



CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2025 (1st Quarter)

LANKABANGLA FINANCE PLC.

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Consolidated Balance Sheet		
As at 31 March 2025		
PROPERTY AND ASSETS	Amount in Taka	
	31.03.2025	31.12.2024
Cash	599,169,169	585,612,994
Cash in hand (including foreign currencies)	1,587,788	1,276,236
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	597,581,381	584,336,758
Balance with other banks and financial institutions	9,866,178,299	10,435,421,247
Inside Bangladesh	9,866,178,299	10,435,421,247
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	10,680,537,460	10,527,802,187
Government securities	2,944,380,827	2,926,330,874
Other investments	7,736,156,633	7,601,471,313
Leases, loans and advances	64,436,396,425	63,513,280,091
Loans, cash credit and overdraft etc.	64,436,396,425	63,513,280,091
Bills discounted and purchased	-	-
Fixed assets including land, building, furniture and fixtures	1,239,228,272	1,303,446,474
Other assets	4,496,475,413	4,203,405,553
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	91,317,985,038	90,568,968,545
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	23,108,097,458	24,209,378,420
Deposits and other accounts	42,991,070,981	41,868,312,733
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	42,838,124,385	41,711,745,694
Bearer certificate of deposits	-	-
Other deposits	152,946,596	156,567,039
Other liabilities	14,513,613,890	13,797,872,907
TOTAL LIABILITIES	80,612,782,329	79,875,564,060
Shareholders' Equity	9,890,150,007	9,874,197,828
Paid up capital	5,388,386,230	5,388,386,230
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	2,139,363,170	2,134,638,448
Capital Reserve	115,135,365	115,135,365
Retained earnings	1,156,376,442	1,145,148,985
Non controlling interest	815,052,703	819,206,657
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	91,317,985,038	90,568,968,545
Net asset value per share- (NAV)	18.35	18.32
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIABILITIES		
Acceptances and endorsements	-	-
Letter of guarantee	22,069,740	22,069,740
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
TOTAL CONTINGENT LIABILITIES	22,069,740	22,069,740
OTHER COMMITMENTS		
Documentary credits and short term trade-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 OTHER COMMITMENTS	-	-
TOTAL OFF BALANCE SHEET ITEMS	22,069,740	22,069,740
sd/- Chairman	sd/- Director	sd/- Independent Director
sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 14 October 2025		

Consolidated Profit and Loss Account		
For the period ended 31 March 2025		
	Amount in Taka	
	YTD March 2025	YTD March 2024
Operating Income		
Interest income	2,192,113,639	1,699,929,023
Less : Interest expenses on deposits & borrowings	1,238,182,409	1,448,832,755
Net interest income	953,931,230	251,096,268
Income from investment	152,957,923	153,721,663
Commission, exchange and brokerage income	104,706,974	198,575,248
Other operational income	225,571,992	198,426,999
Total operating income	1,437,168,120	801,820,178
Operating Expenses		
Salary and allowances	329,535,429	302,633,197
Rent, taxes, insurance, electricity etc.	23,122,349	18,548,366
Legal and professional fees	14,012,079	11,756,134
Postage, stamp, telecommunication etc.	5,047,294	6,352,236
Stationery, printing, advertisement	8,414,229	9,374,275
Managing director's salary and allowance	3,399,999	3,670,000
Directors' fees and expenses	597,200	79,200
Auditors' fees	221,375	267,375
Charges on loan losses	-	-
Repairs, maintenance and depreciation	112,473,161	100,419,342
Other expenses	201,023,245	220,245,458
Total operating expenses	697,846,359	673,345,583
Net Operating Income	739,321,761	128,474,595
Provisions for loans, investments and other assets	679,814,945	(20,995,570)
Provisions for leases and loans	654,996,057	(58,518,804)
Provision for margin loan	-	-
Provision for diminution in value of investments	24,818,888	37,523,234
Provisions for Off-Balance Sheet Exposure	-	-
General provision for other assets	-	-
Profit before tax and reserve	59,506,816	149,470,166
Provision for tax	47,708,591	62,257,980
Current tax	47,201,987	62,369,503
Deferred tax	506,604	(111,523)
Net profit after tax	11,798,225	87,212,186
Attributed to		
Shareholders of the Company	15,952,179	80,321,469
Non-controlling interest	(4,153,955)	6,890,717
	11,798,225	87,212,186
Appropriations	4,724,723	6,113,290
Statutory reserve	4,724,723	6,113,290
General reserve	-	-
Capital Reserve	-	-
Dividend etc.	-	-
Retained surplus	11,227,457	74,208,179
Earning per share (EPS)	0.03	0.15
sd/- Chairman	sd/- Director	sd/- Independent Director
sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
Dhaka, 14 October 2025		

Consolidated Statement of Changes in Equity									
For the period ended 31 March 2025								Amount in Taka	
Particulars	Equity attributable to the shareholders of the Company							Non Controlling Interest	Total Equity
	Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total		
Balance as at 01 January 2025	5,388,386,230	1,090,888,800	2,134,638,448	-	115,135,365	1,145,148,985	9,874,197,828	819,206,657	10,693,404,485
Items Involved in Changes in Equity									
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	15,952,179	15,952,179	(4,153,955)	11,798,225
Appropriation to statutory reserve	-	-	4,724,723	-	-	(4,724,723)	-	-	-
Increase/(decrease) in revaluation of Investments	-	-	-	-	-	-	-	-	-
Increase/(decrease) in revaluation of Properties	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Gain/(loss) not recognised in the profit and loss account	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Share capital issue	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2025	5,388,386,230	1,090,888,800	2,139,363,170	-	115,135,365	1,156,376,442	9,890,150,007	815,052,703	10,705,202,709
Balance as at 01 January 2024	5,388,386,230	1,090,888,800	2,119,267,149	-	106,011,236	1,434,329,385	10,138,882,800	812,676,140	10,951,558,940
Items Involved in Changes in Equity									
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	80,321,469	80,321,469	6,890,717	87,212,186
Appropriation to statutory reserve	-	-	6,113,290	-	-	(6,113,290)	-	-	-
Increase/(decrease) in revaluation of Investments	-	-	-	-	-	-	-	-	-
Increase/(decrease) in revaluation of Properties	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Gain/(loss) not recognised in the profit and loss account	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Share capital issue	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2024	5,388,386,230	1,090,888,800	2,125,380,439	-	106,011,236	1,508,537,563	10,219,204,269	819,566,857	11,038,771,126
sd/- Chairman	sd/- Director	sd/- Independent Director		sd/- Managing Director		sd/- Company Secretary		sd/- Chief Financial Officer	
Dhaka, 14 October 2025									

The above financial statements are available in the website of the Company at: www.lankabangla.com