CONSOLIDATED FINANCIAL STATEMENTS (UN-AUDITED)

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2026 (1st Quarter)

LANKABANGLA FINANCE PLC.

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Consolidated Balance Sheet

As at 31 March 2026

	Amount in Taka	
PROPERTY AND ASSETS	**31.03.2026**	**31.12.2025**
Cash	**511,990,447**	**1,002,276,311**
Cash in hand (including foreign currencies)	2,622,503	1,369,891
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	509,367,944	1,000,906,421
Balance with other banks and financial institutions	**11,230,065,994**	**11,412,212,042**
Inside Bangladesh	11,230,065,994	11,412,212,042
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	**9,982,239,720**	**10,077,376,073**
Government securities	2,593,362,837	2,603,434,199
Other investments	7,388,876,883	7,473,941,874
Leases, loans and advances	**62,768,509,863**	**63,508,425,917**
Loans, cash credit and overdraft etc.	62,768,509,863	63,508,425,917
Bills discounted and purchased	-	-
Fixed assets including land, building, furniture and fixtures	**1,161,638,953**	**1,159,559,724**
Other assets	**5,578,938,653**	**4,554,102,194**
Non-Banking assets	**-**	**-**
TOTAL PROPERTY AND ASSETS	**91,233,383,630**	**91,713,952,261**
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	**20,573,033,316**	**22,269,447,303**
Deposits and other accounts	**44,720,779,848**	**45,169,552,166**
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	44,568,606,008	45,023,519,868
Bearer certificate of deposits	-	-
Other deposits	152,173,840	146,032,298
Other liabilities	**17,672,250,967**	**16,077,818,686**
TOTAL LIABILITIES	**82,966,064,132**	**83,516,818,155**
Shareholders' Equity	**7,606,335,992**	**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	2,152,994,339	2,147,831,885
Capital Reserve	124,245,763	115,138,664
Retained earnings	(1,133,811,957)	(1,188,071,865)
Revaluation reserve for investment	(16,367,183)	(16,367,183)
Non controlling interest	**660,983,506**	**659,327,575**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**91,233,383,630**	**91,713,952,261**
Net asset value per share- (NAV)	**14.12**	**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 31 March 2026

Operating Income	Amount in Taka YTD March 2026	YTD March 2025
Interest income	1,906,849,794	2,192,113,639
Less : Interest expenses on deposits & borrowings	1,791,802,237	1,238,182,409
Net interest income	**115,047,557**	**953,931,230**
Income from investment	151,521,810	152,957,923
Commission, exchange and brokerage income	159,039,621	104,706,974
Other operational income	224,079,060	225,571,992
Total operating income	**649,688,048**	**1,437,168,120**
Operating Expenses		
Salary and allowances	353,568,995	329,535,429
Rent, taxes, insurance, electricity etc.	41,217,091	23,122,349
Legal and professional fees	14,866,605	14,012,079
Postage, stamp, telecommunication etc.	4,600,341	5,047,294
Stationery, printing, advertisement	6,054,697	8,414,229
Managing director's salary and allowance	4,099,999	3,399,999
Directors' fees and expenses	493,508	597,200
Auditors' fees	326,500	221,375
Charges on loan losses	-	-
Repairs, maintenance and depreciation	119,181,295	112,473,161
Other expenses	197,175,013	201,023,245
Total operating expenses	**741,584,043**	**697,846,359**
Net Operating Income	**(91,895,995)**	**739,321,761**
Provisions for loans, investments and other assets	**444,785,501**	**679,814,945**
Provisions for leases and loans	486,496,789	654,996,057
Provision for margin loan	-	-
Provision for negative equity	-	-
Provision for diminution in value of investments	(41,711,287)	24,818,888
Provisions for Off-Balance Sheet Exposure	-	-
General provision for other assets	-	-
Profit before tax and reserve	**(536,681,496)**	**59,506,816**
Provision for tax	**(606,866,889)**	**47,708,591**
Current tax	48,489,100	47,201,987
Deferred tax	(655,355,989)	506,604
Net profit after tax	**70,185,392**	**11,798,225**
Attributed to		
Shareholders of the Company	68,529,461	15,952,179
Non-controlling interest	1,655,931	(4,153,955)
	70,185,392	**11,798,225**
Appropriations	**14,269,554**	**4,724,723**
Statutory reserve	5,162,454	4,724,723
General reserve	-	-
Capital Reserve	9,107,099	-
Dividend etc.	-	-
Retained surplus	**54,259,908**	**11,227,457**
Earning per share (EPS)	**0.13**	**0.03**

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 31 March 2026

		Amount in Taka YTD March 2026	YTD March 2025
A)	**Cash flows from operating activities**		
	Interest received	1,766,873,811	2,067,367,720
	Interest paid	(1,842,591,914)	(1,551,747,668)
	Dividend received	28,312,756	67,347,706
	Fees and commission received	256,701,343	180,013,784
	Write off recovery	9,553,876	25,346,267
	Income from investment	30,599,487	4,531,591
	Cash paid to employees (including directors)	(333,728,336)	(387,889,207)
	Cash paid to suppliers	(32,879,891)	(40,606,583)
	Income taxes paid	(47,696,924)	(46,415,067)
	Received from other operating activities	116,863,462	124,804,114
	Paid for other operating activities	(252,534,809)	(247,363,644)
	Cash generated from operating activities before changes in operating assets and liabilities	**(300,527,139)**	**195,389,014**
	Increase/(decrease) in operating assets & liabilities:		
	Loans and advances to customers	753,521,933	(1,235,678,320)
	Other assets	(153,398,452)	(107,380,739)
	Deposits from customers	(448,772,318)	1,122,758,248
	Other liabilities	1,078,344,278	655,684,174
	Total increase/(decrease) in operating assets & liabilities	**1,229,695,441**	**435,383,363**
	Net cash flows from /(used in) operating activities	**929,168,302**	**630,772,377**
B)	**Cash flows from investing activities**		-
	Investment in securities	101,158,811	(101,462,500)
	Treasury bills	84,185,870	68,250,830
	Purchase of fixed assets	(67,232,142)	(18,015,416)
	Sales proceeds of fixed assets	-	26,700
	Investment in Subordinated bond	606,787	1,801,580
	Investment in Discretionary corporate fund	(16,700,606)	(35,024,400)
	Acquisition of shares from non-controlling interest	-	-
	Net cash flows from /(used in) investing activities	**102,018,720**	**(84,423,206)**
C)	**Cash flows from financing activities**		
	Receipt of term loan, overdraft and REPO	(1,696,223,766)	(1,101,110,326)
	Payment of lease liabilities-Vehicles	(190,221)	(170,636)
	Payment of lease liabilities-Office premises	(7,184,202)	-
	Dividend paid	(20,745)	(759,785)
	Net cash flows from/(used in) financing activities	**(1,703,618,934)**	**(1,102,040,746)**
D)	**Net increase/(decrease) in cash & cash equivalents**	**(672,431,912)**	**(555,691,575)**
E)	**Effect of exchange rates on cash and cash equivalents**	**-**	**4,802**
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**	**11,742,056,441**	**10,465,347,468**
	*** Closing cash and cash-equivalents**		
	Cash in hand (including foreign currencies)	2,622,503	1,587,788
	Balance with Bangladesh Bank and its agent bank (s)	509,367,944	597,581,381
	Balance with other banks and financial institutions	11,230,065,994	9,866,178,299
	Money at call and short notice	-	-
		11,742,056,441	**10,465,347,468**
	Net Operating Cash Flows Per Share - (NOCFPS)	**1.72**	**1.17**

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 31 March 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	-	-	-	-	-	-	-	-	-
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)**	**(1,188,071,865)**	**7,537,806,531**	**659,327,575**	**8,197,134,106**
Items involved in Changes in Equity									
Changes in non-controlling interest	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	68,529,461	68,529,461	1,655,931	70,185,392
Appropriation to statutory reserve	-	-	5,162,454	-	-	(5,162,454)	-	-	-
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 31 March 2026	**5,388,386,230**	**1,090,888,800**	**2,152,994,339**	**124,245,763**	**(16,367,183)**	**(1,133,811,957)**	**7,606,335,992**	**660,983,506**	**8,267,319,498**
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	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	15,952,179	15,952,179	(4,153,955)	11,798,225
Transaction cost against right issue	-	-	-	-		-	-	-	-
Appropriation to statutory reserve	-	-	4,724,723	-	-	(4,724,723)	-	-	-
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	-	-	-	-	-	-	-	-	-
Balance as at 31 March 2025	**5,388,386,230**	**1,090,888,800**	**2,139,363,170**	**115,135,365**	**-**	**1,156,376,442**	**9,890,150,007**	**815,052,703**	**10,705,202,709**

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