

News Title: Approval of 10% cash dividend instead of 12% cash Dividend

News: The Company has informed that the Board of Directors and Shareholders of the Company has approved 10% cash dividend instead of earlier declared 12% cash dividend for all shareholders for the year ended on December 31, 2019 in their 21st AGM which was held on December 10, 2020.

Post Date: 2020-12-28

---

News Title: Name Change with others in the EGM

News: The Company has informed that the Board of Directors of the Company has decided to change Memorandum of Association and Articles of Association in connection with changing the company name and opening Islamic Shariah Based wing as per the guideline of Bangladesh Bank. For this purpose, the Company will hold an EGM. Date of EGM: 15.02.2021, Time 11:00 AM, Venue: Digital Platform. Record date: 20.01.2021.

Post Date: 2020-12-23

---

News Title: Credit Rating Result

News: Emerging Credit Rating Limited (ECRL) has assigned the surveillance rating of the Company as "A+" in the long term and "ST-2" in the short term along with a developing outlook based on audited financial statements of the Company up to December 31, 2019 and other relevant quantitative as well as qualitative information up to the date of rating.

Post Date: 2020-12-08

---

News Title: Decision to issue BD Finance 1st Zero Coupon Bond

News: The Company has informed that the Board of Directors has decided to issue BD Finance 1st Zero Coupon Bond subject to the approval of the concerned Regulatory Authorities. The details of the Bond are as follows: Issue Type: Non-convertible, Fully Redeemable, Unsecured Zero-Coupon Bond, Issue Size: BDT 200.00 Crore, Denomination: BDT 10.00 Lac each, Tenure: 3 years, Discontinuing Rate: 7.00% -7.50% per annum, Mandated Lead Arranger: City Bank Capital Resources Ltd. (CBCRL), Trustee: Sandhani Life Insurance Co. Ltd. and Purpose: Expansion of Business and diversification of funding sources.

Post Date: 2020-11-23

---

News Title: Q3 Financials

News: Consolidated EPS was Tk. 0.55 for July-September 2020 as against Tk. (0.09) for July-September 2019; Consolidated EPS was Tk. 1.02 for January-September 2020 as against Tk. 0.14 for January-September 2019. Consolidated NOCFPS was Tk. 2.98 for January-September 2020 as against Tk. (0.27) for January-September 2019. Consolidated NAV per share was Tk. 17.39 as on September 30, 2020 and Tk.

16.37 as on December 31, 2019. It is to be noted that EPS increased Due to realization of capital gain from investment in shares as against capital loss compared to the same period of pervious year. NOCFPS increased Due to conservative disbursement and realized gain from sale of marketable securities compared to the same period of previous year.

Post Date: 2020-10-11

---

News Title: Resumption after record date

News: Trading of the shares of the Company will resume on 11.10.2020 after record date.

Post Date: 2020-10-08

---

News Title: Suspension for Record Date

News: Trading of the shares of the Company will remain suspended on record date i.e., 08.10.2020.

Post Date: 2020-10-07

---

News Title: Board Meeting schedule under LR 16(1)

News: As per Regulation 16(1) of the Dhaka Stock Exchange (Listing) Regulations, 2015, the Company has informed that a meeting of the Board of Directors will be held on October 10, 2020 at 8:00 PM to consider, among others, un-audited financial statements of the Company for the Third Quarter (Q3) period ended on September 30, 2020.

Post Date: 2020-10-06

---

News Title: Spot News

News: Trading of the shares of the Company will be allowed only in the Spot Market and Block transactions will also be settled as per Spot settlement cycle with cum benefit from 06.10.2020 to 07.10.2020. Trading of the shares of the Company will remain suspended on record date i.e., 08.10.2020.

Post Date: 2020-10-05

---

News Title: Emphasis of Matter

News: The auditor of Bangladesh Finance and Investment Company Limited has given the following Emphasis of Matter in the audit report of the Company prepared for the year ended on 31 December 2019. Emphasis of Matter: Without qualifying our audit opinion, we draw attention to the following matter: In Note # 4.1 to the Financial Statements the management has elaborately disclosed and clarified the status of the recoverability of investments made in the form of FDRs of Tk. 200,000,000 with

International Leasing and Financial Services Limited (ILFSL) in the backdrop of involvement of Bangladesh Bank by appointing Administrator in ILFSL to run its operation and affairs smoothly. The Management has also decided to start making provision from the current year with commitment to do so till full provision is made over the years, if the present situation of recoverability exists. Note-4.1 Balance with other Banks and Financial institutions: FDR with NBFIs as at 31-Dec-19 was BDT 200,000,000 & as at 31-Dec-18 was BDT 200,000,000. FDR with NBFIs represents investment in short term deposits with International Leasing & Financial Services Ltd. (ILFSL) of Tk. 200,000,000 on 3 and 6 months auto renewable terms made in years 2017 and 2018 with the objectives of ensuring continuous flow of earnings. Due to the recent financial troubles, Bangladesh Bank has appointed Administrator to take over the operation of ILFSL and ensure safeguard of assets so that the investors' funds remain secured. ILFSL continued to pay interest fully up to December 2018. Although irregular, they continued to pay and paid 50% of the interest for the year 2019. We have received interest in February 2020 also which indicates positive approach and intention of ILFSL towards investors' funds. They ILFSL explained their situation to us that they could continue to pay interest had there not been Pandemic situation which appears to us as convincing. We are in constant communication /correspondence with ILFSL management and they have made firm commitment to us to repay the amount. Bangladesh Bank has already taken necessary measure to overcome their stressed situation. Considering the recent trends and efforts of ILFSL to continue paying interest, the appointment of Administrator by Bangladesh Bank and involvement of Bangladesh Bank in taking care of the affairs of ILFSL for the interest of the investors, the management of Bangladesh Finance And Investment Company Limited reasonably believes that there is still no significant risk in realization of the investment made with ILFSL. However, as accounting prudent measure, 10% provision has been made on the total value of the investment in this year. Management has also decided to continue making provision to cover the full amount of investment over the years in phases and with that end in view to make provision @10% during next two years, @15% during 4th and 5th year and @ 20% during 6th and 7th year if the present situation of recoverability exists.

Post Date: 2020-09-08

---

News Title: Appointment of Managing Director and CEO

News: The Company has informed that Mr. Md. Kyser Hamid has been appointed as Managing Director & CEO of the Company with effect from September 02, 2020.

Post Date: 2020-09-07

---

News Title: Q2 Financials

News: Consolidated EPS was Tk. 0.12 for April-June 2020 as against Tk. 0.18 for April-June 2019; Consolidated EPS was Tk. 0.46 for January-June 2020 as against Tk. 0.23 for January-June 2019. Consolidated NOCFPS was Tk. 2.13 for January-June 2020 as against Tk. (0.53) for January-June 2019. Consolidated NAV per share was Tk. 16.83 as on June 30, 2020 and Tk. 16.37 as on December 31, 2019.

Post Date: 2020-09-01

---

News Title: Q1 Financials

News: Consolidated EPS was Tk. 0.35 for January-March, 2020 as against Tk. 0.05 for January-March, 2019. Consolidated NOCFPS was Tk. 2.49 for January-March, 2020 as against Tk. (1.11) for January-March, 2019. Consolidated NAV per share was Tk. 16.72 as on March 31, 2020 and Tk. 16.37 as on December 31, 2019.

Post Date: 2020-09-01

---

News Title: Price Limit Open

News: There will be no price limit on the trading of the shares of the Company today (01.09.2020) following its corporate declaration, however, as per the BSEC Order No. BSEC/CMRRCD/2001-07/04 dated March 19, 2020, the floor price shall be applicable accordingly.

Post Date: 2020-09-01

---

News Title: Dividend Declaration

News: The Board of Directors has recommended 12% cash dividend for the year ended on December 31, 2019. Date of AGM: 10.12.2020, Time: 11:00 AM, Venue: Digital Platform. Record Date: 08.10.2020. The Company has also reported Consolidated EPS of Tk. 1.12, Consolidated NAV per share of Tk. 16.37 and Consolidated NOCFPS of Tk. 0.97 for the year ended on December 31, 2019 as against Tk. 1.68 (restated), Tk. 15.25 and Tk. 1.64, respectively for the same period of the previous year.

Post Date: 2020-09-01

---

News Title: Reschedule of Board Meeting schedule under LR 16(1)

News: The Company has further informed that due to unavoidable circumstances the meeting as per Regulation 16(1) of the Dhaka Stock Exchange (Listing) Regulations, 2015, will now be held on August 31, 2020 at 8:00 PM instead of August 27, 2020 to consider, among others, un-audited financial statements of the Company for the First Quarter (Q1) period ended on March 31, 2020 and Second Quarter (Q2) period ended on June 30, 2020.

Post Date: 2020-09-01

---

News Title: Reschedule of Board Meeting under LR 19(1)

News: The Company has further informed that due to unavoidable circumstances the meeting as per Regulation 16(1) of the Dhaka Stock Exchange (Listing) Regulations, 2015, will now be held on August 31, 2020 at 8:00 PM instead of August 27, 2020 to consider, among others, un-audited financial statements of the Company for the First Quarter (Q1) period ended on March 31, 2020 and Second Quarter (Q2) period ended on June 30, 2020.

Post Date: 2020-09-01

---

News Title: BDFINANCE: Board Meeting schedule under LR 16(1)

News: As per Regulation 16(1) of the Dhaka Stock Exchange (Listing) Regulations, 2015, the Company has informed that a meeting of the Board of Directors will be held on August 27, 2020 at 8:00 PM to consider, among others, un-audited financial statements of the Company for the First Quarter (Q1) period ended on March 31, 2020 and Second Quarter (Q2) period ended on June 30, 2020.

Post Date: 2020-08-20

---

News Title: BDFINANCE: Board Meeting schedule under LR 19(1)

News: As per Regulation 19(1) of the Dhaka Stock Exchange (Listing) Regulations, 2015, the Company has informed that a meeting of the Board of Directors will be held on August 27, 2020 at 8:00 PM to consider, among others, audited financial statements of the Company for the year ended on December 31, 2019.

Post Date: 2020-08-19

---

News Title: BDFINANCE: Credit Rating Result

News: Emerging Credit Rating Limited (ECRL) has assigned the surveillance rating of the Company as "A+" in the long term and "ST-2" in the short term along with a stable outlook based on audited financial statements of the Company up to December 31, 2018 and other relevant quantitative as well as qualitative information up to the date of rating.

Post Date: 2020-01-14

---