

Bangladesh Finance PLC.
Consolidated Balance Sheet
As at 30 June 2025

	Amount in BDT	
	30-Jun-25	31-Dec-24
PROPERTY AND ASSETS		
Cash		
Cash in hand	115,414	94,015
Balance with Bangladesh Bank	167,238,083	130,928,670
	167,353,497	131,022,685
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,491,266,852	1,607,350,029
Outside Bangladesh	-	-
	1,491,266,852	1,607,350,029
Money at call and short notice	-	-
Investment in Securities		
Government	-	-
Others	1,493,638,156	1,498,715,777
	1,493,638,156	1,498,715,777
Lease, Loans and Advances		
In Bangladesh	14,289,252,495	14,685,177,896
Outside Bangladesh	-	-
	14,289,252,495	14,685,177,896
Fixed Assets including Premises, Furniture and Fixtures	736,642,698	697,956,483
Other Assets	2,222,008,958	2,073,262,975
Non Financial Assets	170,634,701	170,634,702
Total Assets	20,570,797,356	20,864,120,546
LIABILITIES AND CAPITAL		
Liabilities		
Financing (Borrowings) from other Banks, Financial Institutions and Agents	4,688,612,110	4,717,804,520
Deposits and other Accounts	8,359,804,969	8,636,733,763
Other Liabilities	12,763,678,823	12,769,233,068
Total Liabilities	25,812,095,902	26,123,771,351
Capital/ Shareholders' Equity		
Share Capital	1,882,362,670	1,882,362,670
Statutory Reserve	511,794,565	501,151,365
General Reserve	-	-
Capital Reserve	98,971,128	98,971,128
Revaluation Surplus on Land and Building	524,261,162	525,158,414
Retained Earnings	(8,650,256,802)	(8,663,577,901)
Total Shareholders' Equity	(5,632,867,276)	(5,655,934,324)
Non Controlling Interest	391,568,731	396,283,519
Total Liabilities and Shareholders' Equity	20,570,797,356	20,864,120,546

Bangladesh Finance PLC.
Consolidated Balance Sheet
As at 30 June 2025

	Amount in BDT	
	30-Jun-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	(29.92)	(30.05)

Bangladesh Finance Limited
Consolidated Profit and Loss Account
For the period ended 30 June 2025

	Jan-Jun-25 BDT	Jan-Jun-24 BDT	Apr-Jun-25 BDT	Apr-Jun-24 BDT
Interest Income	566,834,439	741,078,520	267,730,761	379,735,049
Less: Interest paid on Deposits and Borrowings etc.	775,670,761	656,629,274	379,928,572	331,084,399
Net Interest Income	(208,836,323)	84,449,246	(112,197,810)	48,650,650
Income from Investment	5,490,126	221,979,814	2,334,634	98,773,175
Commission, Exchange and Brokerage	11,521,261	28,252,891	4,770,156	11,738,583
Other Operating Income	3,614,530	21,087,131	1,968,407	9,617,759
	20,625,918	271,319,836	9,073,197	120,129,516
Total Operating Income	(188,210,405)	355,769,082	(103,124,613)	168,780,166
Salaries and Allowances	120,497,946	113,445,796	59,286,710	55,866,155
Rent, Taxes, Insurances, Electricity etc.	4,694,750	4,373,191	2,165,026	2,509,053
Legal and Professional Fees	1,740,509	1,370,608	1,661,424	941,522
Postage, Stamps, Telecommunication etc.	1,528,033	1,985,139	784,976	981,072
Stationery, Printings, Advertisements etc.	3,670,517	1,960,360	2,472,221	1,012,828
Managing Director's Salary and Allowances	4,070,000	4,070,000	2,035,000	2,035,000
Directors' Fees	1,145,500	528,000	793,500	341,000
Audit Fees	307,147	324,877	140,875	145,251
Depreciation and Repairs of Assets	29,759,224	31,633,002	15,938,009	16,024,565
Other Expenses	12,936,071	11,884,385	4,941,295	5,678,483
Total Operating Expenses	180,349,697	171,575,359	90,219,037	85,534,928
Profit before Provision	(368,560,102)	184,193,723	(193,343,650)	83,245,238
Specific Provisions for Classified Investment	(5,299,000)	26,950,000	(139,000)	(690,000)
General Provisions for Unclassified Investment	(255,000,000)	35,000,000	(145,000,000)	15,000,000
Special Provisions for Unclassified Investment	-	-	-	-
Provisions for Other Receivables	-	-	-	-
Provisions for Off-Balance Sheet exposures	-	-	-	-
Provisions for Investment in Shares and Margin Loan	(12,823,354)	75,641,711	5,777,481	75,987,790
Total Provision	(273,122,354)	137,591,711	(139,361,519)	90,297,790
Total Profit before Provisions for Taxation	(95,437,748)	46,602,012	(53,982,131)	(7,052,552)
Current Tax Expenses	9,007,161	26,793,205	4,667,031	13,033,935
Deferred Tax Expenses/(benefit)	(122,797,169)	(42,451,077)	(66,739,500)	(37,781,529)
	(113,790,008)	(15,657,872)	(62,072,469)	(24,747,594)
Net Profit after Taxation	18,352,260	62,259,884	8,090,338	17,695,042
Attributable to	18,352,260	62,259,884	8,090,338	17,695,042
Shareholder of the Company	23,067,049	61,304,967	13,729,299	23,760,512
Non-controlling Interest	(4,714,789)	954,917	(5,638,960)	(6,065,471)
	23,067,049	61,304,967	13,729,299	23,760,512
Net Profit available for distribution	23,067,049	61,304,967	13,729,299	23,760,512
Appropriations				
Statutory Reserve	10,643,200	3,576,231	9,140,056	438,891
General Reserve	-	-	-	-
Retained Earnings	12,423,848	57,728,736	4,589,243	23,321,621
	23,067,049	61,304,967	13,729,299	23,760,512
Basic Earnings Per Share	0.12	0.33	0.07	0.13

Bangladesh Finance PLC.
Consolidated Cash Flow Statement
For the period ended 30 June 2025

	Amount in BDT	
	<u>30-Jun-25</u>	<u>30-Jun-24</u>
Cash Flows from Operating Activities		
Interest received	611,516,237	817,341,993
Interest paid	(646,092,198)	(625,922,859)
Dividend received	(7,380,111)	14,181,504
Fees and Commission received	16,491,864	41,620,043
Cash Payments to Employees	(124,567,946)	(117,515,796)
Cash Payments to Suppliers	(5,106,284)	(2,606,546)
Income Tax Paid	(16,233,234)	(20,501,394)
Received from other Operating activities	10,443,440	229,800,842
Payments for other Operating activities	(30,872,776)	(38,370,644)
Cash generated from operating activities before changes in Operating Assets and Liabilities	<u>(191,801,009)</u>	<u>298,027,143</u>
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	5,077,621	(157,539,883)
Loans and Lease Finance to Customers	395,925,401	207,574,894
Other Assets	145,653,651	(227,166,042)
Deposits	(276,928,794)	(231,531,804)
Net drawdown of Term Loans	(91,248,855)	135,229,440
Net drawdown of Short Term Loans	28,556,445	(116,717,259)
Other Liabilities	(46,113,988)	194,706,462
Sub Total	<u>160,921,482</u>	<u>(195,444,191)</u>
A) Net Cash flows from Operating Activities	<u>(30,879,528)</u>	<u>102,582,952</u>
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	(2,310,752)	1,959,495
Proceeds from Sale of non banking assets	-	-
(Purchase)/disposal of fixed assets including right-of-use assets	(38,598,572)	(5,177,537)
B) Net Cash flows from Investing Activities	<u>(40,909,324)</u>	<u>(3,218,042)</u>
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	-	-
Payment for lease liabilities	(7,963,513)	(14,671,142)
Dividend Paid	-	-
C) Net Cash flows from Financing Activities	<u>(7,963,513)</u>	<u>(14,671,142)</u>
D) Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	<u>(79,752,365)</u>	<u>84,693,768</u>
E) Cash and Cash Equivalents at the beginning of the period	<u>1,738,372,714</u>	<u>1,802,186,312</u>
F) Cash and Cash Equivalents at the end of the period(D+E)	<u>1,658,620,349</u>	<u>1,886,880,081</u>
Net Operating Cash Flows per share (NOCFPS)	<u>(0.16)</u>	<u>0.54</u>

Bangladesh Finance PLC.
Consolidated Statement of Changes in Shareholders' Equity
For the period ended 30 June 2025

Particulars	Share capital	Statutory reserve	General reserve	Capital reserve	Revaluation Surplus	Retained earnings	Total	Non Controlling Interest	Amount in BDT	
									Total Equity	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)	(5,259,650,806)
Changes during the year 2025										
10% Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Interim Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	23,067,049	23,067,049	(4,714,789)	18,352,260	18,352,260
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-	-
Disposal of NBA	-	-	-	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	(897,252)	897,252	-	-	-	-
Transfer to statutory reserve	-	10,643,200	-	-	-	(10,643,200)	-	-	-	-
	-	10,643,200	-	-	(897,252)	13,321,100	23,067,049	(4,714,789)	18,352,260	18,352,260
Balance as at 30 June 2025	1,882,362,670	511,794,565	-	98,971,128	524,261,158	(8,650,256,798)	(5,632,867,276)	391,568,730	(5,241,298,546)	(5,241,298,546)
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	2,670,691,641
Changes during the year 2024										
10% Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Interim Cash Dividend - 2022	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	61,304,967	61,304,967	954,917	62,259,884	62,259,884
Capital Reserve	-	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	(702,192)	702,192	-	-	-	-
Transfer to retained earnings	-	3,576,231	-	-	-	(3,576,231)	-	-	-	-
Transfer to statutory reserve	-	3,576,231	-	-	(702,192)	58,430,929	61,304,967	954,917	62,259,884	62,259,884
Balance as at 30 June 2024	1,882,362,670	504,727,596	-	98,971,128	526,250,722	(781,299,886)	2,231,012,230	501,939,295	2,732,951,525	2,732,951,525