CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER 2026 (3rd Quarter)

LANKABANGLA FINANCE PLC.
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Consolidated Balance Sheet

As at 30 September 2026

	Amount in Taka	
PROPERTY AND ASSETS	30.09.2026	31.12.2025
Cash	**658,806,579**	**1,002,276,311**
Cash in hand (including foreign currencies)	2,270,767	1,369,891
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	656,535,812	1,000,906,421
Balance with other banks and financial institutions	**12,916,212,080**	**11,412,212,042**
Inside Bangladesh	12,916,212,080	11,412,212,042
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	**9,473,910,597**	**10,077,376,073**
Government securities	2,456,346,022	2,603,434,199
Other investments	7,017,564,575	7,473,941,874
Leases, loans and advances	**61,042,686,207**	**63,508,425,917**
Loans, cash credit and overdraft etc.	61,042,686,207	63,508,425,917
Bills discounted and purchased	-	-
Fixed assets including land, building, furniture and fixtures	**1,093,750,898**	**1,159,559,724**
Other assets	**7,066,697,983**	**4,554,102,194**
Non-Banking assets	**-**	**-**
TOTAL PROPERTY AND ASSETS	**92,252,064,344**	**91,713,952,261**
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	**19,747,356,286**	**22,269,447,303**
Deposits and other accounts	**45,860,165,915**	**45,169,552,166**
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	45,739,525,238	45,023,519,868
Bearer certificate of deposits	-	-
Other deposits	120,640,677	146,032,298
Other liabilities	**17,932,597,370**	**16,077,818,686**
TOTAL LIABILITIES	**83,540,119,571**	**83,516,818,155**
Shareholders' Equity	**7,994,463,380**	**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	2,158,292,664	2,147,831,885
Capital Reserve	124,245,763	115,138,664
Retained earnings	(750,982,894)	(1,188,071,865)
Revaluation reserve for investment	(16,367,183)	(16,367,183)
Non controlling interest	**717,481,394**	**659,327,575**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**92,252,064,344**	**91,713,952,261**
Net asset value per share- (NAV)	**14.84**	**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 September 2026

Operating Income	Amount in Taka		Amount in Taka	
	YTD September 2026	YTD September 2025	July-September 2026	July-September 2025
Interest income	5,553,458,560	6,378,108,990	1,870,973,667	2,299,414,736
Less : Interest expenses on deposits & borrowings	5,252,772,641	4,457,257,744	1,705,409,464	1,845,385,191
Net interest income	**300,685,920**	**1,920,851,246**	**165,564,203**	**454,029,544**
Income from investment	674,827,503	513,585,953	373,696,030	193,432,366
Commission, exchange and brokerage income	710,185,446	468,154,483	272,199,978	274,030,102
Other operational income	698,261,066	699,219,017	249,414,915	250,202,988
Total operating income	**2,383,959,935**	**3,601,810,699**	**1,060,875,127**	**1,171,695,001**
Operating Expenses				
Salary and allowances	1,056,788,678	1,067,386,872	365,317,022	375,112,978
Rent, taxes, insurance, electricity etc.	141,702,916	86,592,763	50,467,519	34,488,932
Legal and professional fees	32,016,331	47,928,084	10,254,027	22,189,052
Postage, stamp, telecommunication etc.	16,555,947	18,739,360	5,664,028	6,212,414
Stationery, printing, advertisement	17,274,241	18,586,819	5,789,915	5,041,853
Managing director's salary and allowance	11,599,997	10,199,997	3,399,999	3,399,999
Directors' fees and expenses	3,434,408	1,886,287	1,493,250	722,450
Auditors' fees	1,028,375	875,262	375,375	292,000
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	323,516,557	314,944,946	107,532,879	94,655,938
Other expenses	676,278,988	598,533,438	250,992,156	203,690,171
Total operating expenses	**2,280,196,437**	**2,165,673,828**	**801,286,171**	**745,805,786**
Net Operating Income	**103,763,497**	**1,436,136,872**	**259,588,956**	**425,889,215**
Provisions for loans, investments and other assets	**1,390,918,145**	**938,069,343**	**573,431,366**	**172,616,218**
Provisions for leases and loans	1,510,109,187	979,888,679	537,574,300	300,599,999
Provision for margin loan	-	-	-	-
Provision for negative equity	-	-	-	-
Provision for diminution in value of investments	(119,191,041)	(42,231,929)	35,857,066	(127,983,781)
Provisions for Off-Balance Sheet Exposure	-	512,593	-	-
General provision for other assets	-	(100,000)	-	-
Profit before tax and reserve	**(1,287,154,648)**	**498,067,529**	**(313,842,410)**	**253,272,997**
Provision for tax	**(1,802,664,836)**	**188,079,738**	**(588,348,248)**	**55,653,265**
Current tax	199,258,605	190,914,235	81,361,456	55,791,608
Deferred tax	(2,001,923,441)	(2,834,497)	(669,709,704)	(138,343)
Net profit after tax	**515,510,188**	**309,987,791**	**274,505,837**	**197,619,732**
Attributed to				
Shareholders of the Company	457,272,867	293,589,263	231,528,214	181,878,221
Non-controlling interest	58,237,320	16,398,527	42,977,624	15,741,511
	515,510,188	**309,987,791**	**274,505,837**	**197,619,732**
Appropriations	**19,567,879**	**19,352,196**	**3,282,189**	**7,133,827**
Statutory reserve	10,460,780	19,348,897	3,282,189	7,130,527
General reserve	-	-	-	-
Capital Reserve	9,107,099	3,299	-	3,299
Dividend etc.	-	-	-	-
Retained surplus	**437,704,988**	**274,237,067**	**228,246,025**	**174,744,394**
Earning per share (EPS)	**0.85**	**0.54**	**0.43**	**0.34**

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 September 2026

	Amount in Taka	
	YTD September 2026	YTD September 2025
A) Cash flows from operating activities		
Interest received	5,385,575,605	6,241,996,290
Interest paid	(5,104,151,146)	(5,669,120,535)
Dividend received	83,996,799	152,170,431
Fees and commission received	1,015,151,512	714,323,114
Write off recovery	28,183,156	65,580,604
Income from investment	289,951,384	139,839,871
Cash paid to employees (including directors)	(1,025,337,284)	(1,079,174,981)
Cash paid to suppliers	(111,902,785)	(111,183,675)
Income taxes paid	(268,714,294)	(217,714,870)
Received from other operating activities	364,875,864	384,088,294
Paid for other operating activities	(879,530,252)	(742,859,062)
Cash generated from operating activities before changes in operating assets and liabilities	**(221,901,441)**	**(122,054,520)**
Increase/(decrease) in operating assets & liabilities:		
Loans and advances to customers	2,442,762,623	(894,596,793)
Other assets	11,104,198	(213,492,524)
Deposits from customers	690,613,750	2,759,629,572
Other liabilities	82,811,146	307,856,689
Total increase/(decrease) in operating assets & liabilities	**3,227,291,717**	**1,959,396,944**
Net cash flows from /(used in) operating activities	**3,005,390,275**	**1,837,342,424**
B) Cash flows from investing activities		-
Investment in securities	149,554,088	(126,241,092)
Treasury bills	364,359,252	476,738,119
Purchase of fixed assets	(106,995,271)	(44,838,823)
Sales proceeds of fixed assets	(4,440,883)	31,415,578
Investment in Subordinated bond	140,424,744	141,916,541
Investment in Discretionary corporate fund	166,398,467	(141,314,753)
Acquisition of shares from non-controlling interest	-	(116,048)
Net cash flows from /(used in) investing activities	**709,300,397**	**337,559,521**
C) Cash flows from financing activities		
Receipt of term loan, overdraft and REPO	(2,521,510,476)	(1,588,044,056)
Payment of lease liabilities-Vehicles	(580,541)	(643,990)
Payment of lease liabilities-Office premises	(30,523,317)	-
Dividend paid	(1,546,032)	(6,764,955)
Net cash flows from/(used in) financing activities	**(2,554,160,366)**	**(1,595,453,001)**
D) Net increase/(decrease) in cash & cash equivalents	**1,160,530,307**	**579,448,944**
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	**13,575,018,660**	**11,600,492,174**
*** Closing cash and cash-equivalents**		
Cash in hand (including foreign currencies)	2,270,767	2,185,768
Balance with Bangladesh Bank and its agent bank (s)	656,535,812	633,189,943
Balance with other banks and financial institutions	12,916,212,080	10,965,116,463
Money at call and short notice	-	-
	13,575,018,660	11,600,492,174
Net Operating Cash Flows Per Share - (NOCFPS)	**5.58**	**3.41**

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 September 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	-	-	-	-	-	(616,018)	(616,018)	(83,502)	(699,520)
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)**	**(1,188,687,883)**	**7,537,190,513**	**659,244,073**	**8,196,434,586**
Items involved in Changes in Equity									
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	457,272,867	457,272,867	58,237,320	515,510,188
Appropriation to statutory reserve	-	-	10,460,780	-	-	(10,460,780)	-	-	-
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 September 2026	**5,388,386,230**	**1,090,888,800**	**2,158,292,664**	**124,245,763**	**(16,367,183)**	**(750,982,894)**	**7,994,463,380**	**717,481,394**	**8,711,944,774**
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 year	-	-	-	-	-	293,589,263	293,589,263	16,398,527	309,987,791
Transaction cost against right issue	-	-	-	-		-	-	-	-
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	-	-	-	-	-	-	-	-	-
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**

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

Dhaka, 23 November 2026