

CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

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

LANKABANGLA FINANCE PLC.

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THARLE				
Consolidated Balance	e Sheet			
As at 31 March 2025	Атон	nt in Taka		
PROPERTY AND ASSETS	Amount in Taka 31.03.2025 31.12.2024			
Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	599,169,169 1,587,788 597,581,381	585,612,994 1,276,236 584,336,758		
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh	9,866,178,299 9,866,178,299 -	10,435,421,247 10,435,421,247		
Money at call and short notice	-	-		
Investment Government securities Other investments	10,680,537,460 2,944,380,827 7,736,156,633	10,527,802,187 2,926,330,874 7,601,471,313		
Leases, loans and advances Loans, cash credit and overdraft etc. Bills discounted and purchased	64,436,396,425 64,436,396,425 -	63,513,280,091 63,513,280,091		
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 Current deposits and other accounts etc.	42,991,070,981	41,868,312,733		
Bills payable Saving bank deposit				
Term deposits Bearer certificate of deposits	42,838,124,385	41,711,745,694		
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 Paid up capital Share premium Statutory reserve Capital Reserve Retained earnings	9,890,150,007 5,388,386,230 1,090,888,800 2,139,363,170 115,135,365 1,156,376,442	9,874,197,828 5,388,386,230 1,090,888,800 2,134,638,448 115,135,365 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 LIBILITIES Acceptances and endorsements Letter of guarantee Irrevocable letters of credit	22,069,740	22,069,740 -		
Bill for collection Other contingent liabilities TOTAL CONTINGENT LIBILITIES	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/- sd/- sd/- Chairman Director Independent Director Managing Director	sd/- Company Secretary	sd/- Chief Financial Office		

Dhaka, 14 October 2025

Consolidated Profit			
For the period ended 31 March 2025		nt in Taka	
Operating Income	YTD March 2025	YTD March 2024	
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 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	1 1 1	` ' ' - '	
Provision for diminution in value of investments	24,818,888	37,523,234	
Provisions for Off-Balance Sheet Exposure	2 1,020,000	07,020,20	
General provision for other assets		_	
deficial 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)	
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.		_	
Diffactia ctc.			
Retained surplus	11,227,457	74,208,179	
Earning per share (EPS)	0.03	0.15	
sd/- sd/- sd/- sd/-	sd/-	sd/-	
Su/- Su/- Su/- Chairman Director Independent Director Managing Direct Dhaka, 14 October 2025		Chief Financial Officer	

For	the period ended 31 March 2025	Amount in Taka			
		YTD March 2025	YTD March 202		
A)	Cash flows from operating activities	2 057 257 720	4 572 020 6		
	Interest received	2,067,367,720	1,573,020,6		
	Interest paid	(1,551,747,668)	(1,313,580,32		
	Dividend received	67,347,706	70,543,0		
	Fees and commission received	180,013,784	292,818,0		
	Write off recovery	25,346,267	9,130,3		
	Income from investment	4,531,591	23,371,5		
	Cash paid to employees (including directors)	(387,889,207)	(280,720,63		
	Cash paid to suppliers	(40,606,583)	(42,418,68		
	Income taxes paid	(46,415,067)	(66,369,0		
	Received from other operating activities	124,804,114	94,285,0		
	Paid for other operating activities	(247,363,644)	(255,923,80		
	Cash generated from operating activities before changes in				
	operating assets and liabilities	195,389,014	104,156,2		
	Increase/(decrease) in operating assets & liabilities:				
	Loans and advances to customers	(1,235,678,320)	467,362,3		
	Other assets	(107,380,739)	(70,273,9		
	Deposits from customers	1,122,758,248	40,887,7		
	Other liabilities	655,684,174	186,606,6		
	Total increase/(decrease) in operating assets & liabilities	435,383,363	624,582,7		
	Net cash flows from /(used in) operating activities	630,772,377	728,739,0		
В)	Cash flows from investing activities				
	Investment in securities	(101,462,500)	(61,357,74		
	Treasury bills	68,250,830	(875,435,6		
	Purchase of fixed assets	(18,015,416)	(98,267,0		
	Sales proceeds of fixed assets	26,700	1,557,006,1		
	Investment in Discretionary corporate fund	(35,024,400)	(552,2:		
	Acquisition of shares from non-controlling interest	(//	(/		
	Net cash flows from /(used in) investing activities	(84,423,206)	524,185,2		
C)	Cash flows from financing activities				
	Receipt of term loan, overdraft and REPO	(1,101,110,326)	(2,089,503,18		
	Payment of lease liabilities-Vehicles	(170,636)	(399,5		
	Payment of lease liabilities-Office premises	-	(27,237,8		
	Dividend paid	(759,785)	(119,9		
	Net cash flows from/(used in) financing activities	(1,102,040,746)	(2,117,260,5		
D)	Net increase/(decrease) in cash & cash equivalents	(555,691,575)	(864,336,2		
E)	Effect of exchange rates on cash and cash equivalents	4,802	(8)		
F)	Cash and cash equivalents at the beginning of the period	11,021,034,241	11,853,068,5		
G)	Cash and cash equivalents at the end of the period	10,465,347,468	10,988,731,5		
	* Closing cash and cash-equivalents				
	Cash in hand (including foreign currencies)	1,587,788	3,869,6		
	Balance with Bangladesh Bank and its agent bank (s)	597.581,381	579,028,1		
	Balance with other banks and financial institutions	9,866,178,299	10,405,833,8		
	Money at call and short notice				
		10,465,347,468	10,988,731,5		
	Net Operating Cash Flows Per Share - (NOCFPS)	1.17	1.		
	sd/- sd/- sd/- sd/-	sd/-	sd/-		

Dhaka, 14 October 2025					Dhaka, 14 October 2025				
			Consolidated	Statement of C	hanges in Equi	ty			
For the period ended 31 March 2025									Amount in Tak
Particulars		Equity attributable to the shareholders of the Company				Non Controlling	F		
Shar	Share Capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Interest	Total Equity
Salance 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
ems Involved in Changes in Equity									
hanges in non-controlling interest	-	-	-	-	-	-	-	-	-
et profit for the period	-	-	-	-	-	15,952,179	15,952,179	(4,153,955)	11,798,225
ppropriation to statutory reserve	-	-	4,724,723	-	-	(4,724,723)	-	-	-
ncrease/(decrease) in revaluation of Investments	-	-	-	-	-	-	-	-	-
ncrease/(decrease) in revaluation of Properties	-	-	-	-	-	-	-	-	-
urrency translation differences	-	-	-	-	-	-	-	-	-
ain/(loss) not recognised in the profit and loss account	-	-	-	-	-	-	-	-	-
apital Reserve	-	-	-	-	-	-	-	-	-
ividend	-	-	-	-	-	-	-	-	-
hare capital issue	-	-	-	-	-	-	-	-	-
alance 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
alance 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
ems Involved in Changes in Equity									
hanges in non-controlling interest	-	-	-	-	-	-	-	-	-
et profit for the period	-	-	-	-	-	80,321,469	80,321,469	6,890,717	87,212,186
ppropriation to statutory reserve	-	-	6,113,290	-	-	(6,113,290)	-	-	-
crease/(decrease) in revaluation of Investments	-	-	-	-	-	-	-	-	-
	-		-	-	-	-			-
ncrease/(decrease) in revaluation of Properties	-		-	- - -		- - -	- - -	-	
crease/(decrease) in revaluation of Properties urrency translation differences	-	- - -		- - - -	- - -	- - -	- - -	- - -	- - -
ncrease/(decrease) in revaluation of Properties urrency translation differences ain/(loss) not recognised in the profit and loss account	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - - -	- - - -	- - - -
ncrease/(decrease) in revaluation of Investments ncrease/(decrease) in revaluation of Properties urrency translation differences ain/(loss) not recognised in the profit and loss account apital Reserve ividend	- - - -	- - - - -	- - - - -	- - - - -	- - - - -	- - - - - -	- - - - -		- - - - -
ncrease/(decrease) in revaluation of Properties urrency translation differences ain/(loss) not recognised in the profit and loss account apital Reserve	- - - - -	- - - - - -		- - - - -	- - - - - -	- - - - -	- - - - -	- - - - - -	-