

CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 2025 (3rd Quarter)

LANKABANGLA FINANCE PLC.

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Consolidated Balance Cha			
Consolidated Balance She	et		
As at 30 September 2025	Amount in Taka		
PROPERTY AND ASSETS	30.09.2025	31.12.2024	
Cash Cash in hand (including foreign currencies)	635,375,711 2,185,768	585,612,994 1,276,236	
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	633,189,943	584,336,758	
Balance with other banks and financial institutions Inside Bangladesh	10,965,116,463 10,965,116,463	10,435,421,247 10,435,421,247	
Outside Bangladesh	10,965,116,465	-	
Money at call and short notice	-	-	
Investment	10,420,230,760	10,527,802,187	
Government securities Other investments	2,693,120,141 7,727,110,618	2,926,330,874 7,601,471,313	
Leases, loans and advances	64,079,400,074	63,513,280,091	
Loans, cash credit and overdraft etc.	64,079,400,074	63,513,280,091	
Bills discounted and purchased	-	-	
Fixed assets including land, building, furniture and fixtures	1,078,388,163	1,303,446,474	
Other assets	4,784,837,679	4,203,405,553	
Non-Banking assets			
TOTAL PROPERTY AND ASSETS	91,963,348,850	90,568,968,545	
LIABILITY AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Bangladesh Bank, other banks and financial institutions	22,620,690,374	24,209,378,420	
Deposits and other accounts	44,627,942,306	41,868,312,733	
Current deposits and other accounts etc. Bills payable	-	-	
Saving bank deposit Term deposits	- 44 496 553 090	- 41 711 745 604	
Bearer certificate of deposits Other deposits	44,486,553,980 - 141,388,326	41,711,745,694 - 156,567,039	
Other liabilities	13,711,439,943	13,797,872,907	
TOTAL LIABILITIES	80,960,072,623	79,875,564,060	
Shareholders' Equity	10,167,825,851	9,874,197,828	
Paid up capital	5,388,386,230	5,388,386,230	
Share premium Statutory reserve	1,090,888,800 2,153,987,345	1,090,888,800 2,134,638,448	
General reserve	-		
Capital Reserve Retained earnings	115,138,664 1,419,424,812	115,135,365 1,145,148,985	
Non controlling interest	835,450,377	819,206,657	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	91,963,348,850	90,568,968,545	
Net asset value per share- (NAV)	18.87	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	-	-	
Undrawn formal standby facilities, credit lines and other commitments TOTAL OTHER COMMITMENTS	-		
TOTAL OFF BALANCE SHEET ITEMS	73,328,993	22,069,740	

sd/- sd/-Independent Director Managing Director

Dhaka, 14 October 2025

sd/-Chief Financial Officer

Interest income Less : Interest expenses on deposits & borrowings Less : Interest expenses Less : Interest expenses Less : Interest expenses Less : Interest expenses Less :		Amount in Taka			
Interest income	Operating Income	YTD September 2025 YTD September 2024 YTD September 2025 YT		YTD September 20	
Less: Interest expenses on deposits & borrowings Net interest income Net interest income Income from investment Commission, exchange and brokerage income Other operational income Other operational income 3,601,810,699 3,743,008,531 3,743,488,932 3,751,12,978 3,798,488,932 3,751,12,978 3,799,979 3,799,465 3,799,979 3,799,9			6,198,258,223	2,299,414,736	2,690,847,466
Income from investment	Less: Interest expenses on deposits & borrowings	4,457,257,744	4,416,195,470	1,845,385,191	1,826,168,693
Commission, exchange and brokerage income other operational income (699,219,017 589,335,233 250,202,988 194,842,655 (701 589,019,017 589,335,233 250,202,988 194,842,655 (701 589,019,017 589,335,233 250,202,988 194,842,655 (701 589,019,017 589,335,233 250,202,988 194,842,655 (701 589,019,017 589,335,233 250,202,988 194,842,655 (701 589,019,019,019 589,335,233 250,202,988 194,842,655 (701 589,019,019,019 589,335,233 250,202,988 194,842,655 (701 589,019,019,019 589,335,233 250,202,988 194,842,655 (701 589,019,019,019,019,019 589,335,233 250,202,988 194,842,655 (701 589,019,019,019,019,019,019,019,019,019,01	Net interest income	1,920,851,246	1,782,062,753	454,029,544	864,678,775
Other operating income 3,601,810,699 3,743,008,531 3,716,695,001 1,728,796,97 Operating Expenses Salary and allowances (Legal and professional fees (Legal and professional fees) (Legal And professional fees) (Legal And professional fees (Legal And professional fees) (Le	ncome from investment	513,585,953	888,600,333	193,432,366	498,759,836
3,601,810,699 3,743,008,531 1,171,695,001 1,728,796,97.		468,154,483	482,510,212		170,515,707
Departing Expenses Salary and allowances 1,067,386,872 1,027,047,402 375,112,978 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,588 396,404,589 396,404	Other operational income	699,219,017	589,835,233	250,202,988	194,842,65
1,067,386,872 1,027,047,402 375,112,978 396,404,58 396,404,58 386,572,763 72,176,411 34,488,932 27,262,264 27,176,411 34,488,932 27,262,264 287,112,978 34,488,932 27,262,264 287,126,411 34,488,932 22,189,052 18,761,42 7,994,46 55,415,675,82 18,739,360 23,264,287 6,212,414 7,994,46 55,415,675,82 18,739,360 23,264,287 6,212,414 7,994,46 55,415,675,82 18,758,819 44,801,948 5,041,853 25,224,399 1,645,16 10,199,997 6,960,322 3,399,999 1,645,16 10,199,997 6,960,322 3,399,999 1,645,16 1,601,40	Total operating income	3,601,810,699	3,743,008,531	1,171,695,001	1,728,796,977
1,067,386,872 1,027,047,402 375,112,978 396,404,58 396,404,58 386,572,763 72,176,411 34,488,932 27,262,264 27,176,411 34,488,932 27,262,264 287,112,978 34,488,932 27,262,264 287,126,411 34,488,932 22,189,052 18,761,42 7,994,46 55,415,675,82 18,739,360 23,264,287 6,212,414 7,994,46 55,415,675,82 18,739,360 23,264,287 6,212,414 7,994,46 55,415,675,82 18,758,819 44,801,948 5,041,853 25,224,399 1,645,16 10,199,997 6,960,322 3,399,999 1,645,16 10,199,997 6,960,322 3,399,999 1,645,16 1,601,40	Operating Expenses				
Rent, taxes, insurance, electricity etc. Legal and professional fees 47,928,084 42,578,149 22,189,052 18,761,420 elegal and professional fees 47,928,084 42,578,149 22,189,052 18,761,420 elegal and professional fees 47,928,084 42,578,149 22,189,052 18,761,421 7,994,460 18,739,360 23,264,287 6,212,414 7,994,460 18,739,360 23,264,287 6,212,414 7,994,460 18,739,360 23,264,287 6,212,414 7,994,460 18,739,360 23,264,287 6,212,414 7,994,460 18,739,393,999 16,645,160 19,722,450 10,101,600 18,739,997 6,605,322 33,999,997 1,645,160 18,739,270 203,999,171 193,310,050 18,739,270 10,101,600 18,739,270 18,739,270 19,722,450 10,101,600 18,739,270 18,740,270 19,722,450 10,101,600 18,739,270 18,740,270 19,739,270,270 19,739,270,270 10,600 18,739,270 18,740,270 19,722,450 10,101,600 18,739,270 18,740,270 19,739,270 19,722,450 10,101,600 18,739,270 18,740,270 19,722,450 10,101,600 18,739,270 18,740,270 19,722,450 10,101,600 18,739,270 19,730,270 19,730,270 19,730,100,500 19,722,450 10,101,600 18,740,270 19,730,270 19,730,100 19,722,450 10,101,600 18,740,270 19,730,270 19,730,100 19,730,270 19,730,100 19,730,270 19,730,100 19,730,270 19,730,100 19,730,270 19		1.067.386.872	1.027.047.402	375.112.978	396,404,584
Legal and professional fees Postage, stamp, telecommunication etc. Stationery, printing, advertisement Managing director's salary and allowance Directors' fees and expenses Managing director's salary and allowance Directors' fees and expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Repairs, maintenance and depreciation Other expenses Other expenses Net Operating Income 1,436,136,872 Provisions for loans, investments and other assets Provisions for leases and loans Provision for diminution in value of investments Provision for of margin loan Provision for off-Balance Sheet Exposure General provision for other assets Provision for tax Current tax Deferred tax 18,7928,084 44,801,948 5,041,853 25,224,399 1,645,16 10,199,997 6,960,222 3,399,999 1,645,16 10,101,900 264,50					
Postage, stamp, telecommunication etc. Stationery, printing, advertisement Managing director's salary and allowance Directors' fees and expenses Managing director's salary and allowance Directors' fees and expenses Managing director's salary and allowance Directors' fees and expenses Managing director's salary and allowance Managing director's expansion Managing director's asset of 1,01,050 Managing director's asset of 1,01					
Stationery, printing, advertisement 18,586,819 44,801,948 5,041,853 25,224,399 1,045,160 1,010,600 1,045,100					
Managing director's salary and allowance Directors' fees and expenses 10,199,997 6,960,322 3,399,999 1,645,16 Directors' fees and expenses 1,886,287 2,385,100 722,450 264,500 Auditors' fees 875,262 839,500 292,000 264,500 Charges on loan losses 875,262 839,500 292,000 264,500 Repairs, maintenance and depreciation Other expenses 538,533,438 650,112,807 203,590,171 193,310,05 Total operating expenses 2,165,673,828 2,223,632,944 745,805,786 812,937,60 Net Operating Income 1,436,136,872 1,519,375,587 425,889,215 915,859,37 Provisions for leases and loans Provision for leases and loans Provision for margin loan 979,888,679 679,255,229 300,599,999 522,634,111 Provision for diminution in value of investments Provision for Off-Balance Sheet Exposure General provision for other assets 48,067,529 670,524,027 253,272,997 373,903,54 Provision for tax 188,079,738 296,646,469 55,653,265 113,008,72 Current tax 190,914,235 305,856,377 55,75,1608 113,093,71 Deferred tax <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
Directors' fees and expenses Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Charges on loan losses Repairs, maintenance and depreciation Other expenses Sas, 33,438 Country Country Country Charges on loan losses Repairs, maintenance and depreciation Other expenses Sas, 33,438 Country Countr					
Auditors' fees Charges on loan losses Repairs, maintenance and depreciation Other expenses Sp. 533, 434, 944, 946 353, 467, 018 94, 655, 938 141, 060, 148 598, 533, 438 650, 112, 807 203, 690, 171 193, 310, 051 Total operating expenses \$2,165,673,828 2,223,632,934 745,805,786 812,937,600 Net Operating Income \$1,436,136,872\$ 1,519,375,587 425,889,215 915,859,377 475,805,786 812,937,600 Provisions for loans, investments and other assets Provisions for leases and loans Provision for margin loan Provision for margin loan Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets Provision for diminution in value of investments (42,231,929) 169,796,330 (127,983,781) 19,321,712 (100,000) (200,000					
Charges on loan losses Repairs, maintenance and depreciation Other expenses Otal operating expenses 7,165,673,828 7,2165,673,828 7,165,673,828 7,165,673,828 7,165,673,828 7,165,673,828 7,165,673,828 7,165,673,828 7,165,673,828 7,165,673,828 7,165,829,343 8,165,112,807 8,12,937,606 8,12,937,606 8,12,937,606 8,12,937,606 8,12,937,606 8,12,937,606 8,12,937,606 8,12,937,606 8,12,937,607 8,12,937,607 8,12,937,607 8,12,937,608 8,12,937,607 8,12,937,607 8,12,937,607 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,519,375,587 1,2,616,218 1,2,616,218 1,2,18,619 1,2,19,99,99,999 1,2,19,19,19,19,19 1,2,19,19,19,19,19,19 1,2,19,19,19,19 1,19,19,19,19 1,19,19,19,19 1,19,19,19,19 1,19,19 1,19					
Repairs Maintenance and depreciation 314,944,946 353,467,018 94,655,938 141,060,148 598,533,438 650,112,807 20,3690,171 193,310,055 193,310,055 193,310,055 193,310,055 193,310,055 193,310,055 193,310,055 193,310,055 172,616,218 193,310,055 19		6/5,262	005,500	292,000	204,50
Other expenses 598,533,348 650,112,807 203,690,171 193,310,055 Total operating expenses 598,533,3488 650,112,807 203,690,171 193,310,055 Net Operating Income 1,436,136,872 1,519,375,587 425,889,213 915,859,377,601 Provisions for loans, investments and other assets Provisions for leases and loans Provision for margin loan Provision for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets 422,831,929, 169,796,330 172,983,781, 19,321,712 193,211,712 General provision for tax Current tax Deferred tax 188,079,738 296,646,469 55,653,265 113,005,93 Net profit after tax 309,987,791 373,877,558 197,619,732 260,894,82 Attributed to Shareholders of the Company Non-controlling interest 293,589,263 358,845,937 181,878,221 250,376,181 Appropriations Statutory reserve General reserve Capital Reserve Dividend etc. 19,322,196 16,217,951 7,130,527 4,117,53 Capital Reserve Dividend etc. 274,237,067 342,627,987 174,747,694 246,258,651 Earning per share (EPS) 0.54 0.67 0.34 0.44		214 044 046	252 467 040	04 (55 030	141 000 14
Total operating expenses 2,165,673,828 2,223,632,944 745,805,786 812,937,600 Ret Operating Income 1,436,136,872 1,519,375,587 425,889,215 915,859,377 979,888,679 979,888,679 979,888,679 797,255,229 300,599,999 522,634,111 797,000					
1,436,136,872			050,112,807		
Provisions for loans, investments and other assets Provisions for leases and loans Provision for leases and loans Provision for leases and loans Provision for margin loan Provision for diminution in value of investments Provision for Off-Balance Sheet Exposure General provision for other assets Profit before tax and reserve 498,067,529 Provision for tax 188,079,738 296,646,469 190,914,235 200,0000 100,000 200,0000 100,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,0000 100,000,000 200,000	iotal operating expenses	2,165,673,828	2,223,632,944	/45,805,/86	812,937,60
Provisions for leases and loans Provision for margin loan Provision for margin loan Provision for margin loan Provision for margin loan Provision for diminution in value of investments Seneral provision for other assets Provision for other assets Provision for tax Provision for t	Net Operating Income	1,436,136,872	1,519,375,587	425,889,215	915,859,37
Provision for margin loan Provision for diminution in value of investments Provisions for diminution in value of investments Provisions for Off-Balance Sheet Exposure General provision for other assets (100,000) (200					541,955,829
Provision for diminution in value of investments (42,231,929) 169,796,330 (127,983,781) 19,321,711 (200,000) (200,00		979,888,679	679,255,229	300,599,999	522,634,110
Provisions for Off-Balance Sheet Exposure General provision for other assets (100,000) (200,000			-		-
Company Comp			169,796,330	(127,983,781)	19,321,71
Profit before tax and reserve 498,067,529 670,524,027 253,272,997 373,903,54 296,646,469 55,653,265 113,008,72 113,058,72 12,834,497) 8,909,908 138,343] 130,987,791 373,877,558 197,619,732 260,894,82 Attributed to Shareholders of the Company Non-controlling interest 16,398,527 15,031,621 15,741,511 10,518,64 309,987,791 373,877,558 197,619,732 260,894,82 40,998,82 40,998,82 40,998,82 40,998,82 41,17,53			-	-	-
188,079,738 296,646,469 55,653,265 113,008,722	General provision for other assets	(100,000)	(200,000)	-	-
190,914,235 305,556,377 55,791,608 113,059,49 (2,834,497) (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (8,909,908) (138,343) (50,775 (138,745	Profit before tax and reserve	498,067,529	670,524,027	253,272,997	373,903,54
138,343 138,348 138,	Provision for tay	188,079,738			
Net profit after tax 309,987,791 373,877,558 197,619,732 260,894,82 Attributed to Shareholders of the Company Non-controlling interest 16,398,527 15,031,621 15,741,511 10,518,64 309,987,791 373,877,558 197,619,732 260,894,82 Appropriations 19,352,196 16,217,951 7,130,527 4,117,531 Capital Reserve 19,348,897 16,217,951 7,130,527 4,117,531 Capital Reserve 3,299 (0) - Capital Reserve 3,299 (113 059 49
Attributed to Shareholders of the Company Non-controlling interest 293,589,263 358,845,937 181,878,221 250,376,18 (16,398,527 15,031,621 15,741,511 10,518,64 309,987,791 373,877,558 197,619,732 260,894,82 (26),894,82 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,117,531 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,897 (27),894,894,897 (27),894,897 (27),894,897 (27),894,894,894,894,894,894,894,894,894,894	Current tax	190,914,235			
Shareholders of the Company Non-controlling interest 293,589,263 358,845,937 181,878,221 250,376,181 16,398,527 15,031,621 15,741,511 10,518,64 110,518,64 10,518,64 110	Current tax	190,914,235			
16.398.527 15.031.621 15.741.511 10.518.64 309,987,791 373,877,558 197,619,732 260,894,82 2	Current tax Deferred tax	190,914,235 (2,834,497)	(8,909,908)	(138,343)	(50,775
Appropriations 19,352,196 16,217,951 7,130,527 4,117,531 Scharturory reserve General reserve Capital Reserve Dividend etc. Retained surplus 274,237,067 309,987,791 373,877,558 197,619,732 260,894,82 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 4,117,531 6,217,951 7,130,527 7,13	Current tax Deferred tax Net profit after tax Attributed to	190,914,235 (2,834,497) 309,987,791	(8,909,908) 373,877,558	197,619,732	260,894,82
Appropriations 19,352,196 16,217,951 7,130,527 4,117,531 Statutory reserve 19,348,897 16,217,951 7,130,527 4,117,531 General reserve 2,3299 Dividend etc. Retained surplus 274,237,067 342,627,987 174,747,694 246,258,656 Earning per share (EPS) 0.54 0.67 0.34 0.44	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company	190,914,235 (2,834,497) 309,987,791 293,589,263	373,877,558 358,845,937	197,619,732 181,878,221	260,894,82: 250,376,180
Statutory reserve 19,348,897 16,217,951 7,130,527 4,117,53 General reserve 3,299 - - (0) - - Capital Reserve -<	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527	373,877,558 358,845,937 15,031,621	197,619,732 181,878,221 15,741,511	260,894,82 250,376,18 10,518,64
Statutory reserve 19,348,897 16,217,951 7,130,527 4,117,53 General reserve 3,299 - - (0) - - Capital Reserve -<	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527	373,877,558 358,845,937 15,031,621	197,619,732 181,878,221 15,741,511	260,894,82: 250,376,180 10,518,64:
General reserve 3,299 - (0) - (0) (0) (0) (0) - (Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558	197,619,732 181,878,221 15,741,511 197,619,732	260,894,82: 250,376,180 10,518,64 260,894,82:
Capital Reserve Dividend etc. 3,299 - (0) -	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791 19,352,196	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558 16,217,951	197,619,732 181,878,221 15,741,511 197,619,732 7,130,527	250,376,18(10,518,64 260,894,82 4,117,53(
Dividend etc.	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest Appropriations Statutory reserve	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791 19,352,196	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558 16,217,951	197,619,732 181,878,221 15,741,511 197,619,732 7,130,527	250,376,180 10,518,64: 260,894,82: 4,117,530
Earning per share (EPS) 0.54 0.67 0.34 0.40	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest Appropriations statutory reserve General reserve	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791 19,352,196 19,348,897	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558 16,217,951	197,619,732 181,878,221 15,741,511 197,619,732 7,130,527 7,130,527	250,376,18(10,518,64 260,894,82 4,117,53(
	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest Appropriations Statutory reserve General reserve Capital Reserve	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791 19,352,196 19,348,897	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558 16,217,951	197,619,732 181,878,221 15,741,511 197,619,732 7,130,527 7,130,527	250,376,180 10,518,64: 260,894,82: 4,117,530
	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest Appropriations Statutory reserve Seneral reserve Lapital Reserve Dividend etc.	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791 19,348,897 3,299	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558 16,217,951 16,217,951	(138,343) 197,619,732 181,878,221 15,741,511 197,619,732 7,130,527 7,130,527 (0)	260,894,82
	Current tax Deferred tax Net profit after tax Attributed to Shareholders of the Company Non-controlling interest Appropriations Statutory reserve General reserve Lapital Reserve Dividend etc. Retained surplus	190,914,235 (2,834,497) 309,987,791 293,589,263 16,398,527 309,987,791 19,348,897 3,299 - 274,237,067	(8,909,908) 373,877,558 358,845,937 15,031,621 373,877,558 16,217,951 16,217,951	(138,343) 197,619,732 181,878,221 15,741,511 197,619,732 7,130,527 7,130,527 (0)	(50,77: 260,894,82: 250,376,181 10,518,64 260,894,82: 4,117,53: 4,117,53: 246,258,65:

Consolidated Statement of Cash Flows					
For the period ended 30 September 2025		t in Taka			
A) Cash flows from operating activities	YTD September 2025	YTD September 2024			
Interest received	6,241,996,290	6,052,320,843			
Interest paid	(5,669,120,535)	(5,288,563,798)			
Dividend received	152,170,431	270,762,096			
Fees and commission received	714,323,114	726,161,612			
Write off recovery	65,580,604	34,309,786			
Income from investment	139,839,871	290,964,584			
Cash paid to employees (including directors)	(1,079,174,981)	(994,820,887)			
Cash paid to suppliers	(111,183,675)	(117,623,892)			
Income taxes paid	(217,714,870)	(444,326,944)			
Received from other operating activities	384,088,294	309,119,804			
Paid for other operating activities	(742,859,062)	(765,524,322)			
Cash generated from operating activities before changes in operating assets and liabilities	(122,054,520)	72,778,881			
Increase/(decrease) in operating assets & liabilities:					
Loans and advances to customers	(894,596,793)	4,646,690,296			
Other assets	(213,492,524)	(373,039,170)			
Deposits from customers Other liabilities	2,759,629,572 307,856,689	(1,608,711,687) (41,814,731)			
Total increase/(decrease) in operating assets & liabilities	1,959,396,944	2,623,124,708			
Net cash flows from /(used in) operating activities	1,837,342,424	2,695,903,589			
B) Cash flows from investing activities					
Investment in securities	(126,241,092)	187,660,585			
Treasury bills	476,738,119	(131,366,805)			
Purchase of fixed assets	(44,838,823)	(184,306,878)			
Sales proceeds of fixed assets	31,415,578	1,738,586,666			
Investment in commercial paper	-	-			
Investment in Perpetual bond	-	-			
Investment in Subordinated bond	141,916,541	122,960,124			
Investment in Discretionary corporate fund	(141,314,753)	(5,730,937)			
Acquisition of shares from non-controlling interest	(116,048)				
Net cash flows from /(used in) investing activities	337,559,521	1,727,802,755			
C) Cash flows from financing activities					
Receipt of term loan, overdraft and REPO	(1,588,044,056)	(4,654,626,416)			
Payment of lease liabilities-Vehicles	(643,990)	(2,006,623)			
Payment of lease liabilities-Office premises Dividend paid	(6,764,955)	(81,553,068) (9,119,079)			
Net cash flows from/(used in) financing activities	(1,595,453,001)	(4,747,305,185)			
D) Net increase/(decrease) in cash & cash equivalents	579,448,944	(323,598,841)			
E) Effect of exchange rates on cash and cash equivalents	8,989	16,015			
F) Cash and cash equivalents at the beginning of the period	11,021,034,241	11,853,068,595			
G) Cash and cash equivalents at the end of the period	11,600,492,174	11,529,485,768			
* Closing cash and cash-equivalents					
Cash in hand (including foreign currencies)	2,185,768	1,768,376			
Balance with Bangladesh Bank and its agent bank (s)	633,189,943	586,588,869			
Balance with other banks and financial institutions	10,965,116,463	10,941,128,523			
Money at call and short notice	11,600,492,174	11,529,485,768			
Net Operating Cash Flows Per Share - (NOCFPS)	3.41	5.00			
sd/- sd/- sd/- sd/- Chairman Director Independent Director Managing Director	sd/- Company Secretary	sd/- Chief Financial Office			
Dhaka, 14 October 2025	company secretary	Cinei Financiai Office			

Consolidated Statement of Changes in Equity									
For the period ended 30 September 2025 Amount in Taka								mount in Taka	
Equity attributable to the shareholders of the Company						Non Controlling	Total		
Particulars	Share capital	Share Premium	Share Premium Statutory Reserve General Reserve Capital Reserve Retained Earnings Total					Interest	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 Equit	/								
Changes in non-controlling interest	-	-	-	-	-	38,760	38,760	(154,808)	(116,048)
Net profit for the period	-	-	-	-	-	293,589,263	293,589,263	16,398,527	309,987,791
Appropriation to statutory reserve	-	-	19,348,897	-	-	(19,348,897)	-	- 1	-
Capital Reserve	-	-	-	-	3,299	(3,299)	-	-	-
Increase/(decrease) in revaluation	of Investments -	-	-	-	-	-	-	-	-
Increase/(decrease) in revaluation (of Properties -	-	-	-	-	-	-	- 1	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Gain/(loss) not recognised in the profit	and loss account -	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Share capital issue	-	-	-	-	-	-	-	-	-
Balance as at 30 September 2025	5,388,386,230	1,090,888,800	2,153,987,345	-	115,138,664	1,419,424,812	10,167,825,851	835,450,377	11,003,276,228
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 Equit	/								
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	358,845,937	358,845,937	15,031,621	373,877,558
Appropriation to statutory reserve	-	-	16,217,951	-	-	(16,217,951)	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-
Increase/(decrease) in revaluation (-	-	-	-	-	-	-	-
Increase/(decrease) in revaluation (of Droportios		_		_	_	_	-	-
	i riopeities -	-	_					1	
Currency translation differences	i Froperties -	-	_	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Currency translation differences Gain/(loss) not recognised in the profit Dividend	-	-	- - -	- - -		- - -	- - -	- - -	- -
Currency translation differences Gain/(loss) not recognised in the profit	-	-	- - - -	- - -	- - -	- - - (538,838,623)	- - - (538,838,623)	- - - (8,817,920)	- - - (547,656,543)
Currency translation differences Gain/(loss) not recognised in the profit Dividend	-	1,090,888,800	2,135,485,100	- - - -	106,011,236	- - (538,838,623) 1,238,118,748	- (538,838,623) 9,958,890,114	(8,817,920) 818,889,841	- (547,656,543) 10,777,779,955
Currency translation differences Gain/(loss) not recognised in the profit Dividend Cash dividend (10.00%) for 2023	and loss account -	1,090,888,800	2,135,485,100	- - - -	- - - - 106,011,236			. , , ,	
Currency translation differences Gain/(loss) not recognised in the profit Dividend Cash dividend (10.00%) for 2023	and loss account -	1,090,888,800	2,135,485,100	- - - - -	- - - - - 106,011,236			. , , ,	