CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE FIRST HALF-YEAR ENDED 30 JUNE 2026

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Consolidated Balance Sheet

As at 30 June 2026

	Amount in Taka	
PROPERTY AND ASSETS	30.06.2026	31.12.2025
Cash	**654,115,063**	**1,002,276,311**
Cash in hand (including foreign currencies)	2,986,071	1,369,891
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	651,128,992	1,000,906,421
Balance with other banks and financial institutions	**12,315,236,819**	**11,412,212,042**
Inside Bangladesh	12,315,236,819	11,412,212,042
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	**10,028,878,537**	**10,077,376,073**
Government securities	2,564,364,305	2,603,434,199
Other investments	7,464,514,232	7,473,941,874
Leases, loans and advances	**61,726,680,556**	**63,508,425,917**
Loans, cash credit and overdraft etc.	61,726,680,556	63,508,425,917
Bills discounted and purchased	-	-
Fixed assets including land, building, furniture and fixtures	**1,105,059,469**	**1,159,559,724**
Other assets	**6,351,385,769**	**4,554,102,194**
Non-Banking assets	**-**	**-**
TOTAL PROPERTY AND ASSETS	**92,181,356,212**	**91,713,952,261**
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	**20,250,000,777**	**22,269,447,303**
Deposits and other accounts	**45,700,897,518**	**45,169,552,166**
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	45,543,754,390	45,023,519,868
Bearer certificate of deposits	-	-
Other deposits	157,143,128	146,032,298
Other liabilities	**17,792,380,678**	**16,077,818,686**
TOTAL LIABILITIES	**83,743,278,974**	**83,516,818,155**
Shareholders' Equity	**7,763,488,160**	**7,537,806,531**
Paid up capital	5,388,386,230	5,388,386,230
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	2,155,010,476	2,147,831,885
Capital Reserve	124,245,763	115,138,664
Retained earnings	(978,675,926)	(1,188,071,865)
Revaluation reserve for investment	(16,367,183)	(16,367,183)
Non controlling interest	**674,589,078**	**659,327,575**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**92,181,356,212**	**91,713,952,261**
Net asset value per share- (NAV)	**14.41**	**13.99**
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIBILITIES		
Acceptances and endorsements	-	-
Letter of guarantee	-	-
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
TOTAL CONTINGENT LIBILITIES	**-**	**-**
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	-	-

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

Dhaka, 23 November 2026

Consolidated Profit and Loss Account

For the period ended 30 June 2026

	Amount in Taka		Amount in Taka	
Operating Income	YTD June 2026	YTD June 2025	April-June 2026	April-June 2025
Interest income	3,682,484,894	4,078,694,254	1,775,635,100	1,886,580,616
Less : Interest expenses on deposits & borrowings	3,547,363,177	2,611,872,553	1,755,560,940	1,373,690,144
Net interest income	**135,121,717**	**1,466,821,701**	**20,074,160**	**512,890,471**
Income from investment	301,131,473	320,153,587	149,609,663	167,195,664
Commission, exchange and brokerage income	437,985,468	194,124,381	278,945,847	89,417,407
Other operational income	448,846,150	449,016,029	224,767,090	223,444,036
Total operating income	**1,323,084,808**	**2,430,115,698**	**673,396,760**	**992,947,579**
Operating Expenses				
Salary and allowances	691,471,656	692,273,894	337,902,660	362,738,466
Rent, taxes, insurance, electricity etc.	91,235,397	52,103,831	50,018,306	28,981,482
Legal and professional fees	21,762,304	25,739,032	6,895,699	11,726,954
Postage, stamp, telecommunication etc.	10,891,918	12,526,946	6,291,578	7,479,652
Stationery, printing, advertisement	11,484,326	13,544,966	5,429,629	5,130,737
Managing director's salary and allowance	8,199,998	6,799,998	4,099,999	3,399,999
Directors' fees and expenses	1,941,158	1,163,837	1,447,650	566,637
Auditors' fees	653,000	583,262	326,500	361,887
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	215,983,678	220,289,008	96,802,383	107,815,847
Other expenses	425,286,832	394,843,267	228,111,819	193,820,022
Total operating expenses	**1,478,910,267**	**1,419,868,042**	**737,326,224**	**722,021,683**
Net Operating Income	**(155,825,459)**	**1,010,247,657**	**(63,929,464)**	**270,925,896**
Provisions for loans, investments and other assets	**817,486,779**	**765,453,124**	**372,701,278**	**85,638,179**
Provisions for leases and loans	972,534,887	679,288,679	486,038,098	24,292,622
Provision for margin loan	-	-	-	-
Provision for negative equity	-	-	-	-
Provision for diminution in value of investments	(155,048,107)	85,751,853	(113,336,820)	60,932,965
Provisions for Off-Balance Sheet Exposure	-	512,593	-	512,593
General provision for other assets	-	(100,000)	-	(100,000)
Profit before tax and reserve	**(973,312,238)**	**244,794,532**	**(436,630,742)**	**185,287,717**
Provision for tax	**(1,214,316,588)**	**132,426,473**	**(607,449,700)**	**84,717,882**
Current tax	117,897,149	135,122,627	69,408,048	87,920,640
Deferred tax	(1,332,213,737)	(2,696,154)	(676,857,748)	(3,202,758)
Net profit after tax	**241,004,350**	**112,368,059**	**170,818,958**	**100,569,834**
Attributed to				
Shareholders of the Company	225,744,654	111,711,042	157,215,193	95,758,863
Non-controlling interest	15,259,697	657,016	13,603,766	4,810,971
	241,004,350	**112,368,059**	**170,818,958**	**100,569,834**
Appropriations	**16,285,690**	**12,218,369**	**2,016,137**	**7,493,647**
Statutory reserve	7,178,591	12,218,369	2,016,137	7,493,647
General reserve	-	-	-	-
Capital Reserve	9,107,099	-	-	-
Dividend etc.	-	-	-	-
Retained surplus	**209,458,964**	**99,492,673**	**155,199,056**	**88,265,216**
Earning per share (EPS)	**0.42**	**0.21**	**0.29**	**0.18**

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

Dhaka, 23 November 2026

Consolidated Statement of Cash Flows

For the period ended 30 June 2026

	Amount in Taka	
	YTD June 2026	YTD June 2025
A) Cash flows from operating activities		
Interest received	3,689,506,185	4,066,899,814
Interest paid	(3,466,355,136)	(3,819,383,407)
Dividend received	66,890,469	140,287,280
Fees and commission received	640,063,099	353,879,473
Write off recovery	19,086,416	41,625,195
Income from investment	93,846,065	71,578,310
Cash paid to employees (including directors)	(674,439,251)	(721,477,818)
Cash paid to suppliers	(70,855,622)	(78,169,163)
Income taxes paid	(191,554,339)	(153,760,685)
Received from other operating activities	227,523,480	246,224,253
Paid for other operating activities	(570,575,154)	(479,448,082)
Cash generated from operating activities before changes in operating assets and liabilities	**(236,863,789)**	**(331,744,830)**
Increase/(decrease) in operating assets & liabilities:		
Loans and advances to customers	1,781,745,361	(214,829,226)
Other assets	(275,153,867)	(230,842,446)
Deposits from customers	531,345,353	1,192,341,226
Other liabilities	670,836,891	(368,568,458)
Total increase/(decrease) in operating assets & liabilities	**2,708,773,738**	**378,101,096**
Net cash flows from /(used in) operating activities	**2,471,909,949**	**46,356,266**
B) Cash flows from investing activities		-
Investment in securities	(138,980,989)	(53,506,960)
Treasury bills	186,282,288	212,993,629
Purchase of fixed assets	(74,019,110)	(34,722,471)
Sales proceeds of fixed assets	(2,803,866)	1,956,843
Investment in Subordinated bond	140,490,369	140,618,952
Investment in Discretionary corporate fund	7,918,263	(55,908,475)
Acquisition of shares from non-controlling interest	-	(116,048)
Net cash flows from /(used in) investing activities	**118,886,955**	**211,315,470**
C) Cash flows from financing activities		
Receipt of term loan, overdraft and REPO	(2,019,063,840)	(710,801,550)
Payment of lease liabilities-Vehicles	(382,686)	(336,960)
Payment of lease liabilities-Office premises	(16,472,695)	-
Dividend paid	(14,154)	(6,432,034)
Net cash flows from/(used in) financing activities	**(2,035,933,375)**	**(717,570,543)**
D) Net increase/(decrease) in cash & cash equivalents	**554,863,529**	**(459,898,807)**
E) Effect of exchange rates on cash and cash equivalents	**-**	**8,989**
F) Cash and cash equivalents at the beginning of the period	**12,414,488,353**	**11,021,034,241**
G) Cash and cash equivalents at the end of the period	**12,969,351,881**	**10,561,144,423**
*** Closing cash and cash-equivalents**		
Cash in hand (including foreign currencies)	2,986,071	1,683,028
Balance with Bangladesh Bank and its agent bank (s)	651,128,992	766,237,372
Balance with other banks and financial institutions	12,315,236,819	9,793,224,023
Money at call and short notice	-	-
	12,969,351,881	**10,561,144,423**
Net Operating Cash Flows Per Share - (NOCFPS)	**4.59**	**0.09**

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

Dhaka, 23 November 2026

Consolidated Statement of Changes in Equity

For the period ended 30 June 2026

Amount in Taka

Particulars	Equity attributable to the shareholders of the Company							Non Controlling Interest	Total Equity
	Share Capital	Share Premium	Statutory Reserve	Capital Reserve	Revaluation Reserve	Retained Earnings	Total		
Balance as at 01 January 2026	**5,388,386,230**	**1,090,888,800**	**2,147,831,885**	**115,138,664**	**(16,367,183)**	**(1,188,071,865)**	**7,537,806,531**	**659,327,575**	**8,197,134,106**
Add/(Less): Prior year adjustment	-	-	-	-	-	(63,025)	(63,025)	1,807	(61,218)
Restated balance as at 01 January 2026	**5,388,386,230**	**1,090,888,800**	**2,147,831,885**	**115,138,664**	**(16,367,183)**	**(1,188,134,889)**	**7,537,743,506**	**659,329,382**	**8,197,072,888**
Items involved in Changes in Equity									
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	225,744,654	225,744,654	15,259,697	241,004,350
Appropriation to statutory reserve	-	-	7,178,591	-	-	(7,178,591)	-	-	-
Appropriation to general reserve	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	9,107,099	-	(9,107,099)	-	-	-
Increase/(decrease) in revaluation 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	-	-	-	-	-	-	-	-	-
Balance as at 30 June 2026	**5,388,386,230**	**1,090,888,800**	**2,155,010,476**	**124,245,763**	**(16,367,183)**	**(978,675,926)**	**7,763,488,160**	**674,589,078**	**8,438,077,239**
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**
Prior year adjustment	**-**	**-**	**-**	**-**		**-**	**-**	**-**	**-**
Restated opening balance	**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
Transaction cost against right issue	-	-	-	-		-	-	-	-
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	-	-	-	-	-	-	-	-	-
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**

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

Dhaka, 23 November 2026

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