

**Bangladesh Finance And Investment Company Limited**  
**Consolidated Balance Sheet**  
**As at 30 September 2017**

	Note	<u>Provisional &amp; un-Audited</u>	
		30-Sep-17 BDT	31-Dec-16 BDT
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
Cash in hand	3.a	120,848	75,057
Balance with Bangladesh Bank		145,293,390	161,998,454
		<b>145,414,238</b>	<b>162,073,512</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh	4.a	948,375,607	452,902,547
Outside Bangladesh		-	-
		<b>948,375,607</b>	<b>452,902,547</b>
<b>Money at call and short notice</b>			
		-	-
<b>Investment in Securities</b>			
Government	5.a	-	-
Others		1,046,632,564	825,437,144
		<b>1,046,632,564</b>	<b>825,437,144</b>
<b>Lease, Loans and Advances</b>			
In Bangladesh	6.a	13,709,209,936	13,880,049,696
Outside Bangladesh		-	-
		<b>13,709,209,936</b>	<b>13,880,049,696</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>			
	7.a	397,011,714	411,923,877
<b>Other Assets</b>			
	8.a	2,283,253,590	2,048,818,469
<b>Non Banking Assets</b>			
	9	212,121,062	212,121,062
<b>Total Assets</b>		<b><u>18,742,018,712</u></b>	<b><u>17,993,326,305</u></b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Financing (Borrowings) from other Banks, Financial Institutions and Agents</b>	10.a	3,552,300,911	4,281,399,455
<b>Deposits and other Accounts</b>	11.a	10,069,901,520	9,014,858,577
<b>Other Liabilities</b>	12.a	2,578,333,254	2,222,303,962
<b>Total Liabilities</b>		<b><u>16,200,535,686</u></b>	<b><u>15,518,561,993</u></b>
<b>Capital/ Shareholders' Equity</b>			
Share Capital	13.2	1,384,542,230	1,258,674,750
Statutory Reserve	14	233,127,236	222,607,589
General Reserve	15	-	-
Capital Reserve	16.1	33,744,750	33,744,750
Revaluation Surplus on Land & Building	7.b	295,243,020	295,243,020
Retained Earnings	16.a	117,404,161	196,542,722
<b>Total Shareholders' Equity</b>		<b>2,064,061,397</b>	<b>2,006,812,831</b>
<b>Non Controlling Interest</b>	16.b	<b>477,421,629</b>	<b>467,951,480</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b><u>18,742,018,712</u></b>	<b><u>17,993,326,305</u></b>
<b>Net Asset Value per share (NAV)</b>		<b>14.91</b>	<b>15.94</b>

**Bangladesh Finance And Investment Company Limited**  
**Consolidated Balance Sheet**  
**As at 30 September 2017**

	<u>Note</u>	<u>Provisional &amp; un-Audited</u>	
		<u>30-Sep-17</u>	<u>31-Dec-16</u>
		<u>BDT</u>	<u>BDT</u>
<b>OFF BALANCE SHEET EXPOSURES</b>			
<b>CONTINGENT LIABILITIES</b>			
Acceptances and Endorsements		-	-
Letters of Guarantee	17	100,000,000	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
<b>Total</b>		<u>100,000,000</u>	<u>-</u>
<b>OTHER COMMITMENTS</b>			
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		-	-
Claims against the Bank not acknowledged as debts		-	-
<b>Total</b>		<u>-</u>	<u>-</u>
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<u>100,000,000</u>	<u>-</u>

Sd/ CFO                      Sd/ Company Secretary                      Sd/ Managing Director                      Sd/ Director                      Sd/ Chairman

**Bangladesh Finance And Investment Company Limited**  
**Consolidated Profit and Loss Account**  
For the period ended 30 September 2017

		<b>Provisional &amp; Un-audited</b>			
Note	Jan-Sep 17 BDT	Jan-Sep 16 BDT	Jul-Sep-17 BDT	Jul-Sep-16 BDT	
Interest Income	19.a	1,110,437,885	1,250,993,462	354,164,973	352,173,323
Less: Interest paid on Deposits & Borrowings	20.a	874,339,504	1,069,903,930	301,443,892	349,117,475
<b>Net Interest Income</b>		<b>236,098,381</b>	<b>181,089,533</b>	<b>52,721,080</b>	<b>3,055,848</b>
Income from Investment in securities	21.a	133,431,373	82,899,935	61,204,208	13,242,861
Commission, Exchange and Brokerage	21.b	70,988,386	33,767,277	27,718,151	12,506,815
Other Operating Income	22.a	67,435,346	23,593,185	11,102,812	13,812,705
		<b>271,855,105</b>	<b>140,260,396</b>	<b>100,025,170</b>	<b>39,562,381</b>
<b>Total Operating Income</b>		<b>507,953,486</b>	<b>321,349,929</b>	<b>152,746,251</b>	<b>42,618,229</b>
Salaries and Allowances	23.a	85,645,014	67,636,946	31,065,566	25,447,578
Rent, Taxes, Insurances, Electricity etc.	24.a	18,119,341	15,570,210	6,542,503	6,567,813
Legal Expenses	25.a	1,438,616	2,675,558	224,598	1,487,030
Postage, Stamps, Telecommunication etc.	26.a	1,998,577	1,922,887	815,736	577,043
Stationery, Printings, Advertisements etc.	27.a	2,757,779	3,541,212	1,369,640	925,336
Managing Director's Salary and Allowances	28	5,358,065	5,600,000	1,800,000	2,300,000
Directors' Fees and Conveyance	29.a	1,140,250	836,750	349,250	296,000
Auditors' Fees	29.b	-	63,250	-	28,750
Depreciation & Repairs of Assets	30.a	21,504,894	16,754,897	5,751,975	7,182,118
Other Expenses	31.a	37,341,581	24,760,026	13,346,319	9,678,493
<b>Total Operating Expenses</b>		<b>175,304,117</b>	<b>139,361,736</b>	<b>61,265,587</b>	<b>54,490,161</b>
<b>Profit before Provision</b>		<b>332,649,370</b>	<b>181,988,193</b>	<b>91,480,664</b>	<b>(11,871,932)</b>
Specific provisions for Classified Investment	32	134,076,385	109,897,423	32,106,336	101,807,513
General Provisions for Unclassified Investment	32	(37,029,567)	17,487,774	6,000,000	(7,159,487)
Provisions for Other Receivables	32	-	-	-	-
Provisions for Investment in Securities	32.a	98,434,359	62,635,372	49,649,475	15,935,372
<b>Total Provision</b>		<b>195,481,177</b>	<b>190,020,569</b>	<b>87,755,811</b>	<b>110,583,397</b>
<b>Total Profit before Provisions for Taxation</b>		<b>137,168,193</b>	<b>(8,032,376)</b>	<b>3,724,853</b>	<b>(122,455,329)</b>
Deferred Tax Expenses/(benefit)		-	-	-	-
Current Tax Expenses-BD Finance		35,065,491	50,572,259	2,535,862	(7,902,663)
Current Tax Expenses-BD Securities Ltd.		14,815,378	6,317,691	4,993,384	1,002,048
Current Tax Expenses-BD Capital Holding Ltd.		7,131,109	2,382,340	1,123,763	1,362,527
		<b>57,011,978</b>	<b>59,272,289</b>	<b>8,653,009</b>	<b>(5,538,088)</b>
<b>Net Profit after Taxation</b>		<b>80,156,215</b>	<b>(67,304,665)</b>	<b>(4,928,156)</b>	<b>(116,917,241)</b>
<b>Attributable to</b>		<b>80,156,215</b>	<b>(67,304,665)</b>	<b>(4,928,156)</b>	<b>(116,917,241)</b>
Shareholder of the Company		70,682,304	(48,679,671)	(5,333,197)	(111,191,778)
Non-controlling Interest		9,473,912	(18,624,994)	405,042	(5,725,462)
<b>Net Profit available for distribution</b>		<b>70,682,304</b>	<b>(48,679,671)</b>	<b>(5,333,197)</b>	<b>(111,191,778)</b>
<b>Appropriations</b>					
Statutory Reserve	14	10,519,647	-	760,759	(19,213,151)
General Reserve	15	-	-	-	-
Retained Earnings	0	60,162,656	(48,679,671)	(6,093,956)	(91,978,628)
		<b>70,682,304</b>	<b>(48,679,671)</b>	<b>(5,333,197)</b>	<b>(111,191,778)</b>
<b>Earnings Per Share (Re-stated 2016)</b>	33a	<b>0.51</b>	<b>(0.35)</b>	<b>(0.04)</b>	<b>(0.80)</b>

Sd/ CFO	Sd/ Company Secretary	Sd/ Managing Director	Sd/ Director	Sd/ Chairman
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## Bangladesh Finance And Investment Company Limited

### Consolidated Cash Flow Statement For the period ended 30 September 2017

	<u>Provisional &amp; un-Audited</u>	
	<u>30-Sep-17</u>	<u>30-Sep-16</u>
	<u>BDT</u>	<u>BDT</u>
<b>Cash Flow from Operating Activities</b>		
Interest received	1,107,978,656	1,314,145,519
Interest paid	(905,313,847)	(1,042,164,698)
Dividend received	12,695,342	3,329,412
Fees & Commission received	69,545,296	31,721,882
Cash Payments to Employees	(91,003,079)	(73,236,946)
Cash Payments to Suppliers	(3,133,805)	(8,963,717)
Income Tax Paid	(113,875,578)	(29,055,068)
Received from other Operating activities	176,180,730	103,956,653
Payments for other Operating activities	(64,490,745)	(44,463,538)
<b>Cash generated from operating activities before changes in Operating Assets &amp; Liabilities</b>	<b>188,582,969</b>	<b>255,269,500</b>
<b>Changes in Operating Assets and Liabilities</b>		
Purchases/Sale of Trading Securities	(221,195,420)	(123,357,139)
Loans and Lease Finance to Customers	170,810,860	(486,898,295)
Other Assets	(24,287,517)	(224,557,247)
Deposits	1,055,042,944	247,493,519
Other Liabilities	40,391,584	20,413,982
<b>Sub Total</b>	<b>1,020,762,450</b>	<b>(566,905,181)</b>
<b>A) Net Cash flows from Operating Activities</b>	<b>1,209,345,420</b>	<b>(311,635,680)</b>
<b>Cash flows from Investing Activities</b>		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	-	-
Purchases/sale of Property, Plant & Equipment	(1,429,327)	(10,968,853)
<b>B) Net Cash flows from Investing Activities</b>	<b>(1,429,327)</b>	<b>(10,968,853)</b>
<b>Cash flows from Financing Activities</b>		
Increase/(decrease) of borrowings	(729,098,543)	327,456,875
Share Capital - Right Issue	-	-
Dividend Paid	(3,763)	-
<b>C) Net Cash flows from Financing Activities</b>	<b>(729,102,306)</b>	<b>327,456,875</b>
<b>D) Net Increase/(Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>	<b>478,813,787</b>	<b>4,852,341</b>
<b>E) Cash &amp; Cash Equivalents at the beginning of the period</b>	<b>614,976,059</b>	<b>492,063,564</b>
<b>F) Cash &amp; Cash Equivalents at the end of the period(D+E)</b>	<b>1,093,789,846</b>	<b>496,915,905</b>
<b>Net Operating Cash Flows per share (NOCFPS)</b>	<b>8.73</b>	<b>(2.48)</b>

<b>Sd/</b>	<b>Sd/</b>	<b>Sd/</b>	<b>Sd/</b>	<b>Sd/</b>
<b>CFO</b>	<b>Company Secretary</b>	<b>Managing Director</b>	<b>Director</b>	<b>Chairman</b>

**Bangladesh Finance And Investment Company Limited**  
**Consolidated Statement of Changes in Shareholders' Equity**  
**For the period ended 30 September 2017**

**Provisional & un-Audited**

Particulars	Share capital BDT	Statutory reserve BDT	General reserve BDT	Capital reserve BDT	Revaluation Surplus BDT	Retained earnings BDT	Total BDT	Non Controlling Interest BDT	Total Equity BDT
<b>Balance as at 01 January 2017</b>	<b>1,258,674,750</b>	<b>222,607,589</b>	-	<b>33,744,750</b>	<b>295,243,020</b>	<b>196,542,723</b>	<b>2,006,812,831</b>	<b>467,951,480</b>	<b>2,474,764,312</b>
<b>Changes during the period 2017</b>									
Issue of Bonus Share	125,867,480	-	-	-	-	(125,867,480)	-	-	-
Right Share Issue	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	(13,433,738)	(13,433,738)	(3,763)	(13,437,500)
Profit/(Loss) for the period	-	-	-	-	-	70,682,304	70,682,304	9,473,912	80,156,215
Capital Reserve	-	-	-	-	-	-	-	-	-
Deferred Tax adjustment	-	-	-	-	-	-	-	-	-
Revaluation Surplus	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	10,519,647	-	-	-	(10,519,647)	-	-	-
	125,867,480	10,519,647	-	-	-	(79,138,561)	57,248,566	9,470,149	66,718,715
<b>Balance as at 30 September 2017</b>	<b>1,384,542,230</b>	<b>233,127,236</b>	-	<b>33,744,750</b>	<b>295,243,020</b>	<b>117,404,161</b>	<b>2,064,061,397</b>	<b>477,421,629</b>	<b>2,541,483,027</b>
<b>Balance as at 1 January 2016</b>	<b>1,144,249,780</b>	<b>194,582,857</b>	-	<b>33,744,750</b>	<b>239,686,658</b>	<b>173,254,720</b>	<b>1,785,518,766</b>	<b>464,992,446</b>	<b>2,250,511,213</b>
<b>Changes during the period 2016</b>									
Issue of Bonus Share	114,424,970	-	-	-	-	(114,424,970)	-	-	-
Right Share Issue	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the period	-	-	-	-	-	(48,679,671)	(48,679,671)	(18,624,994)	(67,304,665)
Capital Reserve	-	-	-	-	-	-	-	-	-
Deferred Tax adjustment	-	-	-	-	-	-	-	-	-
Revaluation Surplus	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
	114,424,970	-	-	-	-	(163,104,641)	(48,679,671)	(18,624,994)	(67,304,665)
<b>Balance as at 30 September 2016</b>	<b>1,258,674,750</b>	<b>194,582,857</b>	-	<b>33,744,750</b>	<b>239,686,658</b>	<b>10,150,079</b>	<b>1,736,839,094</b>	<b>446,367,452</b>	<b>2,183,206,547</b>

Sd/ CFO                      Sd/ Company Secretary                      Sd/ Managing Director                      Sd/ Director                      Sd/ Chairman

## Bangladesh Finance And Investment Company Limited

Balance Sheet  
As at 30 September 2017

	Note	<u>Provisional &amp; un-Audited</u>	
		30-Sep-17 BDT	31-Dec-16 BDT
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3</b>		
Cash in hand		67,450	48,130
Balance with Bangladesh Bank		145,293,390	161,998,454
		<b>145,360,840</b>	<b>162,046,585</b>
<b>Balance with other Banks and Financial Institutions</b>	<b>4</b>		
Inside Bangladesh		887,285,461	271,938,816
Outside Bangladesh		-	-
		<b>887,285,461</b>	<b>271,938,816</b>
<b>Money at call and short notice</b>		-	-
<b>Investment in Securities</b>	<b>5</b>		
Government		-	-
Others		454,635,216	274,788,322
		<b>454,635,216</b>	<b>274,788,322</b>
<b>Lease, Loans and Advances</b>	<b>6</b>		
In Bangladesh		13,432,003,822	13,891,813,341
Outside Bangladesh		-	-
		<b>13,432,003,822</b>	<b>13,891,813,341</b>
<b>Fixed Assets including Premises, Furniture and Fixtures</b>	<b>7</b>	<b>387,735,192</b>	<b>398,660,398</b>
<b>Other Assets</b>	<b>8</b>	<b>1,999,071,252</b>	<b>1,694,262,943</b>
<b>Non Banking Assets</b>	<b>9</b>	<b>212,121,062</b>	<b>212,121,062</b>
<b>Total Assets</b>		<b><u>17,518,212,845</u></b>	<b><u>16,905,631,466</u></b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Financing (Borrowings) from other Banks financial Institutions and Agents</b>	<b>10</b>	<b>3,227,490,851</b>	<b>4,076,684,063</b>
<b>Deposits and other Accounts</b>	<b>11</b>	<b>10,069,901,520</b>	<b>9,014,858,577</b>
Term Deposits		9,724,138,891	8,589,367,036
Other Deposits		104,360,843	118,582,499
Advance Rent & Installments		241,401,786	306,909,042
Bills Payable		-	-
<b>Other Liabilities</b>	<b>12</b>	<b>2,262,057,074</b>	<b>1,907,923,663</b>
<b>Total Liabilities</b>		<b><u>15,559,449,446</u></b>	<b><u>14,999,466,302</u></b>
<b>Capital/ Shareholders' Equity</b>			
Share Capital	<b>13.2</b>	1,384,542,230	1,258,674,750
Statutory Reserve	<b>14</b>	233,127,236	222,607,589
General Reserve	<b>15</b>	-	-
Revaluation Surplus on Land & Building	<b>7.1</b>	295,243,020	295,243,020
Retained earnings	<b>16</b>	45,850,914	129,639,805
<b>Total Shareholders' Equity</b>		<b><u>1,958,763,400</u></b>	<b><u>1,906,165,164</u></b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b><u>17,518,212,846</u></b>	<b><u>16,905,631,466</u></b>
<b>Net Asset Value per share (NAV)</b>		<b>14.15</b>	<b>15.14</b>

**Bangladesh Finance And Investment Company Limited**  
**Balance Sheet**  
**As at 30 September 2017**

	<u>Note</u>	<u>Provisional &amp; un-Audited</u>	
		<u>30-Sep-17</u> BDT	<u>31-Dec-16</u> BDT
<b>OFF BALANCE SHEET EXPOSURES</b>			
<b>CONTINGENT LIABILITIES</b>			
Acceptances and Endorsements		-	-
Letters of Guarantee	17	100,000,000	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
<b>Total</b>		<b>100,000,000</b>	<b>-</b>
<b>OTHER COMMITMENTS</b>			
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		-	-
Claims against the Bank not acknowledged as debts		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off-Balance Sheet items including contingent liabilities</b>		<b>100,000,000</b>	<b>-</b>

Sd/  
CFO

Sd/  
Company Secretary

Sd/  
Managing Director

Sd/  
Director

Sd/  
Chairman

# BANGLADESH FINANCE AND INVESTMENT COMPANY LIMITED

Baitul Hossain Building (2nd Floor), 27, Dilkusha C/A, Dhaka-1000

## Profit and Loss Account

For the period ended 30 September 2017

		<b>Provisional &amp; Un-audited</b>			
	<b>Note</b>	<b>Jan-Sep 17 Taka</b>	<b>Jan-Sep 16 Taka</b>	<b>Jul-Sep-17 Taka</b>	<b>Jul-Sep-16 Taka</b>
Interest Income	19	1,091,982,067	1,242,232,040	344,125,723	353,085,218
Less: Interest paid on Deposits & Borrowings etc	20	850,357,132	1,052,628,078	292,384,737	344,633,859
<b>Net Interest Income</b>		<b>241,624,935</b>	<b>189,603,962</b>	<b>51,740,987</b>	<b>8,451,359</b>
Income from Investment in securities	21	16,142,759	56,115,462	42,184,106	1,328,073
Commission, Exchange and Brokerage		-	-	-	-
Other Operating Income	22	69,298,883	23,502,722	11,854,359	12,912,292
		<b>85,441,642</b>	<b>79,618,185</b>	<b>54,038,465</b>	<b>14,240,365</b>
<b>Total Operating Income</b>		<b>327,066,577</b>	<b>269,222,147</b>	<b>105,779,452</b>	<b>22,691,724</b>
Salaries and Allowances	23	67,400,308	52,491,631	23,672,272	20,539,920
Rent, Taxes, Insurances, Electricity etc.	24	15,762,082	13,831,245	5,559,821	5,934,198
Legal Expenses	25	1,146,543	2,039,538	172,878	1,183,110
Postage, Stamps, Telecommunication etc.	26	1,407,737	1,397,183	555,275	376,960
Stationery, Printings, Advertisements etc.	27	2,464,093	3,292,279	1,188,070	862,461
Managing Director's Salary and Allowances	28	5,358,065	5,600,000	1,800,000	2,300,000
Directors' Fees and Conveyance	29	824,000	624,000	240,000	296,000
Auditors' Fees		-	34,500	-	-
Depreciation & Repairs of NBFIs' Assets	30	17,012,494	11,775,103	4,713,564	5,589,203
Other Expenses	31	10,980,711	9,619,425	3,431,581	4,370,475
<b>Total Operating Expenses</b>		<b>122,356,032</b>	<b>100,704,904</b>	<b>41,333,461</b>	<b>41,452,327</b>
<b>Profit before Provision</b>		<b>204,710,545</b>	<b>168,517,243</b>	<b>64,445,991</b>	<b>(18,760,604)</b>
Specific provisions for Classified Investment		134,076,385	109,897,423	32,106,336	101,807,513
General Provisions for Unclassified Investment		(37,029,567)	17,487,774	6,000,000	(7,159,487)
Provisions for Other Receivables		-	-	-	-
Provisions for Investment in Securities		20,000,000	-	20,000,000	-
<b>Total Provision</b>	32	<b>117,046,818</b>	<b>127,385,197</b>	<b>58,106,336</b>	<b>94,648,025</b>
<b>Total Profit before Provisions for Taxation</b>		<b>87,663,727</b>	<b>41,132,046</b>	<b>6,339,655</b>	<b>(113,408,629)</b>
Deferred Tax Expenses/(benefit)		-	-	-	-
Current Tax Expenses		35,065,491	50,572,259	2,535,862	(7,902,663)
		<b>35,065,491</b>	<b>50,572,259</b>	<b>2,535,862</b>	<b>(7,902,663)</b>
<b>Net Profit after Taxation</b>		<b>52,598,236</b>	<b>(9,440,212)</b>	<b>3,803,793</b>	<b>(105,505,966)</b>
<b>Appropriations</b>					
Statutory Reserve	14	10,519,647	-	760,759	(19,213,151)
General Reserve	15	-	-	-	-
Retained Earnings	16	42,078,589	(9,440,212)	3,043,034	(86,292,815)
		<b>52,598,236</b>	<b>(9,440,212)</b>	<b>3,803,793</b>	<b>(105,505,966)</b>
<b>Earnings Per Share (Re-stated 2016)</b>	33	<b>0.38</b>	<b>(0.07)</b>	<b>0.03</b>	<b>(0.76)</b>

Sd/  
CFO

Sd/  
Company Secretary

Sd/  
Managing Director

Sd/  
Director

Sd/  
Chairman

**Bangladesh Finance And Investment Company Limited**  
**Cash Flow Statement**  
**For the period ended 30 September 2017**

	<b>Provisional &amp; un-Audited</b>	
	<b>30-Sep-17</b>	<b>30-Sep-16</b>
	<b><u>BDT</u></b>	<b><u>BDT</u></b>
<b>Cash Flow from Operating Activities</b>		
Interest received	1,088,256,551	1,304,131,648
Interest paid	(880,065,188)	(1,024,888,846)
Dividend received	13,452,468	3,270,324
Fees & Commission received	-	-
Cash Payments to Employees	(72,758,373)	(58,091,631)
Cash Payments to Suppliers	(2,464,093)	(3,292,279)
Income Tax Paid	(97,591,424)	(21,997,273)
Received from other Operating activities	71,989,174	76,347,860
Payments for other Operating activities	(34,949,478)	(28,713,755)
<b>Cash generated from operating activities before changes in Operating Assets &amp; Liabilities</b>	<b>85,869,638</b>	<b>246,766,049</b>
<b>Changes in Operating Assets and Liabilities</b>		
Purchases/Sale of Trading Securities	(179,846,893)	29,675,929
Loans and Lease Finance to Customers	459,809,519	(792,330,445)
Other Assets	(115,731,556)	(216,688,127)
Deposits	1,055,042,944	247,493,519
Other Liabilities	143,634,346	(6,455,842)
<b>Sub Total</b>	<b>1,362,908,359</b>	<b>(738,304,967)</b>
<b>A) Net Cash from Operating Activities</b>	<b>1,448,777,997</b>	<b>(491,538,918)</b>
<b>Cash flows from Investing Activities</b>		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	-	-
Purchases/sale of Property, Plant & Equipments	(923,883)	(15,894,966)
<b>B) Net Cash from Investing Activities</b>	<b>(923,883)</b>	<b>(15,894,966)</b>
<b>Cash flows from Financing Activities</b>		
Increase/(decrease) of borrowings	(849,193,211)	476,782,645
Dividend Paid	-	-
<b>C) Net Cash from Financing Activities</b>	<b>(849,193,211)</b>	<b>476,782,645</b>
<b>D) Net Increase/(Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>	<b>598,660,902</b>	<b>(30,651,239)</b>
<b>E) Cash and cash equivalents at the beginning of the period</b>	<b>433,985,401</b>	<b>448,115,937</b>
<b>F) Cash and cash equivalents at the end of the period (D+E)</b>	<b>1,032,646,302</b>	<b>417,464,698</b>
<b>Net Operating Cash Flow per share</b>	<b>10.46</b>	<b>(3.91)</b>

Sd/  
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Managing Director

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Director

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Chairman

**Bangladesh Finance And Investment Company Limited**  
**Statement of Changes in Shareholders' Equity**  
**For the period ended 30 September 2017**

**Provisional & un-Audited**

Particular	Share capital BDT	Statutory reserve BDT	General reserve BDT	Revaluation Surplus BDT	Retained earnings BDT	Total BDT
<b>Balance as at 01 January 2017</b>	<b>1,258,674,750</b>	<b>222,607,589</b>	-	<b>295,243,020</b>	<b>129,639,805</b>	<b>1,906,165,164</b>
<b>Changes during the period 2017</b>						
Issue of Bonus Share	125,867,480	-	-	-	(125,867,480)	-
Profit/(Loss) for the period	-	-	-	-	52,598,236	52,598,236
Transfer to statutory reserve	-	10,519,647	-	-	(10,519,647)	-
Deferred Tax adjustment	-	-	-	-	-	-
Revaluation of Land	-	-	-	-	-	-
	125,867,480	10,519,647	-	-	(83,788,891)	52,598,236
<b>Balance as at 30 September 2017</b>	<b>1,384,542,230</b>	<b>233,127,236</b>	-	<b>295,243,020</b>	<b>45,850,914</b>	<b>1,958,763,400</b>
<b>Balance as at 1 January 2016</b>	<b>1,144,249,780</b>	<b>194,582,857</b>	-	<b>239,686,658</b>	<b>131,965,848</b>	<b>1,710,485,143</b>
<b>Changes during the period 2016</b>						
Issue of Bonus Share	114,424,970	-	-	-	(114,424,970)	-
Cash Dividend	-	-	-	-	-	-
Profit/(Loss) for the period	-	-	-	-	(9,440,212)	(9,440,212)
Transfer to statutory reserve	-	-	-	-	-	-
Deferred Tax adjustment	-	-	-	-	-	-
	114,424,970	-	-	-	(123,865,182)	(9,440,212)
<b>Balance as at 30 September 2016</b>	<b>1,258,674,750</b>	<b>194,582,857</b>	-	<b>239,686,658</b>	<b>8,100,666</b>	<b>1,701,044,931</b>

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