## South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 September 2018

	30 September 2018 Taka	31 December 2017 Taka
PROPERTY AND ASSETS		
Cash		
Cash in hand (Including foreign currencies)	636,994,751	463,165,656
Balance with Bangladesh Bank and its agent bank(s)	2,949,039,095	3,060,880,987
	3,586,033,846	3,524,046,643
Balance with other banks and financial institutions		
In Bangladesh	6,612,212,154	4,001,749,184
Outside Bangladesh	484,690,553	146,016,589
	7,096,902,708	4,147,765,773
Money at call and short notice	=	-
Investments	6 224 160 207	C 200 979 277
Government	6,224,160,397	6,390,878,377
Others		-
	6,224,160,397	6,390,878,377
Loans and advances	45 102 200 700	41 252 266 925
Loans, cash credits, overdrafts etc.	45,103,309,796	41,353,266,835
Bills purchased & discounted	1,377,300,273	1,931,698,390 43,284,965,225
The day of the last of the Hullings from the sead first man	46,480,610,069	43,284,963,223
Fixed assets including land, buildings, furniture and fixtures	441,742,072 1,748,436,305	1,113,371,750
Other assets	1,748,436,303	1,113,371,73
Non-banking assets TOTAL ASSETS	65,577,885,397	58,940,783,877
Liabilities Borrowings from other banks, financial Institutions and agents Deposits and other accounts	2,300,920,716	398,414,216
Current deposits and other accounts	4,247,746,620	3,436,316,085
Short notice deposits	2,305,131,789	1,487,081,252
Bills payable	1,024,745,327	1,378,779,929
Savings bank deposits	2,422,851,209	1,833,217,886
Fixed deposits	37,557,034,077	38,447,684,399
Term deposits	5,809,280,405	3,538,410,910
	53,366,789,426	50,121,490,467
Subordianted bonds	94 12 334 9 <del>5</del> 8	-
Other liabilities	2,722,877,825	1,881,887,05
Total liabilities	58,390,587,967	52,401,791,730
Shareholders' equity		
Paid up capital	4,985,222,400	4,985,222,40
Statutory reserve	798,663,282	798,663,28
General reserve	-	-
Other reserves (revaluation reserve on Govt. Securities)	139,632,686	50,815,47
Current year's profit	559,488,074	-
Retained earnings	704,290,987	704,290,987
Total shareholders' equity	7,187,297,430	6,538,992,141
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	65,577,885,397	58,940,783,877

Head of Accounts Dept. / CFO

2

Managing Director & CEO

## South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 September 2018

	30 September 2018 Taka	31 December 2017 Taka
OFF-BALANCE SHEET ITEMS	7 <u></u>	
Contingent liabilities	2 026 822 680	3,043,413,391
Acceptance and endorsements	3,936,822,680	2,810,536,030
Letters of guarantee	4,043,054,879	4,126,404,481
Irrevocable letters of credit	4,872,705,479	967,377,539
Bills for collection	1,102,056,991	
and the second	13,954,640,029	10,947,731,442
Other contingent liabilities		010 100 000
Bangladesh sahchayapatra in hand	789,035,000	816,100,000
Travelers' cheques in hand	-	-
	789,035,000	816,100,000
Total contingent liabilities	14,743,675,029	11,763,831,442
Other commitments		
Lease rental commitments		-
Documentary credits and short term trade-related transactions	- 1	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal stanby facilities, credit lines and other		
commitments	=	-
Spot and forward foreign exchange rate contracts	-	-
other exchange contracts	-	-
Claims against the Bank not acknowledged as debt	<u> </u>	

Total Off-Balance Sheet Items (Including Contingent Liabilities)

N Managing Director & CEO

14,743,675,029

2017

11,763,831,442

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Head of Acounts Dept. / CFO

## South Bangla Agriculture and Commerce Bank Limited Profit and Loss Account (Un-audited) For the period ended 30 September 2018

From 01 January

Managing Director & CEO

	From 01 January 2018 to 30 September 2018 Taka	From 01 January 2017 to 30 September 2017 Taka
Interest income	4,671,312,895	3,413,330,522
Less: Interest paid on deposit and borrowings	2,851,054,194	2,020,787,613
Net interest income	1,820,258,701	1,392,542,909
Investment income	547,114,917	580,161,907
Commission, exchange and brokerage	295,526,731	264,249,683
Othèr operating income	66,530,405	55,421,371
and the second	909,172,052	899,832,961
Total operating income	2,729,430,754	2,292,375,869
Salary and allowances	644,281,353	584,239,556
Rent, taxes, insurance, electricity etc.	284,162,878	230,418,276
Legal & professional expenses	1,357,679	1,380,164
Postage, stamp, telecommunication etc.	20,983,630	19,575,601
Stationery, printing, advertisement etc.	24,443,652	17,396,747
Managing Director's salary and allowances	9,080,000	9,833,548
Directors' fees and other benefits	1,288,000	1,880,000
Audit fees	1 ( <u>1</u>	
Repairs, maintenance and depreciation	112,358,511	118,268,267
Other expenses	350,833,925	233,547,671
Total operating expenses	1,448,789,628	1,216,539,830
Profit before provision	1,280,641,126	1,075,836,039
riont before provision		
Provision for loans and advances		
Specific provision	288,633,462	21,520,437
General provision (Including Off-Balance Sheet items)	(47,720,832)	122,739,439
Provisions for diminution in value of investment		-
Provisions for annihilation in value of investment	240,912,630	144,259,875
Other Provision		
	240,912,630	144,259,875
Total provision Profit before taxes	1,039,728,496	931,576,164
Profit before taxes	1,035,728,450	552,57 0,204
Dury liting for the state	480,240,422	413,025,492
Provision for taxation	+50,2+0,422	
Deferred taxes (income)/ expenses	480,240,422	413,025,492
And the first factor and the	559,488,074	518,550,672
Net profit after taxation	555,488,074	310,550,072
Earning per share (Annualized)	1.50	1.39
		A <u>reas (1999) assess an ann an an</u>



## South Bangla Agriculture and Commerce Bank Limited Cash Flow Statement (Un-audited) For the period ended 30 September 2018

Net cash received from financing activities2,007,007,000D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Effects of exchange rate changes on cash and cash -equivalents14,062,690,79313,923,224,17F) Cash and cash -equivalents at beginning of the period14,062,690,79313,923,224,17G) Cash and cash -equivalents at end of the period16,907,096,95014,997,812,37Cash and cash -equivalents at end of the period636,994,751421,533,44Cash in hand (including foreign currencies)2,949,039,0952,859,240,84Balances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Money at call and short noticeReverse repo6,224,160,3975,470,698,03			11011102021011001	From 01 January 2017 to 30 September 2017
Interest received4,954,931,6023,935,007,224Interest paid(2,414,465,902)(1,800,091,007,224Dividend Received(2,414,465,902)(1,800,091,007,224Gain on Sale of Shares492,063,871264,249,683Income from Investment(293,271,453)(297,488,242Fees, commission, exchange & brokerage(293,271,453)(297,472,046)Cash paid to suppliers(1,800,091,007,107,107,107,107,107,107,107,107,10			Taka	Taka
Interest paid4,954,931,6023,935,0122Interest paid(2,414,465,902)(1,800,091,004)Dividend Received(2,414,465,902)(1,800,091,004)Gain on Sale of Shares492,063,871264,249,683Income from Investment(297,371,485)(297,371,485,02)Fees, commission, exchange & brokerage(297,371,496)(277,970,207)Cash paid to suppliers(1,800,091,004)(297,371,496)Income taxes paid(65,30,405)(54,61,333)Operating profit before changes in operating assets and liabilities(3,187,676,485)(28,772,87,535)Changes in trading securities(3,187,676,485)(1,170,007Deposits from customers(2,55,797,411)(2,55,797,411)Other assets(2,55,797,411)(2,55,797,411)Other assets(2,55,797,411)(1,620,555,182)Other assets(2,55,797,411)(1,200,55,51,82)Other assets(2,55,797,411)(2,55,797,411)Other assets(2,55,797,411)(1,200,55,51,82)Other assets(1,620,555,182)(1,200,55,51,82)Other assets(1,200,55,51,82)(1,200,55,51,82)Other assets(1,200,55,51,82)(1,200,55,51,82)Other assets(1,200,55,51,82)(1,200,55,51,82)Other assets(1,200,55,51,82)(1,200,55,51,82)Other assets(1,200,55,51,82)(1,200,55,51,82)Other assets(1,200,55,51,82)(1,200,55,57,82)Other assets(1,200,55,64,99)(2,705,955,74)Other asset of property, plant and e	A) Cas	h flows from operating activities		2 422 505 151
Interest paid(2,414,465,902)(1,603,02,004,004)Dividend ReceivedGain on Sale of Shares92,063,837507,369,925Income from investment295,525,731(284,249,683Fees, commission, exchange & brokerage(653,361,353)(297,483,242)Cash paid to employees(653,361,353)(297,483,242)Cash paid to suppliers(1,203,021,004)(377,970,207)Received from other operating activities(653,361,353)(286,761,343)Paid for other operating activities(38,385,729)(286,761,343)Operating profit before changes in operating assets & liabilities(1,203,764,485)(286,761,343)Loans and advances to outher banks(3,187,676,485)(8,377,287,535)Loans and advances to outher banks(3,187,676,485)(8,377,287,532)Other labilities(36,748,600)(2,555,797,413)Other labilities(36,74,88,600)(2,555,797,413)Other labilities(36,74,88,600)(2,555,797,413)Other labilities(36,74,88,600)(2,555,797,413)Other labilities(36,74,88,600)(2,555,797,413)Other labilities(1,62,0557,143)(1,62,0557,143)Other labilities(1,62,0557,143)(1,62,0557,143)Other labilities(1,08,12,366)(2,555,797,413)Other labilities(1,08,12,366)(2,555,797,413)Other labilities(1,08,12,366)(2,555,797,413)Other labilities(1,08,12,366)(1,08,12,366)Other labilities(1,08,12,366)(1,08,12,366)Ot				
Dividend Received Gain on Sale of Shares492,053,887 (26,731,659,225Income from Investment Fees, commission, exchange & brokerage 			(2,414,465,902)	(1,809,091,004)
Gain on Sale of Shares492,063,837Income from Investment295,526,731Fees, commission, exchange & brokerage295,526,731Cash paid to suppliers(633,361,333)Income taxes paid(633,361,333)Cash paid to suppliers(257,488,242Income taxes paid(257,488,242Paid for other operating activities(358,385,729)Operating profit before changes in operating assets and liabilities(358,385,729)Changes in trading securities(3,187,676,485)Loans and advances to customers(3,187,676,485)Other assets(76,141,803)Other assets(2,555,797,411)Deposits from other Banks(2,555,797,411)Deposits from other Banks(36,522,782)Other liabilities(36,7488,600)Changes in non-trading securities(36,7488,600)Changes in non-trading securities(36,7488,600)Changes in foovernment securities(38,817,215)Purchase of property, plant and equipment(38,817,215)Share capital(1902,506,499)Net cash received from financing activities(39,259,274,813)O) Net increase / (decrease) in cash and cash -equivalents (A+B+C)(36,907,93)1) Effects of exchange rate changes on cash and cash -equivalents(40,62,690,793)1, 902,506,499(2,705,955,74)16, 5007,095,950(42,153,44,406,157)1, 074,588,19(36,907,905,950)14, 062,690,793(39,23,224,17)14, 062,690,793(39,23,224,17)14, 062,690,793(39,23,224,17) </td <td></td> <td></td> <td>-</td> <td>5</td>			-	5
Income from investment295,526,731264,249,683Fees, commission, exchange & brokerage295,526,731264,249,683Cash paid to employees(237,435)1(237,483,242Cash paid to suppliers(495,108,740)(377,970,207)Income taxes paid(653,304,1353)(287,61,343)Paid for other operating activities(285,61,343)(297,488,242Operating profit before changes in operating assets and liabilities(285,61,343)(287,61,343)Changes in trading securities(3,187,676,485)(2,87,728,753)Loans and advances to customers(3,187,676,485)(1,702,076)Other assets(3,187,676,485)(1,702,076)Other assets(3,187,676,485)(1,702,076)Other liabilities(3,187,676,485)(1,702,076)Other liabilities(3,187,676,485)(1,702,076)Other liabilities(3,187,676,485)(1,702,076)Other liabilities(3,187,676,485)(1,60,055,183)Other liabilities(3,187,676,485)(1,60,055,183)Other liabilities(3,652,096)(2,555,797,411)Net cash received from operating activities(3,697,488,600)(2,555,797,411)Net cash neotring activities(1,60,055,183)(1,082,560,499)(1,082,560,499)Share capitalnont-rading securities(1,082,560,499)(2,705,955,74)Net cash used in investing activities(1,902,506,499)(2,705,955,74)D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)(36,590,793)(1,992,505,499)C cash a				F07 200 025
Fees, commission, exchange & brokerage229,526,711 (533,61,353)224,24,903 (533,61,353)Cash paid to suppliers(533,61,353)(594,073,104) (257,488,242)Income taxes paid(533,61,353)(297,371,459) (495,108,740)(377,970,207)Received from other operating activities(358,385,729)(286,761,343)Dyerating profit before changes in operating assets and liabilities(3,187,676,488)(286,761,343)Changes in trading securities(3,187,676,488)(1,702,076)Loans and advances to other banks(3,187,676,488)(1,702,076)Loans and advances to customers(7,614,1803)(1,702,076)Other assets(7,614,1803)(1,702,076)Deposits from other Banks2,809,806,5065,822,600,243Deposits from other Banks2,809,806,5065,822,600,243Deposits from investing activities(3,67,488,600)(2,555,797,411)Net cash received from operating activities(3,67,488,400)(2,555,797,411)Net cash received from operating activities(9,438,349)(68,562,091)Purchase of property, plant and equipment(9,438,349)(68,562,091)Sale proceeds of fixed assets1,902,506,4992,705,955,74Net cash nequivalents at end of the period1,902,506,4992,705,955,74Cash and cash -equivalents at end of the period2,844,406,1571,074,588,19Di bet increase / (decrease) in cash and cash -equivalents1,902,506,4992,705,955,74Share capitalCash in hand (including foreign currencies)636,994,7512,859	Inco	ome from investment		
Cash paid to employees(393-(97,737),438,242)Cash paid to suppliers(297,371,459)Cash paid to suppliers(297,371,459)Cash paid to suppliers(377,970,207)Received from other operating activities(358,385,729)Operating profit before changes in operating assets and liabilities(358,393,405)Changes in trading securities(3187,676,485)Loans and advances to other banks(3,187,676,485)Loans and advances to customers(3,187,676,485)Other assets(3,187,676,485)Other assets(3,187,676,485)Other assets(3,187,676,485)Other assets(3,187,676,485)Other assets(3,187,676,485)Other assets(2,557,97,411Net cash received from operating activities(3,58,527,97,411Net cash received from investing activities(3,57,749,733,260)Purchase of property, plant and equipment(5,943,349)Share capital(10,812,367)Net cash used in investing activities(10,812,367)Other assets(10,812,367)Net cash received from financing activities(1,902,506,499)Operating from other banks, financial institutions and agentsShare capital(1,902,506,499)Net cash nequivalents at end of the periodCash and cash -equivalents at end of the periodCash and cash -equivalents at end of the periodCash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with bangladesh Bank and its agent bank(s)Balances w				
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Received from other operating activities(358,385,729)(286,761,343Paid for other operating activities1,290,009,392935,242,229Operating profit before changes in operating assets & liabilities1,290,009,392935,242,229Increase / (decrease) in operating assets & liabilities(3,187,676,485)(1,702,076Changes in trading securities(3,187,676,485)(11,702,076Loans and advances to customers(3,187,676,485)(11,702,076Other assets(76,141,803)(2,555,797,419,735Deposits from outer Banks2,809,806,9065,822,600,043Deposits from outersing activities(3,67,488,600)(2,555,797,419,735Other liabilities(36,7488,600)(2,555,797,419,735Changes in non-trading securities(10,812,366)(10,812,366)Purchase of property, plant and equipment(19,378,866(10,812,366)Share capital1,902,506,4992,705,955,74Net cash used in investing activities1,902,506,4992,705,955,74C) Cash flows from financing activities1,902,506,4992,705,955,74D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Effects of exchange rate changes on cash and cash -equivalents14,062,690,79313,923,224,17Gash and cash -equivalents at end of the period2,349,339,0952,349,339,0952,359,240,43Gash in hand (including foreign currencies)38,3492,349,339,0953,249,240,033,095Balances with bang ladesh Bank and its agent bank(s)3,923,024,1714	Inco	ome taxes paid		[5] VALANDER, 2013 VALANDER, 2013 VALANDER, 2013
Paid for other operating activities1,290,009,392935,242,229Operating profit before changes in operating assets & liabilities1,290,009,392935,242,229Increase / (decrease) in operating assets & liabilities(3,187,676,485)(1,702,076Loans and advances to customers(76,141,803)2,809,806,9065,822,600,243Deposits from customers2,809,806,90686,522,782(1,702,076Other assets2,809,806,90686,522,782(1,591,956Other liabilities36,522,782(1,620,555,797,417Net cash received from operating activities36,7488,600(2,555,797,417Changes in non-trading securities(68,562,097(68,562,097Changes in non-trading securities(68,562,097(68,562,097Changes in non-trading securities19,378,866(10,812,36Changes in non-trading securities19,9378,866(10,812,36Changes in non-trading securities19,902,506,4992,705,955,74Net cash used in investing activities19,902,506,4992,705,955,74C) Cash flows from financing activities19,902,506,4992,705,955,74D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Effects of exchange rate changes on cash and cash -equivalents14,062,690,79313,923,224,17G) Cash and cash -equivalents at end of the period2,949,039,0952,359,240,84Gash in hand (including foreign currencies)2,949,039,09514,905,990,2708Balances with Bangladesh Bank and its agent bank(5)2,940,039,095 </td <td></td> <td></td> <td>5.2</td> <td></td>			5.2	
Operating profit before changes in operating assets and liabilities1,290,000,392330,244,245Increase / (decrease) in operating assets & liabilities(3,187,676,485)(8,377,287,535Changes in trading securities(3,187,676,485)(11,702,076Loans and advances to outsomers(76,141,803)(11,702,076Other assets(3,187,676,485)(11,702,076Deposits from outsomers(3,09,806,906(5,822,000,243Other liabilities(3,674,885,600)(2,555,797,411Net cash received from operating activities(367,488,600)(2,555,797,411Purchase of property, plant and equipment(68,488,600)(68,562,092)Share capital(10,812,366(10,812,366Net cash used in investing activities1,902,506,4992,705,955,74D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Cash and cash -equivalents at end of the period14,062,690,79313,232,224,17Cash and cash -equivalents at end of the period2,949,039,09514,997,812,37Cash and cash -equivalents at end of the period2,949,039,09514,997,812,37Cash and cash -equivalents at end of the period2,949,039,0952,929,240,24Cash in hand (including foreign currencies)2,949,039,09514,997,812,37Balances with Bangladesh Bank and its agent bank(s)2,949,039,0952,929,240,84Balances with Bangladesh Bank and its agent bank(s)2,949,039,0952,420,639,095Balances with Bangladesh Bank and its agent bank(s)2,949,039,0952,420,	Pai	d for other operating activities		
Changes in trading securitiesLoans and advances to outer banksLoans and advances to customersOther assetsDeposits from other BanksDeposits from customersOther liabilitiesOther liabilitiesReceived from operating activitiesB) Cash flows from investing activitiesChanges in non-trading securitiesChanges in non-trading securitiesChanges in non-trading securitiesChanges in operating activitiesB) Cash flows from investing activitiesChanges in Government securitiesPurchase of property, plant and equipmentSale proceeds of fixed assetsNet cash used in investing activitiesBorrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesBorrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesD) Net increase / (decrease) in cash and cash -equivalents (A+B+C)E Effects of exchange rate changes on cash and cash -equivalents1, 0902,506,4992,705,955,742,844,406,1571,074,588,1914,062,690,79313,923,224,1716,907,096,90214,997,812,337Cash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with Bangladesh Bank and its agent bank(s)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks an	Op	erating profit before changes in operating assets and liabilities	1,290,009,392	955,242,225
Changes in trading securitiesLoans and advances to outer banksLoans and advances to customersOther assetsDeposits from other BanksDeposits from customersOther liabilitiesOther liabilitiesReceived from operating activitiesB) Cash flows from investing activitiesChanges in non-trading securitiesChanges in non-trading securitiesChanges in non-trading securitiesChanges in operating activitiesB) Cash flows from investing activitiesChanges in Government securitiesPurchase of property, plant and equipmentSale proceeds of fixed assetsNet cash used in investing activitiesBorrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesBorrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesD) Net increase / (decrease) in cash and cash -equivalents (A+B+C)E Effects of exchange rate changes on cash and cash -equivalents1, 0902,506,4992,705,955,742,844,406,1571,074,588,1914,062,690,79313,923,224,1716,907,096,90214,997,812,337Cash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with Bangladesh Bank and its agent bank(s)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks an	Inc	rease / (decrease) in operating assets & liabilities		
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Changes in non-trading securities88,817,21557,749,733Changes in Government securities88,817,215(68,562,093)Purchase of property, plant and equipment(69,438,349)(68,562,093)Sale proceeds of fixed assets19,378,866(10,812,367)Net cash used in investing activities19,378,866(10,812,367)C) Cash flows from financing activities1,902,506,4992,705,955,744Borrowing from other banks, financial institutions and agents1,902,506,4992,705,955,74Share capital1,902,506,4992,705,955,74Net cash received from financing activities1,902,506,4992,705,955,74D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Effects of exchange rate changes on cash and cash -equivalents14,062,690,79313,923,224,17G) Cash and cash -equivalents at beginning of the period14,062,690,79313,923,224,17G) Cash and cash -equivalents at end of the period636,994,751421,533,44Cash in hand (including foreign currencies)8alances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Balances with other banks and financial institutions6,224,160,3975,470,698,036,246,340,04Money at call and short notice6,224,160,3975,470,698,035,470,698,03Reverse repo6,224,160,3975,470,698,035,470,698,03Government Serurities6,224,160,3975,470,698,03	B) Ca	sh flows from investing activities		
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Purchase of property, plant and equipmentSale proceeds of fixed assetsNet cash used in investing activitiesC) Cash flows from financing activitiesBorrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesD) Net increase / (decrease) in cash and cash -equivalents (A+B+C)E) Effects of exchange rate changes on cash and cash -equivalentsF) Cash and cash -equivalents at beginning of the periodG) Cash and cash -equivalents at end of the periodG) Cash and cash -equivalents at end of the periodGash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks and financial institutionsMoney at call and short noticeReverse repoCoverrment Securities	Ch	anges in Government securities		
Sale proceeds of fixed assetsImage: Constraint of the second	Pu	irchase of property, plant and equipment	(69,438,349)	(08,502,055)
Net cash used in investing activitiesC) Cash flows from financing activitiesBorrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesD) Net increase / (decrease) in cash and cash -equivalents (A+B+C)E) Effects of exchange rate changes on cash and cash -equivalentsF) Cash and cash -equivalents at beginning of the periodG) Cash and cash -equivalents at beginning of the periodG) Cash and cash -equivalents at end of the periodCash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks and financial institutionsMoney at call and short noticeReverse repoGovernment Securities			10 279 866	(10 812 367)
Borrowing from other banks, financial institutions and agents1,902,506,4992,705,955,74Share capital Net cash received from financing activities1,902,506,4992,705,955,74D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Effects of exchange rate changes on cash and cash -equivalents14,062,690,79313,923,224,17F) Cash and cash -equivalents at beginning of the period16,907,096,95014,997,812,37G) Cash and cash -equivalents at end of the period (D+E+F)636,994,7512,859,240,84Balances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Balances with other banks and financial institutionsMoney at call and short noticeReverse repoCovernment SecuritiesCovernment Securities	Ne	et cash used in investing activities	19,578,000	(10,012,0017
Borrowing from other banks, financial institutions and agentsShare capitalNet cash received from financing activitiesD) Net increase / (decrease) in cash and cash -equivalents (A+B+C)E) Effects of exchange rate changes on cash and cash -equivalentsF) Cash and cash -equivalents at beginning of the periodG) Cash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks and financial institutionsMoney at call and short noticeReverse repoCovernment SecuritiesCovernment Securities	C) Ca	ash flows from financing activities	1 902 506 499	2,705,955,742
Net cash received from financing activities1,902,506,4992,703,933,74D) Net increase / (decrease) in cash and cash -equivalents (A+B+C)2,844,406,1571,074,588,19E) Effects of exchange rate changes on cash and cash -equivalents14,062,690,79313,923,224,17F) Cash and cash -equivalents at beginning of the period14,062,690,79313,923,224,17G) Cash and cash -equivalents at end of the period (D+E+F)16,907,096,95014,997,812,37Cash and cash -equivalents at end of the period636,994,7512,859,240,84Cash in hand (including foreign currencies)636,994,7512,859,240,84Balances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Money at call and short noticeReverse repoGovernment SecuritiesGovernment Securities			1,502,500,455	* -
Net cash received from manching activitiesD) Net increase / (decrease) in cash and cash -equivalents (A+B+C)E) Effects of exchange rate changes on cash and cash -equivalentsF) Cash and cash -equivalents at beginning of the periodG) Cash and cash -equivalents at end of the period (D+E+F)Cash and cash -equivalents at end of the periodCash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks and financial institutionsMoney at call and short noticeReverse repoCovernment Securities			1,902,506,499	2,705,955,742
D) Net increase / (decrease) in cash and cash -equivalents (AFDFC)Cash and cash -equivalents at end of the periodCash and cash -equivalents at end of the period14,062,690,79313,923,224,17F) Cash and cash -equivalents at end of the period14,062,690,79313,923,224,17G) Cash and cash -equivalents at end of the period16,907,096,95014,997,812,37Cash and cash -equivalents at end of the period636,994,751421,533,44Cash in hand (including foreign currencies)2,949,039,0952,859,240,84Balances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Money at call and short noticeReverse repoGovernment SecuritiesCovernment SecuritiesCovernment Securities			and the second	1 074 588 193
F) Cash and cash -equivalents at beginning of the period14,062,690,79313,323,224,17G) Cash and cash -equivalents at end of the period16,907,096,95014,997,812,37Cash and cash -equivalents at end of the period636,994,751421,533,44Cash in hand (including foreign currencies)2,949,039,0952,859,240,84Balances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Money at call and short noticeReverse repoGovernment Securities6,224,160,3975,470,698,035,470,698,03	D) Ne	et increase / (decrease) in cash and cash -equivalents (A+B+C)	2,844,400,137	1,074,500,155
F) Cash and cash -equivalents at beginning of the period11,002,007,096,95014,997,812,37G) Cash and cash -equivalents at end of the period16,907,096,95014,997,812,37Cash and cash -equivalents at end of the period636,994,751421,533,44Cash in hand (including foreign currencies)2,949,039,095421,533,44Balances with Bangladesh Bank and its agent bank(s)7,096,902,7086,246,340,04Money at call and short noticeReverse repoGovernment Securities6,224,160,3975,470,698,03	E) Ef	ffects of exchange rate changes on cash and cash -equivalents	14 062 690 793	13,923,224,178
G) Cash and cash -equivalents at end of the periodCash and cash -equivalents at end of the periodCash in hand (including foreign currencies)Balances with Bangladesh Bank and its agent bank(s)Balances with other banks and financial institutionsMoney at call and short noticeReverse repoCovernment Securities	F) Ca	ash and cash -equivalents at beginning of the period		14,997,812,371
Cash in hand (including foreign currencies)636,994,731422,939,741Balances with Bangladesh Bank and its agent bank(s)2,949,039,0952,859,240,84Balances with other banks and financial institutions7,096,902,7086,246,340,04Money at call and short noticeReverse repo6,224,160,3975,470,698,03				
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Balances with Bangladesh Bank and its agent bank(s)2,0 to (9,002,708)6,246,340,04Balances with other banks and financial institutions7,096,902,7086,246,340,04Money at call and short noticeReverse repoCovernment Securities6,224,160,3975,470,698,03	Ca	ash in hand (including foreign currencies)		
Balances with other banks and infancial institutions Money at call and short notice Reverse repo Government Securities 6,224,160,397 5,470,698,03	Ba	alances with Bangladesh Bank and its agent bank(s)		
Reverse repo 6,224,160,397 5,470,698,03   Government Securities 6,224,160,397 5,470,698,03			7,030,302,700	-
Government Securities 6,224,160,397 3,470,030,0	N	1oney at call and short notice	-	-
Covernment Securities			6 224 160 397	5,470,698,034
Rohmun Jonus.	G	overnment Securities		14,997,812,371
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Managing Director & CEO		1 to more	Mananing Director 9. CEC	
Head of Accounts Dept. / CFO Managing Director & CEO		Head of Accounts Dept. / CFO	Ivianaging prector of Cer	·)

	Total	6,538,992,141 550 499 074	88,817,215	. 1	7,187,297,430	6,192,631,175	
	Retained Earnings	704,290,987	+/0/00+/600	r	1,263,779,061	544,392,179	
Bank Limited udited) 2018	Other Reserve	50,815,472	88,817,215		139,632,686	167,939,692	
Commerce Equity (Un-a	General Reserve					•	
tangla Agriculture and Commerce Bank Statement of Changes in Equity (Un-audited) For the period ended 30 September 2018	Statutory Reserve	798,663,282	1	ı	798,663,282	495,076,904	Ξ
South Bangla Agriculture and Commerce Bank Limited Statement of Changes in Equity (Un-audited) For the period ended 30 September 2018	Paid Up Capital	4,985,222,400 -		,	4,985,222,400	4,985,222,400	
S	Particulars	Balance as on 01 January 2018 Net profit for the period	Revaluation of Govt. Treasury bills, bonds and other Investments	lssue of Bonus Shares	Balance as on 30 September 2018	Balance as on 30 September 2017	

Head of Accounts Dept. / CFO

