

Bangladesh Finance PLC.
Consolidated Balance Sheet (Un-audited)
As at 31 March 2025

	Amount in BDT	
	31-Mar-25	31-Dec-24
PROPERTY AND ASSETS		
Cash		
Cash in hand	71,547	94,015
Balance with Bangladesh Bank	141,221,795	130,928,670
	141,293,343	131,022,685
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,598,993,567	1,607,350,029
Outside Bangladesh	-	-
	1,598,993,567	1,607,350,029
Money at call and short notice	-	-
Investment in Securities		
Government	-	-
Others	1,510,531,100	1,498,715,777
	1,510,531,100	1,498,715,777
Lease, Loans and Advances		
In Bangladesh	14,527,755,856	14,685,177,896
Outside Bangladesh	-	-
	14,527,755,856	14,685,177,896
Fixed Assets including Premises, Furniture and Fixtures	711,876,198	697,956,483
Other Assets	2,172,092,495	2,073,262,975
Non Financial Assets	170,634,701	170,634,702
Total Assets	20,833,177,259	20,864,120,546
LIABILITIES AND CAPITAL		
Liabilities		
Financing (Borrowings) from other Banks, Financial Institutions and Agents	4,680,153,821	4,717,804,520
Deposits and other Accounts	8,510,292,178	8,636,733,763
Other Liabilities	12,892,120,143	12,769,233,068
Total Liabilities	26,082,566,143	26,123,771,351
Capital/ Shareholders' Equity		
Share Capital	1,882,362,670	1,882,362,670
Statutory Reserve	502,654,509	501,151,365
General Reserve	-	-
Capital Reserve	98,971,128	98,971,128
Revaluation Surplus on Land and Building	524,709,788	525,158,414
Retained Earnings	(8,655,294,671)	(8,663,577,901)
Total Shareholders' Equity	(5,646,596,575)	(5,655,934,324)
Non Controlling Interest	397,207,691	396,283,519
Total Liabilities and Shareholders' Equity	20,833,177,259	20,864,120,546

Bangladesh Finance PLC.
Consolidated Balance Sheet (Un-audited)
As at 31 March 2025

	Amount in BDT	
	31-Mar-25	31-Dec-24
OFF BALANCE SHEET EXPOSURES		
CONTINGENT LIABILITIES		
Acceptances and Endorsements	-	-
Letters of Guarantee	-	-
Irrevocable Letters of Credit	-	-
Bills for Collection	-	-
Total	-	-
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	-	-
Claims against the Bank not acknowledged as debts	-	-
Total	-	-
Total Off-Balance Sheet items including contingent liabilities	-	-
Net Asset Value (NAV) per share	(30.00)	(30.05)

The annexed notes from 1 to 38 and Annexure A, B and C are an integral part of these financial statements

Sd/	Sd/	Sd/	Sd/	Sd/
CFO	Company Secretary	Managing Director	Director	Chairman

Bangladesh Finance PLC.
Consolidated Profit and Loss Account (Un-audited)
For the period ended 31 March 2025

	Amount in BDT	
	31-Mar-25	31-Mar-24
Interest Income	299,103,677	361,343,470
Less: Interest paid on Deposits and Borrowings etc.	395,742,190	325,544,875
Net Interest Income	(96,638,512)	35,798,596
Income from Investment	3,155,492	123,206,640
Commission, Exchange and Brokerage	6,751,105	16,514,308
Other Operating Income	1,646,123	11,469,372
	11,552,721	151,190,320
Total Operating Income	(85,085,792)	186,988,916
Salaries and Allowances	61,211,236	57,579,641
Rent, Taxes, Insurances, Electricity etc.	2,529,723	1,864,138
Legal and Professional Fees	79,084	429,086
Postage, Stamps, Telecommunication etc.	743,057	1,004,068
Stationery, Printings, Advertisements etc.	1,198,296	947,532
Managing Director's Salary and Allowances	2,035,000	2,035,000
Directors' Fees	352,000	187,000
Audit Fees	166,272	179,626
Depreciation and Repairs of Assets	13,821,215	15,608,436
Other Expenses	7,994,777	6,205,903
Total Operating Expenses	90,130,660	86,040,430
Profit/(Loss) before Provision	(175,216,452)	100,948,485
Specific Provisions for Classified Investment	(5,160,000)	27,640,000
General Provisions for Unclassified Investment	(110,000,000)	20,000,000
Special Provisions for Unclassified Investment	-	-
Provisions for Other Assets	-	-
Provisions for Off-Balance Sheet exposures	-	-
Provisions for Investment in Securities and Margin Loan	(18,600,834)	(346,079)
Total Provision	(133,760,834)	47,293,921
Total Profit/(Loss) before Provisions for Taxation	(41,455,617)	53,654,565
Current Tax Expenses	4,340,130	13,759,270
Deferred Tax Expenses/(benefit)	(56,057,669)	(4,669,548)
	(51,717,539)	9,089,722
Net Profit/(Loss) after Taxation	10,261,922	44,564,842
Attributable to	10,261,922	44,564,842
Shareholder of the Company	9,337,750	37,544,455
Non-controlling Interest	924,172	7,020,388
	9,337,750	37,544,455
Net Profit/(Loss) available for distribution	9,337,750	37,544,455

Bangladesh Finance PLC.
Consolidated Profit and Loss Account (Un-audited)
For the period ended 31 March 2025

	Amount in BDT	
	31-Mar-25	31-Mar-24
Appropriations		
Statutory Reserve	1,503,145	3,137,339
General Reserve	-	-
Retained Earnings	7,834,606	34,407,116
	9,337,750	37,544,455
Basic Earnings Per Share	0.05	0.20

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Sd/ CFO	Sd/ Company Secretary	Sd/ Managing Director	Sd/ Director	Sd/ Chairman
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Bangladesh Finance PLC.
Consolidated Cash Flow Statement (Un-audited)
For the period ended 31 March 2025

	Amount in BDT	
	31-Mar-25	31-Mar-24
Cash Flows from Operating Activities		
Interest received	339,149,546	423,681,737
Interest paid	(244,401,151)	(254,521,275)
Dividend received	6,189,349	2,201,128
Fees and Commission received	9,943,186	22,808,627
Cash Payments to Employees	(63,246,236)	(59,614,641)
Cash Payments to Suppliers	(1,590,810)	(1,281,850)
Income Tax Paid	(7,430,809)	(10,093,467)
Received from other Operating activities	5,092,558	128,134,546
Payments for other Operating activities	(16,492,645)	(19,572,051)
Cash generated from operating activities before changes in Operating Assets and Liabilities	27,212,989	231,742,754
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	(11,815,323)	(35,115,610)
Loans and Lease Finance to Customers	157,422,039	188,146,419
Other Assets	124,748,564	(73,323,966)
Deposits	(126,441,584)	(268,864,484)
Net drawdown of Term Loans	(43,223,474)	
Net drawdown of Short Term Loans	(27,927,225)	1,139,000
Other Liabilities	(90,411,757)	110,605,193
Sub Total	(17,648,759)	(77,413,448)
A) Net Cash flows from Operating Activities	9,564,229	154,329,306
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	799,999	22,000
Proceeds from Sale of non banking assets	-	-
(Purchase)/disposal of fixed assets including right-of-use assets	(3,584,564)	(671,840)
B) Net Cash flows from Investing Activities	(2,784,565)	(649,840)
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	-	-
Payment for lease liabilities	(4,865,468)	(7,447,291)
Dividend Paid	-	-
C) Net Cash flows from Financing Activities	(4,865,468)	(7,447,291)
D) Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	1,914,196	146,232,174
E) Cash and Cash Equivalents at the beginning of the period	1,738,372,714	1,802,186,312
F) Cash and Cash Equivalents at the end of the period(D+E)	1,740,286,910	1,948,418,487
Net Operating Cash Flows per share (NOCFPS)	0.05	0.82

The annexed notes from 1 to 38 and Annexure A, B and C are an integral part of these financial statements

Sd/ CFO	Sd/ Company Secretary	Sd/ Managing Director	Sd/ Director	Sd/ Chairman
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Bangladesh Finance PLC.
Consolidated Statement of Changes in Shareholders' Equity (Un-audited)
For the period ended 31 March 2025

Particulars	Share capital	Statutory reserve	General reserve	Capital reserve	Revaluation Surplus	Retained earnings	Total	Non Controlling Interest	Amount in BDT	
									Total Equity	
Balance as at 01 January 2025	1,882,362,670	501,151,365	-	98,971,128	525,158,410	(8,663,577,898)	(5,655,934,325)	396,283,519	(5,259,650,806)	
Changes during the year 2025										
10% Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Interim Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	9,337,750	9,337,750	924,172	10,261,922	
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-	-
Disposal of NBA	-	-	-	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	(448,626)	448,626	-	-	-	-
Transfer to statutory reserve	-	1,503,145	-	-	-	(1,503,145)	-	-	-	-
	-	1,503,145	-	-	(448,626)	8,283,232	9,337,750	924,172	10,261,922	
Balance as at 31 March 2025	1,882,362,670	502,654,509	-	98,971,128	524,709,784	(8,655,294,666)	(5,646,596,575)	397,207,691	(5,249,388,884)	
Balance as at 01 January 2024	1,882,362,670	501,151,365	-	98,971,128	526,952,914	(839,730,814)	2,169,707,263	500,984,378	2,670,691,641	
Changes during the year 2024										
10% Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Interim Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	37,544,455	37,544,455	7,020,388	44,564,842	
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	(351,096)	351,096	-	-	-	-
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	3,137,339	-	-	-	(3,137,339)	-	-	-	-
	-	3,137,339	-	-	(351,096)	34,758,212	37,544,455	7,020,388	44,564,842	
Balance as at 31 March 2024	1,882,362,670	504,288,704	-	98,971,128	526,601,818	(804,972,603)	2,207,251,718	508,004,766	2,715,256,483	

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Sd/	Sd/	Sd/	Sd/
CFO	Company Secretary	Managing Director	Chairman