

CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

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

LANKABANGLA FINANCE PLC.

Safura Tower (Level-11)
20, Kemal Ataturk Avenue, Banani
Dhaka-1213, Bangladesh.
Phone: +88 02 2222 83701-10
Fax: +88 02 5881 0998
E-mail: info@lankabangla.com
www.lankabangla.com

Consolidated Balance Sheet		
As at 30 September 2025		
	Amount in Taka	
	30.09.2025	31.12.2024
PROPERTY AND ASSETS		
Cash	635,375,711	585,612,994
Cash in hand (including foreign currencies)	2,185,768	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	10,965,116,463	10,435,421,247
Inside Bangladesh	10,965,116,463	10,435,421,247
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	10,420,230,760	10,527,802,187
Government securities	2,693,120,141	2,926,330,874
Other investments	7,727,110,618	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	44,486,553,980	41,711,745,694
Bearer certificate of deposits	-	-
Other deposits	141,388,326	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	1,090,888,800	1,090,888,800
Statutory reserve	2,153,987,345	2,134,638,448
General reserve	-	-
Capital Reserve	115,138,664	115,135,365
Retained earnings	1,419,424,812	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 LIABILITIES		
Acceptances and endorsements	-	-
Letter of guarantee	73,328,993	22,069,740
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
TOTAL CONTINGENT LIABILITIES	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/- 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 September 2025				
	Amount in Taka			
	YTD September 2025	YTD September 2024	YTD September 2025	YTD September 2024
Operating Income				
Interest income	6,378,108,990	6,198,258,223	2,299,414,736	2,690,847,466
Less : Interest expenses on deposits & borrowings	4,457,257,744	4,416,195,470	1,845,385,191	1,826,168,691
Net interest income	1,920,851,246	1,782,062,753	454,029,544	864,678,775
Income from investment	513,585,953	888,600,333	193,432,366	498,759,836
Commission, exchange and brokerage income	468,154,483	482,510,212	274,030,102	170,515,707
Other operational income	699,219,017	589,835,233	250,202,988	194,842,655
Total operating income	3,601,810,699	3,743,008,531	1,171,695,001	1,728,796,972
Operating Expenses				
Salary and allowances	1,067,386,872	1,027,047,402	375,112,978	396,404,584
Rent, taxes, insurance, electricity etc.	86,592,763	72,176,411	34,488,932	27,262,260
Legal and professional fees	47,928,084	42,578,149	22,189,052	18,761,420
Postage, stamp, telecommunication etc.	18,739,360	23,264,287	6,212,414	7,994,469
Stationery, printing, advertisement	18,586,819	44,801,948	5,041,853	25,224,399
Managing director's salary and allowance	10,199,997	6,960,322	3,399,999	1,645,161
Directors' fees and expenses	1,886,287	2,385,100	722,450	1,010,600
Auditors' fees	875,262	839,500	292,000	264,500
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	314,944,946	353,467,018	94,655,938	141,060,148
Other expenses	598,533,438	650,112,807	203,690,171	193,310,059
Total operating expenses	2,165,673,828	2,223,632,944	745,805,786	812,937,600
Net Operating Income	1,436,136,872	1,519,375,587	425,889,215	915,859,372
Provisions for loans, investments and other assets	938,069,343	848,851,559	172,616,218	541,955,829
Provisions for leases and loans	979,888,679	679,255,229	300,599,999	522,634,110
Provision for margin loan	-	-	-	-
Provision for diminution in value of investments	(42,231,929)	169,796,330	(127,983,781)	19,321,719
Provisions for Off-Balance Sheet Exposure	512,593	(200,000)	-	-
General provision for other assets	(100,000)	(200,000)	-	-
Profit before tax and reserve	498,067,529	670,524,027	253,272,997	373,903,544
Provision for tax	188,079,738	296,646,469	55,653,265	113,008,722
Current tax	190,914,235	305,556,377	55,791,608	113,059,497
Deferred tax	(2,834,497)	(8,909,908)	(138,343)	(50,775)
Net profit after tax	309,987,791	373,877,558	197,619,732	260,894,821
Attributed to				
Shareholders of the Company	293,589,263	358,845,937	181,878,221	250,376,180
Non-controlling interest	16,398,527	15,031,621	15,741,511	10,518,641
	309,987,791	373,877,558	197,619,732	260,894,821
Appropriations	19,352,196	16,217,951	7,130,527	4,117,530
Statutory reserve	19,348,897	16,217,951	7,130,527	4,117,530
General reserve	-	-	-	-
Capital Reserve	3,299	-	(0)	-
Dividend etc.	-	-	-	-
Retained surplus	274,237,067	342,627,987	174,747,694	246,258,650
Earning per share (EPS)	0.54	0.67	0.34	0.46
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 September 2025				
	Amount in Taka			
	YTD September 2025	YTD September 2024		
A) Cash flows from operating activities				
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	2,759,629,572	(1,608,711,687)		
Other liabilities	307,856,689	(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	-	(81,553,068)		
Dividend paid	(6,764,955)	(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/- 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 September 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	-	-	-	-	-	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)	-	-	-
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 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 Equity									
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 of Investments	-	-	-	-	-	-	-	-	-
Increase/(decrease) in revaluation of Properties	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Gain/(loss) not recognised in the profit and loss account	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-	-	-
Cash dividend (10.00%) for 2023	-	-	-	-	-	(538,838,623)	(538,838,623)	(8,817,920)	(547,656,543)
Balance as at 30 September 2024	5,388,386,230	1,090,888,800	2,135,485,100	-	106,011,236	1,238,118,748	9,958,890,114	818,889,841	10,777,779,955
Dhaka, 12 August 2024	sd/- Chairman	sd/- Director	sd/- Independent Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer			