

PRAGATI LIFE INSURANCE LIMITED
BALANCE SHEET (Un-Audited)
As at 30 September 2022

<u>NOTES</u>	30 Sep'22	31 Dec'21	<u>NOTES</u>	30 Sep'22	31 Dec'21
<u>SHARE CAPITAL AND LIABILITIES</u>	TAKA	TAKA	<u>PROPERTY AND ASSETS</u>	TAKA	TAKA
SHAREHOLDERS' CAPITAL			LOANS		
AUTHORISED			On Insurers' Policies within their surrender value	4.00	121,763,810
100,000,000 Ordinary Shares of Tk.10 each	1,000,000,000	1,000,000,000			103,890,817
ISSUED,SUBSCRIBED AND PAID-UP			INVESTMENT		
3,25,45,288 Ordinary Shares of Tk.10 each fully paid up in cash	325,452,880	307,031,020	Statutory Deposit with Bangladesh Bank		15,000,000
Share Premium Accounts	76,757,755	76,757,755	Bangladesh Govt. Treasury Bond		2,931,100,000
BALANCE OF FUNDS AND ACCOUNTS			VIPB Accelerated Income Unit Fund		8,539,050
Life Insurance Fund	6,117,730,059	6,090,782,954	HFAML Unit Fund		9,999,765
Reserve fro Unexpected Losses	10,000,000	10,000,000	UFS-Pragati Life Unit Fund		10,000,000
			Investment in Bond		1,361,188
LIABILITIES AND PROVISIONS			Investment in Shares		422,446,802
Estimated liabilities in respect of outstanding claims,whether due or intimated	29,864,943	27,837,666			3,398,446,805
Amount due to other persons or bodies carrying on insurance business	77,273,118	55,273,119	Outstanding Premium		109,334,187
Sundry Creditors	375,816,923	411,585,355	Interest, Dividends and Rents Accruing but not due		93,184,262
Unclaimed Dividend Account	1,249,620	1,228,436	Advances & Deposits	5.00	530,776,533
Premium Deposits	15,190,296	23,895,036	Sundry Debtors	6.00	64,765,910
Fair Value Change Account	(181,761,435)	(172,814,002)			107,347,526
			CASH AND BANK BALANCES		
	6,847,574,159	6,831,577,339	On Fixed Deposit with Banks & Financial Institutes	7.00	766,023,927
			On Short Term Deposit with Banks		717,670,393
			On Current Account with Banks		93,222,749
			Cash in Hand		110,312,960
					1,687,230,029
			OTHER ACCOUNTS		
			Stamps, Printing & Stationary in Hand		12,469,263
			Fixed Assets (At Cost Less Depreciation)		101,344,223
			Intangible Assets (At Cost Less Amortization)		5,230,839
			Freehold Land (At Cost)		723,028,298
					6,847,574,159
					6,831,577,339

Sd/-
Jagadish Kumar Bhanja, FCS
 Company Secretary

Sd/-
Chandra Shekhar Das, FCA
 Chief Financial Officer

Sd/-
Md Jalalul Azim
 Chief Executive Officer

Sd/-
Md. Shafiur Rahman
 Director

Sd/-
Suhel Ahmed Choudhury
 Independent Director

Sd/-
Khalilur Rahman
 Chairman

PRAGATI LIFE INSURANCE LIMITED
REVENUE ACCOUNT (Un-Audited)
For the Third Quarter ended 30 September 2022

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-22	Jan to Sep-21		July to Sep-22	July to Sep-21	
	Taka	Taka		Taka	Taka	
INCOME						
Balance of Life Fund at the beginning of the year	6,090,782,954	5,944,809,600	2.46	6,130,650,737	5,992,031,812	2.31
PREMIUM LESS RE-INSURANCE						
First Year Premium	974,471,138	789,446,769	23.44	328,666,165	258,082,062	27.35
Renewal Premium	1,344,336,364	1,006,733,491	33.53	461,600,885	335,365,889	37.64
Group Insurance Premium	846,167,987	761,314,584	11.15	231,775,654	196,747,528	17.80
Gross Premium	3,164,975,489	2,557,494,844	23.75	1,022,042,704	790,195,479	29.34
Less: Re-insurance Premium	22,093,080	21,500,000	2.76	6,968,080	2,000,000	248.40
Net Premium	3,142,882,409	2,535,994,844	23.93	1,015,074,624	788,195,479	28.78
Interest, Dividends and Rents	282,670,180	321,436,998	(12.06)	89,653,289	101,265,284	(11.47)
Other Income	2,293,024	11,324,379	(79.75)	634,527	4,699,033	(86.50)

EXPENDITURE

CLAIMS UNDER POLICIES (INCLUDING PROVISION FOR CLAIMS DUE OR INTIMATED), LESS RE-INSURANCE:

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-22	Jan to Sep-21		July to Sep-22	July to Sep-21	
	Taka	Taka		Taka	Taka	
Death	29,082,086	26,210,143	10.96	8,058,769	9,872,140	(18.37)
Maturity	1,099,072,428	794,642,538	38.31	388,708,669	283,048,846	37.33
Survival Benefit	337,819,711	288,431,560	17.12	104,924,389	94,245,251	11.33
Surrender Claim	48,852,300	50,693,723	(3.63)	7,108,112	18,294,369	(61.15)
Pension Claim	8,410,065	2,797,046	200.68	1,790,620	1,081,313	65.60
Group Claim	721,508,784	674,829,994	6.92	227,814,927	194,503,798	17.13
	2,244,745,374	1,837,605,004	22.16	738,405,486	601,045,717	22.85

Expenses of Management

Commissions:

- (a) Commissions to Insurance Agents (Less than on Re-insurance)
- (b) Allowances and Commissions (other than commission including in sub-item (a) preceding)

	Jan to Sep-22	Jan to Sep-21	Growth Rate (%)	July to Sep-22	July to Sep-21	Growth Rate (%)
(a) Commissions to Insurance Agents (Less than on Re-insurance)	329,070,141	293,305,963	12.19	89,574,791	80,809,168	10.85
(b) Allowances and Commissions (other than commission including in sub-item (a) preceding)	360,877,721	324,715,481	11.14	96,798,356	82,594,148	17.20
	689,947,862	618,021,444	11.64	186,373,147	163,403,316	14.06

Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)

	Jan to Sep-22	Jan to Sep-21	Growth Rate (%)	July to Sep-22	July to Sep-21	Growth Rate (%)
Salaries etc.(Other than to Agents and those Contained in the Allowances and Commissions)	175,313,978	153,142,306	14.48	67,080,656	53,945,360	24.35
Festival Bonus	15,630,807	12,455,071	25.50	1,544,286	6,579,481	(76.53)
Companies Contribution to Employees P.F.	4,630,298	4,183,754	10.67	1,659,474	1,336,595	24.16
Travelling and Conveyance	9,920,902	5,924,952	67.44	3,973,315	1,267,632	213.44
Directors' Fees	1,603,200	2,313,600	(30.71)	720,000	931,200	(22.68)
Medical Fees	1,398,393	1,732,271	(19.27)	437,169	287,968	51.81
Auditors Fees	-	115,000	(100.00)	-	57,500	-
Legal and Professional Fees	1,096,943	2,879,024	(61.90)	233,000	1,067,099	(78.17)
Insurance Policy Stamp	12,720,125	10,603,616	19.96	4,292,660	3,988,936	19.96
Advertisement and Publicity	10,973,735	8,075,614	35.89	1,424,704	1,259,835	13.09
Printing and Stationery	3,695,149	1,959,947	88.53	617,319	320,032	92.89
Office Rent	59,474,120	54,347,917	9.43	20,827,789	17,152,279	21.43
Bank Charges	10,680,965	10,678,311	0.02	3,114,459	3,212,858	(3.06)
Repairs and Maintenance	22,541,996	19,607,886	14.96	7,580,159	5,924,805	27.94
Car Fuel, Maintenance & Repairs	4,293,141	11,047,510	(61.14)	1,332,056	7,142,931	(81.35)
Group Insurance Premium	2,400,086	2,222,785	7.98	853,886	769,285	-

PRAGATI LIFE INSURANCE LIMITED
REVENUE ACCOUNT (Un-Audited)
For the Third Quarter ended 30 September 2022

INCOME

First year premium, where the maximum premium paying period is:

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-22	Jan to Sep-21		July to Sep-22	July to Sep-21	
	Taka	Taka		Taka	Taka	
Single	4,905,412	4,053,378	21.02	1,536,482	1,114,667	37.84
Two Years	-	-	-	-	-	-
Three Years	-	-	-	-	-	-
Four Years	-	-	-	-	-	-
Five Years	-	-	-	-	-	-
Six Years	-	-	-	-	-	-
Seven Years	1,565,027	1,189,564	31.56	182,123	174,372	4.45
Eight Years	-	-	-	-	-	-
Nine Years	-	-	-	-	-	-
Ten Years	12,285,457	10,017,352	22.64	380,868	132,592	187.25
Eleven Years	30,010,257	26,704,044	12.38	14,471,847	13,827,141	4.66
Twelve Years and Above	925,704,985	747,482,431	23.84	312,094,845	242,833,290	28.52
	974,471,138	789,446,769	23.44	328,666,165	258,082,062	27.35
	9,518,628,567	8,813,565,821	8.00	7,236,013,177	6,886,191,608	5.08

EXPENDITURE

	For 9 months		Growth Rate (%)	For 3 months		Growth Rate (%)
	Jan to Sep-22	Jan to Sep-21		July to Sep-22	July to Sep-21	
	Taka	Taka		Taka	Taka	
Hospitalization Insurance Premium	1,291,695	1,195,636	8.03	473,764	384,967	23.07
Company Registration Fees	2,753,244	2,521,752	9.18	917,748	840,584	9.18
Papers, Periodicals and Books	24,832	15,859	56.58	9,913	5,448	81.96
Telephone, Fax and Internet	5,748,674	5,716,304	0.57	1,720,080	2,095,462	(17.91)
Electricity & Utility Expenses	6,693,334	4,213,359	58.86	2,690,619	1,456,933	84.68
Training and Recruitment Expenses	3,888,414	2,598,329	49.65	1,035,829	409,349	153.04
Entertainment	2,584,980	2,781,123	(7.05)	839,322	844,207	(0.58)
Postage and Courier	1,889,904	1,647,651	14.70	634,788	466,565	36.06
Business Development Expenses	9,485,960	7,839,551	21.00	2,627,151	1,469,896	78.73
Revenue Stamp & Non Judicial Stamp	5,431,800	3,682,260	47.51	2,089,045	1,153,000	81.18
Fees & Subscriptions	1,673,729	968,836	72.76	845,322	177,675	375.77
Donations	1,898,825	244,592	676.32	100,000	214,592	(53.40)
Conference	8,321,196	7,388,067	12.63	-	-	-
Meeting, Seminar & Symposium	165,387	540,784	(69.42)	87,921	101,601	(13.46)
Gratuity	13,666,620	2,653,395	415.06	7,238,430	1,125,000	543.42
Depreciation and Amortization	12,117,568	10,705,251	13.19	4,308,349	3,816,440	12.89
	414,010,000	356,002,313	16.29	141,309,213	119,805,515	17.95
Total Management Expenses	1,103,957,862	974,023,757	13.34	327,682,360	283,208,831	15.70
Dividend	52,195,272	36,843,722	41.67	52,195,272	36,843,722	41.67
Total Expenses	3,400,898,508	2,848,472,483	19.39	1,118,283,118	921,098,270	21.41
Balance of the fund at the end of the year as shown in the Balance Sheet	6,117,730,059	5,965,093,338	2.56	6,117,730,059	5,965,093,338	2.56
	9,518,628,567	8,813,565,821	8.00	7,236,013,177	6,886,191,608	5.08

- Notes:
- i) Accounting Policies: The interim accounts have been prepared using the same accounting policies as those adopted in the accounts for the financial year ended 31 December 2021.
- ii) Previously reported interim period's figures have been restated to confirm to current period's presentation.
- iii) Recognition and measurement: a) Measurements for interim reporting period are on a Year-To-Date basis: b) Principles involved for recognizing liabilities, income and expenses for interim periods are the same as for annual financial statements.
- vi) The un-audited Third Quarter financial statements ended 30 September 2022 is available in the website of Pragati Life Insurance Company Ltd. The address of the website is www.pragatilife.com

Sd/-
Jagadish Kumar Bhanja, FCS
Company Secretary

Sd/-
Chandra Shekhar Das, FCA
Chief Financial Officer

Sd/-
Md Jalalul Azim
Chief Executive Officer

Sd/-
Md. Shafur Rahman
Director

Sd/-
Suhel Ahmed Choudhury
Independent Director

Sd/-
Khalilur Rahman
Chairman

PRAGATI LIFE INSURANCE LIMITED
Statement of Cash Flows (Un-Audited)
For the Third Quarter ended 30 September 2022

	Jan-Sep'22 TAKA	Jan-Sep'21 TAKA
A. CASH FLOW FROM OPERATING ACTIVITIES :		
Collection from Premium	3,164,975,489	2,557,494,844
Other Income received	801,372	3,557,083
Payment for Claims	(2,242,718,097)	(1,840,554,023)
Payment for management expenses, commission, re-insurance and others	(1,112,489,759)	(1,015,049,429)
Source Tax (Income Tax) deducted	(21,231,902)	(19,253,763)
Net Cash Flow from operating activities	(210,662,897)	(313,805,288)
B. CASH FLOW FROM INVESTING ACTIVITIES :		
Acquisition of Fixed Assets	(25,451,706)	(19,980,989)
Disposal of Fixed Assets	567,547	6,570,151
Loan against Policies paid (Net of Realization)	(17,872,993)	(19,410,178)
Investments made	(187,709,186)	70,754,427
Interest, Dividends and Rents Received	268,925,349	306,906,646
Net Cash Flow from investing activities	38,459,011	344,840,057
C. CASH FLOW FROM FINANCING ACTIVITIES :		
Dividend Paid	(33,752,228)	(39,595,655)
Share Application Money Deposit	-	(2,121,242)
Net Cash Flow from financing activities	(33,752,228)	(41,716,897)
D. Net increase in cash and cash Equivalents (A+B+C)	(205,956,114)	(10,682,128)
E. Cash and Cash Equivalents at the beginning of the year	1,893,186,143	1,822,308,502
F. Cash and Cash Equivalents at the end of the year (D+E)	1,687,230,029	1,811,626,374

Cash flows from operating activities (Indirect method)

Addition of Life Fund	26,947,105	115,465,026
Adjustment for:		
Depreciation and amortization	12,117,568	15,606,267
Profit on sale of fixed assets	(1,491,652)	(4,462,665)
Installment of Hirepurchase	903,817	4,455,515
Dividend appropriated	52,195,272	40,047,523
Interest, dividends and rents received	(282,670,180)	(346,121,187)
Cash Generated from Operations before Increase /Decrease of Assets or Liabilities	(191,998,070)	(175,009,521)
Add/ Less:		
(Increase)/ Decrease in Outstanding premium	-	(186,080,725)
(Increase)/ Decrease in Advance and deposits	(39,355,865)	(10,694,039)
(Increase)/ Decrease in Sundry debtors	42,581,616	27,958,113
(Increase)/ Decrease in stock of Stamps, Pinting & Sationery	(1,423,498)	(440,710)
Increase/ (Decrease) of Outstanding Claims	2,027,277	656,749
Increase/ (Decrease) of Amount due to other Persons or Bodies Carrying on Insurance Business	21,999,999	(25,673,129)
Increase/ (Decrease) of Creditors (Without Dividend Payable & Share money deposit)	(35,789,616)	6,181,718
Increase/ (Decrease) of Premium Deposits	(8,704,740)	4,136,952
	(210,662,897)	(358,964,592)

Sd/- Jagadish Kumar Bhanja, FCS Company Secretary	Sd/- Chandra Shekhar Das, FCA Chief Financial Officer	Sd/- Md Jalalul Azim CEO	Sd/- Md. Shafiur Rahman Director	Sd/- Suhel Ahmed Choudhury Independent Director	Sd/- Khailur Rahman Chairman
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PRAGATI LIFE INSURANCE LIMITED
Statement of Changes in Shareholders' Equity
For the Third Quarter ended 30 September 2022

Particulars	Share Capital	Share Premium	Reserve for Unexpected Losses	Retained Earnings	Other Reserve	Total
Balance as on 01 January 2022	307,031,020	76,757,755	10,000,000	-	-	393,788,775
Bonus Share Issue during the period	18,421,861	-	-	-	-	18,421,861
Addition during the period	-	-	-	-	-	-
Balance as on 30 September 2022	325,452,881	76,757,755	10,000,000	-	-	412,210,636
Balance as on 01 January 2021	307,031,020	76,757,755	-	-	-	383,788,775
Addition during the period	-	-	-	-	-	-
Balance as on 30 September 2021	307,031,020	76,757,755	-	-	-	383,788,775

Sd/-
Jagadish Kumar Bhanja, FCS
Company Secretary

Sd/-
Chandra Shekhar Das, FCA
Chief Financial Officer

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Md Jalalul Azim
CEO

Sd/-
Md. Shafiqur Rahman
Director

Sd/-
Suhel Ahmed Choudhury
Independent Director

Sd/-
Khalilur Rahman
Chairman

Notes to the Financial Statements
For the period ended 30 September 2022

01.00 Life Insurance Fund

This consists of the accumulated balance of revenue surplus up to 30 September 2022

	<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
Opening balance	6,090,782,954	5,944,809,600
Add: Increase in Life Fund during the year	26,947,105	145,973,354
Closing balance	<u>6,117,730,059</u>	<u>6,090,782,954</u>

02.00 Sundry Creditors

		<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
Provision for Expenses	02.01	264,597,616	271,106,737
Income Tax and VAT		-	6,632
License Fees Payable		12,649,771	11,220,815
Other Deposits (Excess Deposit)		2,583,893	2,339,343
Trade Suspense		45,259,135	90,355,407
Sundry Creditors		18,484	338,295
Security Deposit-Employee		40,000	40,000
Premium Received in Advance		293,514	21,609
Security Deposit-Supplier		2,204,693	2,083,171
Other Liabilities		-	301,550
Training Fees Payable		29,839,271	17,918,877
Creditors for Cancelled Cheques		8,980,213	8,016,306
Certificate Fees Payable		8,666,608	7,836,613
Employees Provident Fund		683,725	-
		<u>375,816,923</u>	<u>411,585,355</u>

02.01 Provision for Expenses

		<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
Auditors Fee		-	402,500
Commission & Allowance		6,013,380	6,013,380
Provision for Utility Bills		397,738	857,993
Office Rent		2,628,650	7,586,645
Income Tax (Corporate)	02.01.01	237,980,552	237,980,552
Profit Commission	02.01.02	6,304,170	6,304,170
Provision for Salaries and Allowances		-	3,741,111
Payable to Gratuity Fund		11,150,817	8,220,386
Hospitalization Ins.Pre.Payable		122,309	-
		<u>264,597,616</u>	<u>271,106,737</u>

02.01.01 Income Tax (Corporate)

Year-wise break down as under:

Year	<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
2021	47,067,767	47,067,767
2020	27,874,189	27,874,189
2019	29,002,763	29,002,763
2018	20,000,000	20,000,000
2017	18,500,000	18,500,000
2016	25,000,000	25,000,000
2015	17,500,000	17,500,000
2014	17,500,000	17,500,000
2013	10,000,000	10,000,000
2012	12,500,000	12,500,000
2011	13,035,833	13,035,833
	<u>237,980,552</u>	<u>237,980,552</u>

02.01.02 Profit Commission

Brac Bank Ltd	5,674,900	5,674,900
BD Cricket Board	278,930	278,930
Multinational OSG Services BD Pvt	23,503	23,503
Evercare Hospital Dhaka	326,837	326,837
	<u>6,304,170</u>	<u>6,304,170</u>

03.00 Unpaid Dividend

This represents dividend warrant issued against dividend for the year 2006-2019 which were not encashed until 30-06-2022

	30-Sep-2022	31-Dec-2021
Opening Balance	1,228,436	3,156,402
Add: Provision during the Year	30,177	40,044,540
	1,258,613	43,200,942
Less: Payment during the Year	8,993	41,972,506
Closing Balance	1,249,620	1,228,436

The amount of Dividend which remains unpaid or unclaimed after Annual General Meeting (AGM) were transferred to a special dividend account, called "Unpaid Dividend Account" of the company.

During the year 2021 amount of Tk. 2,862,855 has been transferred in favor of the Capital Market Stabilization Fund (CMSF) following the BSEC directive number DSE/Listing/327/2021/6245-107 dated 16 Sep 2021.

04.00 Loans (On Insurers' Policies within their Surrender Value)

Movement of the head is given below:

	30-Sep-2022	31-Dec-2021
Opening balance	103,890,817	80,695,962
Add: Addition during the year	80,130,230	55,732,734
	184,021,047	136,428,696
Less: Adjustment during the year	62,257,237	32,537,879
Closing Balance	121,763,810	103,890,817

Operational segment-wise break-down is given below:

	30-Sep-2022	31-Dec-2021
Individual Product Line (IPL-Bokul)	36,156,759	32,558,289
Individual Product Line (IPL-Polash)	66,875,087	57,496,393
Individual Product Line (IPL-Metro)	958,771	647,262
Islami Jibon Bima Takaful (IJBT)	17,181,627	12,839,307
Pragati Bima & Pragati Islami Bima Division (PB & PIBD)	591,566	349,566
Total	121,763,810	103,890,817

05.00 Advances & Deposits

		<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
Advance Income Tax		366,885,818	325,252,666
Income Tax Refund Due		1,783,600	1,783,600
Advance against Office Rent		34,862,608	42,058,032
Advance against Tender Security	05.01	4,000,000	3,303,750
Advance against Development Salary		97,436	97,436
Advance Company Registration Fees		917,747	3,670,991
Advance against Expenses		2,704,327	939,327
Advance against Conference		1,099,990	1,100,000
Advance against Salary		1,726,730	140,327
Advance against Building Construction		11,246,693	1,887,778
Subscription for IPO		637,500	10,637,500
Shasthyo Surokhsha Karmasuchi IOU		3,019,474	2,147,680
		1,604,811	284,100
Short Term Loan		1,443,000	1,443,000
Revolving Fund		719,000	642,000
Motor Cycle Loan		335,658	280,169
Security Deposit		56,000	56,000
Advance against Land Purchases		500,000	500,000
Performance Bank Guarantee		28,577,350	28,663,821
Security Deposit (MRC) Icom Bd. Ltd.		571,200	571,200
Pragati Training Center		523,075	231,609
Pragati Insurance Limited		159,241	107,933
Advance against Traveling & Tour		308,362	16,000
Receivable others		5,094,360	5,094,360
Premium on BGTB		61,291,887	59,900,723
Deferred Expenses for Antivirus		610,666	610,666
		<u>530,776,533</u>	<u>491,420,668</u>

05.01 Advance against Tender Security

		<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
National University		150,000	150,000
National University		150,000	150,000
Pragoti Industries Limited		50,000	50,000
IFIC bank		10,000	10,000
National University		-	150,000
BD Sugar		300,000	-
Ruppur Atomic Power Station		-	1,793,750
Business Communication Western Bridge		2,800,000	1,000,000
Ibrahim Cardiac Hospital & Research Institute		10,000	-
Constraction & Erection Co No 1 Limited liability Company		415,000	-
Jahangirnagar University		100,000	-
Bangladesh Cricket Board		15,000	-
		<u>4,000,000</u>	<u>3,303,750</u>

06.00 Sundry Debtors

	<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
Eminent Securities Ltd.	1,834	4,293
A.M. Securities Ltd.	2,981,790	1,587
BRAC EPL Stock Brokerage Ltd.	1,370	12,046
Trade Receivable	45,259,135	90,355,405
Other Receivable	8,264,227	8,722,196
Training Fees Receivable	8,254,932	8,248,927
Lanka Bangla Securities Ltd	2,622	3,072
Total	<u>64,765,910</u>	<u>107,347,526</u>

07.00 Fixed Deposit with Banks and Financial Institutions

	<u>30-Sep-2022</u>	<u>31-Dec-2021</u>
Bank:		
AB Bank Limited	2,000,000	2,000,000
BASIC Bank Limited	21,858,781	32,346,986
Exim Bank Limited	10,000,000	108,717,243
IFIC Bank Limited	-	83,490,480
Mutual Trust Bank Limited	-	10,000,000
One Bank Limited	-	41,695,788
Padma Bank Limited	60,000,000	60,000,000
Premier Bank Limited	67,754,206	65,873,290
Social Islami Bank Limited	114,428,297	148,200,039
Southeast Bank Limited	10,537,000	38,380,557
Southeast Bank Limited	5,132,000	10,537,000
Standard Bank Limited	-	113,575,287
Meghna Bank Limited	10,000,000	-
Sub Total	<u>301,710,284</u>	<u>714,816,670</u>
NBFI:		
Bangladesh Industrial Finance Corporation Ltd	14,177,103	13,804,488
Delta Brac Housing Finance and Corporation Ltd	-	74,930,850
Fareast Finance & Investment	20,000,000	24,441,711
FAS Finance & Investment Ltd	82,802,157	79,340,040
First Finance Ltd.	76,000,000	76,836,594
IDLC Finance Ltd	-	53,426,269
IIDFC	20,145,000	43,628,154
International Leasing	41,276,554	39,995,958
IPDC Finance Ltd	67,762,410	109,336,814
Lanka Bangla Finance Ltd.	-	20,000,000
Premier Leasing & Finance Limited	79,879,699	76,872,583
Prime Finance & Investment Ltd.	13,568,814	13,568,814
Union Capital Ltd	48,701,906	46,615,188
Sub Total	<u>464,313,643</u>	<u>672,797,463</u>
Grand Total	<u>766,023,927</u>	<u>1,387,614,133</u>