

# GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED BALANCE SHEET (UN-AUDITED) AS AT SEPTEMBER 30, 2022

AS AT SEPTEMBER		Amount in Taka			
	Notes	30.09.2022	31.12.2021		
PROPERTY AND ASSETS	10100				
Cash		14,032,349	16,556,205		
In hand (including foreign currencies)	3.1(a)	114,739	150,226		
Balance with Bangladesh Bank and its agents bank(s) (including foreign currencies )	3.2(a)	13,917,610	16,405,979		
Balance with other banks and financial institutions In Bangladesh Outside Bangladesh	4(a)	<b>242,537,024</b> 242,537,024 -	<b>385,768,675</b> 385,768,675 -		
Money at call and short notice	5(a)	-	-		
Investments	6(a)	483,933,097	498,323,874		
Government Others		- 483,933,097	- 498,323,874		
		8,153,343,256	7,816,747,276		
Leases loans and advances	7(a)	8,153,343,256	7,816,747,276		
Bills purchased and discounted	8(a)	-	-		
Fixed assets including premises, furniture and fixtures	9(a)	970,366,860	974,001,734		
Other Assets	10(a)	103,215,513	119,015,814		
Non-business assets	11	-	-		
Total Assets		9,967,428,099	9,810,413,578		
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from banks ,other financial institutions and agents:	12(a)	1,564,339,586	1,680,347,117		
Deposits and other accounts	13(a)	1,891,215,253	1,925,199,905		
Current deposits		-	-		
Bills payable			-		
Savings deposits Term deposits		1,891,215,253	1,925,199,905		
Bearer certificate of deposit		-	-		
Other deposits		L	-		
Other liabilities	14(a)	3,058,853,235	2,850,683,401		
Total Liabilities		6,514,408,074	6,456,230,423		
Capital / Shareholders' Equity	15.2	1,570,685,850	1,570,685,850		
Paid up capital	16	573,299,411	554,818,003		
Statutory reserve Other reserve Retained earnings:	17	916,689,624	916,689,624		
Retained earnings.	18(a)	392,345,081	311,989,621		
Total equity attributable to equity holders of the company		3,453,019,966	3,354,183,098		
Non-controlling interest		59	57		
Total liabilities and Shareholders' equity		9,967,428,099	9,810,413,578		
I Utal Italifites and Shareholders equity					

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		Amount in Taka		
		30.09.2022	31.12.2021	
OFF-BALANCE SHEET ITEMS :				
Contingent liabilities	18.1	· -	-	
Acceptances and endorsements			-	
Letter of guarantee		-	-	
Irrevocable letter of credit		-	-	
Bills for collection		-	-	
Other contingent liabilities		-		
			-	
Other commitments	18.2	-	-	
Documentary credits and short term trade and 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		-	-	
Others		-	-	
			-	
Total off-balance sheet items including contingent liabilities		21.98	21.35	
Net Assets Value (NAV) per share				

The accompanying notes form an integral part of these financial statements.

Sd/-Chief Financial Officer Sd/-Company Secretary

Sd/-Director Sd/-

Director

Sd/-Managing Director & CEO

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# GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED SEPTEMBER 30, 2022

		Amounts in Taka			
		Jan-Sept. 2022	Jan-Sept. 2021	July-Sept. 2022	July-Sept. 2021
	Notes				
for the second education	19(a)	561,893,630	716,595,300	192,049,134	250,388,173
Interest income from leases, loans and advances	20(a)	(251,567,064)	(338,761,476)	(85,325,633)	(112,149,113)
Interest expenses on borrowings, deposits,etc	20(a)	310,326,566	377,833,824	106,723,501	138,239,060
Net interest income	21(a)	24,455,281	94,619,861	10,877,595	51,027,313
Investment income	21(a) 22(a)	4,200,724	5,443,887	1,392,636	1,652,510
Commission, exchange and brokerage	22(a) 23(a)	19,692,126	43,578,189	3,425,268	27,824,944
Other operating income	23(a)	358,674,696	521,475,761	122,418,999	218,743,827
Total operating income		, .	21 220 507	9,812,201	5,931,572
Salary and allowances	24(a)	26,974,574	21,220,597 1,231,851	700.665	634,665
Rent, taxes, insurance, electricity, etc.	25(a)	1,226,643		96,000	-
Legal expenses	26(a)	481,000	150,000 439,365	389,539	396,659
Postage,stamp,telecommunication,etc.	27(a)	411,447		418,198	139,604
Stationery, printing, advertisements, etc.	28(a)	736,465	769,876	1.626,404	1,856,900
Managing Director's salary and allowances	29(a)	4,668,493	5,336,800	96,000	240,000
Directors' fees	30(a)	176,000	328,000	58,938	54,625
Audit fees	31(a)	176,813	163,875	50,550	01,020
Charges on loan losses		-		1,337,257	880,453
Depreciation and repairs of company's assets	32(a)	4,059,584	3,031,947	1,716,065	1,589,052
Other operating expenses	33(a)	6,297,487	5,730,183	16,251,266	11,723,529
Total operating expenses		45,208,505	38,402,493	106,167,733	207,020,298
Profit before provision		313,466,191	483,073,268		, , ,
Provision for leases, loans and advances & investments	34(a)	152,758,146	162,620,838	59,586,382	91,309,107
Other provision		-	-	-	-
Total provision		152,758,146	162,620,838	59,586,382	91,309,107
of a setting to a final state of the setting of the		160,708,045	320,452,430	46,581,351	115,711,191
Total profit before income tax		,,			
Provision for income tax		60.391,306	120,487,030	17,376,426	43,491,696
Current Tax		1,479,870	938,717	501,015	416,340
Deferred tax	35(a)	61.871,176	121,425,747	17,877,441	43,908,036
Total Provision for income tax	55(a)	98,836,869	199,026,683	28,703,910	71,803,155
Net profit after income tax					
Attributable to		00 000 967	199,026,679	28,703,909	71,803,152
Shareholders of the company		98,836,867 2	199,020,075	1	3
Non-controlling interest		_	267,454,135	369,037,476	372,193,590
Retained earnings brought forward from previous period		311,989,621 410,826,490	466,480,818	397,741,386	443,996,745
Annenziations		+10,020,400	,,		
Appropriations:	16	18,481,408	34,906,940	5,396,305	12,422,868
Statutory reserve	10	-	142,789,620	-	142,789,620
Dividend paid from Retained earnings for the year		18,481,408	177,696,560	5,396,305	155,212,488
Retained earnings carried to the balance sheet	18(a)	392,345,081	288,784,254	392,345,081	288,784,254
•	. ,		1.27	0.18	0.46
Earnings per share	36(a)	0.63	1.27		

Sd/-Chief Financial Officer Sd/-Company Secretary Sd/-Managing Director & CEO Sd/-Director Sd/-Director

GSP Finance Company<sup>3</sup> (Bangladesh) Limited

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# GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED SEPTEMBER 30, 2022

creating opportunities		Amount in	Taka
		Jan-Sept. 2022	Jan-Sept. 2021
	L		
Cash flows from operating activities:			700.010.07
Interest receipt		534,768,009	700,843,07
Interest payment		(259,932,290)	(335,232,23
Dividend receipts		14,538,488	15,405,12
Commission, Exchange and brokerage		4,200,724	5,443,88
Recoveries of loan previously written-off		-	-
		(4,681,388)	(4,002,14
ncome taxes paid Receipts from other operating activities		29,608,918	122,792,92
Payments for other operating activities		(40,911,155)	(35,399,35
Cash generated from operating activities before			
changes in operating assets and liabilities		277,591,305	469,851,28
ncrease / decrease in operating assets and liabi	lities	] [	
Statutory deposit		-	
Trading securities		-	(109 652 51
eases, loans and advances		(336,595,980)	(108,652,51
Other assets		47,607,311	(65,825,18
Deposit and other accounts		(33,984,652)	(166,702,75
Other liabilities on account of customers		-	-
Frading liabilities			-
Other liabilities		1,580,862	(6,703,48
Juner habilities		(321,392,459)	(347,883,93
Net cash flow/used by operating activities		(43,801,153)	121,967,34
ver cash now doed by operating dearning			
Cash flows from investing activities:	F		400.071.70
Proceeds from sale of securities		18,051,197	123,871,76
Payments for purchases of securities		(3,660,420)	(78,893,82
		(337,600)	(109,98
Purchase of fixed assets		(007,000)	-
Proceeds from sale of fixed assets		-	
Payment against lease obligation		-	
Net cash flow from investing activities		14,053,177	44,867,95
e transformation estivition:			
Cash flows from financing activities:			
Receipts of borrowings from banks, other financial		9,583,113	51,985,29
nstitutions and agents		9,565,115	01,000,2
Repayment of borrowings from banks, other financia	al	(125 500 611)	(265,208,19
institutions and agents		(125,590,644)	(200,200,1
Receipts against issue of share capital		-	
Dividend paid in cash		(116,007,531)	(213,222,9
Net cash used by financing activities			
Net increase / (decrease) in cash and cash equivale	ents	(145,755,507)	(46,387,6
Effects of exchange rate changes on cash and cash	equivalents		391,419,2
Cash and cash equivalents at beginning of the period	d	402,324,880	345,031,5
Cash and cash equivalents at the end of the peri	od	256,569,373	545,001,0
Cash and cash equivalents at the end of the peri	od		404 7
cash in hand (including foreign currencies)		114,739	124,7
Balance with Bangladesh Bank and its agent bank(s	5)		17 005 6
(including foreign currencies)		13,917,610	17,225,6
Balance with banks and other financial institutions		242,537,024	327,681,2
Money at call and short notice		-	-
violicy at our and chort house		256,569,373	345,031,5
Net Operating Cash Flow per share		(0.28)	0.78
Sd/-	Sd/-	Sd/-	
Chief Financial Officer Company S	ecretary	Managing Director &	CEO

GSP Finance Company<sup>4</sup>(Bangladesh) Limited

Sd/-

Director

Sd/-

Director

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# GSP FINANCE COMPANY (BANGLADESH) LIMITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE PERIOD ENDED SEPTEMBER 30, 2022

	Attributable to equity holders of the company					Non-	Total equity
Particulars	Paid up capital	Canital	Statutory	Retained	Total (Tk.)	controlling interest	(Tk.)
	(Tk.)	Reserve (Tk.)	Reserve (Tk.)	Earnings (Tk.)		(Tk.)	
D. I	1,427,896,230	916.689,624	515,405,831	267,454,135	3,127,445,820	52	3,127,445,872
Balance as at January 01, 2021	142,789,620	•••••••	-	(142,789,620)	-	-	×
Dividend paid	142,705,020	_		199,026,679	199,026,679	4	199,026,683
Net profit after tax for the period			34,906,940	(34,906,940)	-		-
Transferred to statutory reserve	-	-		288,784,254	3,326,472,499	56	3,326,472,555
Balance as at 30th September 2021	1,570,685,850	916,689,624	550,312,771		3,354,183,098	57	3,354,183,156
Balance as at January 01, 2022	1,570,685,850	916,689,624	554,818,003	311,989,621	3,354,105,050		-
Dividend paid	-	-	-	-	98,836,867	2	98.836.869
Net profit after tax for the period	-	-		98,836,867	90,030,007	2	
Transferred to statutory reserve	-	-	18,481,408	(18,481,408)	-	-	3,453,020,025
Balance as at 30th September 2022	1,570,685,850	916,689,624	573,299,411	392,345,081	3,453,019,966	59	3,453,020,025

Sd/-

Managing Director & CEO

The accompanying notes form an integral part of these financial statements.

Sd/-Chief Financial Officer Sd/-Company Secretary

Sd/-Director Sd/-Director



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# GSP FINANCE COMPANY (BANGLADESH) LIMITED BALANCE SHEET (UN-AUDITED) AS AT SEPTEMBER 30, 2022

		Amount in Taka		
	Notes	30.09.2022	31.12.2021	
PROPERTY AND ASSETS				
Cash	3	14,013,365	16,522,253	
In hand (including foreign currencies)		95,755	116,274	
Balance with Bangladesh Bank and its agents bank(s) (including foreign currencies )		13,917,610	16,405,979	
Balance with other banks and financial institutions	4	239,541,299	383,746,215	
In Bangladesh Outside Bangladesh		239,541,299	383,746,215	
Money at call and short notice	5	-	-	
Investments	6	462,734,784	476,260,301	
Government		-	-	
Others		462,734,784	476,260,301	
		7,177,640,882	6,947,558,002	
Leases , loans and advances	7.1	7,177,640,882	6,947,558,002	
Bills purchased and discounted	8	-	-	
Fixed assets including premises, furniture and fixtures	9	967,680,476	970,886,799	
Other Assets	10	351,509,868	367,371,186	
Non-business assets	11	-	-	
Total Assets		9,213,120,674	9,162,344,756	
LIABILITIES AND CAPITAL				
Liabilities Borrowings from banks ,other financial institutions and agents:	12	1,564,339,586	1,680,347,117	
Peposits and other accounts	13	1,891,215,253	1,925,199,905	
Current deposits Bills payable		-	-	
Savings deposits		-	-	
Term deposits		1,891,215,253	1,925,199,905	
Bearer certificate of deposit				
Other deposits Other liabilities	14	2,434,279,672	2,325,918,612	
Total Liabilities		5,889,834,511	5,931,465,634	
		3,323,286,163	3,230,879,123	
Capital / Shareholders' Equity Paid up capital	15.2	1,570,685,850	1,570,685,850	
Statutory reserve	16	573,299,411	554,818,003	
Other reserve	17	916,689,624	916,689,624	
Retained earnings:	18	262 611 278	188,685,646	
Retained earnings balance	10	262,611,278		
Total liabilities and Shareholders' equity		9,213,120,674	9,162,344,756	



# Amount in Taka 31.12.2021 30.09.2022 OFF-BALANCE SHEET ITEMS : 18.1 **Contingent liabilities** Acceptances and endorsements Letter of guarantee Irrevocable letter of credit Bills for collection Other contingent liabilities 18.2 Other commitments Documentary credits and short term trade and 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

Total off-balance sheet items including contingent liabilities

## Net assets value (NAV) per share

Sd/-Chief Financial Officer

Others

Sd/-Company Secretary Sd/-Managing Director & CEO -

21.16

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20.57

Sd/-Director Sd/-Director

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# GSP FINANCE COMPANY (BANGLADESH) LIMITED PROFIT AND LOSS ACCOUNT (UN-AUDITED) FOR THE PERIOD ENDED SEPTEMBER 30, 2022

FOR THE F	ERIODE				
			Amount	s in Taka	July-Sept. 2021
		Jan-Sept. 2022	Jan-Sept. 2021	July-Sept. 2022	July-Sept. 2021
•	Notes				105.075
	19	456,651,489	620,187,528	153,931,151	215,425,375
Interest income from leases, loans and advances	20	(251,567,064)	(338,761,476)	(85,325,633)	(112,149,113)
Interest expenses on borrowings, deposits,etc	20	205.084.425	281,426,052	68,605,518	103,276,262
Net interest income				10,758,427	50,084,619
l se des est incomo	21	24,249,893	90,460,805	10,750,427	50,004,010
Investment income Commission ,exchange and brokerage	22	-	-	3,423,695	27,823,516
Other operating income	23	19,687,009	43,565,957	82.787,639	181,184,397
		249,021,326	415,452,814		
Total operating income	24	24,756,934	19,581,049	8,994,376	5,367,946
Salary and allowances	24	1,116,100	1,139,936	599,122	551,750
Rent, taxes, insurance, electricity, etc.	25	425.000	150,000	75,000	-
Legal expenses	26	411,447	433,826	389,539	396,595
Postage, stamp, telecommunication, etc.		721,595	753,606	411,468	136,974
Stationery printing advertisements, etc.	28 29	3,700,000	3,700,000	1,287,500	1,287,500
Managing Director's salary and allowances		136,000	184,000	96,000	136,000
Directors' fees	30	146,625	146,625	48,875	48,875
Audit fees	31	140,023		-	-
Charges on loan losses		3,604,733	2,471,246	1,185,179	693,266
Depreciation and repairs of company's assets	32	5,555,830	5,247,150	1,486,123	1,474,303
Other operating expenses	33	40,574,264	33,807,438	14,573,182	10,093,209
Total operating expenses		208,447,062	381,645,377	68,214,457	171,091,189
Profit before provision					71,042,101
Provision for leases loans and advances & investments	34	58,228,007	100,887,913	24,242,396	71,042,101
Provision for leases, toans and davances a more		-	-	-	71,042,101
Other provision		58,228,007	100,887,913	24,242,396	
Total provision		150,219,056	280,757,465	43,972,061	100,049,088
Total profit before income tax		100,210,000			
Provision for income tax	0.5	56,332,146	105,284,049	16,489,523	37,518,408
Current Tax	35	1,479,870	938.717	501,015	416,340
Deferred tax	35	57,812,016	106.222,766	16,990,538	37,934,748
Total Provision for income tax		92,407,041	174,534,699	26,981,524	62,114,340
Net profit after income tax					263,762,864
Retained earnings brought forward from previous year		188,685,646	173,826,577	241,026,060 268,007,584	325,877,204
Retained earnings brought forward norm protious y sa		281,092,687	348,361,276	268,007,584	
Appropriations:		40 401 400	34,906,940	5,396,305	12,422,868
Statutory reserve	16	18,481,408	142,789,620	-	142,789,620
Dividend paid from Retained earnings for the year 2020		-	177,696,560	5,396,305	155,212,488
		18,481,408	170,664,716	262,611,278	170,664,716
Retained earnings carried to the balance sheet	18	262,611,278	170,004,710		
•	36	0.59	1.11	0.17	0.40
Earning per share (EPS)	00				

	0.1/	Sd/-	Sd/-	Sd/-
Sd/-	Sd/-	Managing Director & CEO	Director	Director
ef Financial Officer	Company Secretary	Managing Director & CEO	Birdette	

GSP Finance Company (Bangladesh) Limited

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Chief





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# GSP FINANCE COMPANY (BANGLADESH ) LIMITED CASH FLOW STATEMENT (UN-AUDITED) FOR THE PERIOD ENDED SEPTEMBER 30, 2022

	Amount in	Taka
	Jan-Sept. 2022	Jan-Sept. 2021
On the flower from opportung activities:		
Cash flows from operating activities:	429,525,868	604,435,307
Interest receipt	(259,932,290)	(335,232,236)
Interest payment	14,380,419	15,090,253
Dividend receipts Recoveries of loan previously written-off	-	-
Income taxes paid	(4,620,376)	(3,889,025)
Receipts from other operating activities	29,556,482	118,936,509
Payments for other operating activities	(36,761,953)	(31,382,247)
Cash generated from operating activities before		367,958,561
changes in operating assets and liabilities	172,148,150	367,958,301
the stand lightlifting		
Increase / decrease in operating assets and liabilities	- ] [	-
Statutory deposit	_	-
Trading securities	(230,082,880)	3,119,838
Leases, loans and advances	47,607,315	(66,447,899)
Other assets Deposit and other accounts	(33,984,652)	(166,702,756)
Other liabilities on account of customers		-
		-
Trading liabilities Other liabilities	391,577	(6,638,380)
Other habilities	(216,068,640)	(236,669,197)
Net cash flow/used by operating activities	(43,920,490)	131,289,364
Cash flows from investing activities:		
Proceeds from sale of securities	17,185,937	111,267,510
Payments for purchases of securities	(3,660,420)	(77,597,420)
•	(311,300)	(79,000)
Purchase of fixed assets	-	-
Proceeds from sale of fixed assets		1
Payment against lease obligation		33,591,090
Net cash flow from investing activities	13,214,217	55,591,050
Cash flows from financing activities:	[]	
Receipts of borrowings from banks, other financial	9,583,113	51,985,295
institutions and agents	9,585,115	01,000,200
Repayment of borrowings from banks, other financial	(125,590,644)	(265,208,199
institutions and agents	-	-
Dividend paid in cash Net cash used by financing activities	(116,007,531)	(213,222,904
Net cash used by mancing activities		(40.040.450)
Net increase / (decrease) in cash and cash equivalents	(146,713,804)	(48,342,450)
Effects of exchange rate changes on cash and cash equivalents	400,268,468	385,605,883
Cash and cash equivalents at beginning of the period	253,554,664	337,263,433
Cash and cash equivalents at the end of the period		
Cash and cash equivalents at the end of the period	95,755	85,986
cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)		
(including foreign currencies)	13,917,610	17,225,603
Balance with banks and other financial institutions	239,541,299	319,951,844
Money at call and short notice		337,263,433
	253,554,664	
Net Operating Cash Flow per share	(0.28)	0.84
Net Operating Cash now per share		

Sd/-	Sd/-	Sd/-
Chief Financial Officer	Company Secretary	Managing Director & CEO
Sd/- Director	Sd/- Director	

GSP Finance Company<sup>9</sup>(Bangladesh) Limited

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# GSP FINANCE COMPANY (BANGLADESH) LIMITED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE PERIOD ENDED SEPTEMBER 30, 2022

Particulars	Paid up capital (Tk.)	Capital Reserve(Tk.)	Statutory Reserve(Tk.)	Retained Earnings (Tk.)	Total (Tk.)
Balance as at January 01, 2021	1,427,896,230	916,689,624	515,405,831	173,826,577 (142,789,620)	3,033,818,262
Dividend paid Net profit after tax for the period	142,789,620			174,534,699	174,534,699
Transferred to statutory reserve	- 1,570,685,850	916,689,624	34,906,940 550,312,771	(34,906,940) <b>170,664,716</b>	3,208,352,961
Balance as at 30th September 2021 Balance as at January 01, 2022	1,570,685,850	916,689,624	554,818,003	188,685,646	3,230,879,123
<b>Dividend paid</b> Net profit after tax for the period	-	-	-	92,407,041	92,407,041
Transferred to statutory reserve	-		18,481,408	(18,481,408)	-
Balance as at 30th September 2022	1,570,685,850	916,689,624	573,299,411	262,611,278	3,323,286,163

The accompanying notes form an integral part of these financial statements.

Sd/-Chief Financial Officer Sd/-Company Secretary Sd/-Managing Director & CEO

Sd/-Director Sd/-Director

#### GSP FINANCE COMPANY (BANGLADESH) LIMITED NOTES TO THE CONSOLIDATED AND THE SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2022

#### 1.0 CORPORATE INFORMATION:

### 1.1 Legal Status

GSP Finance Company (Bangladesh) Limited is a Financial Institution (FI) incorporated in Bangladesh on October 29, 1995 as a Public Limited Company under the Companies Act, 1994. The Company offers lease finance of all types of plant, machinery, equipment and vehicles both for industrial and commercial use. The Company received its certificate of commencement of business on January 14, 1996 and its license on March 04, 1996 as required under Section 4(1) of the Financial Institutions Act, 1993. The Company went into commercial operation on April 17, 1996. The Company was listed with Chittagong and Dhaka Stock Exchanges on March 14, 2012 and March 28, 2012 respectively.

The registered office of the Company is situated at 1, Paribagh, Mymensingh Road, Dhaka-1000.

1.2 The Company also got a separate license from Bangladesh Securities and Exchange Commission on August 24,1999 for working as a Merchant Bank. But pursuant to the requirement of Bangladesh Securities and Exchange Commission, GSP Finance Company (Bangladesh) Limited formed a subsidiary in the name of "GSP Investments Limited" with a view to separate its existing Merchant Banking operation which was approved by Bangladesh Securities and Exchange Commission vide their letter no. SEC/Reg./MB/SUB-16/2011/113 dated August 14, 2014. GSP Investments Limited is duly incorporated with the Registrar of Joint Stock Companies and Firms (RJSC) as a private limited company with authorised and paid up capital are Tk. 50 crore and Tk.25 crore respectively.

The principal activities of GSP Investments Limited are: Issue Management Underwriting Portfolio Management Corporate Advisory Services Securities Trading Services Margin Loan

### 1.3 Nature of Business

The Company carries out the following types of business: Lease Financing Term Finance Acceptance of Term Deposits Working Capital Finance Syndication Finance Money Market Operation SIGNIFICANT ACCOUNTING POLICIES :

#### 2.00 SIGNIFICANT ACCOU 2.1 Basis of Accounting

These Financial Statements have been prepared under historical cost convention following accrual basis of accounting and in compliance with the requirements of Companies Act 1994, International Accounting Standards (IASs), International Financial Reporting Standards (IFRSs) and Financial Institution Act 1993.

# 2.1.1 Basis of consolidation of operation of subsidiary

The Financial Statements of the Company and its subsidiary have been consolidated in accordance with International Accounting Standards 27 " Consolidated and Separate Financial Statements". The consolidation of the financial statement has been made after eliminating all material Inter Company balances, income and expenses arising from inter Company transactions.

#### 2.1.2 Statement of compliance

The consolidated financial statements and separate financial statements of the Company have been prepared on a going concern basis following accrual basis of accounting except for cash flow statement and investment in marketable securities which are stated at market value in accordance with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs), except the circumstances where local regulations differ, and the Companies Act, 1994, the Financial Institutions Act, 1993, Securities and Exchange Rules 1987, the Listing Regulations of Dhaka & Chittagong Stock Exchanges and other applicable laws and regulations. The presentation of the financial statements has been made as per the requirements of DFIM Circular No: 11, dated December 23, 2009 issued by the Department of Financial Institutions and Markets (DFIM) of Bangladesh Bank. The activities and accounting heads mentioned in the prescribed form, which are not applicable for the financial institutions, have been kept blank in the financial statements

#### 2.2 Components of the financial statements

The financial statements comprise of (As per DFIM Circular No. 11, Dated 23 December 2009):

a) Consolidated and Separate Balance Sheet as at 30 September 2022;

- b) Consolidated and Separate Profit and Loss Account for the period ended 30 September 2022;
- c) Consolidated and Separate Statement of Cash Flows for the period ended 30 September 2022;
- d) Consolidated and Separate Statement of Changes in Equity for the period ended 30 September 2022;
- e) Notes to the Consolidated and Separate Financial Statements for theperiod ended 30 September 2022.

#### 2.3 Directors' responsibility statement

The Board of Directors' takes the responsibility for the preparation and presentation of these financial statements.

#### 2.4 Use of estimates and judgments

The preparation of financial statements in conformity with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements.

The most critical estimates and judgments are applied to the following:

- \* Provision for impairment of loans, leases and investments
- \* Gratuity
- \* Useful life of depreciable assets

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognised in the period in which the estimates are revised. In accordance with the guidelines as prescribed by IAS 37: "Provisions, Contingent Liabilities and Contingent Assets", provisions are recognized in the following situations:

#### Provisions

Provisions are liabilities that are uncertain in timing or amount. Provisions are recongnized when the Group has a present legal or constructive obligation as a result of past events; it is more likely than not that an outflow of resources will be required to settle the obligation; and the amount has been reliably estimated.

Interest is recognized as and when it is accrued. Lease interest outstanding over 2 months are recognized as interest suspense and not as revenue. Fee based income and delinquent charges from lease operations are accounted for on cash basis.

#### 2.5 Separate Books of Accounts

The company maintains separate office and books of accounts for its subsidiary as required under the regulations of Bangladesh Securities and Exchange Commission.

#### 2.6 Investment in securities

Investment in marketable ordinary shares has been shown at cost or market price, whichever is lower, on an aggregate portfolio basis. Investment in non-marketable shares has been valued at cost or intrinsic value whichever is lower. Full provision for diminution in value of shares as on closing of the period on an aggregate portfolio basis is made in the financial statements as required by Bangladesh Bank DFIM circular No. 02 dated January 31, 2012.

#### 2.7 Borrowing Costs

Borrowing costs are recognized as expenses in the period in which those are incurred in accordance with benchmark treatment of IAS 23.

#### 2.8 Revenue Recognition

As per IAS 18, revenue is recognized when it is expected that the economic benefits associated with the transaction will flow to Company and the amount of revenue and the cost incurred or to be incurred in respect of the transaction can be measured reliably.

### 2.8.1 Lease Financing

Interest is recognized as and when it is accrued. Lease interest outstanding over 2 months are recognized as interest suspense and not as revenue. Fee based income and delinquent charges from lease operations are accounted for on cash basis.

#### 2.8.2 Interest on Direct Finance

Interest on term finance is recognized when interest is accrued. No interest on loan is accounted for as revenue where any portion of capital or interest is in arrear for more than 2 months. Fee based income and delinquent charges from loan operations are accounted for on cash basis.

# 2.9 Changes in significant accounting policies - IFRS 16 Leases As a Lessee

GSP Finance Company (Bangladesh) Limited does not have any rented premises or lease assets under definition of IFRS 16. However if GSPB availed any lease assets under IFRS 16 then GSPB will treat the mater under IFRS 16.

#### As a lessor

GSPB is not required to make any adjustments on transitions to IFRS 16 for leases in which it acts as a lessor.

#### 2.10 Accounting for Direct Finance

Direct finance consisting of short term & long term finance are maintained based on the accrual method of accounting. Outstanding amount of long term loans has been shown in the balance sheet as assets under the head of Direct finance. Interest earnings are recognized as operational revenue.

#### 2.11 Property and equipment

#### i) Recognition and measurement

Items of fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. The cost of an asset comprises its purchase price and any directly attributable costs of bringing the assets to its working condition for its intended use as per Bangladesh Accounting Standard (IAS) 16: "Property, Plant and Equipment".

#### ii) Subsequent expenditure on fixed assets

Subsequent expenditure is capitalized only when it increases the future economic benefit from the assets and that cost can be measured reliably. All other expenditures are recognized as an expense as and when they are incurred.

#### 2.12 Depreciation

Fixed Assets for Company's own use are depreciated at different ranges from 10% to 20% applying straight line method throughout the estimated span of useful life ranging from five to ten years. Rate of depreciation is as follows:

Type of Assets	Rate
Land & Land Development	0%
Office Building	10%
Furniture & Fixtures	10%
Telephone System	20%
Motor Vehicles	20%
Electrical Goods & Installation	20%
Office Equipment	20%
Generator & Installation	20%
House Property	10%

#### 2.13 Provisions for Doubtful loss on Leases and Direct Finance

Provisions for classified and unclassified leases and direct finance receivables have been made as per guidelines of Bangladesh Bank through DFIM circular no. **DFIM Circular No. 04, dated 26.07.2021** and other directives as applicable as follows:

1 to 2	Unclassified (SME)	0.25%
1 to 2	Unclassified	1%
3 to 5	SMA	5%
6 to 11	Sub-standard	20%
12 to 17	Doubtful	50%
18 and over	Bad or Loss	100%

#### 2.14 Employees Benefits Scheme

#### 2.14.1 Defined Contribution Plan

#### 2.14.1.1 Provident fund

The Company operates a contributory provident fund for its permanent employees. This is a funded one and duly approved by NBR. Provident fund is administered by a Board of Trustees and is funded by contributions equally from the employees and from the company at a predetermined rate. The fund is handled & invested separately by the Board of Trustees.

#### 2.14.1.2 Other long term benefits

The Company operates a group term life insurance scheme for all of its permanent employees. It maintains a health insurance for hospitalisation of all of its permanent employees, which include their spouses.

#### 2.14.2 Defined benefit Plan

#### 2.14.2.1 Gratuity

The Company operates an unfunded gratuity scheme. Employees are entitled to gratuity benefit after completion of minimum ten years continuous and uninterrupted service in the company. The gratuity payment is calculated on the basis of Actuarial Report. The proposal for funding facilities of the gratuity fund is under consideration of NBR.

#### 2.15 Corporate Tax

# 2.15.1 Current Tax

Provision for Taxation for the Company has been sufficiently kept and the company has sufficient fund to meet taxation liabilities arising out of tax refunds of previous years.

#### 2.15.2 Deferred Tax

The Company has conducted an exercise to find out deferred tax asset/(liability) based on temporary differences arising from the carrying amount of an asset or (liability) in the balance sheet and its tax base . Accordingly deferred tax is recognized as per IAS-12.

#### 2.16 Trade Receivables

Trade receivables at the balance sheet date are stated at amounts which are considered realizable.

#### 2.17 Payable and Accruals

Liabilities are recognized for the amounts to be paid in future for goods and services received.

#### 2.18 Provisions

A provision is recognized in the Balance Sheet when the Company has a legal or constructive obligation as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

#### 2.19 Statutory reserves

As per Financial Institutions Regulation 1994, every Non Banking Financial Institution (NBFI) is required to transfer at least 20% of its current year's profit to the fund until such reserve fund equals to its paid up share capital and share premium (if any). In conformity with the above requirement, GSPB transfers 20% of net profit to statutory reserve for the period.

#### 2.20 General

#### **Comparative Information**

Comparative information has been disclosed in respect of the period 2020 for all numerical information in the Financial Statements and also the narrative and descriptive information where it is relevant for understanding of the current period's Financial Statements.

Previous period figures have been rearranged wherever considered necessary to conform to current period's presentation.

#### 2.21 Renewal of FDR and interest thereon

FDR if not encashed on due date, is considered automatically renewed with interest earned upto maturity date and due at the equivalent current rate of interest.

#### 2.22 Rounding off

Monetary figures in the financial statements have been rounded off to the nearest Taka.

#### 2.23 Date of authorisation

The Board of directors has authorised this financial statements for public issue on October 29, 2022.

#### 2.24 Reporting

This 3rd quarter financial statements has been prepared based on International Accounting Standard (IAS) - 34: "Interim Financial Reporting".

2.25	In addition to compliance with local regulatory requirements, in preparing the Consolidated Financial Statements and Separate
	Financial Statements, GSPB applied following IASs and IFRSs:

Name of the IAS	IAS No.	Status
Presentation of Financial Statements	1	Applied
Inventories	2	N/A
Statements of Cash Flow	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	Applied
Investment in Associates and Joint Ventures	28	N/A
Financial Reporting in Hyperinflationary Economics	29	N/A
Interests in Joint Ventures	31	N/A
Earnings per share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	N/A
Agriculture	41	N/A
*		
Name of the IFRS	IFRS No.	Status
Share Based payment	2	N/A
Business combination	3	N/A
Insurance Contracts	4	N/A
Non-current assets held for sale and discontinued operation	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied
Operating Segments	8	Applied
Financial Instruments	9	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangement	11	N/A
Disclosure of Interest in Other Entities	12	N/A
Fair Value Measurement	13	Applied
Revenue from Contracts with customers	15	Applied
Lease	16	Applied

# 2.26 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank, term deposits and investment in call loan that are readily convertible to a known amount of cash (with less than three months maturity) and that are subject to an insignificant risk of change in value.

#### 2.27 Earnings Per Share (EPS)

The Company calculates earnings per share in accordance with International Accounting Standards (IAS) 33: "Earnings Per Share" which has been shown in the face of the Profit and Loss Account and the computation is stated in note 36.

		Amount in Taka	
		30-09-2022	31-12-2021
3.00	CASH		
3.1	Cash in hand		
	In local currency	95,755	116,274
	In foreign currency	-	-
		95,755	116,274
3.1(a)	Cash in hand (consolidated)		
( )		05 755	110 074
	GSP Finance Company (Bangladesh) Limited GSP Investments Limited	95,755 18,984	116,274 33,952
		114,739	150,226
3.2	Balance with Bangladesh Bank and its agents Bank(s)		`
0.2	Dalarios with Dangladesh Dank and its agente Dank(s)		
	In local currency	13,917,610	16,405,979
	In foreign currency		-
2 2(z)	Polonee with Depelo deals Deply and its accepts Deply(a) (acception dated)	13,917,610	16,405,979
3.2(a)	Balance with Bangladesh Bank and its agents Bank(s) (consolidated)		
	GSP Finance Company (Bangladesh) Limited	13,917,610	16,405,979
	GSP Investments Limited	-	-
		13,917,610	16,405,979
4	Balance with banks and other financial institutions		
	In Bangladesh (note -4.1) Outside Bangladesh	239,541,299 -	383,746,215 -
	5	239,541,299	383,746,215
	The company does not maintain any account outside of Bangladesh		
4(a)	Balance with banks and other financial institutions (consolidated)		
	GSP Finance Company (Bangladesh) Limited	239,541,299	383,746,215
	GSP Investments Limited	2,995,725	2,022,460
		242,537,024	385,768,675
4.1	Current deposits		
	Nationalised Commercial Bank	-	-
	Private Commercial Bank Foreign Commercial Bank	-	-
	Short-term deposits		
	Nationalised Commercial Bank	-	-
	Private Commercial Bank	38,941,351	90,203,087
	Foreign Commercial Bank	329,701	329,362
		39,271,052	90,532,449
	Fixed deposits (FDR)		
	Nationalised Commercial Bank	-	-
	Private Commercial Bank	48,000,000	140,943,519
	Foreign Commercial Bank	-	-
	Financial Institutions	<u> </u>	<u>152,270,247</u> <b>293,213,766</b>
	Total	239,541,299	383,746,215
			· · ·
5	Manay at call and short notice:		
5	Money at call and short notice:	-	-
		·	

		Amount	in Taka
		30-09-2022	31-12-2021
5(a)	Money at call and short notice (consolidated)		
	GSP Finance Company (Bangladesh) Limited GSP Investments Limited	- -	-
		-	-
6	Investments Investment classified as per nature:		
	Government	-	-
	Others (note -6.1)	<u>462,734,784</u> <u>462,734,784</u>	476,260,301 476,260,301
6(a)	Investments (consolidated)		
()			
	GSP Finance Company (Bangladesh) Limited	462,734,784	476,260,301
	GSP Investments Limited	<u>21,198,313</u> 483,933,097	22,063,573 <b>498,323,874</b>
6.1	Other investments:	463,933,097	490,323,074
	Investment in shares (Annexure-A)	462,734,784	476,260,301
	Debenture and bonds Other investment	- -	-
	Gold etc.		-
		462,734,784	476,260,301
6.2	Other investments:		
0.2	Investment in quoted Shares	460,165,334	473,690,851
	Investment in unquoted Shares	2,569,450	2,569,450
		462,734,784	476,260,301
7	Leases , Loans and advances :		
7.1	a) Inside Bangladesh		
	Leases	1,265,689,348	1,340,418,204
	Loans and advances Cash credits	5,911,951,534 -	5,607,139,798 -
	Overdrafts	-	-
		7,177,640,882	6,947,558,002
	b) outside Bangladesh	-	-
		7,177,640,882	6,947,558,002
7.2	Classification of Leases, loans and advances : Unclassified :		
	Standard	4,765,638,335	5,409,977,153
	Special mention account	155,365,404	422,993,020
	Classified :	4,921,003,739	5,832,970,173
	Sub-standard	1,099,551,433	-
	Doubtful	106,098,841	-
	Bad/Loss	1,050,986,869	1,114,587,829
	Tatal	2,256,637,143	1,114,587,829
	Total	7,177,640,882	6,947,558,002

GSP Investments Limited       3.790 912,1776       3.332 810.672         Less: Inter company transaction (Loan to GSPI)       2.815,209,802       2.493,621,398         8       Bills purchased and discounted       2.493,621,398       2.493,621,398         Payable in Bangladesh       -       -       -         Payable in Bangladesh       -       -       -         Payable outside Bangladesh       -       -       -         S(2)       Bills purchased and discounted (consolidated)       -       -         GSP Investments Limited       -       -       -         S(2)       Fixed assets including premises, furniture and fixtures:       -       -         Cost:       Opening Balance       1,053,925,101       1,043,830,046         Opening Balance       1,053,925,101       1,043,830,047       -         Adjustment during the Period       -       -       -         Adjustment during the period       -       -       -         Closing Balance (A)       -       -       -       -         Questione (A)       -       -       -       -       -         Questione (A)       -       -       -       -       -       -       -       -       - </th <th></th> <th></th> <th colspan="2">Amount in Taka</th>			Amount in Taka	
GSP Finance Company (Bangladesh) Limited         7,177,640,882         6,947,558,002           GSP Investments Limited         1,030,036,653,036         3,382,810,672           Less: Inter company transaction (Loan to GSPI)         2,493,621,398         2,493,621,398           8         Bills purchased and discounted         2,493,621,398         2,493,621,398           Payable in Bangladesh         -         -         -           Payable outside Bangladesh         -         -         -           8         Bills purchased and discounted         -         -         -           Payable outside Bangladesh         -         -         -         -           8         Bills purchased and discounted (consolidated)         -         -         -         -           GSP Finance Company (Bangladesh) Limited         -         -         -         -         -           9         Fixed assets including premises, furniture and fixtures:         -         -         -         -           Cost:         0         -         -         -         -         -         -           1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         -         -         -         -         -         - <t< th=""><th></th><th></th><th>30-09-2022</th><th>31-12-2021</th></t<>			30-09-2022	31-12-2021
GSP Finance Company (Bangladesh) Limited         7,177,640,882         6,947,558,002           GSP Investments Limited         1,030,036,651,036         3,382,810,672           Less: Inter company transaction (Loan to GSPI)         2,493,621,398         2,493,621,398           8         Bills purchased and discounted         1,030,036,651,036         2,493,621,398           Payable in Bangladesh         -         -         -           Payable outside Bangladesh         -         -         -           GSP Finance Company (Bangladesh) Limited         -         -         -           GSP Finance Company (Bangladesh) Limited         -         -         -           9         Fixed assets including premises, furniture and fixtures:         -         -         -           Cost:         Opening Balance         1,053,925,101         1,043,830,046         1,053,925,101         1,043,830,046           Addition during the Period         -         -         -         -         -           Cost:         Opening Balance         1,053,925,101         1,043,830,046         1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         1,053,925,101         1,054,236,401         1,05				
GSP Investments Limited       3,709 012,1776       3,382,810.672         Less: Inter company transaction (Loan to GSPI)       2,815,209,802       2,433,621,388         2,815,209,802       2,433,621,388       2,433,621,388         8       Bills purchased and discounted       -       -         Payable in Bangladesh       -       -       -         Payable outside Bangladesh       -       -       -         8(a)       Bills purchased and discounted (consolidated)       -       -         GSP Finance Company (Bangladesh) Limited       -       -       -         9       Fixed assets including premises, furniture and fixtures:       -       -       -         Cost:       Opening Balance       1,053,925,101       1,043,830,046       -         Opening Balance (A)       1,054,236,401       1,053,925,101       1,053,925,101       1,053,925,101         Adjustment during the Period       1,054,236,401       1,053,925,101       1,053,925,101       1,053,925,101         Adjustment during the period       1,054,236,401       1,053,925,101       1,053,925,101       1,053,925,101         Less : Accumulated Depreciation :       0       -       -       -       -         Opening Balance (A)       1,054,236,401       1,053,92	7(a)	Leases ,Loans and advances (consolidated)		
Less: Inter company transaction (Loan to GSPI)         10.306.563.068 2.435.263.068 2.615.204.802         10.310.306.674 2.435.261.308           8         Bills purchased and discounted Payable in Bangladesh Payable outside Bangladesh         -         -           8         Bills purchased and discounted Payable outside Bangladesh         -         -           9         Fixed assets including premises, furniture and fixtures: Cost: Opening Balance Addition during the Period         1.053.925.101         1.043.830.046 1.053.925.101           9         Fixed assets including premises, furniture and fixtures: Cost: Opening Balance Addition during the Period         1.053.925.101         1.043.830.046 1.053.925.101           1.054.236.401         1.053.925.101         1.043.830.046 1.054.236.401         1.053.925.101           1.054.236.401         1.053.925.101         1.043.830.046 1.054.236.401         1.053.925.101           2.068.5401         1.053.925.101         1.043.830.046 1.055.925         83.038.302 3.317.300           1.053.925.101         1.054.236.401         1.053.925.101         1.053.925.101           2.068.6401         1.054.236.401         1.053.925.101         1.054.236.401           2.069.055.925         83.038.302         79.806.380 3.317.400         3.317.403           3.017.050.925         83.038.302         79.806.380 3.311.433         3.317.403			7,177,640,882	6,947,558,002
Less: Inter company transaction (Loan to GSPI)       2.415.209.802       2.493.627.398         8       Bills purchased and discounted       -       -         Payable in Bangladesh       -       -       -         Payable outside Bangladesh       -       -       -         8(a)       Bills purchased and discounted (consolidated)       -       -       -         GSP Finance Company (Bangladesh) Limited       -       -       -       -         9       Fixed assets including premises, furniture and fixtures:       -       -       -       -         Cost:       Opening Balance       1.053.925.101       1.043.830.004       -       -       -         Adjustment during the Period       1.054.236.401       1.054.325.101       1.043.832.5101       -       -       -       -         Closing Balance (A)       1.054.236.401       1.054.325.101       1.054.325.101       -		GSP Investments Limited		3,362,810,672
8       Bills purchased and discounted         Payable in Bangladesh       -         Payable outside Bangladesh       -         9       Fixed assets including premises, furniture and fixtures:         Cost:       -         Opening Balance       1,053,925,101         Addition during the Period       1,053,925,101         Adjustment during the Period       1,053,925,101         Adjustment during the period       1,053,925,101         Costing Balance (A)       1,054,236,401         Less : Accumulated Depreciation :       0         Opening Balance (B)       83,038,302       79,806,380         Charged during theperiod:       83,038,302       79,806,380         Charged during theperiod:       83,038,302       79,806,380         Closing Balance (B)       86,555,925       83,033,302         Written Down Value (A-B) (Annexure -C)       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       2,686,384       3,114,935         GSP Investments Limited       970,368,690       970,401,734     <		Loss: Inter company transaction (Loan to GSPI)		
Payable in Bangladesh       -       -         Payable outside Bangladesh       -       -         S(a) Bills purchased and discounted (consolidated)       -       -         GSP Finance Company (Bangladesh) Limited       -       -         GSP Investments Limited       -       -         9       Fixed assets including premises, furniture and fixtures:       -         Cost:       0       1.053,925,101       1.043,830,046         Addition during the Period       1.054,236,401       1.053,925,101         Adjustment during the Period       1.054,226,401       1.053,925,101         Closing Balance (A)       1.054,226,401       1.053,925,101         Closing Balance (A)       1.054,226,401       1.053,925,101         Less : Accumulated Depreciation :       0       1.054,226,401       1.053,925,101         Closing Balance (B)       86,555,925       83,038,302       79,806,388         Closing Balance (B)       86,555,925       83,038,302       79,868,793         Viritten Down Value (A-B) (Annexure -C)       967,680,476       970,886,793         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       32,696,344       3,114,933         GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,793<			8,153,343,256	7,816,747,276
Payable in Bangladesh       -       -         Payable outside Bangladesh       -       -         S(a)       Bills purchased and discounted (consolidated)         GSP Finance Company (Bangladesh) Limited       -       -         GSP Investments Limited       -       -         9       Fixed assets including premises, furniture and fixtures:         Cost:       -       -         Opening Balance       1,053,925,101       1,043,830,046         Addition during the Period       1       -         Adjustment during the Period       -       -         Closing Balance       1,054,236,401       1,053,925,101         Closing Balance       1,054,236,401       1,053,925,101         Closing Balance       -       -         Opening Balance       3,517,623       3,231,914         Closing Balance (B)       -       -       -         Opening Balance (B)       -       -       -         Viritten Down Value (A-B) (Annexure -C)       967,680,476       970,886,793         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       -       -         GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,793       -         GSP				
Payable outside Bangladesh       -       -         8(a)       Bills purchased and discounted (consolidated)         GSP Finance Company (Bangladesh) Limited       -       -         GSP Investments Limited       -       -         9       Fixed assets including premises, furniture and fixtures:         Cost:       Opening Balance       1,053,925,101       1,043,830,046         Addition during the Period       10,054,236,401       1,053,925,101         Adjustment during the Period       -       -         Closing Balance (A)       1,054,236,401       1,053,925,101         Less : Accumulated Depreciation :       -       -         Opening Balance       83,038,302       79,806,388         Charged during the period       -       -         Closing Balance       83,038,302       79,806,383         Charged during the period       -       -         Closing Balance (A)       -       -         Opening Balance       -       -       -         Opening Balance (A)       -       -       -         Closing Balance (A)       -       -       -         Opening Balance (B)       -       -       -       -         Closing Balance (B)       - </td <td>8</td> <td>Bills purchased and discounted</td> <td></td> <td></td>	8	Bills purchased and discounted		
8(a)       Bills purchased and discounted (consolidated)         GSP Finance Company (Bangladesh) Limited       -         GSP Investments Limited       -         9       Fixed assets including premises, furniture and fixtures:         Cost:       -         Opening Balance       1.053,925,101         Addition during the Period       311,300         Addition during the Period       -         Adjustment during the period       -         Closing Balance (A)       1.054,236,401         Less : Accumulated Depreciation :       -         Opening Balance (B)       83,038,302         Vigustment during the period       -         Closing Balance (B)       83,038,302         Vigustment during the period       -         Closing Balance (B)       86,555,925         Written Down Value (A-B) (Annexure -C)       967,680,476         970,886,799       970,886,799         971,086,860       -         971,086,860       -         971,086,860       -         970,086,860       -         970,086,860       -         970,086,860       -         970,086,860       -         970,086,860       -         970,086,860		, ,	-	-
GSP Finance Company (Bangladesh) Limited       -       -       -         GSP Investments Limited       -       -       -         9       Fixed assets including premises, furniture and fixtures:       -       -         Cost:       Opening Balance       1,053,925,101       1,043,830,046         Addition during the Period       -       -       -         Adjustment during the Period       -       -       -         Closing Balance       1,054,236,401       1,053,925,101       1,043,830,046         Closing Balance (A)       -       -       -       -         Less : Accumulated Depreciation :       0pening Balance       83,038,302       79,806,388         Charged during the period       -       -       -       -         Closing Balance (B)       86,555,925       83,038,302       79,806,388         GSP Finance Company (Bangladesh) Limited       967,680,476       97		Payable outside Bangladesh	<u> </u>	-
GSP Finance Company (Bangladesh) Limited       -       -       -         GSP Investments Limited       -       -       -         9       Fixed assets including premises, furniture and fixtures:       -       -         Cost:       Opening Balance       1,053,925,101       1,043,830,046         Addition during the Period       -       -       -         Adjustment during the Period       -       -       -         Adjustment during the period       -       -       -         Closing Balance       1,054,236,401       1,053,925,101       1,043,830,046         Closing Balance (A)       1,054,236,401       1,053,925,101       1,054,236,401       1,053,925,101         Less : Accumulated Depreciation :       0pening Balance       83,038,302       79,806,388         Charged during the period       85,555,925       83,038,302       79,806,388         Closing Balance (B)       86,555,925       83,038,302       79,806,388         Viriten Down Value (A-B) (Annexure -C)       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       -       -         GSP Finance Company (Bangladesh) Limited       2,686,384       3,1114,935       -         GSP Finance				
GSP Investments Limited       -       -       -         9       Fixed assets including premises, furniture and fixtures:         Cost:       Opening Balance       1.053,925,101       1.043,830,046         Addition during the Period       311,300       10,095,055         Revaluation surplus during the Period       1.054,236,401       1.053,925,101         Adjustment during the period       1.054,236,401       1.053,925,101         Closing Balance (A)       1.054,236,401       1.053,925,101         Less : Accumulated Depreciation :       Opening Balance       83,038,302       79,806,388         Charged during theperiod       86,555,925       83,038,302       79,806,388         Closing Balance (B)       86,555,925       83,038,302       79,806,388         Closing Balance (B)       86,555,925       83,038,302       79,806,388         Closing Balance (B)       86,555,925       83,038,302       79,806,388         Viriten Down Value (A-B) (Annexure -C )       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       967,680,476       970,886,799         QSP Finance Company (Bangladesh) Limited       967,680,476       970,886,799       2,686,384       3,1114,935         9(a)       Fixed	8(a)	Bills purchased and discounted (consolidated)		
9         Fixed assets including premises, furniture and fixtures:           Cost:         Opening Balance         1,053,925,101         1,043,830,046           Addition during the Period         311,300         10,095,055           Revaluation surplus during the Period         -         -           Adjustment during the period         -         -         -           Adjustment during the period         -         -         -         -           Closing Balance (A)         1,054,236,401         1,053,925,101         -         -         -           Less : Accumulated Depreciation :         Opening Balance         83,038,302         79,806,388         - <td< td=""><td></td><td>GSP Finance Company (Bangladesh) Limited</td><td>-</td><td>-</td></td<>		GSP Finance Company (Bangladesh) Limited	-	-
Cost:         Opening Balance         1,053,925,101         1,043,830,046           Addition during the Period         311,300         10,095,055           Revaluation surplus during the Period         -         -           Adjustment during the period         -         -           Closing Balance (A)         1,054,236,401         1,053,925,101           Less : Accumulated Depreciation :         -         -           Opening Balance         83,038,302         79,806,388           Charged during the period:         3,517,623         3,221,914           Adjustment during the period:         3,6555,925         83,038,302           Closing Balance (B)         86,555,925         83,038,302           Written Down Value (A-B) (Annexure -C )         967,680,476         970,886,799           9(a)         Fixed assets including premises, furniture and fixtures (consolidated)         -           GSP Finance Company (Bangladesh) Limited         967,680,476         970,886,799           Qiriten Down Value (Annexure -C )         970,366,860         974,001,734           Written Down Value (Annexure -B)         970,366,860         974,001,734           Other assets         28,450         28,450         28,450           Corporate Tax paid in advance and Tax at source         99,663,285 </td <td></td> <td>GSP Investments Limited</td> <td><u> </u></td> <td>-</td>		GSP Investments Limited	<u> </u>	-
Cost:         1,053,925,101         1,043,830,046           Addition during the Period         311,300         10,095,055           Revaluation surplus during the Period         -         -           Adjustment during the period         -         -           Closing Balance (A)         1,054,236,401         1,053,925,101           Less : Accumulated Depreciation :         -         -           Opening Balance         83,038,302         79,806,388           Charged during the period         -         -           Adjustment during the period         -         -           Closing Balance         83,038,302         79,806,388           Charged during the period         -         -           Closing Balance (B)         86,555,925         83,038,302           Written Down Value (A-B) (Annexure -C )         967,680,476         970,886,799           GSP Finance Company (Bangladesh) Limited         2,666,384         3,114,935           GSP Investments Limited         967,680,476         970,886,799           Written Down Value (Annexure -B )         970,366,860         974,001,734           10         Other assets         2,686,384         3,114,935           Corporate Tax paid in advance and Tax at source         99,663,285         95,0				-
Opening Balance         1,053,925,101         1,043,830,046           Addition during the Period         311,300         10,095,055           Revaluation surplus during the Period         -         -           Adjustment during the period         -         -           Closing Balance (A)         1,054,236,401         1,053,925,101           Less : Accumulated Depreciation :         -         -           Opening Balance         83,038,302         79,806,388           Charged during the period         3,517,623         3,231,914           Adjustment during the period         -         -           Closing Balance (B)         86,555,925         83,038,302           Written Down Value (A-B) (Annexure -C)         967,680,476         970,886,799           GSP Finance Company (Bangladesh) Limited         967,680,476         970,886,799           GSP Finvestments Limited         967,680,476         970,886,799           Written Down Value (Annexure -B)         970,366,860         974,001,734           10         Other assets         99,663,285         95,042,909           Corporate Tax paid in advance and Tax at source         99,663,285         95,042,909           Advance, Deposits and Prepayments         249,999,600         249,999,600         249,999,960 <td>9</td> <td>Fixed assets including premises, furniture and fixtures:</td> <td></td> <td></td>	9	Fixed assets including premises, furniture and fixtures:		
Addition during the Period       311,300       10,095,055         Revaluation surplus during the Period       -       -         Adjustment during the period       1,054,236,401       1,053,925,101         Closing Balance (A)       1,054,236,401       1,053,925,101         Less : Accumulated Depreciation :       -       -         Opening Balance       83,038,302       79,806,388         Charged during theperiod:       3,517,623       3,231,914         Adjustment during the period       -       -         Closing Balance (B)       86,555,925       83,038,302         Written Down Value (A-B) (Annexure -C )       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       -       -         GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,799       2,686,384       3,114,305         970,366,860       974,001,734       970,366,860       974,001,734       3,114,305       3,114,305         10       Other assets       2,686,384       3,114,305       92,643,285       95,042,909         Advance, Deposits and Prepayments       28,450       28,450       28,450       28,450         1.vestment in Subsidiary : GSP Investments Limited       249,999,960		Cost:		
Revaluation surplus during the Period       1,054,236,401       1,053,925,101         Adjustment during the period       1,054,236,401       1,053,925,101         Closing Balance (A)       1,054,236,401       1,053,925,101         Less : Accumulated Depreciation :       0pening Balance       83,038,302       79,806,388         Charged during theperiod:       3,517,623       3,231,914         Adjustment during the period       86,555,925       83,038,302         Closing Balance (B)       86,555,925       83,038,302         Written Down Value (A-B) (Annexure -C )       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       967,680,476       970,886,799         (GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)       974,001,734         (f)       Other assets       970,366,860       974,001,734         10       Other assets       2,8450       28,450       28,450         Corporate Tax paid in advance and Tax at source       99,663,285       95,042,909       24,909,960       249,999,960       249,999,960       249,999,960       249,999,960       249,999,960       249,999,960       249,999,960				1,043,830,046
Adjustment during the period Closing Balance (A)       1,054,236,401       1,053,925,101         Less : Accumulated Depreciation : Opening Balance Charged during theperiod:       83,038,302       79,806,388         Charged during theperiod:       3,517,623       3,231,914         Adjustment during the period Closing Balance (B)       86,555,925       83,038,302         Written Down Value (A-B) (Annexure -C)       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)         GSP Finance Company (Bangladesh) Limited GSP Investments Limited       967,680,476       970,886,799         970,366,860       974,001,734         10       Other assets       2,866,384       3,114,935         Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments       28,450       28,450       28,450         Sundry Debtors Investment in Subsidiary : GSP Investments Limited       249,999,960       249,999,960       249,999,960			311,300	10,095,055
Closing Balance (A)       1,054,236,401       1,053,925,101         Less : Accumulated Depreciation :       0pening Balance       83,038,302       79,806,388         Charged during theperiod:       3,517,623       3,231,914         Adjustment during the period       86,555,925       83,038,302         Closing Balance (B)       86,555,925       83,038,302         Written Down Value (A-B) (Annexure -C)       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)         GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,799         GSP Investments Limited       2,686,384       3,114,935         Written Down Value (Annexure -B)       970,366,860       974,001,734         10       Other assets       28,450       28,450         Corporate Tax paid in advance and Tax at source       99,663,285       95,042,909         Advance, Deposits and Prepayments       28,450       28,450       28,450         Sundry Debtors       1,818,172       22,29,867       1,818,172       22,29,867         Investment in Subsidiary : GSP Investments Limited       249,999,960       249,999,960       249,999,960		Revaluation surplus during the Period	1,054,236,401	1,053,925,101
Less : Accumulated Depreciation :       Opening Balance       83,038,302       79,806,388         Charged during theperiod:       3,517,623       3,231,914         Adjustment during the period       86,555,925       83,038,302         Closing Balance (B)       86,555,925       83,038,302         Written Down Value (A-B) (Annexure -C)       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)         GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,799         GSP Investments Limited       967,680,476       970,886,799         Written Down Value (Annexure -B)       970,366,860       974,001,734         10       Other assets       2,686,384       3,114,935         Advance, Deposits and Prepayments       28,450       28,450       28,450         Sundry Debtors       1,818,172       22,299,865       95,042,909         Investment in Subsidiary : GSP Investments Limited       249,999,960       249,999,960       249,999,960				-
Opening Balance         83,038,302         79,806,388           Charged during theperiod:         3,517,623         3,231,914           Adjustment during the period         86,555,925         83,038,302           Closing Balance (B)         86,555,925         83,038,302           Written Down Value (A-B) (Annexure -C )         967,680,476         970,886,799           9(a)         Fixed assets including premises, furniture and fixtures (consolidated)         967,680,476         970,886,799           GSP Finance Company (Bangladesh) Limited         967,680,476         970,886,799         3,114,935           Written Down Value (Annexure -B)         970,366,860         974,001,734           10         Other assets         99,663,285         95,042,909           Advance, Deposits and Prepayments         28,450         28,450           Sundry Debtors         1,818,172         22,29,867           Investment in Subsidiary : GSP Investments Limited         249,999,960         249,999,960		Closing Balance (A)	1,054,236,401	1,053,925,101
Charged during theperiod:3,517,6233,231,914Adjustment during the period86,555,92583,038,302Closing Balance (B)86,555,92583,038,302Written Down Value (A-B) (Annexure -C)967,680,476970,886,7999(a)Fixed assets including premises, furniture and fixtures (consolidated)GSP Finance Company (Bangladesh) Limited967,680,476970,886,799GSP Investments Limited2,686,3843,114,935Written Down Value (Annexure -B)970,366,860974,001,73410Other assets28,45028,450Corporate Tax paid in advance and Tax at source99,663,28595,042,909Advance, Deposits and Prepayments28,45028,450Sundry Debtors1,818,17222,299,867Investment in Subsidiary : GSP Investments Limited249,999,960249,999,960				70,000,000
Adjustment during the period Closing Balance (B)       86,555,925       83,038,302         Written Down Value (A-B) (Annexure -C)       86,555,925       83,038,302         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)         GSP Finance Company (Bangladesh) Limited GSP Investments Limited       967,680,476       970,886,799         Written Down Value (Annexure -B)       970,366,860       974,001,734         10       Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments       99,663,285       95,042,909         28,450       28,450       28,450       28,450         10       Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments       99,663,285       95,042,909         10       Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments       28,450       28,450         10       Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments       99,663,285       95,042,909         10       Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments       249,999,960       249,999,960         249,999,960       249,999,960       249,999,960       249,999,960				
Closing Balance (B)86,555,92583,038,302Written Down Value (A-B) (Annexure -C)967,680,476970,886,7999(a)Fixed assets including premises, furniture and fixtures (consolidated)GSP Finance Company (Bangladesh) Limited GSP Investments Limited Written Down Value (Annexure -B)967,680,476970,886,79910Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments Sundry Debtors Investment in Subsidiary : GSP Investments Limited95,042,90911Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments Sundry Debtors Investment in Subsidiary : GSP Investments Limited92,663,285 28,450 28,450 249,999,96095,042,909 249,999,960				83,038,302
Written Down Value (A-B) (Annexure -C)       967,680,476       970,886,799         9(a)       Fixed assets including premises, furniture and fixtures (consolidated)         GSP Finance Company (Bangladesh) Limited       967,680,476       970,886,799         GSP Investments Limited       2,686,384       3,114,935         Written Down Value (Annexure -B)       970,366,860       974,001,734         10       Other assets       99,663,285       95,042,909         Advance, Deposits and Prepayments       28,450       28,450         Sundry Debtors       1,818,172       22,299,867         Investment in Subsidiary : GSP Investments Limited       249,999,960       249,999,960				-
GSP Finance Company (Bangladesh) Limited967,680,476970,886,799GSP Investments Limited2,686,3843,114,935Written Down Value (Annexure -B)970,366,860974,001,73410 Other assets99,663,28595,042,909Advance, Deposits and Prepayments28,45028,450Sundry Debtors1,818,17222,299,867Investment in Subsidiary : GSP Investments Limited249,999,960249,999,960				970,886,799
GSP Finance Company (Bangladesh) Limited967,680,476970,886,799GSP Investments Limited2,686,3843,114,935Written Down Value (Annexure -B)970,366,860974,001,73410 Other assets99,663,28595,042,909Advance, Deposits and Prepayments28,45028,450Sundry Debtors1,818,17222,299,867Investment in Subsidiary : GSP Investments Limited249,999,960249,999,960				
GSP Investments Limited2,686,3843,114,935Written Down Value (Annexure -B)970,366,860974,001,73410 Other assets99,663,28595,042,909Advance, Deposits and Prepayments28,45028,450Sundry Debtors1,818,17222,299,867Investment in Subsidiary : GSP Investments Limited249,999,960249,999,960	9(a)	Fixed assets including premises, furniture and fixtures (consolidated)		
Written Down Value (Annexure -B )970,366,860974,001,73410 Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments Sundry Debtors Investment in Subsidiary : GSP Investments Limited99,663,285 28,450 28,450 249,999,96095,042,909 28,450 28,450 22,299,867 249,999,960				970,886,799
10Other assets Corporate Tax paid in advance and Tax at source Advance, Deposits and Prepayments99,663,285 28,45095,042,909 28,450Sundry Debtors Investment in Subsidiary : GSP Investments Limited1,818,172 249,999,960229,999,960 249,999,960				3,114,935
Corporate Tax paid in advance and Tax at source99,663,28595,042,909Advance, Deposits and Prepayments28,45028,450Sundry Debtors1,818,17222,299,867Investment in Subsidiary : GSP Investments Limited249,999,960249,999,960		Written Down Value (Annexure -B)	970,366,860	974,001,734
Advance, Deposits and Prepayments         28,450         28,450           Sundry Debtors         1,818,172         22,299,867           Investment in Subsidiary : GSP Investments Limited         249,999,960         249,999,960	10			
Sundry Debtors         1,818,172         22,299,867           Investment in Subsidiary : GSP Investments Limited         249,999,960         249,999,960		• •		95,042,909
Investment in Subsidiary : GSP Investments Limited 249,999,960 249,999,960			-	28,450
301.371.100		involution in Oubsidiary . Our involution Entitleu	351,509,868	367,371,186

		Amount in Taka	
		30-09-2022	31-12-2021
10(a)	Other assets (consolidated)		
	GSP Finance Company (Bangladesh) Limited GSP Investments Limited	351,509,868 1,705,605	367,371,186 1,644,588
	Less: Inter company transaction (Equity)	<b>353,215,473</b> 249,999,960	<b>369,015,774</b> 249,999,960
		103,215,513	- 119,015,814
11	Non-business assets	<u> </u>	<u> </u>
	As at 30 September 2022, GSP Finance Company (Bangladesh) Limited does not have any non-business assets.		
12	Borrowings from banks ,other financial institutions and agents:		
	In Bangladesh (note-12.1) Outside Bangladesh	1,564,339,586	1,680,347,117
		1,564,339,586	1,680,347,117
12.1	In Bangladesh		
	<u>Call borrowing</u> Nationalised Commercial Bank	65,100,000	69,000,000
	Private Commercial Bank	<u>3,100,000</u> 68,200,000	9,000,000 78,000,000
	Term loan		10,000,000
	Nationalised Commercial Bank Private Commercial Bank	- 1,087,053,960	- 1,079,991,778
	Foreign Commercial Bank	115,936,988	209,746,526
	Bangladesh Bank (Refinance)	293,148,638	312,608,813
	Dangiadoon Dank (Itomianoo)	1,496,139,586	1,602,347,117
	Total	1,564,339,586	1,680,347,117
12(a)	Borrowings from banks ,other financial institutions and agents (consolidated)		
	GSP Finance Company (Bangladesh) Limited	1,564,339,586	1,680,347,117
	GSP Investments Limited	2,815,209,802	2,493,621,398
		4,379,549,388	4,173,968,515
	Less: Inter company transaction (Loan to GSPI)	2,815,209,802	2,493,621,398
40	Development of the second se	1,564,339,586	1,680,347,117
13	Deposits and other accounts: Current deposits		
	Bills payable	-	-
	Savings deposits	-	-
	Term deposits ( note-13.1) Bearer certificate of deposit	1,891,215,253 -	1,925,199,905 -
	Other deposits	1,891,215,253	- 1,925,199,905
13.1	Term deposits Deposits from banks and other financial institutions	1,166,000,000	1,190,500,000
	Deposits from other than banks and financial institutions	725,215,253	734,699,905

30-06-2022         31-12-2021           13(a)         Deposits and other accounts (consolidated)           GSP Finance Company (Bangladesh) Limited         1.891-215-253         1.925,199,905           53         Other liabilities         1.891-215-253         1.925,199,905           14         Other liabilities         1.891-215-253         1.925,199,905           15         Share Capital         11.566,557         2.0342,264           Provision for insesment in share         11.308,442         113.308,442         113.308,442           Provision for insemment in share         11.308,442         113.308,442         113.308,442           Provision for insemment in share         11.308,442         113.308,442         113.308,442           Provision for insemment in share         11.308,442         113.308,442         113.308,442         113.308,442           Provision for insemment in share         1.322,000,665         12.74,208,817         1.57,208,307         2.05,618,817           14.15         Sundry Creditors         4.94,65,937         2.05,618,817         1.55,650         1.57,000         1.70,000           Security Deposit (Tenancy-BCL)         2.464,825         19.5,650         1.57,000         1.70,000           Security Deposit (Tenancy-GH)         11.51,885,732         2.325,				Amount	in Taka
GSP Finance Company (Bangladesh) Limited         1.891,215,253         1.925,199,905           GSP Investments Limited         1.891,215,253         1.925,199,905           Control liabilities         1.991,215,253         1.925,199,905           Special provision 2% (Kip sayment for deferal clients)         11,306,452         153,308,462           Provision for incent acts (Note 14.2)         11,300,442         64,593,471           Interest superheal account         113,308,492         113,308,492           Provision for gratupi         113,308,492         123,202,896           Provision for gratupi         113,308,492         123,202,896           Provision for gratupi         113,308,492         123,202,896           Provision for gratupi         123,202,896         127,22,808,81           Sundry Creditors         24,683         34,601           Sundry Creditors         246,857         20,342,264           14.2         Provision for income tax:         246,857         20,342,264           Security Deposit (Tenancy - BCDL)         11,566,557         20,342,264           14.2         Provision made during the period         1,274,208,881         1,151,866,753           Provision made during the period         1,322,020,896         1,274,208,881           GSP Finance Company (Bang				30-09-2022	31-12-2021
GSP Finance Company (Bangladesh) Limited         1.891,215,253         1.925,199,905           GSP Investments Limited         1.891,215,253         1.925,199,905           Control liabilities         1.991,215,253         1.925,199,905           Special provision 2% (Kip sayment for deferal clients)         11,306,452         153,308,462           Provision for incent acts (Note 14.2)         11,300,442         64,593,471           Interest superheal account         113,308,492         113,308,492           Provision for gratupi         113,308,492         123,202,896           Provision for gratupi         113,308,492         123,202,896           Provision for gratupi         113,308,492         123,202,896           Provision for gratupi         123,202,896         127,22,808,81           Sundry Creditors         24,683         34,601           Sundry Creditors         246,857         20,342,264           14.2         Provision for income tax:         246,857         20,342,264           Security Deposit (Tenancy - BCDL)         11,566,557         20,342,264           14.2         Provision made during the period         1,274,208,881         1,151,866,753           Provision made during the period         1,322,020,896         1,274,208,881           GSP Finance Company (Bang					
GSP Finance Company (Bangladesh) Limited         1.891,215,253         1.925,199,905           GSP Investments Limited         1.891,215,253         1.925,199,905           Control liabilities         1.991,215,253         1.925,199,905           Special provision 2% (Kis payment for deferal clients)         11,306,452         533,048,017           Provision for investment in share         11,306,492         113,308,492           Provision for investment in share         113,308,492         113,308,492           Provision for investment in share         113,308,492         113,308,492           Provision for investment in share         113,308,492         113,308,492           Provision for gratupi         113,308,492         113,308,492           Provision for gratupi         113,308,492         113,308,492           Sundry Creditors         244,693         4,616,903           Accrued interest on deposits         2,244,797,672         2,235,918,610           Security Deposit (Tenancy-BCDL)         11,566,557         20,342,284           14.2         Provision for income tax:         1,151,886,753         2,325,918,612           Security Deposit (Tenancy-GH)         11,566,557         2,325,918,612         2,325,918,612           GSP Finance Company (Bangladesh) Limited         2,437,276,22         2,325,9					
GSP Finance Company (Bangladesh) Limited         1.891.215.253         1.925.199.905           GSP Investments Limited         1.891.215.253         1.925.199.905           Control liabilities         Expenditure and other payable (note-14.1)         1.566.557         20.342.264           Provision for incestment in share         11.3008.492         11.3008.492         11.3008.492           Provision for grauping inspanse leases, leaves and advances         7.921.724.208.81         1.274.208.81         6.461.903           Accrued interest on deposits         2.243.279.672         2.235.2918.617         6.765.743           Security Deposit (Tenancy-BCDL)         2.946.88         3.4500         9.000.917           Security Deposit (Tenancy-CH)         1.151.866.757         20.342.284           14.2         Provision for income tax:         1.151.866.757         20.342.84           Security Deposit (Tenancy-CH)         1.1566.557         2.0342.284           14(a)         Other liabilities (consolidated)         2.446.733	13(a)	Deposits and other accounts (consolidated)			
GSP Investments Limited         1,891,215,253         1,925,199,905           14         Other liabilities         1,981,215,253         1,925,199,905           15         Share Capital:         11,566,557         20,342,264           16         Share Capital:         11,300,492         11,300,492           17         Provision for income tax: (note-14.2)         11,300,494         64,369,471           17,300,494         64,369,471         12,322,202,864         12,242,208,861           11,300,494         64,690,471         12,332,404         64,690,471           12,827,100,404         64,619,003         6,616,003         6,616,003           11,252,5107         229,253,375         298,188,367         294,688         34,500           11,000,494         64,619,003         6,616,003         6,616,003         6,616,003           11,000,494         64,625         12,85,677         2,325,918,611         2,325,918,611           11,000,494         64,625         195,500         2,668,83         34,500         2,000,000,00         1,050,657         2,025,918,611         2,001,92,000         1,00,003         1,02,22,22,120         2,065,63,01         1,01,92,92,918         1,151,866,753         2,254,727         2,235,918,612         2,235,918,612         2,2	i o(u)	Deposits and other accounts (consolidated)			
14         Other Habilities Expenditure and other payable (note-14.1) Expenditure and other payable (note-14.2) Special provision 07k (19% payment for deterral clients) Provision for income tax (note-14.2) Hitterest suspense account         11,556,557 299,233,75         20,342,264           11,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         113,308,492         11,236,216         124,208,861         1,274,208,861         1,274,208,861         1,274,208,861         1,274,208,861         1,274,208,861         1,274,208,861         1,274,208,861         1,274,208,861         1,276,713         1,155,850         466,903         4,616,903         4,				1,891,215,253	1,925,199,905
14         Other liabilities         2012           Expenditure and ther payable (note-14.1)         542.875.001         533.048.071           Special provision 275.001         533.048.071         533.048.071           Provision for income tax (note-14.2)         113.308.492         113.308.492           Provision for income tax (note-14.2)         13.302.00.896         1.274.208.871           Interest suspanse account         299.283.375         299.158.367           Advance rental / instalment against leases, loans and advances         7.120.000         4.616.903           Provision for income tax:         294.283.472         2.325.918.617           Sundry Creditors         2.464.277         2.325.918.617           Sundry Creditors         2.464.00.517         16.767.43           Accrued Interest on deposits         2.547.277         2.076.521           Date free         2.232.918.617         11.518.6753           Sundry Creditors         3.4.500         11.566.557         20.342.264           14.2         Provision for income tax:         2.547.277         2.076.521         500.000           Security Deposit (Tenancy- GH)         11.566.557         20.342.264         1.274.208.881         1.151.867.753           14.3         Balance at the end of the period         1.332.000.8		GSP Investments Limited			-
Expendiure and other payable (note-14.1)         11.566.557         20.342.264           Provision for leases (15% payment for deferral clients)         113.308.492         113.308.492         113.308.492           Provision for income tax (note-14.2)         1.33.000.494         1.33.000.494         1.33.000.494           Provision for income tax (note-14.2)         1.33.000.494         1.274.208.861         1.274.208.861           Provision for gracing         1.83.67         1.274.208.861         1.274.208.861         1.276.521           Provision for income tax (note-14.2)         1.320.00.494         4.616.903         4.616.903         4.616.903           Unclaimed Dividend         2.434.279.672         2.235.978.611         1.576.742         1.576.742           11.566.557         20.342.264         1.62.57         2.325.978.611         1.67.75.74           14.1         Expenditure and other payable         2.434.279.672         2.235.978.611         1.576.743           14.2         Provision for income tax:         8.400.517         16.765.77         2.342.264           14.2         Provision for income tax:         1.151.865.757         20.342.264           14.2         Provision for income tax:         1.151.865.757         2.325.918.612           14.2         Other liabilities (consolidated)				1,891,215,253	1,925,199,905
Provision for leases, loans and advances         542,875,001         533,048,07           Provision for investment in share         113,308,492         113,308,492         113,308,492           Provision for investment in share         113,308,492         113,308,492         113,308,492           Provision for investment against leases, loans and advances         113,308,492         12,274,208,881         112,26,216           Provision for investment against leases, loans and advances         7,120,000         6,4599,471         4,816,803           Provision for graupy         Unclaimed Dividend         2,462,790,772         22,325,916,611         4,816,803           14.1         Expenditure and other payable         2,464,790,772         2,276,727         2,276,727         2,276,727           14.1         Expenditure and other payable         2,464,790,777         2,276,678         1,676,743           Audit Fee         2,464,790,777         2,276,678         1,676,743         1,676,743           Audit Fee         2,464,790,777         2,276,777         2,276,772         2,276,772         2,276,772         2,276,772         2,276,772         2,276,772         2,276,772         2,276,772         2,276,772         2,276,772         2,272,978,871           14.2         Provision for income fax:         Balance at the beginning of	14				00.040.004
Special provision 2% (15% payment for deferral clients)         113,300,492         113,300,492         113,300,492           Provision for income tax (incle-14.2)         1,330,208,982         113,200,492         64,599,471           Provision for income tax (incle-14.2)         1,330,492         113,200,492         64,599,471           Advance rental /installment against leases, loans and advances         10,617,953         11,242,208,881         11,236,216           Provision for gratulty         113,200,492         46,619,003         4,616,903         4,616,903           Unclaimed Dividend         2,44,279,672         2,235,271,6211         2,244,272,672         2,235,271,6211           14.1         Expenditure and other payable         2,94,688         34,500         4,616,903         4,616,903           Scourity Deposit (Tenancy - BCDL)         Scourity Deposit (Tenancy - BCDL)         146,625         500,000         170,000           Security Deposit (Tenancy - BCDL)         113,320,208,865         1,274,208,881         1,274,208,881         1,274,208,881           14.2         Provision for income tax:         1,274,208,861         1,274,208,881         1,274,208,881           24.40         Other liabilities (consolidated)         3,058,853,235         2,325,918,612         2,325,918,612           3,058,853,235         2,326,727,		Expenditure and other payable (note-14.1) Provision for leases loans and advances			
Provision for investment in share       113,300,494       64,599,471         Provision for investment ask (note-14.2)       1,332,020,896       1,274,208,881         Interest suspense account       299,253,375       298,158,367         Provision for gratuity       7,120,000       6,400,000         Unclaimed Dividend       4,616,903       4,616,903         14.1       Expenditure and other payable       2,434,279,672       2,335,918,611         Sundry Creditors       2,94,688       34,500         Accrued interest on deposits       2,94,688       34,500         TDS Payable       2,255,4727       2,676,521         Audit Fee       2,656,727       20,342,264         14.2       Provision for income tax:       1,151,886,753         Balance at the beginning of the period       1,274,208,881       1,151,886,753         Provision made during the period       1,274,208,881       1,274,208,881         14(a)       Other liabilities (consolidated)       3,058,853,235       2,380,683,401         15.1       Share Capital:       2,000,000,000       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.1       Issued, Subscribed & Paid up C					, ,
Provision for income tax (note-14.2)       1,232,020,896       1,274,208,881         Interest suspense account       299,253,375       228,163,367         Advance rent/ installment against leases, loans and advances       10,617,953       11,236,216         Provision for gratuity       1,242,008       11,236,216         14.1       Expenditure and other payable       2,434,279,672       2,325,318,811         Sundry Creditors       2,444,279,672       2,325,318,811         14.1       Expenditures and duer payable       2,454,272       2,676,521         Audit Fee       146,625       195,500         Audit Fee       146,625       195,500         Security Deposit (Tenancy- BCDL)       -       500,000         Security Deposit (Tenancy- GH)       1,151,886,753       220,48,881         14.2       Provision for income tax:       1       1274,208,881       1,151,886,753         Provision for income tax:       1,332,020,896       1,274,208,881       1,274,208,881         14.2       Provision for the period       1,332,020,896       1,274,208,881         14(a) Other liabilities (consolidated)       3,058,852,235       2,264,678,99         GSP Investments Limited       2,000,000,000       2,000,000,000       2,000,000,000         15.1					, ,
Advance romin/ installment against leases, loans and advances       11,236,216         Provision for gratuity       7,120,000         Unclaimed Dividend       2,434,279,672         14.1       Expenditure and other payable       2,434,279,672         Sundry Creditors       8,400,517         Audit Fee       2,246,88         Audit Fee       2,656,743         Audit Fee       2,656,747         Audit Fee       2,656,577         Security Deposit (Tenancy - BCDL)       146,625         Security Deposit (Tenancy - GH)       170,000         11,566,557       20,342,264         14.2       Provision for income tax:         Balance at the beginning of the period       1,274,208,881         Adjustment for the period       1,332,020,896         Adjustment for the period       1,332,020,896         GSP Finance Company (Bangladesh) Limited       2,434,279,672         GSP Investments Limited       2,4573,653         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         2,000,000,000       2,000,000,000         15.1       Authorized capital       1,570,685,850         200,000,000       C,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       1,5		Provision for income tax (note-14.2)		1,332,020,896	1,274,208,881
Provision for gratuity       7,120,000       6,400,000         Unclaimed Dividend       4,616,903       4,416,903         14.1       Expenditure and other payable       2,325,918,611         Sundry Creditors       294,688       34,600         Accord interest on deposits       2,000,000,517       16,765,743         TDS Payable       2,554,727       2,675,621         Audit Fee       14,625       195,500         Security Deposit (Tenancy - BCDL)       500,000       170,000         Security Deposit (Tenancy - GH)       1,274,208,881       1,151,886,753         14.2       Provision for income tax:       1,274,208,881       1,151,886,753         Balance at the beginning of the period       1,274,208,881       1,274,208,881         Adjustment for the period       1,332,020,886       1,274,208,881         Balance at the end of the period       1,332,020,886       1,274,208,881         GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       2,434,279,672       2,325,918,612         200,000,000 Ordinary shares of Tk. 10 each       3,058,853,235       2,2650,683,401         15.1       Authorized capital :       1,570,685,850       1,570,685,850         15.7       1,570,					
Unclaimed Dividend         4.616.903 2.325,918.611 2.3325,918.611 2.3325,918.611 2.2434.279.672 2.325,918.611 2.244.279.672 2.325,918.611 2.244.625 3.4200           14.1         Sundry Creditors TOS Payable Accrued interest on deposits TOS Payable Audit Fee Security Deposit (Tenancy - BCDL) Security Deposit (Ten					, ,
14.1       Expanditure and other payable       2434,279,672       2,325,918,611         14.1       Expanditure and other payable       294,688       34,600         Accrued interest on deposits       294,688       34,600         TDS Payable       2,654,727       2,676,621         Audit Fee       146,625       195,560         Security Deposit (Tenancy - BCDL)       146,625       195,560         Security Deposit (Tenancy - GH)       11,566,557       20,342,264         14.2       Provision for income tax:       1,274,208,881       1,151,886,753         Balance at the beginning of the period       1,274,208,881       1,274,208,881         Adjustment for the period       1,332,020,896       1,274,208,881         Balance at the end of the period       1,332,020,896       1,274,208,881         GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       2,47,47,89       2,47,47,89         Less: Inter company transaction       3,058,853,235       2,2650,683,401         15.1       Authorized capital :       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         15.7       Issued, Subscribed & Paid up Capita		<b>a</b> ,			
14.1       Expenditure and other payable Accrued interest on deposits TDS Payable       294,688       34,500         Accrued interest on deposits TDS Payable       294,688       34,500         Audit Fee       2,264,683       34,500         Surviy Deposit (Tenancy - BCDL) Security Deposit (Tenancy - GH)       146,625       195,500         14.2       Provision for income tax: Balance at the beginning of the period Provision made during the period       1,274,208,881       1,151,886,753         Adjustment for the period Balance at the end of the period       1,274,208,881       1,151,886,753       122,322,128         14(a)       Other liabilities (consolidated)       57,812,016       122,322,128       127,4208,881         15.1       Authorized capital: 15.1       200,000,000 Ordinary shares of Tk. 10 each       2,434,279,672       2,325,918,612         15.2       Issee of the period       3,058,853,235       2,850,683,401         15.2       Share Capital: 15.70,685,850 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Isseeholding Position       4,60 f share holding 2022       1,570,685,850       1,570,685,850         15.70,685,850 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000       2,000,000,000         15.2       Issareholding Position       1,570,685,850       1,570,		Unclaimed Dividend			
Sundry Creditors         294,688         34,500           Accrued interest on deposits         8,400,617         12,676,521           Audif Fee         2,564,727         2,676,521           Audif Fee         146,625         195,500           Security Deposit (Tenancy - 8CDL)         170,000         170,000           Security Deposit (Tenancy - 8CH)         170,000         170,000           Security Deposit (Tenancy - 8CH)         1,156,557         20,342,264           14.2         Provision for income tax:         Balance at the beginning of the period         1,274,208,881         1,151,886,753           Provision made during the period         1,274,208,881         1,274,208,881         1,274,208,881           Adjustment for the period         1,274,208,881         1,274,208,881         1,274,208,881           Halance at the end of the period         1,274,208,881         1,274,208,881         1,274,208,881           14(a)         Other liabilities (consolidated)         3,058,853,235         2,2450,683,401         3,058,853,235         2,250,683,401           15.2         Issue (Subscribed & Paid up Capital :         1,570,685,850         1,570,685,850         1,570,685,850         1,570,685,850           15.2         Issue (Subscribed & Paid up Capital :         1,570,685,850         1,570,685,850 <td>14 1</td> <td>Expenditure and other payable</td> <td></td> <td>2,434,213,012</td> <td>2,323,310,011</td>	14 1	Expenditure and other payable		2,434,213,012	2,323,310,011
Accrued interest on deposits         8,400,517         16,765,743           TDS Payable         2,554,727         2,676,521           Audit Fee         14,625         195,500           Security Deposit (Tenancy - BCDL)         146,625         195,500           Security Deposit (Tenancy - BCDL)         11,566,557         20,342,264           14.2         Provision for income tax:         1,274,208,881         1,151,886,753           Balance at the beginning of the period         1,332,020,896         1,2274,208,881           Adjustment for the period         1,332,020,896         1,274,208,881           Adjustment for the period         2,434,279,672         2,325,918,612           GSP Finance Company (Bangladesh) Limited         2,454,573,663         524,764,789           200,000,000 Ordinary shares of Tk. 10 each         3,058,853,235         2,850,683,401           15.2         Issued, Subscribed & Paid up Capital :         1,570,685,850         1,570,685,850           15.2         Issued, Subscribed & Paid up Capital :         1,570,685,850         1,570,685,				294,688	34,500
Audit Fee       146,625       155,000         Security Deposit (Tenancy-BCDL)       170,000       170,000         Security Deposit (Tenancy-GH)       170,000       170,000         14.2       Provision for income tax:       Balance at the beginning of the period       1,274,208,881       1,151,886,753         Provision made during the period       1,332,020,896       1,274,208,881       1,151,886,753         Adjustment for the period       1,332,020,896       1,274,208,881       1,274,208,881         H4(a)       Other liabilities (consolidated)       1,332,020,896       1,274,208,881         GSP Finance Company (Bangladesh) Limited       624,573,563       5,24,764,789         GSP Investments Limited       2,434,279,672       2,325,918,612         200,000,000 Ordinary shares of Tk. 10 each       3,058,853,235       2,850,683,401         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850				8,400,517	16,765,743
Security Deposit (Tenancy-BCDL)         500 000           Security Deposit (Tenancy-GH)         170 000           14.2         Provision for income tax:           Balance at the beginning of the period         1.274,208,881           Provision made during the period         1.274,208,881           Adjustment for the period         1.332,020,896           Balance at the end of the period         1.332,020,896           GSP Finance Company (Bangladesh) Limited         624,573,563           GSP Investments Limited         2434,279,672           Less: Inter company transaction         3,058,853,235           15.2         Issued, Subscribed & Paid up Capital :           15.2         Issued, Subscribed & Paid up Capital : <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Security Deposit (Tenancy-GH)         170,000         170,000           11,566,557         20,342,264           14.2         Provision for income tax: Balance at the beginning of the period Provision made during the period         1,274,208,881         1,151,886,753           Adjustment for the period Balance at the end of the period         1,274,208,881         1,274,208,881         1,274,208,881           14(a)         Other liabilities (consolidated)         1,332,020,996         1,274,208,881         1,274,208,881           14(a)         Other liabilities (consolidated)         2,434,279,672         2,325,918,612         524,764,789           GSP Finance Company (Bangladesh) Limited GSP Investments Limited         2,434,279,672         2,325,918,612         524,764,789           1.ess: Inter company transaction         3,058,853,235         2,850,683,401         -         -           15.1         Authorized capital:         -         -         -         -           15.2         Issued, Subscribed & Paid up Capital :         -         1,570,685,850         1,570,685,850         1,570,685,850           15.2         Issued, Subscribed & Paid up Capital :         -         1,570,685,850         1,570,685,850           15.2         Issued, Subscribed & Paid up Capital :         -         1,570,685,850         1,570,685,850				146,625	,
14.2       Provision for income tax: Balance at the beginning of the period Provision made during the period Adjustment for the period Balance at the end of the period       1,274,208,881       1,151,886,753         14.2       Provision made during the period Adjustment for the period Balance at the end of the period       1,332,020,896       1,274,208,881         14(a)       Other liabilities (consolidated)       1,332,020,896       1,274,208,881         14(a)       Other liabilities (consolidated)       2,434,279,672       2,325,918,612         GSP Finance Company (Bangladesh) Limited GSP Investments Limited       2,434,279,672       2,325,918,612         15.1       Authorized capital 200,000,000 Ordinary shares of Tk. 10 each       2,850,683,401         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 1570,685,850       1,570,685,850       1,570,685,850         16       Statutory reserve Balance at the beginning of the period Add: Transferred during the period       554,818,003       515,405,831         18,4				-	
14.2       Provision for income tax: Balance at the beginning of the period Provision made during the period Adjustment for the period Balance at the end of the period       1,274,208,881       1,151,886,753         14(a)       Other liabilities (consolidated)       1,332,020,896       1,274,208,881         14(a)       Other liabilities (consolidated)       2,434,279,672       2,325,918,612         GSP Finance Company (Bangladesh) Limited GSP Investments Limited       2,434,279,672       2,325,918,612         Less: Inter company transaction       3,058,853,235       2,850,683,401         15.1       Authorized capital: 200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         1.570,685,585 Ordinary shares of Tk. 10 each       % of share holding 2022       1,350,632,762       1,350,632,762         Domestic Shareholding Position       8,99%       1,570,685,850       1,570,685,850       1,570,685,850         16       Statutory reserve Balance at the beginning of the period Add: Transferred during the period       554,818,003       515,405,831		Security Deposit (Terrancy- GH)			
Balance at the beginning of the period       1,274,208,881       1,151,886,753         Provision made during the period       1,232,221,28       1,232,222,128         Adjustment for the period       1,332,020,896       1,274,208,881         Adjustment for the period       1,332,020,896       1,274,208,881         14(a)       Other liabilities (consolidated)       1,274,208,881       1,274,208,881         GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       24,457,3,663       524,764,789         J.058,853,235       2,850,683,401         Less: Inter company transaction       -       -         15.       Share Capital:       2,000,000,000       2,000,000,000         15.1       Authorized capital       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       157,068,5850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       % of share       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1				11,500,557	20,342,204
Balance at the beginning of the period       1,274,208,881       1,151,886,753         Provision made during the period       1,232,221,28       1,232,222,128         Adjustment for the period       1,332,020,896       1,274,208,881         Adjustment for the period       1,332,020,896       1,274,208,881         14(a)       Other liabilities (consolidated)       1,274,208,881       1,274,208,881         GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       24,457,3,663       524,764,789         J.058,853,235       2,850,683,401         Less: Inter company transaction       -       -         15.       Share Capital:       2,000,000,000       2,000,000,000         15.1       Authorized capital       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       157,068,5850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       % of share       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1					
Balance at the beginning of the period       1.274.208.881       1.151.886,753         Provision made during the period       1.232,128       1.232,2128         Adjustment for the period       1.332,020,896       1.274,208,881         Adjustment for the period       1.332,020,896       1.274,208,881         14(a)       Other liabilities (consolidated)       1.274,208,881       1.274,208,881         GSP Finance Company (Bangladesh) Limited       2.434,279,672       2.325,918,612         GSP Investments Limited       2.434,279,672       2.325,918,612         Less: Inter company (Bangladesh) Limited       2.434,279,672       2.325,918,612         3.058,853,235       2.850,683,401       -         15.       Share Capital:       -         15.1       Authorized capital       -         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       157,0685,850       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       % of share       -       -       -         157,068,585 Ordinary shares of Tk. 10 each       -       -       -       -         157,068,585 Ordinary shares of Tk. 10 each       -       -       -       -	14.2	Provision for income tax:			
Adjustment for the period Balance at the end of the period Balance at the end of the period       1,332,020,896       1,274,208,881         14(a) Other liabilities (consolidated)       1,332,020,896       1,274,208,881         14(a) Other liabilities (consolidated)       2,434,279,672       2,325,918,612         GSP Finance Company (Bangladesh) Limited GSP Investments Limited       2,434,279,672       2,325,918,612         Less: Inter company transaction       3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         200,000,000 Ordinary shares of Tk. 10 each       3,058,853,235       2,850,683,401         15.1       Authorized capital: 200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         15.7       Domestic Shareholding Position Foreign Shareholding Position       85,99%       1,350,632,762       1,350,632,762         16       Statutory reserve Balance at the beginning of the period       554,818,003       515,405,831         Addi Transferred during the period       18,481,408       39,412,172				1,274,208,881	1,151,886,753
Adjustment for the period Balance at the end of the period       1,332,020,896       1,274,208,881         14(a) Other liabilities (consolidated)       GSP Finance Company (Bangladesh) Limited GSP Investments Limited       2,434,279,672       2,325,918,612         15       Share Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         15       Share Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         16       Share Capital 200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         16       Statutory reserve       31,00.00%       1,570,685,850       1,570,685,850         16       Statutory the period       554,818,003       515,405,831         Add: Transferred during the period       38,412,172       18,481,408       39,412,172   <		Provision made during the period			
Balance at the end of the period       1,332,020,896       1,274,208,881         14(a) Other liabilities (consolidated)       GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       624,573,563       524,764,789       3,058,853,235       2,850,683,401         Less: Inter company transaction       3,058,853,235       2,850,683,401       3,058,853,235       2,850,683,401         15.1       Authorized capital:       3,058,853,235       2,850,683,401       3,058,853,235       2,850,683,401         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850       1,570,685,850         Dornestic Shareholding Position       85,99%       1,350,632,762       1,350,632,762       1,350,632,762         Foreign Shareholding Position       1,570,685,850       1,570,685,85		Adjustment for the period		1,332,020,896	1,274,208,881
14(a) Other liabilities (consolidated)         GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       2624,573,563       524,764,789         Jess: Inter company transaction       3,058,853,235       2,850,683,401         15       Share Capital:       3,058,853,235       2,850,683,401         15.1       Authorized capital       200,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,0685,850       1,570,685,850         16       Statutory reserve       220,053,088       220,053,088       220,053,088         16       Statutory reserve       554,818,003       515,405,831       39,412,172				1,332,020,896	1,274,208,881
GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       2,434,279,672       2,325,918,612         Less: Inter company transaction       3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         3,058,853,235       2,850,683,401         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         Domestic Shareholding Position       85,99%         Foreign Shareholding Position       1,570,685,850         1,60,00%       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,6		·			<u> </u>
GSP Finance Company (Bangladesh) Limited       2,434,279,672       2,325,918,612         GSP Investments Limited       2,434,279,672       2,325,918,612         Less: Inter company transaction       3,058,853,235       2,850,683,401         15       Share Capital:       3,058,853,235       2,850,683,401         15.1       Authorized capital       200,000,000       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       157,068,585       1,570,685,850       1,570,685,850         Domestic Shareholding Position       85,99%       1,350,632,762       1,350,632,762       1,350,632,762         Poieign Shareholding Position       14,01%       220,053,088       220,053,088       220,053,088       220,053,088       1,570,685,850         16       Statutory reserve       Balance at the beginning of the period       554,818,003       515,405,831       39,412,172					
GSP Investments Limited       624,573,563       524,764,789         Less: Inter company transaction       3,058,853,235       2,850,683,401         15       Share Capital:       3,058,853,235       2,850,683,401         15.1       Authorized capital 200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       % of share holding 2022       1,350,632,762       1,350,632,762         Domestic Shareholding Position Foreign Shareholding Position       85,99%       1,350,632,762       1,350,632,762         16       Statutory reserve Balance at the beginning of the period Add: Transferred during the period       554,818,003       515,405,831	14(a)	Other liabilities (consolidated)			
GSP Investments Limited       624,573,563       524,764,789         Less: Inter company transaction       3,058,853,235       2,850,683,401         15       Share Capital:       3,058,853,235       2,850,683,401         15.1       Authorized capital 200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk. 10 each       % of share holding 2022       1,350,632,762       1,350,632,762         Domestic Shareholding Position Foreign Shareholding Position       85,99%       1,350,632,762       1,350,632,762         16       Statutory reserve Balance at the beginning of the period Add: Transferred during the period       554,818,003       515,405,831		GSP Finance Company (Bangladesh) Limited		2.434.279.672	2.325.918.612
Less: Inter company transaction       3,058,853,235       2,850,683,401         15       Share Capital:       -       -         15.1       Authorized capital       200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         Domestic Shareholding Position       % of share       Notice Research Re					
15       Share Capital:         15.1       Authorized capital         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         Domestic Shareholding Position       % of share         Foreign Shareholding Position       85.99%         Toto:       1,350,632,762         14.01%       220,053,088         200,000,000       1,570,685,850         1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       % of share         bolding 2022       85.99%         1,350,632,762       1,350,632,762         1,570,685,850       1,570,685,850         100.00%       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850       1,570,685,850         1,570,685,850<					
15       Share Capital:         15.1       Authorized capital         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       % of share         bolding 2022       1,350,632,762         Domestic Shareholding Position       85.99%         Foreign Shareholding Position       14.01%         220,053,088       220,053,088         100.00%       1,570,685,850         1570,685,850       1,570,685,850         16       Statutory reserve         Balance at the beginning of the period       554,818,003       515,405,831         Add: Transferred during the period       18,481,408       39,412,172		Less: Inter company transaction		-	-
15.1       Authorized capital         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         Model of share       1,570,685,850         Domestic Shareholding Position       85.99%         Foreign Shareholding Position       14.01%         220,053,088       220,053,088         100.00%       1,570,685,850         1,570,685,850       1,570,685,850				3,058,853,235	2,850,683,401
15.1       Authorized capital         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         Model of share       1,570,685,850         Domestic Shareholding Position       85.99%         Foreign Shareholding Position       14.01%         220,053,088       220,053,088         100.00%       1,570,685,850         1,570,685,850       1,570,685,850					
15.1       Authorized capital         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         Model of share       1,570,685,850         Domestic Shareholding Position       85.99%         Foreign Shareholding Position       14.01%         220,053,088       220,053,088         100.00%       1,570,685,850         1,570,685,850       1,570,685,850         16       Statutory reserve         Balance at the beginning of the period       554,818,003       515,405,831         Add: Transferred during the period       18,481,408       39,412,172					
15.1       Authorized capital         200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :         157,068,585 Ordinary shares of Tk. 10 each       1,570,685,850         Modeling 2022       1,350,632,762         Domestic Shareholding Position       85.99%         Foreign Shareholding Position       14.01%         220,053,088       220,053,088         100.00%       1,570,685,850         1,570,685,850       1,570,685,850					
200,000,000 Ordinary shares of Tk. 10 each       2,000,000,000       2,000,000,000         15.2       Issued, Subscribed & Paid up Capital :       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk. 10 each       % of share       1,570,685,850       1,570,685,850         Domestic Shareholding Position       85.99%       1,350,632,762       1,350,632,762       1,350,632,762         Foreign Shareholding Position       14.01%       220,053,088       220,053,088       220,053,088         100.00%       1,570,685,850       1,570,685,850       1,570,685,850       1,570,685,850         16       Statutory reserve       Balance at the beginning of the period       554,818,003       515,405,831         Add: Transferred during the period       18,481,408       39,412,172       18,481,408       39,412,172		•			
15.2       Issued, Subscribed & Paid up Capital : 157,068,585 Ordinary shares of Tk.10 each       1,570,685,850       1,570,685,850         Domestic Shareholding Position Foreign Shareholding Position       % of share <u>holding 2022</u> 1,350,632,762       1,350,632,762         14.01%       220,053,088       220,053,088       220,053,088         100.00%       1,570,685,850       1,570,685,850         16       Statutory reserve Balance at the beginning of the period Add: Transferred during the period       554,818,003       515,405,831         18,481,408       39,412,172	15.1	•			
157,068,585 Ordinary shares of Tk.10 each       1,570,685,850       1,570,685,850         157,068,585 Ordinary shares of Tk.10 each       % of share       % of share         Domestic Shareholding Position       85.99%       1,350,632,762       1,350,632,762         Foreign Shareholding Position       14.01%       220,053,088       220,053,088         100.00%       1,570,685,850       1,570,685,850       1,570,685,850         16       Statutory reserve       Balance at the beginning of the period       554,818,003       515,405,831         Add: Transferred during the period       18,481,408       39,412,172				2,000,000,000	2,000,000,000
% of share holding 2022           Domestic Shareholding Position         85.99%         1,350,632,762         1,350,632,762           Foreign Shareholding Position         14.01%         220,053,088         220,053,088           100.00%         1,570,685,850         1,570,685,850         1,570,685,850           16         Statutory reserve         554,818,003         515,405,831           Add: Transferred during the period         18,481,408         39,412,172	15.2				
bolding 2022 85.99%         1,350,632,762         1,350,632,762           Domestic Shareholding Position         14.01%         220,053,088         220,053,088           100.00%         1,570,685,850         1,570,685,850         1,570,685,850           16         Statutory reserve         554,818,003         515,405,831           Add: Transferred during the period         18,481,408         39,412,172		157,068,585 Ordinary shares of Tk.10 each		1,570,685,850	1,570,685,850
Domestic Shareholding Position         85.99%         1,350,632,762         1,350,632,762           Foreign Shareholding Position         14.01%         220,053,088         220,053,088           100.00%         1,570,685,850         1,570,685,850           16         Statutory reserve           Balance at the beginning of the period         554,818,003         515,405,831           Add: Transferred during the period         18,481,408         39,412,172					
Foreign Shareholding Position         14.01%         220,053,088         220,053,088           100.00%         1,570,685,850         1,570,685,850           16         Statutory reserve           Balance at the beginning of the period         554,818,003         515,405,831           Add: Transferred during the period         18,481,408         39,412,172		Demostic Charabeldian Desition		4 050 000 700	4 050 000 700
100.00%         1,570,685,850         1,570,685,850           16         Statutory reserve         554,818,003         515,405,831           Add: Transferred during the period         18,481,408         39,412,172					
16Statutory reserveBalance at the beginning of the period554,818,003515,405,831Add: Transferred during the period18,481,40839,412,172		Foreign Shareholding Position			
Balance at the beginning of the period 554,818,003 515,405,831 Add: Transferred during the period 18,481,408 39,412,172			100.00%	1,570,065,650	1,570,005,050
Add: Transferred during the period 18,481,408 39,412,172	16	Statutory reserve			
Add: Transferred during the period 18,481,408 39,412,172		Balance at the beginning of the period		554 818 003	515 405 831
				573,299,411	

		Amount	in Taka
		30-09-2022	31-12-2021
17	Other Reserve: Capital Reserve/ Revalution Reserve :		
	Balance at the beginning of the period Add: Addition during the period	916,689,624 -	916,689,624 -
	Balance at the end of the period	916,689,624	916,689,624
18	Retained earnings Balance at the beginning of the period Less: Dividend paid for the year	188,685,646	173,826,577 (142,789,620)
	Add: Net profit for the period	92,407,041	197,060,861
	Less. Trensforte statuter, recence	281,092,687	228,097,818
	Less: Transfer to statutory reserve Balance at the end of the period Apportionment:	(18,481,408) <b>262,611,278</b>	(39,412,172) <b>188,685,646</b>
	Retained earnings balance	262,611,278	188,685,646
		262,611,278	188,685,646
18(a)	Retained earnings (consolidated) GSP Finance Company (Bangladesh) Limited	262,611,278	188,685,646
	GSP Investments Limited (Note 18aa)	129,733,802	123,303,975
		392,345,081	311,989,621
18(aa)	Retained earnings of subsidiary		
	Balance at the beginning of the period Add: Net profit for the period	123,303,975 6,429,827 <b>129,733,802</b>	93,627,558 29,676,417 <b>123,303,975</b>
			,,
18.1	Contingent liabilities Acceptances and endorsements Letter of guarantee (18.1.1) Irrevocable letter of credit Bills for collection Other contingent liabilities	- - - - -	- - - - -
18.1.1	Letter of guarantee Claims lodged with the company which is not recognized as loan Money for which the company is contingently liable in respect of the following: Directors Government Banks and other financial institutions others		
18.2	Other commitments Documentary credits and short term trade and 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 Others	- - - - 	- - - - -

		Amount in Taka	
		30-09-2022	30-09-2021
40			
19	Interest income on leases, loans and advances: Lease income	51,965,645	96,565,735
	Interest on loans and advances	404,497,745	523,288,114
	Interest during grace period	-	
	Total interest income on leases, loans and advances	456,463,390	619,853,849
	Interest on balance with banks	188,099	333,679
		456,651,489	620,187,528
19(a)	Interest income on leases, loans and advances (consolidated)		
	GSP Finance Company (Bangladesh) Limited	456,651,489	620,187,528
	GSP Investments Limited	432,330,544	376,090,265
		888,982,033	996,277,793
	Less: Inter company transaction	327,088,403	279,682,493
		561,893,630	716,595,300
20	Interest expenses on deposits,borrowings,etc. :		
i	a) Interest expenses on borrowings :		
	Interest on term loans	91,767,769	135,550,011
	Interest on call loans	3,339,483	4,059,567
	Interest on Bank over draft	13,824,354	11,673,298
	Bank charges	271,414	243,113
	h) Interact expanses on denosite :	109,203,020 142,364,044	151,525,989
	b) Interest expenses on deposits : Total	251,567,064	<u>187,235,487</u> <b>338,761,476</b>
20(-)		231,307,004	330,701,470
20(a)	Interest expenses on deposits,borrowings,etc. (consolidated)		
	GSP Finance Company (Bangladesh) Limited	251,567,064	338,761,476
	GSP Investments Limited	327,088,403	279,682,493
		578,655,467	618,443,969
	Less: Inter company transaction	<u>327,088,403</u> 251,567,064	279,682,493
21	Investment income:	231,307,004	338,761,476
21	Dividend on Share	14,380,419	15,090,253
	Profit on Share Trading	9,869,474	75,370,552
		24,249,893	90,460,805
21(a)	Investment income (consolidated)		· ·
	GSP Finance Company (Bangladesh) Limited	24,249,893	90,460,805
	GSP Investments Limited	205,388	4,159,056
		24,455,281	94,619,861
22	Commission, exchange and brokerage		
	Commission, exchange and brokerage	<u> </u>	-
22(2)	Commission evolution and brokeroge (consolidated)	<u> </u>	
22(a)	Commission, exchange and brokerage (consolidated) GSP Finance Company (Bangladesh) Limited	<u>-</u>	_
	GSP Investments Limited	4,200,724	5,443,887
		4,200,724	5,443,887
23	Other operating income:		
	Income from FDR	8,349,262	9,554,838
	Documentation charge	53,000	3,380
	Delinquent interest	9,094,764	31,814,158
	Service charge Transfer price on lease finance	20,000	428,500 442,000
	Income from house property	2,135,000	1,323,000
	Miscellaneous earnings	2,135,000 34,983	1,323,000
	missonarious carnings	19,687,009	43,565,957
			.,,-*•

		Amount	n Taka
		30-09-2022	30-09-2021
23(a)	Other operating income (consolidated)		
()			
	GSP Finance Company (Bangladesh) Limited	19,687,009	43,565,957
	GSP Investments Limited	5,117	12,232
		19,692,126	43,578,189
24	Salary and allowances:		
	Basic pay and allowances	21,298,482	16,190,384
	Bonus	2,038,195	1,665,080
	Company's contribution to provident fund	700,257	825,585
	Gratuity	<u>720,000</u> 	<u>900,000</u> 19,581,049
24(a)	Salary and allowances(consolidated)	24,730,934	19,301,049
.,		04 750 004	40 504 040
	GSP Finance Company (Bangladesh) Limited GSP Investments Limited	24,756,934 2,217,640	19,581,049 1,639,548
	GSP Investments Limited	26,974,574	21,220,597
			,
25	Rent, taxes, insurance, electricity, etc.:		
	Rent, rate and taxes	10,585	77,135
	Insurance	309,446	302,295
	Power and electricity	<u> </u>	760,506
		1,110,100	1,139,930
25(a)	Rent, taxes, insurance, electricity, etc.(consolidated) GSP Finance Company (Bangladesh) Limited GSP Investments Limited	1,116,100 110,543 <b>1,226,643</b>	1,139,936 91,915 <b>1,231,851</b>
26	Legal expenses : Legal expenses	425,000	150,000
		425,000	150,000
26(a)	Legal expenses (consolidated)		
	GSP Finance Company (Bangladesh) Limited	425,000	150,000
	GSP Investments Limited	56,000	-
		481,000	150,000
27	Postage,stamp,telecommunication etc.:		
	Postage and courier	8,141	9,031
	Telephone, fax, internet and mobile	402,281	423,895
	Stamp and court fee	1,025	900
27(a)	Postage.stamp,telecommunication etc.(consolidated)	411,447	433,826
(,			400.000
	GSP Finance Company (Bangladesh) Limited GSP Investments Limited	411,447	433,826
	GOF INVESTIGENTS LITINEU	411,447	5,539 <b>439,365</b>
28	Stationery, printing, advertisement, etc.:	004.005	000.000
	Printing and stationery Advertisement and publicity	291,625 429,970	230,033 523,573
	Auvertisement and publicity	721,595	753,606
	23	121,000	

30-09-2022         30-09-2021           28(a)         Stationery, printing, advertisement, etc.(consolidated)           GSP Finance Company (Bangladesh) Limited         721,595         753,506           GSP Finance Company (Bangladesh) Limited         721,595         753,606           GSP Finance Company (Bangladesh) Limited         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           GSP Finance Company (Bangladesh) Limited         3,700,000         4,666,493         5,358,800           30(a)         Directors' fees : Directors' fees :         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         30,116         228,600           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           31/2         Depreciation and rep			Amount in Taka	
GSP Finance Company (Bangladesh) Limited         721,535         753,666           GSP Investments Limited         721,535         763,876           29         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           30(a)         Directors' fees : Directors' fees :         146,825         146,825           0         Directors' fees (consolidated)         138,000         184,000           30(a)         Directors' fees (consolidated)         138,000         144,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           32(b)         Depreciation on company's flag dasets) Limited         3,517,623         2,282,691           32(c)         Depreciation and repairs of company's assets:         3,504,733         2,471,246           32(c)         Depreciation and repairs of company's assets:         3,571,623				
GSP Finance Company (Bangladesh) Limited         721,535         753,666           GSP Investments Limited         721,535         763,876           29         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           30(a)         Directors' fees : Directors' fees :         146,825         146,825           0         Directors' fees (consolidated)         138,000         184,000           30(a)         Directors' fees (consolidated)         138,000         144,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           32(b)         Depreciation on company's flag dasets) Limited         3,517,623         2,282,691           32(c)         Depreciation and repairs of company's assets:         3,504,733         2,471,246           32(c)         Depreciation and repairs of company's assets:         3,571,623				
GSP Investments Limited         14,870         16,270           736,465         769,876         789,876           29         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           GSP Finance Company (Bangladesh) Limited         3,700,000         146,000         146,000           Other benefits         136,000         184,000         184,000           30(a)         Directors' fees (consolidated)         184,000         144,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000         144,000           GSP Investments Limited         146,625         146,625         146,625           31         Audit fees:         146,625         146,625         146,625           32         Depreciation and repairs of company's assets:         3,600,733         2,2471,246           32         Depreciation and repairs of company's assets:         3,604,733         2,471,246           33         Other operating expenses:         3,771,27         2,73,833	28(a)	Stationery, printing, advertisement, etc.(consolidated)		
GSP Investments Limited         14,870         16,270           736,465         769,876         789,876           29         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           GSP Finance Company (Bangladesh) Limited         3,700,000         146,000         146,000           Other benefits         136,000         184,000         184,000           30(a)         Directors' fees (consolidated)         184,000         144,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000         144,000           GSP Investments Limited         146,625         146,625         146,625           31         Audit fees:         146,625         146,625         146,625           32         Depreciation and repairs of company's assets:         3,600,733         2,2471,246           32         Depreciation and repairs of company's assets:         3,604,733         2,471,246           33         Other operating expenses:         3,771,27         2,73,833			704 505	750.000
756,465         769,876           29         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           30         Directors' fees : Directors' fees :         1,636,800         184,000           0 ther benefits         136,000         184,000           30(a)         Directors' fees (consolidated)         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Investments Limited         146,625         146,625           31         Audit fees (consolidated)         136,000         144,000           GSP Investments Limited         3,517,623         2,252,691           GSP Investments Limited         3,604,733         2,471,246           32(a)         Depreciation and repairs				
29         Managing Director's salary and allowances : Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           GSP Finance Company (Bangladesh) Limited         3,700,000         4,666,493         5,336,600           30         Directors' fees : Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Finance Company (Bangladesh) Limited         146,625         146,625           31         Audit fees:         146,625         146,625           31         Audit fees:         146,625         146,625           32         Depreciation and repairs of company's assets:         3,600         3,600,733           32         Depreciation and repairs of company's assets:         3,604,733         2,2471,246           33         Other operating expenses:         3,771,10         248,555           32(a)         Depreciation and repairs of company's assets:         3,604,733         2,471,246           34         Other operating expenses:         3,771,272,383         3		GSP Investments Linned	736.465	
Remuneration & Other benefits         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           29(a)         Managing Director's salary and allowances (consolidated)         3,700,000         3,700,000           GSP Finance Company (Bangladesh) Limited         3,700,000         3,700,000         3,700,000           30         Directors' fees :         136,000         184,000           Directors' fees :         136,000         184,000           30(a)         Directors' fees (consolidated)         -           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company S faved assets         176,813         163,875           32         Depreciation and repairs of company's assets:         2146,625         146,625           GSP Finance Company S fixed assets (Annexure-C)         3,517,623         2,252,691           Repairs of company's assets:         3,604,733         2,471,246           GSP Finance Company Ganglades				
29(a)         Managing Director's salary and allowances (consolidated)         3.700.000         3.700.000           GSP Finance Company (Bangladesh) Limited         3.700.000         4.668.493         5.366.809           30         Directors' fees :         186.000         184.000           Directors' fees :         136.000         184.000           30(a)         Directors' fees (consolidated)         366.000         184.000           GSP Finance Company (Bangladesh) Limited         136.000         184.000           GSP Finance Company (Bangladesh) Limited         136.000         184.000           GSP Finance Company (Bangladesh) Limited         146.625         146.625           31(a)         Audit fees (consolidated)         146.625         146.625           GSP Finance Company (Bangladesh) Limited         3.17.200         328.000           31         Audit fees (consolidated)         146.625         146.625           GSP Finance Company (Bangladesh) Limited         3.17.260         328.000         146.625           GSP Finance Company (Bangladesh) Limited         3.17.260         328.000         146.625           GSP Finance Company (Bangladesh) Limited         3.604.733         2.471.246         3.604.733         2.471.246           32(a)         Depreciation and repairs of company's	29			
29(a)         Managing Director's salary and allowances (consolidated)         3.700.000         3.700.000           GSP Finance Company (Bangladesh) Limited         3.700.000         4.668.493         5.336.800           30         Directors' fees :         136.000         184.000           Directors' fees :         136.000         184.000           0ther benefits         136.000         184.000           30(a)         Directors' fees (consolidated)         366.000         184.000           GSP Finance Company (Bangladesh) Limited         136.000         184.000           GSP Investments Limited         146.625         146.625           31(a)         Audit fees (consolidated)         146.625         146.625           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         31.146.625         146.625           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         35.17.623         2.252.691           GSP Finance Company (Bangladesh) Limited         3.604.733         2.471.24		Remuneration & Other benefits	3,700,000	3,700,000
29(a)         Managing Director's salary and allowances (consolidated)         3.700.000         3.700.000           GSP Finance Company (Bangladesh) Limited         3.700.000         4.668.493         5.336.800           30         Directors' fees :         136.000         184.000           Directors' fees :         136.000         184.000           0ther benefits         136.000         184.000           30(a)         Directors' fees (consolidated)         366.000         184.000           GSP Finance Company (Bangladesh) Limited         136.000         184.000           GSP Investments Limited         146.625         146.625           31(a)         Audit fees (consolidated)         146.625         146.625           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         31.146.625         146.625           GSP Finance Company (Bangladesh) Limited         30.188         17.250           GSP Finance Company (Bangladesh) Limited         35.17.623         2.252.691           GSP Finance Company (Bangladesh) Limited         3.604.733         2.471.24			3,700,000	3,700,000
GSP Finance Company (Bangladesh) Limited         3,700,000         968,493         1,636,800           30         Directors' fees :         136,000         184,000           Directors' fees :         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         3,617,623         2,252,617           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         <		<b>.</b> . <b>.</b>		0,100,000
GSP Investments Limited         968,493         1,636,800           30         Directors' fees : Directors fees         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         40,000         144,000           GSP Investments Limited         146,625         146,625           31         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         30,88         17,250           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         30,88         17,250           GSP Finance Company (Bangladesh) Limited         3,517,623         2,252,691           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246           Depreciation and repairs of company's assets:         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246           GSP Investments Limited         3,604,733         2,471,246 <t< td=""><td>29(a)</td><td>Managing Director's salary and allowances (consolidated)</td><td></td><td></td></t<>	29(a)	Managing Director's salary and allowances (consolidated)		
GSP Investments Limited         968,493         1,636,800           30         Directors' fees : Directors fees         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         40,000         144,000           GSP Investments Limited         146,625         146,625           31         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         30,88         17,250           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         30,88         17,250           GSP Finance Company (Bangladesh) Limited         3,517,623         2,252,691           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246           Depreciation and repairs of company's assets:         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246           GSP Investments Limited         3,604,733         2,471,246 <t< td=""><td></td><td>GSP Finance Company (Bangladesh) Limited</td><td>3,700,000</td><td>3,700,000</td></t<>		GSP Finance Company (Bangladesh) Limited	3,700,000	3,700,000
30         Directors' fees : Directors' fees : Directors' fees : (36,000)         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited GSP Investments Limited         136,000         184,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           GSP Finance Company (Bangladesh) Limited GSP Finance Company (Bangladesh) Limited         30,188         17,250           Jepreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C)         3,517,623         2,252,891           Repairs of company (Bangladesh) Limited         3,604,733         2,471,246           GSP Innace Company (Bangladesh) Limited         3,604,733         2,471,246           GSP Investments Limited         3,604,733         2,471,246				
Directors fees         136,000         184,000           Other benefits         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           31(b)         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         3,517,623         2,252,691           Repairs of company's fixed assets         3,604,733         2,471,246           GSP Investments Limited         3,604,733         2,471,246 <td></td> <td></td> <td>4,668,493</td> <td>5,336,800</td>			4,668,493	5,336,800
Directors fees         136,000         184,000           Other benefits         136,000         184,000           30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           31(b)         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         3,517,623         2,252,691           Depreciation and repairs of company's assets:         3,604,733         2,471,246           GSP Investments Limited         3,604,733         2	30	Directors' fees		
Other benefits         136,000         184,000           30(a)         Directors' fees (consolidated)         -	50		136.000	184.000
30(a)         Directors' fees (consolidated)         136,000         184,000           GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Investments Limited         136,000         144,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         144,625         146,625           GSP Finance Company (Bangladesh) Limited         136,803         176,803           GSP Investments Limited         30,188         17,250           32         Depreciation and repairs of company's assets:         30,188         17,250           32         Depreciation and repairs of company's assets:         35,71,623         2,252,691           Repairs of companies fixed assets         87,110         218,555         3,604,733         2,471,246           32(a)         Depreciation and repairs of company's assets (consolidated)         3604,733         2,471,246           GSP Investments Limited         3,604,733         2,471,246         30,31,947           33         Other operating expenses:         777,127         273,583         3,031,947           33         Other operating expenses         542,584 <td< td=""><td></td><td></td><td></td><td></td></td<>				
30(a)         Directors' fees (consolidated)           GSP Finance Company (Bangladesh) Limited         136,000           GSP Investments Limited         136,000           31         Audit fees:         146,625           31(a)         Audit fees:         146,625           31(a)         Audit fees (consolidated)         146,625           GSP Finance Company (Bangladesh) Limited         146,625           GSP Investments Limited         146,625           Jona (BS)         146,625           GSP Investments Limited         146,625           GSP Investments Limited         146,625           Jona (BS)         146,625           Jona (BS)         146,625           Jona (BS)         146,625           Jona (BS)         146,625           GSP Investments Limited         146,625           Jona (BS)         146,625           Jona (BS)         146,625           Jona (BS)         146,625           Jona (Company (Bangladesh) Limited         3,517,623           GSP Finance Company (Bangladesh) Limited         3,604,733           GSP Investments Limited         3,604,733           GSP Investments Limited         3,604,733           Jona (Company (Bangladesh) Limited         3,604,733		Other benefits		-
GSP Finance Company (Bangladesh) Limited         136,000         184,000           GSP Investments Limited         40,000         144,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Finance Company (Bangladesh) Limited         30,188         17,250           GSP Investments Limited         30,188         17,250           32         Depreciation and repairs of company's assets:         3,517,623         2,252,691           Depreciation and repairs of company's assets (consolidated)         87,110         218,555           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246         30,014           GSP Investments Limited         3,604,733         2,471,246         30,01,947           GSP Investments Limited         3,604,733         2,471,246         30,01,947           GSP Investments Limited         3,604,733         2,471,246         30,01,947           GSP Investments Limited         3,604,733         2,471,246         3,604,733	00(-)		136,000	184,000
GSP Investments Limited         40,000         144,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Investments Limited         146,625         146,625           32         Depreciation and repairs of company's assets:         30,188         177,250           32         Depreciation on company's fixed assets (Annexure-C)         3,517,623         2,252,691           Repairs of company's fixed assets         3,604,733         2,471,246           32(a)         Depreciation and repairs of company's assets (consolidated)         3         604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246         30,1194           33         Other operating expenses:         0         40,059,584         3,031,1947           33         Other operating expenses:         0         3,77,127         273,583           Motor vehicle running expenses         3,42,584         220,234         Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123         148,730         120,0	30(a)	Directors' fees (consolidated)		
GSP Investments Limited         40,000         144,000           31         Audit fees:         146,625         146,625           31(a)         Audit fees (consolidated)         146,625         146,625           GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Investments Limited         146,625         146,625           32         Depreciation and repairs of company's assets:         30,188         177,250           32         Depreciation on company's fixed assets (Annexure-C)         3,517,623         2,252,691           Repairs of company's fixed assets         3,604,733         2,471,246           32(a)         Depreciation and repairs of company's assets (consolidated)         3         604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246         30,1194           33         Other operating expenses:         0         40,059,584         3,031,1947           33         Other operating expenses:         0         3,77,127         273,583           Motor vehicle running expenses         3,42,584         220,234         Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123         148,730         120,0		GSP Finance Company (Bangladesh) Limited	136.000	184.000
31       Audit fees:       146,625       146,625         31(a)       Audit fees (consolidated) GSP Finance Company (Bangladesh) Limited       146,625       146,625         31(a)       Audit fees (consolidated) GSP Finance Company (Bangladesh) Limited       146,625       146,625         30,188       17,250       30,188       17,250         32       Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C)       3,517,623       2,252,691         Repairs of companies fixed assets       87,110       218,555         32(a)       Depreciation and repairs of company's assets (consolidated)       3,604,733       2,471,246         GSP Finance Company (Bangladesh) Limited       3,604,733       2,471,246         GSP Investments Limited       454,851       560,701         33       Other operating expenses:       0         Office maintenance       1,758,607       1,864,348         Travelling and conveyances       377,127       273,583         Motor vehicle running expenses       498,714       366,123         Entertainment expenses       498,714       366,123         Entertainment expenses       498,714       366,123         Entertainment expenses       148,730       120,080         Commission on TDR       <			-	
31(a)         Audit fees (consolidated) GSP Finance Company (Bangladesh) Limited         146,625         146,625           32         Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C) Repairs of companies fixed assets (Annexure-C)         3,517,623         2,252,691           32(a)         Depreciation and repairs of company's assets (consolidated)         87,110         218,555           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           33         Other operating expenses: Office maintenance Travelling and conveyances         1,758,607         1,864,348           31(a)         Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         498,714         366,123           Entertainment expenses         448,730         120,080           Commission on TDR         -         334,572           Annual General Meeting Expenses         -         146,230			176,000	328,000
31(a)         Audit fees (consolidated) GSP Finance Company (Bangladesh) Limited         146,625         146,625           32         Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C) Repairs of companies fixed assets (Annexure-C)         3,517,623         2,252,691           32(a)         Depreciation and repairs of company's assets (consolidated)         87,110         218,555           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           33         Other operating expenses: Office maintenance Travelling and conveyances         1,758,607         1,864,348           31(a)         Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         498,714         366,123           Entertainment expenses         448,730         120,080           Commission on TDR         -         334,572           Annual General Meeting Expenses         -         146,230				
31(a)         Audit fees (consolidated) GSP Finance Company (Bangladesh) Limited         146,625         146,625           32         Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C) Repairs of companies fixed assets (Annexure-C)         3,517,623         2,252,691           32(a)         Depreciation and repairs of company's assets (consolidated)         87,110         218,555           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           33         Other operating expenses: Office maintenance Travelling and conveyances         1,758,607         1,864,348           31(a)         Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         498,714         366,123           Entertainment expenses         448,730         120,080           Commission on TDR         -         334,572           Annual General Meeting Expenses         -         146,230	31	Audit fees:	146.625	146.625
GSP Finance Company (Bangladesh) Limited         146,625         146,625           GSP Investments Limited         30,188         17,250           32         Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C)         3,517,623         2,252,691           Repairs of companies fixed assets         87,110         218,555         3,604,733         2,471,246           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246         454,851         560,701           33         Other operating expenses: Office maintenance         1,758,607         1,864,348         1,822,163           Travelling and conveyances         3,377,127         273,583         Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163         Staff welfare expenses         498,714         366,123           Staff welfare expenses         425,860         230,817         34,572         34,572           Annual General Meeting Expenses         148,730         120,000         -           CSR Expenses         120,000         -         15,230	-			
GSP Investments Limited         30,188         17,250           32         Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C) Repairs of companies fixed assets         3,517,623         2,252,691           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           33         Other operating expenses: Office maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses:         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         -         334,572           Annual General Meeting Expenses         148,730         120,000         -	31(a)			
32         Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C) Repairs of companies fixed assets         176,813         163,875           32(a)         Depreciation and repairs of company's assets (consolidated)         87,110         218,555         3,604,733         2,471,246           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246         454,851         560,701           33         Other operating expenses: Office maintenance Travelling and conveyances         1,758,607         1,864,348         3,031,947           33         Other operating expenses: Office maintenance         1,758,607         1,864,348         1,822,163           Staff welfare expenses         542,584         220,234         220,234         1684,208         1,822,163           Staff welfare expenses         498,714         366,123         1,844,208         1,822,163           Staff welfare expenses         498,714         366,123         1,20,000         -         334,572           Annual General Meeting Expenses         148,730         120,080         -         15,230           CSR Expenses         120,000         -         15,230         -         152,300			-	
32Depreciation and repairs of company's assets: Depreciation on company's fixed assets (Annexure-C) Repairs of companies fixed assets3,517,623 87,1102,252,691 218,55532(a)Depreciation and repairs of company's assets (consolidated)3,604,733 4,559,5842,471,246GSP Finance Company (Bangladesh) Limited GSP Investments Limited3,604,733 4,059,5842,471,24633Other operating expenses: Office maintenance Travelling and conveyances Motor vehicle running expenses1,758,607 542,5841,864,348 220,234GST Investment expenses Gast gast gast gast gast gast gast gast g		GSP Investments Limited		
Depreciation on company's fixed assets (Annexure-C)         3,517,623         2,252,691           Repairs of companies fixed assets         87,110         218,555           32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246         454,851         560,701           33         Other operating expenses:         4,059,584         3,031,947         3,031,947           33         Other operating expenses:         1,758,607         1,864,348         3,031,947           34         Other operating expenses:         1,758,607         1,864,348         3,031,947           35         Other operating expenses:         0         3,77,127         273,583           Motor vehicle running expenses         542,584         220,234         220,234           Fees and subscriptions         1,684,208         1,822,163         3,84,714         366,123           Entertainment expenses         425,860         230,817         34,572         34,572           Annual General Meeting Expenses         148,730         120,080         148,730         120,080           Commission on TDR         -         15,230         -         15,230	22	Depreciation and repairs of company's assots:	176,613	103,075
Repairs of companies fixed assets         87,110         218,555           32(a)         Depreciation and repairs of company's assets (consolidated)         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246           GSP Investments Limited         3,604,733         2,471,246           33         Other operating expenses:         30,001,733         2,471,246           Office maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses:         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         445,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -	32		3,517,623	2,252,691
32(a)         Depreciation and repairs of company's assets (consolidated)         3,604,733         2,471,246           GSP Finance Company (Bangladesh) Limited         3,604,733         2,471,246         454,851         560,701           GSP Investments Limited         454,851         560,701         4,059,584         3,031,947           33         Other operating expenses:         0ffice maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583         Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163         Staff welfare expenses         498,714         366,123           Business promotion         -         334,572         -         334,572           Annual General Meeting Expenses         148,730         120,080         -           Commission on TDR         -         15,230         -				
GSP Finance Company (Bangladesh) Limited       3,604,733       2,471,246         GSP Investments Limited       454,851       560,701         4,059,584       3,031,947         33       Other operating expenses:       1,758,607       1,864,348         Travelling and conveyances       377,127       273,583         Motor vehicle running expenses       542,584       220,234         Fees and subscriptions       1,684,208       1,822,163         Staff welfare expenses       498,714       366,123         Entertainment expenses       425,860       230,817         Business promotion       -       334,572         Annual General Meeting Expenses       148,730       120,080         Commission on TDR       -       15,230         CSR Expenses       120,000       -			3,604,733	
GSP Investments Limited         454,851         560,701           4,059,584         3,031,947           33         Other operating expenses:         30           Office maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -	32(a)	Depreciation and repairs of company's assets (consolidated)		
GSP Investments Limited         454,851         560,701           4,059,584         3,031,947           33         Other operating expenses:         30           Office maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -		CSP Finance Company (Bangladesh) Limited	3 604 733	2 471 246
4,059,584         3,031,947           33         Other operating expenses:         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -				
Office maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -				
Office maintenance         1,758,607         1,864,348           Travelling and conveyances         377,127         273,583           Motor vehicle running expenses         542,584         220,234           Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -				
Travelling and conveyances377,127273,583Motor vehicle running expenses542,584220,234Fees and subscriptions1,684,2081,822,163Staff welfare expenses498,714366,123Entertainment expenses425,860230,817Business promotion-334,572Annual General Meeting Expenses148,730120,080Commission on TDR-15,230CSR Expenses120,000-	33			
Motor vehicle running expenses542,584220,234Fees and subscriptions1,684,2081,822,163Staff welfare expenses498,714366,123Entertainment expenses425,860230,817Business promotion-334,572Annual General Meeting Expenses148,730120,080Commission on TDR-15,230CSR Expenses120,000-				
Fees and subscriptions         1,684,208         1,822,163           Staff welfare expenses         498,714         366,123           Entertainment expenses         425,860         230,817           Business promotion         -         334,572           Annual General Meeting Expenses         148,730         120,080           Commission on TDR         -         15,230           CSR Expenses         120,000         -		• •		
Staff welfare expenses       498,714       366,123         Entertainment expenses       425,860       230,817         Business promotion       -       334,572         Annual General Meeting Expenses       148,730       120,080         Commission on TDR       -       15,230         CSR Expenses       120,000       -		<b>0</b>	-	
Entertainment expenses425,860230,817Business promotion-334,572Annual General Meeting Expenses148,730120,080Commission on TDR-15,230CSR Expenses120,000-				
Annual General Meeting Expenses       148,730       120,080         Commission on TDR       -       15,230         CSR Expenses       120,000       -		Entertainment expenses	425,860	230,817
Commission on TDR         -         15,230           CSR Expenses         120,000         -		•	-	
CSR Expenses 120,000 -			148,730	
			-	10,230
				5,247,150

		Amount	in Taka
		30-09-2022	30-09-2021
33(a)	Other operating expenses(consolidated)		
	GSP Finance Company (Bangladesh) Limited	5,555,830	5,247,150
	GSP Investments Limited	741,657	483,033
		6,297,487	5,730,183
34	Provision for leases, loans and advances & investments:		
	Provision for leases, loans and advances	9,826,984	141,177,571
	Provision for Investment in Share	48,401,023	(40,289,658)
		58,228,007	100,887,913
34(a)	Provision for leases, loans and advances & investments (consolidated)		
	GSP Finance Company (Bangladesh) Limited	58,228,007	100,887,913
	GSP Investments Limited	94,530,139	61,732,925
		152,758,146	162,620,838
35	Provision for income tax:		
	Current tax (35.1)	56,332,146	105,284,049
	Deferred tax (35.2)	1,479,870	938,717
		57,812,016	106,222,766

35.1 Provisions for current tax has been made on the basis of the profit for the period in accordance with the provisions of Income Tax Ordinance, 1984 and amendments made thereto. The current tax rate for the Company is 37.50% on taxable income.

#### Deferred tax asset/(liabilities) 35.2

Deferred tax has been calculated based on deductible/(taxable) difference arising due to difference in the carrying amount of the assets and its tax base in accordance with the provision of International Accounting Standard (IAS) 12 "Income Taxes".

Deferred tax asset/(liabilities) is arrived at as follows:

		Carrying amount at balance sheet	Tax base	(Taxable)/deductible temporary difference
		Taka	Taka	Taka
	Assets:			
	Fixed assets net off depreciation	967,680,476	911,720,541	(55,959,935)
	Liabilities:			
	Employee gratuity	7,120,000	-	7,120,000
	Total	974,800,476	911,720,541	(48,839,935)
	Applicable tax rate			37.50%
	Deferred tax asset/(liabilities) as on September 30, 2022			(18,314,976)
	Deferred tax asset/(liabilities) as on December 31, 2021			(16,835,106)
	Deferred tax income/(expenses) accounted for during the p	eriod		(1,479,870)
35(a)	Provision for income tax (consolidated)			
	GSP Finance Company (Bangladesh) Limited		57,812,016	106,222,766
	GSP Investments Limited		4,059,160	15,202,981
			61,871,176	121,425,747
36	Earning per share :			
	Earning per share (EPS) is calculated in accordance with Ir Accounting Standard No. 33. Earning per share has been calculated			
	Net profit after tax		92,407,041	174,534,699
	Number of ordinary shares outstanding		157,068,585	157,068,585
	Earning per share		0.59	1.11

		Amount	t in Taka
		30-09-2022	30-09-2021
36(a)	Earning per share (Consolidated) :		
	Net profit after tax	98,836,869	199,026,683
	Number of ordinary shares outstanding	157,068,585	157,068,585
	Earning per share	0.63	1.27

No diluted EPS is required to be calculated for the period since there was no scope of dilution of share during the period under review.

		Amount	in Taka
37	Net Asset Value per share (NAV):	30-09-2022	31-12-2021
	Total Shareholders' equity	3,323,286,163	3,230,879,123
	Number of shares outstanding	157,068,585	157,068,585
	NAV	21.16	20.57
37(a)	Net Asset Value per share (NAV) (Consolidated):		
	Total Shareholders' equity	3,453,020,025	3,354,183,155
	Number of shares outstanding	157,068,585	157,068,585
	NAV	21.98	21.35
38	Net Operating Cash Flow per share:		
	Net cash flow from operating activities	(43,920,490)	131,289,364
	Number of shares outstanding	157,068,585	157,068,585
	NOCFPS	(0.28)	0.84
38(a)	<b>Net Operating Cash Flow per share (Consolidated):</b> Net cash flow from operating activities Number of shares outstanding <b>NOCFPS</b>	(43,801,153) 157,068,585 <b>(0.28)</b>	121,967,348 157,068,585 <b>0.78</b>
39	Composition of Shareholders' Equity :		
	Paid up capital*	1,570,685,850	1,570,685,850
	Statutory reserve	573,299,411	554,818,003
	Other reserve	916,689,624	916,689,624
	Retained earnings	262,611,278	188,685,646
	Total:	3,323,286,163	3,230,879,123

		Amount	in Taka
		30-09-2022	31-12-2021
39(a)	Composition of Shareholders' Equity (Consolidated):		
	Paid up capital	1,570,685,850	1,570,685,850
	Statutory reserve	573,299,411	554,818,003
	Other reserve	916,689,624	916,689,624
	Retained earnings	392,345,081	311,989,621
	Non-controlling interest	59	57
	-	3,453,020,025	3,354,183,155

Date	Types of Paid up Capital	No. of Shares	Face Value Per Share	Taka
01-10-1995	Promoter Share	22,505	100	2,250,500
29-11-1995	Allotment	25,000	100	2,500,000
15-06-1996	Allotment	1,429,177	100	142,917,700
26-02-1997	Allotment	23,318	100	2,331,800
06-07-2000	Allotment	100,000	100	10,000,000
15-02-2001	Allotment	100,000	100	10,000,000
23-04-2006	Bonus @ 10%	170,000	100	17,000,000
26-04-2008	Bonus @ 10%	187,000	100	18,700,000
12-04-2009	Bonus @ 5%	102,850	100	10,285,000
	Before Split	2,159,850		215,985,000
	After Split	21,598,500	10	215,985,000
15-02-2011	Bonus @ 28%	6,047,580	10	60,475,800
02-04-2012	IPO	20,000,000	10	200,000,000
13-05-2012	Bonus @ 10%	4,764,608	10	47,646,080
08-06-2013	Bonus @ 15%	7,861,603	10	78,616,030
20-02-2014	Bonus @ 12%	7,232,675	10	72,326,740
23-02-2015	Bonus @ 55%	37,127,730	10	371,277,30
	Bonus @ 23.50%	24,588,682	10	245,886,83
14-03-2018				
			-	
30-09-2020	Bonus @ 10.50%	13,568,245	10	135,682,45
30-09-2020		13,568,245 14,278,962	-	135,682,45 142,789,62
30-09-2020 30-09-2021	Bonus @ 10.50% Bonus @ 10%	13,568,245	10	135,682,450 142,789,620 <b>1,570,685,850</b>
30-09-2020 30-09-2021	Bonus @ 10.50% Bonus @ 10% Total	13,568,245 14,278,962	10 10 Amount i 30-09-2022	135,682,450 142,789,620 <b>1,570,685,850</b>
30-09-2020 30-09-2021 Reconciliation of Operat	Bonus @ 10.50% Bonus @ 10% Total	13,568,245 14,278,962	10 10 Amount i	135,682,450 142,789,620 <b>1,570,685,85</b> 0 n Taka <b>30-09-2021</b>
30-09-2020 30-09-2021 Reconciliation of Operat	Bonus @ 10.50% Bonus @ 10% Total	13,568,245 14,278,962	10 10 Amount i 30-09-2022	135,682,45 142,789,62 <b>1,570,685,85</b> n Taka <b>30-09-2021</b> 174,534,69
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows:	13,568,245 14,278,962	10 10 Amount i 30-09-2022 92,407,041	135,682,45 142,789,62 <b>1,570,685,85</b> n Taka <b>30-09-2021</b> 174,534,69 2,252,69
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and Ic	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows:	13,568,245 14,278,962	10 10 <b>Amount i</b> 30-09-2022 92,407,041 3,517,623	135,682,450 142,789,620 <b>1,570,685,850</b> <b>n Taka</b> <b>30-09-2021</b> 174,534,69 2,252,69 100,887,91
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and Ic Provision for taxation	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows:	13,568,245 14,278,962	10 10 <b>Amount i</b> 30-09-2022 92,407,041 3,517,623 58,228,007	135,682,450 142,789,620 <b>1,570,685,850</b> n Taka <b>30-09-2021</b> 174,534,69 2,252,69 100,887,91 106,222,76
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows:	13,568,245 14,278,962	10 10 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016	135,682,450 142,789,620 <b>1,570,685,850</b> n Taka <b>30-09-2021</b> 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: pans	13,568,245 14,278,962	10 10 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016 (230,082,880)	135,682,45 142,789,62 <b>1,570,685,85</b> n Taka <b>30-09-2021</b> 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,025
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in deposit and	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: pans other accounts	13,568,245 14,278,962	10 10 10 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016 (230,082,880) (4,620,376)	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,025 (166,702,756
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in deposit and Increase in other liabilitie	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: oans oans other accounts s	13,568,245 14,278,962	10 10 10 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016 (230,082,880) (4,620,376) (33,984,652)	135,682,450 142,789,620 1,570,685,850 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,025 (166,702,756 (18,688,862
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: pans other accounts s	13,568,245 14,278,962	10 10 10 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016 (230,082,880) (4,620,376) (33,984,652) (34,804,583)	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,025 (166,702,756 (18,688,862 (66,447,895
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: pans other accounts s	13,568,245 14,278,962 <b>157,068,585</b>	10 10 10 <b>Amount i</b> 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016 (230,082,880) (4,620,376) (33,984,652) (34,804,583) 47,607,315	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,029 (166,702,756 (18,688,862) (66,447,899
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin Reconciliation of Operat	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: pans other accounts s	13,568,245 14,278,962 <b>157,068,585</b>	10 10 10 <b>Amount i</b> 30-09-2022 92,407,041 3,517,623 58,228,007 57,812,016 (230,082,880) (4,620,376) (33,984,652) (34,804,583) 47,607,315	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,024 (166,702,756 (18,688,862) (66,447,894 131,289,36
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operati Reconciliation of Operat	Bonus @ 10.50% Bonus @ 10% Total ing Activities of Cash Flows: pans other accounts s	13,568,245 14,278,962 <b>157,068,585</b>	10           13,94,652)           (34,804,583)           47,607,315           (43,920,490)	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,024 (166,702,756 (18,688,862) (166,747,895) 131,289,36 199,026,68
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin Reconciliation of Operat Net Profit After Tax Depreciation	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         bans         other accounts         s         ng activities         ing Activities of Cash Flows (Consolid)	13,568,245 14,278,962 <b>157,068,585</b>	10           130-09-2022           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,02 (166,702,756 (18,688,862 (66,447,899 131,289,36 199,026,68 2,813,39
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         bans         other accounts         s         ng activities         ing Activities of Cash Flows (Consolid)	13,568,245 14,278,962 <b>157,068,585</b>	10           130-09-2022           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869           3,972,474	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,024 (166,702,756 (18,688,862) (166,447,899 131,289,36 199,026,68 2,813,39 162,620,83
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other liabilitie Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and lo Provision for lease and lo	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         bans         other accounts         s         ng activities         ing Activities of Cash Flows (Consolid         bans	13,568,245 14,278,962 <b>157,068,585</b>	10           13.009-2022           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869           3,972,474           152,758,146	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,024 (166,702,756 (18,688,862) (66,447,899 131,289,36 199,026,68 2,813,39 162,620,83 121,425,74
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa Provision for lease and loa	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         bans         other accounts         s         ng activities         ing Activities of Cash Flows (Consolid         bans	13,568,245 14,278,962 <b>157,068,585</b>	10           130           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869           3,972,474           152,758,146           61,871,176	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,024 (166,702,756 (18,688,862 (66,447,895 131,289,36 199,026,68 2,813,39 162,620,83 121,425,74 (108,652,510
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa Provision for taxation Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa Provision for lease and loa Decrease in lease and loa	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         bans         other accounts         s         ng activities         ing Activities of Cash Flows (Consolid         bans         ans	13,568,245 14,278,962 <b>157,068,585</b>	10           130           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869           3,972,474           152,758,146           61,871,176           (336,595,980)	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,024 (166,702,756 (18,688,862) (66,447,895 131,289,36 199,026,68 2,813,39 162,620,83 121,425,74 (108,652,510 (4,002,14)
Net Profit After Tax Depreciation Provision for lease and lo Provision for taxation Increase in lease and loa Income tax paid Decrease in deposit and Increase in other liabilitie Decrease in other assets Cash flows from operatin	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         pans         other accounts         s         ng activities of Cash Flows (Consolid         pans         other accounts         s         other accounts         s         other accounts         other accounts	13,568,245 14,278,962 <b>157,068,585</b>	10           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869           3,972,474           152,758,146           61,871,176           (336,595,980)           (4,681,388)	135,682,45 142,789,62 1,570,685,85 n Taka 30-09-2021 174,534,69 2,252,69 100,887,91 106,222,76 3,119,83 (3,889,025 (166,702,756 (18,688,862 (66,447,895 131,289,36 199,026,68 2,813,39 162,620,83 121,425,74 (108,652,510 (4,002,14' (166,702,756
30-09-2020 30-09-2021 Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa Increase in lease and loa Income tax paid Decrease in other liabilitie Decrease in other liabilitie Decrease in other assets Cash flows from operatin Reconciliation of Operat Net Profit After Tax Depreciation Provision for lease and loa Provision for lease and loa Decrease in lease and loa	Bonus @ 10.50%         Bonus @ 10%         Total         ing Activities of Cash Flows:         pans         other accounts         s         ng activities of Cash Flows (Consolid         pans         other accounts         s         other accounts         s         other accounts         other accounts         other solution         other solution         other solution         other solution         other accounts         s         other accounts         s	13,568,245 14,278,962 <b>157,068,585</b>	10           92,407,041           3,517,623           58,228,007           57,812,016           (230,082,880)           (4,620,376)           (33,984,652)           (34,804,583)           47,607,315           (43,920,490)           98,836,869           3,972,474           152,758,146           61,871,176           (336,595,980)           (4,681,388)           (33,984,652)	135,682,450 142,789,620 <b>1,570,685,850</b> n Taka

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40(a)

27

#### 41 Related party disclosures :

a. Particulars of Directors and their interest in different entities

SI no	Name of the Director	Status in GSPB	Entities where they have interest	Status in interested entity
01	Mr. Feroz U. Haider	Chairman	1.GSP Investments Limited	1. Chairman 2. Director 3. Chairman
02	Mr. Saber Hossain Chowdhury	Director & Vice Chairman	<ol> <li>1.GSP Investments Limited</li> <li>2. Karnaphuli Group of Companies.</li> <li>3. Republic Insurance Company Ltd.</li> </ol>	1. Director 2. Managing Director 3. Director
03	Dr. ATM Shamsul Huda	Director & Vice Chairman		
04	Mr. Wolf-Peter Berthold	Director		
05	Ms. Silwat A. Haider	Director		
06	Mr. Moin U. Haider	Director & Chairman EC	GSP Investments Ltd.	Director
07	Mr. Mohamed Abdul Jalil	Director		
08	Mr. Wajid Ali Khan Panni	Independent Director		
09	Mr. F. A. Shamim Ahmed	Independent Director	GSP Investments Ltd.	Director

b. Significant contract where the Company is party and wherein Directors have interest - Nil

#### c. Related party transactions

The Company in normal course of business carried out a number of transactions with other parties that fall within the definition of related party as per IAS 24:Related Party Disclosures. These related party loans/Leases were made at the competitive terms including interest rates and collateral requirements, as those offered to other customers of similar terms & conditions.

Name of the related party	Relationship	Nature of Transaction	Balance 30.09.2022	Balance 31.12.2021
GSP Investments Limited	Subsidiary Company	Loan and Advances	2,815,209,802	2,493,621,398
			2.815.209.802	2.493.621.398

d. Share issued to Directors and executives without consideration or exercisable at a discount - Nil

e. Lending policy to related parties

Related parties are allowed Loans and Advances as per General Loan Policy of the Company.

f. Investment in the Securities of Directors and their related concern - Nil

g. Receivable from Directors-Nil

#### 42 Subsequent events :

No material events occurred after the balance sheet date, non disclosure of which could affect the ability of the users of the financial statements to make proper evaluation and decisions.

## GSP FINANCE COMPANY (BANGLADESH) LIMITED INVESTMENT IN SHARES AS AT SEPTEMBER 30, 2022

S.L.	Company	No. of Shares	Cost Price	Cost price per share	Market Price	Market price per share	Provision required
A) Inve	estment in Quoted Shares						
1	ADN Telecom Ltd.	175,000	2,625,000	15.00	14,840,000	84.80	12,215,000
2	Aftab Automobiles Ltd.	729,120	50,390,408	69.11	18,884,208	25.90	(31,506,200)
3	British American Tobacco Bangladesh Co.	32,500	18,489,905	568.92	16,857,750	518.70	(1,632,155)
4	BRAC Bank Ltd.	153,494	8,418,949	54.85	5,909,519	38.50	(2,509,430)
5	BSRM Steels Limited	95,023	8,343,847	87.81	6,233,509	65.60	(2,110,338)
6	Energypac Power Generation Ltd.	1,192,800	49,984,000	41.90	42,344,400	35.50	(7,639,600)
7	Esquire Knit Composite Ltd.	20,890	940,050	45.00	720,705	34.50	(219,345)
8	Grameenphone Ltd.	169,909	69,105,428	406.72	48,695,919	286.60	(20,409,508)
9	Heidelberg Cement Bangladesh Ltd.	58,360	27,783,136	476.06	10,452,276	179.10	(17,330,860)
10	IDLC Finance Ltd.	44,562	2,694,030	60.46	2,268,206	50.90	(425,824)
11	Keya Cosmetics Ltd.	98,687	1,166,509	11.82	710,546	7.20	(455,963)
12	LankaBangla Finance Ltd.	798,842	19,738,041	24.71	20,769,892	26.00	1,031,851
13	National Bank Ltd.	3,280,676	26,892,659	8.20	27,229,611	8.30	336,952
14	Olympic Industries Ltd.	183,375	47,449,941	258.76	23,765,400	129.60	(23,684,541)
15	Peoples Leasing and Financial Services Lte	181,498	6,838,382	37.68	-	-	(6,838,382)
16	Robi Axiata Ltd.	618,000	25,507,205	41.27	18,540,000	30.00	(6,967,205)
17	Runner Automobiles Ltd.	7,566	540,450	71.43	368,464	48.70	(171,986)
18	Shahjalal Islami Bank Ltd.	2,141,465	41,437,267	19.35	42,401,007	19.80	963,740
19	Square Pharmaceuticals Ltd.	216,880	50,354,773	232.18	45,501,424	209.80	(4,853,349)
20	Union Capital Limited	62,804	1,465,354	23.33	672,003	10.70	(793,351)
B) Inve	estment in Unquoted Shares						
21	Central Depository Bangladesh Limited	571,181	2,569,450	4.50	2,569,450		-
	Total Investment in Shares		462,734,784		349,734,289		(113,000,494)

\*Investment in quoted shares \*Investment in unquoted shares Total:

Cost Price
460,165,334
2,569,450
462,734,784

ANNEXURE - A

### GSP FINANCE COMPANY (BANGLADESH) LIMITED SCHEDULE OF FIXED ASSETS (CONSOLIDATED) AS AT 30 SEPTEMBER 2022

# ANNEXURE - B

SL						COST				DEPRECIAT ION			
No.	Particulars	Opening Balance on	Addition during	Revaluation during	Adjustment during	Closing Balance as on	Rate %	Opening Balance on	Charged during	Adjustment During	Closing Balance as on	Down Value as on	
		01.01.22	the period	the period	the period	30.09.22		01.01.22	the period	the period	30.09.22	30.09.22	
1	Land & Land Development	953,437,500	-	-	-	953,437,500	-	-	-	-	-	953,437,500	
2	Office Building	20,535,534	-	-	-	20,535,534	10	19,694,651	138,988	-	19,833,639	701,896	
3	Office Equipment	31,263,187	337,600	-	-	31,600,787	20	25,764,705	1,445,233	-	27,209,938	4,390,849	
4	Furniture & Fixtures	8,750,747	-	-	-	8,750,747	10	8,231,877	128,426	-	8,360,303	390,444	
5	Software	1,340,000	-	-	-	1,340,000	20	1,229,113	16,633	-	1,245,746	94,254	
6	Office Decoration	695,534	-	-	-	695,534	10	538,205	11,800	-	550,005	145,529	
7	Telephone Systems	1,196,991	-	-	-	1,196,991	20	1,194,756	943	-	1,195,699	1,292	
8	Motor Vehicle	19,932,725	-	-	-	19,932,725	20	6,497,174	2,230,452	-	8,727,626	11,205,099	
9	Electrical Goods & Installation	4,095,278	-	-	-	4,095,278	20	4,095,277	-	-	4,095,277	2	
10	Generator & Installation	1,128,896	-	-	-	1,128,896	20	1,128,896	-	-	1,128,896	-	
11	House Property	20,950,712	-	-	-	20,950,712	10	20,950,711	-	-	20,950,711	2	
4	AS AT 30 SEPTEMBER 2022	1,063,327,103	337,600	-	-	1,063,664,704		89,325,363	3,972,474	-	93,297,836	970,366,860	
	AS AT 31 DECEMBER 2021	1,053,201,068	10,126,035	-	-	1,063,327,103		85,345,116	3,980,245	-	89,325,363	974,001,734	

### GSP FINANCE COMPANY (BANGLADESH) LIMITED SCHEDULE OF FIXED ASSETS AS AT 30 SEPTEMBER 2022

#### ANNEXURE - C

SL		COST					DEPRECIAT ION				Written	
No.	Particulars	Opening Balance on	Addition during	Revaluation during	Adjustment during	Closing Balance as on	Rate %	Opening Balance on	Charged during	Adjustment During	Closing Balance as on	Down Value as on
		01.01.22	the period	the period	the period	30.09.22		01.01.22	the period	the period	30.09.22	30.09.22
1	Land & Land Development	953,437,500	-	-	-	953,437,500	-	-	-	-	-	953,437,500
2	Office Building	20,535,534	-	-	-	20,535,534	10	19,694,649	138,988	-	19,833,637	701,895
3	Office Equipment	30,236,814	311,300	-	-	30,548,114	20	24,932,934	1,413,450	-	26,346,384	4,201,729
4	Furniture & Fixtures	8,653,382	-	-	-	8,653,382	10	8,176,954	125,242	-	8,302,196	351,185
5	Telephone Systems	1,196,991	-	-	-	1,196,991	20	1,194,756	943	-	1,195,698	1,293
6	Motor Vehicle	13,690,000	-	-	-	13,690,000	20	2,864,127	1,839,000	-	4,703,127	8,986,873
7	Electrical Goods & Installation	4,095,278	-	-	-	4,095,278	20	4,095,276	-	-	4,095,276	2
8	Generator & Installation	1,128,896	-	-	-	1,128,896	20	1,128,896	-	-	1,128,896	-
9	House Property	20,950,712	-	-	-	20,950,712	10	20,950,711	-	-	20,950,711	1
Α	S AT 30 SEPTEMBER 2022	1,053,925,101	311,300	-	-	1,054,236,401		83,038,302	3,517,623	-	86,555,925	967,680,476
4	AS AT 31 DECEMBER 2021	1,043,830,046	10,095,055	-	-	1,053,925,101		79,806,388	3,231,914	-	83,038,302	970,886,799