CONSOLIDATED FINANCIAL STATEMENTS
(UN-AUDITED)
AS AT AND FOR THE FIRST HALF-YEAR ENDED 30 JUNE 2025

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Consolidated Balance Sheet

As at 30 June 2025

PROPERTY AND ASSETS	Amount in Taka 30.06.2025	31.12.2024
Cash	**767,920,400**	**585,612,994**
Cash in hand (including foreign currencies)	1,683,028	1,276,236
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	766,237,372	584,336,758
Balance with other banks and financial institutions	**9,793,224,023**	**10,435,421,247**
Inside Bangladesh	9,793,224,023	10,435,421,247
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	**10,448,155,887**	**10,527,802,187**
Government securities	2,877,888,091	2,926,330,874
Other investments	7,570,267,796	7,601,471,313
Leases, loans and advances	**63,400,841,053**	**63,513,280,091**
Loans, cash credit and overdraft etc.	63,400,841,053	63,513,280,091
Bills discounted and purchased	-	-
Fixed assets including land, building, furniture and fixtures	**1,166,904,884**	**1,303,446,474**
Other assets	**4,577,675,660**	**4,203,405,553**
Non-Banking assets	**-**	**-**
TOTAL PROPERTY AND ASSETS	**90,154,721,907**	**90,568,968,545**
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	**23,498,239,910**	**24,209,378,420**
Deposits and other accounts	**43,060,653,960**	**41,868,312,733**
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	42,903,968,792	41,711,745,694
Bearer certificate of deposits	-	-
Other deposits	156,685,168	156,567,039
Other liabilities	**12,790,171,542**	**13,797,872,907**
TOTAL LIABILITIES	**79,349,065,411**	**79,875,564,060**
Shareholders' Equity	**9,985,947,630**	**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	2,146,856,817	2,134,638,448
Capital Reserve	115,138,664	115,135,365
Retained earnings	1,244,677,119	1,145,148,985
Non controlling interest	**819,708,865**	**819,206,657**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**90,154,721,907**	**90,568,968,545**
Net asset value per share- (NAV)	**18.53**	**18.32**
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES		
Acceptances and endorsements	-	-
Letter of guarantee	73,328,993	22,069,740
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
TOTAL CONTINGENT LIBILITIES	**73,328,993**	**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	-	-
`**TOTAL OTHER COMMITMENTS**	-	-
TOTAL OFF BALANCE SHEET ITEMS	**73,328,993**	**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 30 June 2025

Operating Income	Amount in Taka YTD June 2025	YTD June 2024	April-June 2025	April-June 2024
Interest income	4,078,694,254	3,507,410,757	1,886,580,616	1,807,481,735
Less : Interest expenses on deposits & borrowings	2,611,872,553	2,590,026,779	1,373,690,144	1,141,194,025
Net interest income	**1,466,821,701**	**917,383,978**	**512,890,471**	**666,287,710**
Income from investment	320,153,587	389,840,497	167,195,664	236,118,835
Commission, exchange and brokerage income	194,124,381	311,994,505	89,417,407	113,419,256
Other operational income	449,016,029	394,992,578	223,444,036	196,565,579
Total operating income	**2,430,115,698**	**2,014,211,559**	**992,947,579**	**1,212,391,380**
Operating Expenses				
Salary and allowances	692,273,894	630,642,819	362,738,466	328,009,621
Rent, taxes, insurance, electricity etc.	52,103,831	44,914,151	28,981,482	26,365,785
Legal and professional fees	25,739,032	23,816,729	11,726,954	12,060,595
Postage, stamp, telecommunication etc.	12,526,946	15,269,817	7,479,652	8,917,581
Stationery, printing, advertisement	13,544,966	19,577,549	5,130,737	10,203,274
Managing director's salary and allowance	6,799,998	5,315,161	3,399,999	1,645,161
Directors' fees and expenses	1,163,837	1,374,500	566,637	1,295,300
Auditors' fees	583,262	575,000	361,887	307,625
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	220,289,008	212,406,870	107,815,847	111,987,528
Other expenses	394,843,267	456,802,748	193,820,022	236,557,290
Total operating expenses	**1,419,868,042**	**1,410,695,344**	**722,021,683**	**737,349,761**
Net Operating Income	**1,010,247,657**	**603,516,215**	**270,925,896**	**475,041,619**
Provisions for loans, investments and other assets	**765,453,124**	**306,895,731**	**85,638,179**	**327,891,301**
Provisions for leases and loans	679,288,679	156,621,119	24,292,622	215,139,923
Provision for margin loan	-	-	-	-
Provision for diminution in value of investments	85,751,853	150,474,612	60,932,965	112,951,378
Provisions for Off-Balance Sheet Exposure	512,593	-	512,593	-
General provision for other assets	(100,000)	(200,000)	(100,000)	(200,000)
Profit before tax and reserve	**244,794,532**	**296,620,484**	**185,287,717**	**147,150,318**
Provision for tax	**132,426,473**	**183,637,747**	**84,717,882**	**121,379,767**
Current tax	135,122,627	192,496,880	87,920,640	130,127,377
Deferred tax	(2,696,154)	(8,859,133)	(3,202,758)	(8,747,610)
Net profit after tax	**112,368,059**	**112,982,737**	**100,569,834**	**25,770,551**
Attributed to				
Shareholders of the Company	111,711,042	108,469,757	95,758,863	28,148,288
Non-controlling interest	657,016	4,512,979	4,810,971	(2,377,737)
	112,368,059	**112,982,737**	**100,569,834**	**25,770,551**
Appropriations	**12,221,669**	**12,100,421**	**7,496,946**	**5,987,131**
Statutory reserve	12,218,369	12,100,421	7,493,647	5,987,131
General reserve	-	-	-	-
Capital Reserve	3,299	-	3,299	-
Dividend etc.	-	-	-	-
Retained surplus	**99,489,374**	**96,369,336**	**88,261,917**	**22,161,157**
Earning per share (EPS)	**0.21**	**0.20**	**0.18**	**0.05**

sd/- Chairman | sd/- Director | sd/- Independent Director | sd/- Managing Director | sd/- Company Secretary | sd/- Chief Financial Officer

Dhaka, 14 October 2025

Consolidated Statement of Cash Flows

For the period ended 30 June 2025

	Amount in Taka YTD June 2025	YTD June 2024
A) Cash flows from operating activities		
Interest received	4,066,899,814	3,501,824,971
Interest paid	(3,819,383,407)	(3,206,733,586)
Dividend received	140,287,280	206,646,493
Fees and commission received	353,879,473	480,239,320
Write off recovery	41,625,195	23,010,813
Income from investment	71,578,310	87,541,823
Cash paid to employees (including directors)	(721,477,818)	(618,796,849)
Cash paid to suppliers	(78,169,163)	(80,384,037)
Income taxes paid	(153,760,685)	(376,121,922)
Received from other operating activities	246,224,253	202,956,711
Paid for other operating activities	(479,448,082)	(537,456,757)
Cash generated from operating activities before changes in operating assets and liabilities	(331,744,830)	(317,273,020)
Increase/(decrease) in operating assets & liabilities:		
Loans and advances to customers	(214,829,226)	2,234,525,417
Other assets	(230,842,446)	(178,988,459)
Deposits from customers	1,192,341,226	(840,733,126)
Other liabilities	(368,568,458)	(819,915,393)
Total increase/(decrease) in operating assets & liabilities	**378,101,096**	**394,888,440**
Net cash flows from /(used in) operating activities	**46,356,266**	**77,615,420**
B) Cash flows from investing activities		
Investment in securities	(53,506,960)	71,269,363
Treasury bills	212,993,629	(343,574,452)
Purchase of fixed assets	(34,722,471)	(124,715,354)
Sales proceeds of fixed assets	1,956,843	1,734,686,123
Investment in Discretionary corporate fund	(55,908,475)	(2,599,607)
Acquisition of shares from non-controlling interest	(116,048)	-
Net cash flows from /(used in) investing activities	**211,315,470**	**1,455,734,049**
C) Cash flows from financing activities		
Receipt of term loan, overdraft and REPO	(710,801,550)	(2,444,903,370)
Payment of lease liabilities-Vehicles	(336,960)	(927,566)
Payment of lease liabilities-Office premises	-	(54,275,250)
Dividend paid	(6,432,034)	(8,620,697)
Net cash flows from/(used in) financing activities	**(717,570,543)**	**(2,508,726,883)**
D) Net increase/(decrease) in cash & cash equivalents	**(459,898,807)**	**(975,377,415)**
E) Effect of exchange rates on cash and cash equivalents	**8,989**	**10,587**
E) Cash and cash equivalents at the beginning of the period	**11,021,034,241**	**11,853,068,595**
F) Cash and cash equivalents at the end of the period	**10,561,144,423**	**10,877,701,767**
*** Closing cash and cash-equivalents**		
Cash in hand (including foreign currencies)	1,683,028	2,542,193
Balance with Bangladesh Bank and its agent bank (s)	766,237,372	942,554,473
Balance with other banks and financial institutions	9,793,224,023	9,932,605,101
Money at call and short notice	-	-
	10,561,144,423	**10,877,701,767**
Net Operating Cash Flows Per Share - (NOCFPS)	**0.09**	**0.14**

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 30 June 2025

Amount in Taka

Particulars	Equity attributable to the shareholders of the Company: Share capital	Share Premium	Statutory Reserve	General Reserve	Capital Reserve	Retained Earnings	Total	Non Controlling Interest	Total Equity
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	-	-	-	-	-	38,760	38,760	(154,808)	(116,048)
Net profit for the period	-	-	-	-	-	111,711,042	111,711,042	657,016	112,368,059
Appropriation to statutory reserve	-	-	12,218,369	-	-	(12,218,369)	-	-	-
Capital Reserve	-	-	-	-	3,299	(3,299)	-	-	-
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	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Share capital issue	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2025	**5,388,386,230**	**1,090,888,800**	**2,146,856,817**	**-**	**115,138,664**	**1,244,677,119**	**9,985,947,630**	**819,708,865**	**10,805,656,496**
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	-	-	-	-	-	108,469,757	108,469,757	4,512,979	112,982,737
Appropriation to statutory reserve	-	-	12,100,421	-	-	(12,100,421)	-	-	-
Capital Reserve	-	-	-	-	(106,011,236)	106,011,236	-	-	-
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	-	-	-	-	-	-	-	-	-
Dividend									
Cash dividend LBS PLC(10.00%) for 2023	-	-	-	-	-	-	-	(8,817,920)	(8,817,920)
Balance as at 30 June 2024	**5,388,386,230**	**1,090,888,800**	**2,131,367,570**	**-**	**-**	**1,636,709,957**	**10,247,352,557**	**808,371,200**	**11,055,723,757**

Dhaka, 12 August 2024

sd/- Chairman | sd/- Director | sd/- Independent Director | sd/- Managing Director | sd/- Company Secretary | sd/- Chief Financial Officer

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