

**Financial Statements  
of  
Prime Finance & Investment Limited  
As at and for the period ended 30 September 2017**

**Prime Finance & Investment Limited**  
**Consolidated Balance Sheet**  
**As at 30 September, 2017**

**PROPERTY AND ASSETS**

**Cash**

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

**Total Cash**

**Balance with other banks and financial institutions**

In Bangladesh  
Outside Bangladesh

**Total balance with other banks and financial institutions**

**Money at call and on short notice**

**Investments**

Government  
Others

**Total Investments**

**Loans, advances and leases**

Loans, advances and leases etc.  
Bills purchased and discounted

**Total loans, advances and leases**

**Fixed assets including premises, furniture and fixtures**

**Other assets**

Non - business assets

**Total assets**

**LIABILITIES AND CAPITAL**

**Liabilities**

Borrowings from other banks, financial institutions and agents

**Deposits and other accounts**

Current and other accounts

Bills payable  
Savings accounts  
Term deposits

Bearer certificates of deposit

Other deposits

**Total deposits and other accounts**

**Other liabilities**

**Total liabilities**

**Capital/ shareholders' equity**

Paid up capital  
Statutory reserve  
Share money deposit  
Other reserves  
Retained earnings  
Revaluation reserve

**Equity attributable to shareholders' of the company**

Non-controlling interest

**Total shareholders' equity**

**Total liabilities and shareholders' equity**

**OFF-BALANCE SHEET ITEMS**


Contingent liabilities

Other commitments

**Total off-balance sheet items including contingent liabilities**

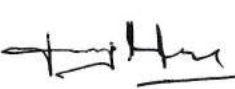
**Net Asset Value per share (NAV)**

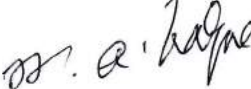
Amount in Taka	
(Un-audited) 30-Sep-17	(Audited) 31-Dec-16
73,682	81,663
145,253,784	146,370,632
<b>145,327,466</b>	<b>146,452,295</b>
677,809,462	355,478,290
-	-
<b>677,809,462</b>	<b>355,478,290</b>
-	-
-	-
1,133,420,961	893,366,521
<b>1,133,420,961</b>	<b>893,366,521</b>
13,292,480,478	14,800,363,094
-	-
<b>13,292,480,478</b>	<b>14,800,363,094</b>
354,799,650	360,154,552
2,213,324,450	2,358,186,133
-	-
<b>17,817,162,467</b>	<b>18,914,000,885</b>
2,285,136,672	3,299,527,828
-	-
-	-
-	-
9,173,808,860	9,016,194,779
-	-
-	-
<b>9,173,808,860</b>	<b>9,016,194,779</b>
<b>3,685,745,043</b>	<b>3,006,390,533</b>
<b>15,144,690,575</b>	<b>15,322,113,140</b>
2,729,164,830	2,729,164,830
927,108,510	927,108,510
-	-
-	-
(2,010,202,664)	(1,092,766,302)
221,943,750	221,943,750
<b>1,868,014,426</b>	<b>2,785,450,788</b>
804,457,466	806,436,957
<b>2,672,471,892</b>	<b>3,591,887,745</b>
<b>17,817,162,467</b>	<b>18,914,000,885</b>
-	-
23,000,000	117,000,000
<b>23,000,000</b>	<b>117,000,000</b>
<b>6.84</b>	<b>10.21</b>

  
Company Secretary  
(In-charge)

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman

**PRIME FINANCE & INVESTMENT LIMITED**  
**Consolidated Profit and Loss Account (Un-audited)**

for the period ended 30 September 2017

Amount In Taka

PARTICULARS	for the 9 months ended		for the 3rd quarter ended	
	30-Sep-17	30-Sep-16	30-Sep-17	30-Sep-16
Interest income	572,487,340	630,267,842	190,920,868	203,828,606
Interest paid on deposits, borrowings, etc.	(761,535,044)	(805,299,473)	(261,868,966)	(262,282,781)
<b>Net interest income</b>	<b>(189,047,704)</b>	<b>(175,031,631)</b>	<b>(70,948,098)</b>	<b>(58,454,175)</b>
Investment income	137,729,025	(727,682)	66,251,046	6,963,874
Fees, commission, exchange and brokerage	24,938,015	18,010,945	8,024,240	4,794,920
Other operating income	(11,414,046)	(117,033,094)	(1,860,833)	(83,764,236)
<b>Other operating income</b>	<b>151,252,994</b>	<b>(99,749,831)</b>	<b>72,414,453</b>	<b>(72,005,442)</b>
<b>Total operating income (A)</b>	<b>(37,794,710)</b>	<b>(274,781,462)</b>	<b>1,466,355</b>	<b>(130,459,617)</b>
Salaries and other employee benefits	133,348,022	121,216,310	34,893,610	52,517,077
Rent, taxes, insurance, electricity etc.	30,286,569	29,846,494	10,060,505	10,738,528
Legal expenses	968,650	2,624,227	17,250	294,124
Postage, stamp, telecommunication etc.	2,797,299	2,764,642	727,065	756,396
Stationery, printing, advertisements etc.	4,934,026	4,884,272	434,189	714,333
Managing Director's salary and fees	11,700,000	11,250,000	3,900,000	3,750,000
Directors' fees	704,004	740,720	24,000	168,000
Auditors' fees	47,438	43,125	15,813	14,375
Depreciation and repair of assets	13,463,647	12,830,881	4,612,525	4,537,132
Other expenses	12,091,133	16,365,370	3,883,515	3,118,879
<b>Total operating expenses (B)</b>	<b>210,340,788</b>	<b>202,566,041</b>	<b>58,568,472</b>	<b>76,608,844</b>
<b>Profit before provision (C=A-B)</b>	<b>(248,135,498)</b>	<b>(477,347,503)</b>	<b>(57,102,117)</b>	<b>(207,068,461)</b>
<b>Provision for loans, advances and leases</b>				
General provision	(108,856,305)	(85,530,385)	(133,914,538)	(9,825,149)
Specific provision	749,892,473	455,396,936	590,860,881	35,302,487
Provision for diminution in value of investments	22,423,218	(24,675,451)	7,949,058	(16,379,513)
Other provisions	-	-	-	-
<b>Total provision (D)</b>	<b>663,459,386</b>	<b>345,191,100</b>	<b>464,895,401</b>	<b>9,097,825</b>
<b>Profit before tax (C-D)</b>	<b>(911,594,884)</b>	<b>(822,538,603)</b>	<b>(521,997,518)</b>	<b>(216,166,286)</b>
<b>Provision for taxation</b>				
Current	8,996,872	8,946,185	1,972,064	740,921
Deferred	(1,175,903)	(969,235)	(417,653)	425,474
<b>Total provision for tax</b>	<b>7,820,969</b>	<b>7,976,950</b>	<b>1,554,411</b>	<b>1,166,395</b>
<b>Net profit after tax</b>	<b>(919,415,853)</b>	<b>(830,515,553)</b>	<b>(523,551,929)</b>	<b>(217,332,681)</b>
<b>Attributable to</b>				
Shareholders of the company	(917,436,362)	(810,732,269)	(522,942,164)	(209,798,745)
Non-controlling interest	(1,979,491)	(19,783,284)	(609,765)	(7,533,936)
<b>Earnings per share (EPS)</b>	<b>(3.36)</b>	<b>(2.97)</b>	<b>(1.92)</b>	<b>(0.77)</b>
<b>No. of outstanding shares</b>	<b>272,916,483</b>	<b>272,916,483</b>	<b>272,916,483</b>	<b>272,916,483</b>

  
Company Secretary  
(In-charge)

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman



**Prime Finance & Investment Limited**  
**Consolidated Cash Flow Statement (Un-audited)**  
**for the 9 months period ended 30 September 2017**

PARTICULARS	Amount in Taka	
	30-Sep-17	30-Sep-16
<b>A) Operating Activities</b>		
Interest receipts	597,748,730	837,006,880
Interest payments	(707,879,484)	(781,298,064)
Fees and commission receipts	4,895,236	8,110,305
Dividend receipts	15,477,823	21,431,707
Capital gains from sale of listed shares	82,430,021	(26,256,221)
Cash payments to employees	(112,120,352)	(115,764,429)
Cash payments for operational expenses	(67,157,141)	(73,909,110)
Income taxes paid	(6,269,463)	(16,768,476)
Receipts from other operating activities	316,442,040	49,337,289
Payments for other operating activities	(80,000)	(6,160,418)
<b>Cash generated before changes in operating assets and liabilities</b>	<b>123,487,410</b>	<b>(104,270,537)</b>
<b>Increase/ (decrease) in operating assets and liabilities</b>		
Net loans and advances to customers	1,227,912,397	(547,851,262)
Net loans and deposits from banks and other depositors	(632,122,605)	(69,720,958)
<b>Cash generated from operating assets and liabilities</b>	<b>595,789,792</b>	<b>(617,572,220)</b>
<b>Net cash from operating activities</b>	<b>719,277,202</b>	<b>(721,842,757)</b>
<b>B) Investing Activities</b>		
Acquisition of fixed assets	(8,017,815)	(7,508,257)
Disposal of fixed assets	-	-
Sale of securities	494,614,230	414,064,317
Investment in securities	(811,113,589)	(398,331,287)
<b>Net cash used in investing activities</b>	<b>(324,517,174)</b>	<b>8,224,773</b>
<b>C) Financing Activities</b>		
Cash dividend paid	-	-
Net receipt/ (payment) for loan	(73,553,685)	(39,461,439)
<b>Net cash used in financing activities</b>	<b>(73,553,685)</b>	<b>(39,461,439)</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>321,206,343</b>	<b>(753,079,423)</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the period</b>	<b>501,930,585</b>	<b>1,485,662,858</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>823,136,928</b>	<b>732,583,435</b>
<b>Cash and cash equivalents represents</b>		
Cash in hand	73,682	73,284
Balance with Bangladesh Bank and its agent bank	145,253,784	151,813,190
Balance with other banks and financial institutions	677,809,462	580,696,961
<b>Total cash and cash equivalents</b>	<b>823,136,928</b>	<b>732,583,435</b>
<b>Net operating cash flow per share (NOCFPS)</b>	<b>2.64</b>	<b>(2.64)</b>



**Prime Finance & Investment Limited**  
**Consolidated Statement of Changes in Equity (Un-audited)**  
**for the 9 months period ended 30 September 2017**

PARTICULARS	Attributable to equity holders of Prime Finance & Investment Ltd.				Non-controlling Interest	Total
	Paid up capital	Statutory reserve	Revaluation reserve	Retained earnings		
<b>Balance as at 1 January 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,092,766,302)</b>	<b>806,436,957</b>	<b>3,591,887,745</b>
Net profit for the period (2017)	-	-	-	(917,436,362)	(1,979,491)	(919,415,853)
Transfer to statutory reserve	-	-	-	-	-	-
Issue of bonus share	-	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-	-
<b>Balance as at 30 September 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(2,010,202,664)</b>	<b>804,457,466</b>	<b>2,672,471,892</b>
<b>Balance as at 1 January 2016</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(142,161,088)</b>	<b>805,497,537</b>	<b>4,541,553,539</b>
Net profit for the period (2016)	-	-	-	(810,732,269)	(19,783,284)	(830,515,553)
Transfer to statutory reserve	-	-	-	-	-	-
Issue of bonus share	-	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-	-
<b>Balance as at 30 September 2016</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(952,893,357)</b>	<b>785,714,253</b>	<b>3,711,037,986</b>

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**Prime Finance & Investment Limited**  
**Balance Sheet**  
**As at 30 September, 2017**

**PROPERTY AND ASSETS**

**Cash**

In hand (including foreign currencies)  
Balance with Bangladesh Bank and its agent bank  
(including foreign currencies)  
**Total cash**

**Balance with other banks and financial institutions**

In Bangladesh  
Outside Bangladesh  
**Total balance with other banks and financial institutions**

Money at call and on short notice

**Investments**

Government  
Others  
**Total investments**

**Loans, advances and leases**

Loans, advances and Leases etc.  
Bills purchased and discounted  
**Total loans, advances and leases**

**Fixed assets including premises, furniture and fixtures**

**Other assets**

Non - business assets  
**Total assets**

**LIABILITIES AND CAPITAL**

**Liabilities**

Borrowings from other banks, financial institutions and agents

**Deposits and other accounts**

Current and other accounts  
Bills payable  
Savings accounts  
Term deposits  
Bearer certificates of deposit  
Other deposits  
**Total deposits and other accounts**

**Other liabilities**

**Total liabilities**

**Capital/ shareholders' equity**

Paid up capital  
Statutory reserve  
Other reserves  
Retained earnings  
Revaluation reserve  
**Total shareholders' equity**

**Total liabilities and shareholders' equity**

**OFF-BALANCE SHEET ITEMS**


Contingent liabilities

Other commitments

**Total off-balance sheet items including contingent liabilities**

**Net Asset Value per share (NAV)**

Amount in Taka	
(Un-audited) 30-Sep-17	(Audited) 31-Dec-16
60,000	60,000
145,253,784	146,370,632
<b>145,313,784</b>	<b>146,430,632</b>
617,760,006	330,421,855
-	-
<b>617,760,006</b>	<b>330,421,855</b>
-	-
-	-
515,331,224	416,230,396
<b>515,331,224</b>	<b>416,230,396</b>
11,690,630,606	12,945,543,003
-	-
<b>11,690,630,606</b>	<b>12,945,543,003</b>
337,285,357	342,255,048
2,395,289,313	2,543,878,546
-	-
<b>15,701,610,290</b>	<b>16,724,759,480</b>
1,743,252,712	2,669,090,183
-	-
-	-
-	-
9,173,808,860	9,016,194,779
-	-
-	-
<b>9,173,808,860</b>	<b>9,016,194,779</b>
3,163,220,492	2,503,679,165
<b>14,080,282,064</b>	<b>14,188,964,127</b>
2,729,164,830	2,729,164,830
927,108,510	927,108,510
-	-
(2,256,888,864)	(1,342,421,737)
221,943,750	221,943,750
<b>1,621,328,226</b>	<b>2,535,795,353</b>
<b>15,701,610,290</b>	<b>16,724,759,480</b>
23,000,000	117,000,000
<b>23,000,000</b>	<b>117,000,000</b>
<b>5.94</b>	<b>9.29</b>

  
Company Secretary  
(In-charge)

  
Chief Financial Officer

  
Managing Director

  
Director

  
Chairman



**PRIME FINANCE & INVESTMENT LIMITED**  
**Profit and Loss Account (Un-audited)**

for the period ended 30 September 2017

Amount In Taka

PARTICULARS	for the 9 months ended		for the 3rd quarter ended	
	30-Sep-17	30-Sep-16	30-Sep-17	30-Sep-16
Interest income	544,453,011	612,554,004	182,554,184	196,780,855
Interest paid on deposits, borrowings, etc.	(734,621,108)	(769,976,237)	(254,684,863)	(246,471,935)
<b>Net interest income</b>	<b>(190,168,097)</b>	<b>(157,422,233)</b>	<b>(72,130,679)</b>	<b>(49,691,080)</b>
Investment income	92,712,967	(9,224,908)	53,069,236	4,787,579
Fees, commission, exchange and brokerage	3,733,217	4,822,328	1,013,692	1,612,212
Other operating income	(15,773,630)	(121,544,371)	(1,355,628)	(83,984,936)
<b>Other operating income</b>	<b>80,672,554</b>	<b>(125,946,951)</b>	<b>52,727,300</b>	<b>(77,585,145)</b>
<b>Total operating income (A)</b>	<b>(109,495,543)</b>	<b>(283,369,184)</b>	<b>(19,403,379)</b>	<b>(127,276,225)</b>
Salaries and other employee benefits	105,659,992	97,404,480	28,210,517	43,968,082
Rent, taxes, insurance, electricity etc.	23,634,434	23,950,686	7,814,015	8,861,872
Legal expenses	925,750	2,574,943	17,250	294,124
Postage, stamp, telecommunication etc.	2,475,880	2,571,349	625,473	692,139
Stationery, printing, advertisements etc.	3,693,086	4,366,948	290,705	388,995
Managing Director's salary and fees	6,300,000	6,300,000	2,100,000	2,100,000
Directors' fees	384,000	629,600	24,000	168,000
Auditors' fees	-	-	-	-
Depreciation and repair of assets	8,849,746	8,548,200	3,027,746	3,097,653
Other expenses	9,551,472	10,446,488	3,230,615	2,116,974
<b>Total operating expenses (B)</b>	<b>161,474,360</b>	<b>156,792,694</b>	<b>45,340,321</b>	<b>61,687,839</b>
<b>Profit before provision (C=A-B)</b>	<b>(270,969,903)</b>	<b>(440,161,878)</b>	<b>(64,743,700)</b>	<b>(188,964,064)</b>
<b>Provision for loans, advances and leases</b>				
General provision	(108,856,305)	(85,530,385)	(133,914,538)	(9,825,149)
Specific provision	749,892,473	455,396,936	590,860,881	35,302,487
Provision for diminution in value of investments	-	(35,218,231)	-	(16,850,187)
Other provisions	-	-	-	-
<b>Total provision (D)</b>	<b>641,036,168</b>	<b>334,648,320</b>	<b>456,946,343</b>	<b>8,627,151</b>
<b>Profit before tax (C-D)</b>	<b>(912,006,071)</b>	<b>(774,810,198)</b>	<b>(521,690,043)</b>	<b>(197,591,215)</b>
<b>Provision for taxation</b>				
Current	3,636,959	7,216,383	755,124	481,151
Deferred	(1,175,903)	(969,235)	(417,653)	425,474
<b>Total provision for tax</b>	<b>2,461,056</b>	<b>6,247,148</b>	<b>337,471</b>	<b>906,625</b>
<b>Net profit after tax</b>	<b>(914,467,127)</b>	<b>(781,057,346)</b>	<b>(522,027,514)</b>	<b>(198,497,840)</b>
<b>Earnings per share (EPS)</b>	<b>(3.35)</b>	<b>(2.86)</b>	<b>(1.91)</b>	<b>(0.73)</b>
<b>No. of outstanding shares</b>	<b>272,916,483</b>	<b>272,916,483</b>	<b>272,916,483</b>	<b>272,916,483</b>

Company Secretary  
(In-charge)

Chief Financial Officer

Managing Director

Director

Chairman

**Prime Finance & Investment Limited**  
**Cash Flow Statement (Un-audited)**  
**for the 9 months period ended 30 September 2017**

PARTICULARS	Amount in Taka	
	30-Sep-17	30-Sep-16
<b>A) Operating Activities</b>		
Interest receipts	546,169,726	634,119,942
Interest payments	(683,806,151)	(781,298,064)
Fees and commission receipts	3,733,217	4,822,328
Dividend receipts	10,282,946	17,031,313
Capital gains from sale of listed shares	82,430,021	(26,256,221)
Cash payments to employees	(90,435,568)	(87,807,971)
Cash payments for operational expenses	(55,753,867)	(48,476,094)
Income taxes paid	(5,205,923)	(12,205,346)
Receipts from other operating activities	41,508,012	49,337,289
Payments for other operating activities	(80,000)	(6,141,272)
<b>Cash generated before changes in operating assets and liabilities</b>	<b>(151,157,587)</b>	<b>(256,874,096)</b>
<b>Increase/ (decrease) in operating assets and liabilities:</b>		
Net loans and advances to customers	1,254,912,397	(529,851,262)
Net loans and deposits from banks and other depositors	(632,122,605)	(69,720,958)
<b>Cash generated from operating assets and liabilities</b>	<b>622,789,792</b>	<b>(599,572,220)</b>
<b>Net cash from operating activities</b>	<b>471,632,205</b>	<b>(856,446,316)</b>
<b>B) Investing Activities</b>		
Acquisition of fixed assets	(3,880,053)	(6,691,145)
Disposal of fixed assets	-	-
Sale of securities	494,614,230	414,064,317
Investment in securities	(676,145,079)	(349,655,962)
<b>Net cash from investing activities</b>	<b>(185,410,902)</b>	<b>57,717,210</b>
<b>C) Financing Activities</b>		
Cash dividend paid	-	-
Issuance of shares	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>286,221,303</b>	<b>(798,729,106)</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the period</b>	<b>476,852,487</b>	<b>1,484,310,595</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>763,073,790</b>	<b>685,581,489</b>
<b>Cash and cash equivalents at end of the period represents</b>		
Cash in hand	60,000	60,000
Balance with Bangladesh Bank and its agent bank	145,253,784	151,813,190
Balance with other banks and financial institutions	617,760,006	533,708,299
<b>Total cash and cash equivalents</b>	<b>763,073,790</b>	<b>685,581,489</b>
<b>Net operating cash flow per share (NOCFPS)</b>	<b>1.73</b>	<b>(3.14)</b>



Prime Finance & Investment Limited  
Statement of Changes in Equity (Un-audited)  
for the 9 months period ended 30 September 2017

PARTICULARS	Paid up capital	Statutory reserve	Revaluation reserves	Retained earnings	Total
<b>Balance as at 1 January 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,342,421,737)</b>	<b>2,535,795,353</b>
Net profit for the period (2017)	-	-	-	(914,467,127)	(914,467,127)
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus share	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-
<b>Balance as at 30 September 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(2,256,888,864)</b>	<b>1,621,328,226</b>
<b>Balance as at 1 January 2016</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(390,407,393)</b>	<b>3,487,809,697</b>
Net profit for the period (2016)	-	-	-	(781,057,346)	(781,057,346)
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus share	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-
<b>Balance as at 30 September 2016</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,171,464,739)</b>	<b>2,706,752,351</b>



**PRIME FINANCE & INVESTMENT LIMITED**  
**Selected explanatory notes**  
as at and for the period ended 30 September 2017

**Reporting entity**

Prime Finance & Investment Limited is one of the leading Non Banking Financial Institutions, known for its diversified financial services. The company was incorporated in the year 1996 as a Public Limited Company under the Companies Act, 1994 and licensed by Bangladesh Bank under the Financial Institutions Act, 1993.

**Basis of preparation**

These third quarterly financial statements are being prepared in condensed form in accordance with the requirements of Bangladesh Accounting Standard (BAS-34) 'Interim Financial Reporting', Securities and Exchange Rules 1987, Regulations issued by Bangladesh Bank and other applicable laws and regulations.

**Accounting policies**

The Accounting policies and method of computation adopted for the preparation of these interim financial statements are the same as those applied in preparation of annual financial statements for the year ended 31 December 2016.

**Approval of third quarterly report**

These third quarterly financial statements for the period ended 30 September 2017 were approved by the Board of Directors on 30 October 2017.

**Significant deviation in financial results**

The main reason for significant deviation in net profit/(loss) between two quarters is increase of the provisions for loans, advances and leases which is made complying with the FID circular no. 8 dated 03 August 2002 issued by Bangladesh Bank in this regard. On the other hand, the main reason for significant deviation in Operating Cash Flow is early settlement of loans, advances and leases during this period.

**General**

The third quarterly financial statements for the period ended 30 September 2017 are un-audited. The comparative figures have been re-stated and re-arranged whenever considered necessary to ensure comparability with the current financial statements. Figures are rounded-off to the nearest integer.

