
Money at call and on short notice 3,218,222,179 1,160,533,050			
			9,391,809,753
	Prize dona		7,957,500 43,759,837,735
<u> </u>		57,011,700,027	10,707,001,100

# Southeast Bank Limited and its Subsidiaries Consolidated Statement of Changes in Equity For the period ended 31 March 2021

Provisional and unaudited

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 2021	11,889,405,210	11,580,478,928	4,672,526,139	247,650,000	(1,919,103)	1,315,624,550	29,703,765,725	10,201,511	29,713,967,236
Changes in accounting policy/ Prior year adjustments	I	ı	ı	I	I	I	I	I	I
Transfer to specific provision							-		
Restated balance	11,889,405,210	11,580,478,928	4,672,526,139	247,650,000	(1, 919, 103)	1,315,624,550	29,703,765,725	10,201,511	29,713,967,236
Surplus/deficit on account of revaluation of properties									
Surplus/deficit on account of revaluation of investments			57,812,231				57,812,231		57,812,231
Currency translation differences	-	-	-	-	(4, 444, 991)	3,991,966	(453,025)	-	(453,025)
Net gains and losses not recognized in the income statement			57,812,231	•	(4,444,991)	3,991,966	57,359,206		57,359,206
Net profit for the period			1			1,445,071,016	1,445,071,016	70,547	1,445,141,562
Cash dividend									
Issue of share capital/ Bonus share									
Transfer to Southeast Bank Staff Welfare Trust									
Appropriation made during the period									
Statutory reserve	-	308,926,282			-	(308,926,282)	-	-	
Balance as at 31 March 2021	11,889,405,210	11,889,405,210	4,730,338,370	247,650,000	(6,364,094)	2,455,761,250	31,206,195,946	10,272,058	31,216,468,004
Balance as at 31 March 2020	11,599,419,720	11,277,136,365	4,278,737,478	247,650,000	(22,378,564)	4,263,813,605	31,644,378,604	10,078,826	31,654,457,430

#### Southeast Bank Limited Balance Sheet As at 31 March 2021

As at 51 March 202

PRO	PERT	V ANT	) ASSETS	2

Cash

In hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)

Balance with other banks and financial institutions In Bangladesh Outside Bangladesh

Money at call and on short notice Investments Government Others

Loans and advances/investments Loans, cash credit, overdrafts etc./investments Bills purchased and discounted

Fixed assets including premises, furniture and fixtures Other assets Non - banking assets Total assets

#### LIABILITIES AND CAPITAL

#### Liabilities Borrowings from of

Borrowings from other banks, financial institutions and agents Subordinated bond Other borrowings

Deposits and other accounts Current/Al-wadeeah current accounts and other accounts Bills payable Savings bank/Mudaraba savings bank deposits Fixed deposits/Mudaraba fixed deposits

#### Other liabilities Total liabilities

Total inabilities Capital/shareholders' equity Paid up capital Statutory reserve Revaluation reserve Other reserve Retained earnings Total shareholders' equity Total shareholders' equity

#### OFF-BALANCE SHEET ITEMS

#### Contingent liabilities

Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities **Total contingent liabilities** 

#### Other commitments

Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments **Total other commitments Total other commitments** 

Sd/-Chairman Sd/-Director

Mar 2021	Dec 2020
Taka	Taka
3,932,317,420	3,474,365,889
-,,,	
12,771,351,496	17,956,897,600
16,703,668,916	21,431,263,489
3,302,858,159	2,108,724,666
2,958,943,748	2,427,007,183
6,261,801,907	4,535,731,849
3,218,222,179	2,208,907,300
86,701,054,832	83,226,359,543
10,556,582,692	10,957,893,063
97,257,637,524	94,184,252,606
311,448,507,959	305,869,215,552
11,996,488,980	14,498,943,318
323,444,996,939	320,368,158,870
9,138,872,244	9,182,672,927
13,422,792,416	13,171,388,606
-	-
469,447,992,125	465,082,375,647
13,600,000,000	13,600,000,000
23,227,868,880	18,897,676,319
36,827,868,880	32,497,676,319
	,,,,

Provisional and unaudited

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356,650,612,944	359,899,884,814
247,557,295,876	251,134,079,440
39,465,383,066	38,060,936,493
3,063,403,102	3,940,333,929
66,564,530,900 3,063,403,102 39,465,383,066 247,557,295,876	66,764,534,952

44,936,354,574	43,104,754,237
438,414,836,398	435,502,315,370
11,889,405,210	11,889,405,210

469,447,992,125	465,082,375,647
31,033,155,727	29,580,060,277
2,276,356,937	1,190,000,000
247,650,000	247,650,000
4,730,338,370	4,672,526,139
11,889,405,210	11,580,478,928

65,429,364,825 18,190,958,682	51,087,802,689
18,190,958,682	17,143,765,567
44,233,517,441	37,175,740,943
33,335,787,921	31,398,294,693
1,921,800,000	1,931,650,000
163 111 428 869	138 737 253 892

-	-
-	-
-	-
-	-
-	-
163,111,428,869	138,737,253,892

Sd/-Managing Director

Sd/-Chief Financial Officer (Acting) Sd/-Company Secretary

## Southeast Bank Limited Profit and Loss Account For the period ended 31 March 2021

Provisional and unaudited

Taka           4,967,378,378           (4,130,032,692)           837,345,686           1,508,553,364           833,463,172           254,584,270           2,596,600,806           3,433,946,492           468,795,884	Taka           6,621,913,048           (5,525,917,423)           1,095,995,625           1,343,712,746           856,547,745           212,668,224           2,412,928,715           3,508,924,340
(4,130,032,692) <b>837,345,686</b> 1,508,553,364 833,463,172 254,584,270 <b>2,596,600,806</b> <b>3,433,946,492</b> 468,795,884	(5,525,917,423) 1,095,995,625 1,343,712,746 856,547,745 212,668,224 2,412,928,715 3,508,924,340
(4,130,032,692) <b>837,345,686</b> 1,508,553,364 833,463,172 254,584,270 <b>2,596,600,806</b> <b>3,433,946,492</b> 468,795,884	(5,525,917,423) 1,095,995,625 1,343,712,746 856,547,745 212,668,224 2,412,928,715 3,508,924,340
837,345,686           1,508,553,364           833,463,172           254,584,270           2,596,600,806           3,433,946,492           468,795,884	1,095,995,625 1,343,712,746 856,547,745 212,668,224 2,412,928,715 3,508,924,340
1,508,553,364 833,463,172 254,584,270 2,596,600,806 3,433,946,492 468,795,884	1,343,712,746 856,547,745 212,668,224 2,412,928,715 3,508,924,340
833,463,172 254,584,270 2,596,600,806 3,433,946,492 468,795,884	856,547,745 212,668,224 2,412,928,715 3,508,924,340
254,584,270 2,596,600,806 3,433,946,492 468,795,884	212,668,224 2,412,928,715 3,508,924,340
2,596,600,806 3,433,946,492 468,795,884	2,412,928,715 3,508,924,340
<b>3,433,946,492</b> 468,795,884	3,508,924,340
468,795,884	
· · ·	
	462,270,666
198,791,009	252,794,396
173,875	753,525
44,271,850	46,188,943
40,558,138	46,807,368
2,350,500	2,350,500
292,900	560,095
-	-
201,225,210	119,320,712
259,450,146	318,277,073
	1,249,323,278
	2,259,601,062
, -,,	, , ,
(426,557,263)	43,804,000
529,444,898	(144,092,727)
	(100,288,727)
-	546,600,000
229.518.103	274,776,000
	721,087,273
/ /	1,538,513,789
<u> </u>	<u> </u>
490,000,000	428,100,000
	(22,100,000)
	406,000,000
1,395,239,546	1,132,513,789
308 926 282	307,702,758
	307,702,758
· · ·	824,811,031
1,000,515,204	024,011,031
1.17	0.95
	198,791,009 173,875 44,271,850 40,558,138 2,350,500 292,900 - 201,225,210 259,450,146 <b>1,215,909,512</b> <b>2,218,036,980</b> (426,557,263) 529,444,898 <b>102,887,635</b> - 229,518,103 <b>332,405,738</b> <b>1,885,631,242</b> 490,000,000 391,696 <b>490,391,696</b> <b>1,395,239,546</b> <b>308,926,282</b> <b>308,926,282</b> <b>1,086,313,264</b>

Sd/-Chairman Sd/-Director Sd/-Managing Director

Sd/-Chief Financial Officer (Acting) Sd/-Company Secretary

# Southeast Bank Limited Cash Flow Statement For the period ended 31 March 2021

		Mar 2021	Mar 2020
A. (	Cash flows from operating activities:	Taka	Taka
]	Interest receipts in cash	5,999,957,811	7,703,343,952
	Interest payment	(4,082,124,524)	(4,442,112,300)
	Dividend receipts	3,182,946	2,966,049
	Fees and commission receipts in cash	833,463,172	856,547,745
	Recoveries on Loans previously written-off	101,061,702	98,154,727
(	Cash payments to employees	(471,146,384)	(464,621,166)
(	Cash payments to suppliers	(40,551,064)	(56,193,442)
]	Income taxes paid	(448,593,874)	(524,285,619)
]	Receipts from other operating activities	308,006,618	212,665,224
]	Payments for other operating activities	(225,033,417)	(652,643,751)
(	Operating profit before changes in operating assets and liabilities (i)	1,978,222,986	2,733,821,418
]	Increase (decrease) in operating assets and liabilities		
5	Sale of trading securities	468,332,395	35,747,487
]	Purchase of trading securities	(639,642,767)	(335,810,537)
]	Loans and advances to customers	(3,077,500,069)	(6,208,270,441)
(	Other assets	171,926,461	(357,582,912)
]	Deposits from other banks	4,330,192,561	3,518,302,717
]	Deposits from customers	(3,154,651,895)	(4,048,809,103)
(	Other liabilities	1,334,298,524	1,253,208,536
(	Cash generated from (used in) operating assets and liabilities (ii)	(567,044,789)	(6,143,214,254)
	Net cash flows from operating activities (a=i+ii)	1,411,178,197	(3,409,392,836)
R (	Cash flows from investing activities:		
D. 1	cash nows nom mycsung acuvines.		

Proceeds from sale of securities	5,942,473,622
Payments for purchase of securities	(13,887,133,150)
Purchase of fixed assets	(163,449,427)
Sale proceeds of fixed assets	-
Cash generated from (used in) investing activities (b)	(8,108,108,956)

#### 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

-	-
-	-
-	-
(55,245,004)	(10,481,344)
-	-
(55.245.004)	
(55,245,004)	(10,481,344)
(55,245,004)	(10,481,344) (4,582,894,273)
(6,752,175,763)	(4,582,894,273)
(6,752,175,763) 43,673	(4,582,894,273) 540,425

12,083,206,731

(13,063,490,062)

(182,736,761)

(1,163,020,093)

3,932,317,420	3,806,847,666
12,771,351,496	17,433,054,308
6,261,801,907	11,869,482,089
3,218,222,179	1,160,533,050
11,497,942,110	9,391,809,753
6,040,700	7,957,500
37,687,675,812	43,669,684,366

# Southeast Bank Limited Statement of Changes in Equity For the period ended 31 March 2021

Provisional and unaudited

Particulars	Paid up capital	Statutory reserve	<b>Revaluation reserve</b>	Other reserves	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2021	11,889,405,210	11,580,478,928	4,672,526,139	247,650,000	1,190,000,000	29,580,060,277
Changes in accounting policy/ prior year adjustments	I	ı	ı	ı	ı	1
Transfer to specific provision						
Restated balance	11,889,405,210	11,580,478,928	4,672,526,139	247,650,000	1,190,000,000	$29,\!580,\!060,\!277$
Surplus/deficit on account of revaluation of properties	1	1	I	ı		
Surplus/deficit on account of revaluation of investments			57,812,231	I		57,812,231
Currency translation differences	-	-	-		43,673	43,673
Net gains and losses not recognized in the income statement			57,812,231		43,673	57,855,904
Net profit for the period					1,395,239,546	1,395,239,546
Cash dividend						
Issue of share capital/ Bonus share				I		
Transfer to Southeast Bank Staff Welfare Trust						
Appropriation made during the period						
Statutory reserve	-	308,926,282	-		(308, 926, 282)	
Balance as at 31 March 2021	11,889,405,210	11,889,405,210	4,730,338,370	247,650,000	2,276,356,937	31,033,155,727
Balance as at 31 March 2020	11,599,419,720	11,277,136,365	4,278,737,478	247,650,000	4,179,414,727	31,582,358,289

### Southeast Bank Limited and its subsidiaries Notes to the Financial Statements As at and for the period ended 31 March 2021

#### 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 31 March 2021 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, 2020.

#### 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 March 31, 2021.

#### 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.

		31 Mar 2021	31 Dec 2020
		Taka	Taka
2	Consolidated Loans and advances/investments		
	Loans, cash credit, overdrafts etc./investments		
	Southeast Bank Limited	311,448,507,959	305,869,215,552
	Southeast Bank Capital Services Limited	1,955,884,074	1,883,303,310
		313,404,392,033	307,752,518,862
	Bills purchased and discounted	515, 10 1,552,655	307,732,310,002
	Southeast Bank Limited	11,996,488,980	14,498,943,318
		11,996,488,980	14,498,943,318
		325,400,881,013	322,251,462,180
3	Consolidated deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Southeast Bank Limited	66,564,530,900	66,764,534,952
	Southeast Bank Capital Services Limited	109,450,078	110,261,276
		66,673,980,978	66,874,796,228
	Less: Inter company balance eliminated	33,125,698	24,214,410
		66,640,855,280	66,850,581,819
	Bills payable		
	Southeast Bank Limited	3,063,403,102	3,940,333,929
		3,063,403,102	3,940,333,929
	Savings bank/Mudaraba savings bank deposits		
	Southeast Bank Limited	39,465,383,066	38,060,936,493
		39,465,383,066	38,060,936,493
	Fixed deposits/Mudaraba fixed deposits		
	Southeast Bank Limited	247,557,295,876	251,134,079,440
	Less: Inter company balance eliminated	500,000,000	450,000,000
		247,057,295,876	250,684,079,440
		356,226,937,324	359,535,931,681

4	Share Capital Authorised	31 Mar 2021 Taka	31 Dec 2020 Taka
	<b>1,500,000,000</b> 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
	810,775,551 ordinary shares of Tk 10 each issued as bonus shares 1,188,940,521	8,107,755,510 <b>11,889,405,210</b>	7,817,770,020 <b>11,599,419,720</b>
	Shareholders' Equity		
	Paid up capital	11,889,405,210	11,889,405,210
	Statutory reserve	11,889,405,210	11,580,478,928
	Revaluation reserve	4,730,338,370	4,672,526,139
	Other reserve	247,650,000	247,650,000
	Foreign currency translation reserve	(6,364,094)	(1,919,103)
	Retained earnings	2,455,761,250	1,315,624,550
		31,206,195,946	29,703,765,725
		Mar 2021	Mar 2020
5	Consolidated Earnings per share	Taka	Taka
	Net profit after tax for the period (Taka)	1,445,141,563	1,141,454,724
	Number of ordinary shares outstanding	1,188,940,521	1,188,940,521
	Earnings per share (EPS) (Taka)*	1.22	0.96
	Earnings per share		
	Net profit after tax for the period (Taka)	1,395,239,546	1,132,513,789
	Number of ordinary shares outstanding	1,188,940,521	1,188,940,521
	Earnings per share (EPS) (Taka)*	1.17	0.95

\*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. EPS increased due to non requirements of provision for diminution in value of investments in shares.

	31 Mar 2021	31 Mar 2020
6 Consolidated Net Asset Value (NAV) per share	Taka	Taka
Net Asset Value (NAV)	31,206,195,946	31,644,378,604
Number of ordinary shares outstanding	1,188,940,521	1,159,941,972
Net Asset Value (NAV) per share	26.25	27.28
Net Asset Value (NAV) per share		
Net Asset Value (NAV)	31,033,155,727	31,582,358,289
Number of ordinary shares outstanding	1,188,940,521	1,159,941,972
Net Asset Value (NAV) per share	26.10	27.23
	·	
7 Consolidated Net Operating Cash Flow per share		
Net Operating Cash Flow	1,451,790,019	(3,277,133,378)
Number of ordinary shares outstanding	1,188,940,521	1,159,941,972
Net Operating Cash Flow per share (NOCFPS)*	1.22	(2.83)
Net Operating Cash Flow per share		
Net Operating Cash Flow	1,411,178,197	(3,409,392,836)
Number of ordinary shares outstanding	1,188,940,521	1,159,941,972
Net Operating Cash Flow per share (NOCFPS)*	1.19	(2.94)

\*Net operating cash flow per share (NOCFPS) increased due to decrease of disbursement of loans and increased of borrowings as compared to last year.

		31 Mar 2021
8 Reconciliation of effective tax rate	<u>%</u>	Taka
Profit before taxation as per profit and loss account		1,885,631,242
Income tax as per applicable tax rate	37.50%	707,111,716
Factors affecting the tax charge for current year		
Non deductible expenses	9.17%	172,842,753
Deductible expenses	-19.63%	(370,221,147)
Tax exempt income	-0.70%	(13,117,188)
Tax savings from reduced tax rates for dividend	-0.03%	(557,016)
Tax savings for capital loss	-0.32%	(6,059,118)
Change in taxable temporary difference	0.02%	391,696
Total income tax expenses	26.01%	490,391,696

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

	31 Mar 2021	31 Mar 2020
De alte de ce		
Particulars	Taka	Taka
Profit before tax as per profit and loss accounts	1,885,631,242	1,538,513,789
Adjustment for non-cash items:		
Provision for loans and advances/investments	102,887,635	(100,288,727)
Provision for diminution in value of investments	-	546,600,000
Provision for off- balance sheet items	215,662,600	274,776,000
Depreciation of property, plant and equipment	101,952,995	99,331,426
Recoveries on Loans previously written-off	101,061,702	98,154,727
Foreign exchange gain/(loss)	43,673	540,425
Sale proceeds of the fixed assets	-	-
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(3,077,500,069)	(6,208,270,441)
Other operating assets	171,926,461	(357,582,912)
Deposits from other banks	4,330,192,561	3,518,302,717
Deposits from customers	(3,154,651,895)	(4,048,809,103)
Others operating liabilities	1,182,565,166	1,753,624,882
Income tax paid	(448,593,874)	(524,285,619)
Net cash flows from operating activities	1,411,178,197	(3,409,392,836)

The Financial Statements of the bank for first Quarter (Q1) ended on March 31, 2021 are available in website. The address of the website is www.southeastbank.com.bd