

Bangladesh Finance PLC.
Auditor's Report and Audited Consolidated and Separate
Financial Statements
as at and for the year ended 31 December 2024

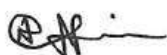
Bangladesh Finance PLC.
Consolidated Balance Sheet
As at 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
PROPERTY AND ASSETS			
Cash			
Cash in hand	3.a	94,015	96,174
Balance with Bangladesh Bank		130,928,670	117,914,492
		131,022,685	118,010,665
Balance with other Banks and Financial Institutions			
Inside Bangladesh	4.a	1,607,350,029	1,684,175,647
Outside Bangladesh		-	-
		1,607,350,029	1,684,175,647
Money at call and short notice			
Investment in Securities	5.a	-	-
Government		-	-
Others		1,498,715,777	1,394,913,648
		1,498,715,777	1,394,913,648
Lease, Loans and Advances			
In Bangladesh	6.a	14,685,177,896	14,597,241,179
Outside Bangladesh		-	-
		14,685,177,896	14,597,241,179
Fixed Assets including Premises, Furniture and Fixtures			
Other Assets	7.a	697,956,483	732,485,219
Non Financial Assets	8.a	2,073,262,975	1,510,156,186
	9	170,634,702	213,121,062
Total Assets		20,864,120,546	20,250,103,607
LIABILITIES AND CAPITAL			
Liabilities			
Financing (Borrowings) from other Banks, Financial Institutions and Agents	10.a	4,717,804,520	5,171,867,429
Deposits and other Accounts	11.a	8,636,733,763	8,878,841,364
Other Liabilities	12.a	12,769,233,068	3,528,703,173
Total Liabilities		26,123,771,351	17,579,411,966
Capital/ Shareholders' Equity			
Share Capital	13.2	1,882,362,670	1,882,362,670
Statutory Reserve	14	501,151,365	501,151,365
General Reserve	15	-	-
Capital Reserve	16.1	98,971,128	98,971,128
Revaluation Surplus on Land and Building	7.b	525,158,414	526,952,914
Retained Earnings	16.a	(8,663,577,901)	(839,730,814)
Total Shareholders' Equity		(5,655,934,324)	2,169,707,263
Non Controlling Interest	16.b	396,283,519	500,984,378
Total equity		(5,259,650,805)	2,670,691,641
Total Liabilities and Shareholders' Equity		20,864,120,546	20,250,103,607

Bangladesh Finance PLC.
Consolidated Balance Sheet
As at 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
OFF BALANCE SHEET EXPOSURES			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		-	-
Letters of Guarantee	17	-	-
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	45.a	(30.05)	11.53

The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements



Munshi Abu Naim ACS
Company Secretary



Md. Kyser Hamid
Managing Director & CEO



Md. Rokonzaman, FCA
Director



Md. Asaduzzaman Khan
Director



Iqbal Uddin Ahmed
Director

As per our report of the same date

DVC: 2504271550 AS 212394

Dated: 17 APR 2025
Dhaka



Sukanta Bhattacharjee, FCA
Enrollment No. 1550
Partner
Snehasish Mahmud & Co.
Chartered Accountants

Bangladesh Finance PLC.
Consolidated Profit and Loss Account
For the year ended 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
Interest Income	19.a	813,759,910	1,166,744,018
Less: Interest paid on Deposits and Borrowings etc.	20.a	1,534,014,821	1,081,208,337
Net Interest Income/ (loss)		(720,254,911)	85,535,680
Income from Investment	21.a	191,942,561	63,899,618
Commission, Exchange and Brokerage	21.b	51,792,313	69,803,262
Other Operating Income	22.a	44,463,644	74,823,954
		288,198,518	208,526,834
Total Operating Income/(loss)		(432,056,393)	294,062,515
Salaries and Allowances	23.a	226,621,963	219,978,382
Rent, Taxes, Insurances, Electricity etc.	24.a	13,575,835	11,519,632
Legal and Professional Fees	25.a	3,699,196	2,172,351
Postage, Stamps, Telecommunication etc.	26.a	3,953,026	4,739,689
Stationery, Printings, Advertisements etc.	27.a	6,527,897	15,040,293
Managing Director's Salary and Allowances	28	7,535,000	7,259,083
Directors' Fees	29.a	1,958,000	1,232,000
Audit Fees	29.b	667,000	661,250
Depreciation and Repairs of Assets	30.a	59,683,438	68,519,796
Other Expenses	31.a	29,521,574	28,474,468
Total Operating Expenses		353,742,929	359,596,945
Profit/(Loss) before Provision		(785,799,322)	(65,534,430)
Specific Provisions for Classified Investment	32	121,323,849	601,729,433
General Provisions for Unclassified Investment	32	6,612,065,374	454,759,508
Special Provisions for Unclassified Investment		-	-
Provisions for Other Assets	32	254,317,250	(90,000,000)
Provisions for Off-Balance Sheet exposures		-	(2,000,000)
Provisions for Investment in Securities and Margin Loan	32.a	859,067,952	16,402,491
Total Provision		7,846,774,426	980,891,432
Total Profit/(Loss) before Provisions for Taxation		(8,632,573,747)	(1,046,425,863)
Current Tax Expenses	12.4.a	36,886,788	27,698,455
Deferred Tax Expenses/(benefit)	12.5.b	(731,604,449)	(31,652,823)
		(694,717,660)	(3,954,368)
Net Profit/(Loss) after Taxation		(7,937,856,087)	(1,042,471,495)
Attributable to		(7,937,856,087)	(1,042,471,495)
Shareholder of the Company		(7,833,155,228)	(1,053,816,942)
Non-controlling Interest		(104,700,859)	11,345,447
Net Profit/(Loss) available for distribution		(7,833,155,228)	(1,053,816,942)



Bangladesh Finance PLC.
Consolidated Profit and Loss Account
For the year ended 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
Appropriations			
Statutory Reserve	14	-	-
General Reserve	15	-	-
Retained Earnings		(7,833,155,228)	(1,053,816,942)
		(7,833,155,228)	(1,053,816,942)
Basic Earnings Per Share	33a	(41.61)	(5.60)

The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements



Munshi Abu Naim ACS
Company Secretary



Md. Kyser Hamid
Managing Director & CEO



Md. Rokonzaman, FCA
Director



Md. Asaduzzaman Khan
Director



Iqbal Uddin Ahmed
Director

As per our report of the same date

DVC: 250427 1550 A5212394

Dated: 17 APR 2025
Dhaka



Sukanta Bhattacharjee, FCA
Enrollment No. 1550
Partner
Snehasish Mahmud & Co.
Chartered Accountants

Bangladesh Finance PLC.
Consolidated Cash Flow Statement
For the year ended 31 December 2024

	Amount in BDT	
	31-Dec-24	31-Dec-23
Cash Flows from Operating Activities		
Interest received	2,044,891,641	1,467,661,438
Interest paid	(1,256,881,592)	(1,118,139,935)
Dividend received	23,889,708	12,334,396
Fees and Commission received	74,726,427	106,256,532
Cash Payments to Employees	(234,156,963)	(227,237,465)
Cash Payments to Suppliers	(7,838,556)	(16,172,395)
Income Tax Paid	(39,509,052)	(189,325,427)
Received from other Operating activities	221,273,139	131,979,936
Payments for other Operating activities	(84,544,191)	(93,695,565)
Cash generated from operating activities before changes in Operating Assets and Liabilities	741,850,560	73,661,516
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	(103,802,129)	(259,283,042)
Loans and Lease Finance to Customers	(87,936,717)	(591,063,904)
Other Assets	168,188,474	(3,752,343)
Deposits	(242,107,601)	(918,504,861)
Net drawdown of Term Loans	(18,679,821)	565,629,419
Net drawdown of Short Term Loans	(474,074,542)	973,135,097
Other Liabilities	(98,342,543)	414,296,443
Sub Total	(856,754,880)	180,456,808
A) Net Cash flows from Operating Activities	(114,904,319)	254,118,325
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	3,250,003	1,585,614
Proceeds from Sale of non banking assets	50,000,000	-
(Purchase)/disposal of fixed assets including right-of-use assets	(12,406,192)	(18,049,700)
B) Net Cash flows from Investing Activities	40,843,812	(16,464,086)
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	38,691,453	7,500,000
Payment for lease liabilities	(28,444,544)	(29,486,837)
Dividend Paid	-	(106,548,830)
C) Net Cash flows from Financing Activities	10,246,909	(128,535,667)
D) Net Inc./(Dec.) in Cash and Cash Equivalents (A+B+C)	(63,813,599)	109,118,570
E) Cash and Cash Equivalents at the beginning of the period	1,802,186,312	1,693,067,742
F) Cash and Cash Equivalents at year end (D+E)	1,738,372,714	1,802,186,313
Net Operating Cash Flows per share (NOCFPS)	(0.61)	1.35

The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements


Munshi Abu Naim ACS
Company Secretary


Md. Kyser Hamid
Managing Director & CEO


Md. Rokonzaman, FCA
Director


Md. Asaduzzaman Khan
Director


Iqbal Uddin Ahmed
Director

Dated: 17 APR 2025
Dhaka



Bangladesh Finance PLC.
Consolidated Statement of Changes in Shareholders' Equity
For the year ended 31 December 2024

Particulars	Amount in BDT								
	Share capital	Statutory reserve	General reserve	Capital reserve	Revaluation Surplus	Retained earnings	Total	Non Controlling Interest	Total Equity
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	-	-	-	-	-	(7,833,155,228)	(7,833,155,228)	(104,700,859)	(7,937,856,087)
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
Disposal of NBA	-	-	-	-	-	7,513,640	7,513,640	-	7,513,640
Transfer to retained earnings	-	-	-	-	(1,794,504)	1,794,504	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2024	1,882,362,670	501,151,365	-	98,971,128	525,158,410	(7,823,847,084)	(7,825,641,588)	(104,700,859)	(7,930,342,447)
Balance as at 01 January 2023	1,882,362,670	501,151,365	-	33,744,750	409,095,980	450,851,610	3,277,206,374	504,931,713	3,782,138,088
Changes during the year 2023									
10% Cash Dividend - 2022	-	-	-	-	-	(188,236,267)	(188,236,267)	-	(188,236,267)
Interim Cash Dividend - 2022	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	(1,053,816,942)	(1,053,816,942)	11,345,447	(1,042,471,495)
Capital Reserve	-	-	-	65,226,378	-	(49,933,596)	15,292,782	(15,292,782)	-
Revaluation of Land and Building	-	-	-	-	119,261,318	-	119,261,318	-	119,261,318
Transfer to retained earnings	-	-	-	-	(1,404,384)	1,404,384	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2023	1,882,362,670	501,151,365	-	65,226,378	117,856,934	(1,290,582,421)	(1,107,499,109)	(3,947,335)	(1,111,446,444)
Balance as at 31 December 2023	1,882,362,670	501,151,365	-	98,971,128	526,952,914	(839,730,811)	2,169,707,265	500,984,378	2,670,691,644

The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements


Munshi Abu Naim ACS
Company Secretary


Md. Kyser Hamid
Managing Director & CEO


Md. Rokonzaman, FCA
Director


Md. Asaduzzaman Khan
Director


Iqbal Uddin Ahmed
Director



Dated: 17 APR 2025
Dhaka

Bangladesh Finance PLC.
Balance Sheet
As at 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
PROPERTY AND ASSETS			
Cash	3		
Cash in hand		54,817	62,312
Balance with Bangladesh Bank		130,928,670	117,914,492
		130,983,487	117,976,803
Balance with other Banks and Financial Institutions	4		
Inside Bangladesh		1,498,087,963	1,552,240,540
Outside Bangladesh		-	-
		1,498,087,963	1,552,240,540
Money at call and short notice		-	-
Investment in Securities	5		
Government		-	-
Others		342,370,588	413,086,701
		342,370,588	413,086,701
Lease, Loans and Advances	6		
In Bangladesh		14,024,291,397	13,813,475,620
Outside Bangladesh		-	-
		14,024,291,397	13,813,475,620
Fixed Assets including Premises, Furniture and Fixtures	7	663,687,132	685,239,853
Other Assets	8	1,701,872,862	1,272,749,747
Non Financial Assets	9	170,634,702	213,121,062
Total Assets		18,531,928,131	18,067,890,327
LIABILITIES AND CAPITAL			
Liabilities			
Financing (Borrowings) from other Banks, Financial Institutions and Agents	10	3,795,240,304	4,201,441,808
Deposits and other Accounts	11		
Term Deposits		8,578,176,583	8,711,101,760
Other Deposits		37,829,912	150,147,987
Advance Rent and Installments		20,727,267	17,591,617
Bills Payable		-	-
		8,636,733,763	8,878,841,364
Other Liabilities	12	11,525,406,858	3,075,580,126
Total Liabilities		23,957,380,925	16,155,863,297
Capital/Shareholders' Equity			
Share Capital	13.2	1,882,362,670	1,882,362,670
Statutory Reserve	14	501,151,365	501,151,365
General Reserve	15	-	-
Revaluation Surplus on Land and Building	7.1	525,158,414	526,952,914
Retained earnings	16	(8,334,125,242)	(998,439,919)
Total Shareholders' Equity		(5,425,452,793)	1,912,027,030
Total Liabilities and Shareholders' Equity		18,531,928,131	18,067,890,327



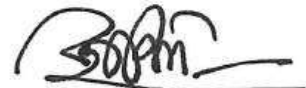
Bangladesh Finance PLC.
Balance Sheet
As at 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
OFF BALANCE SHEET EXPOSURES			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		-	-
Letters of Guarantee	17	-	-
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	45	(28.82)	10.16

The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements



Munshi Abu Naim ACS
Company Secretary



Md. Kyser Hamid
Managing Director & CEO



Md. Rokonzaman, FCA
Director



Md. Asaduzzaman Khan
Director



Iqbal Uddin Ahmed
Director

As per our report of the same date

DVC: 2504271550 AS 2/2394

Dated: 17 APR 2025
Dhaka



Sukanta Bhattacharjee, FCA
Enrollment No. 1550
Partner
Snehasish Mahmud & Co.
Chartered Accountants

Bangladesh Finance PLC.
Profit and Loss Account
For the year ended 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
Interest Income	19	723,785,783	1,085,531,857
Less: Interest paid on Deposits and Borrowings etc.	20	1,431,088,931	1,024,159,054
Net Interest Income		(707,303,149)	61,372,803
Income from Investment in securities	21	82,002,926	53,584,603
Commission, Exchange and Brokerage		-	2,364,444
Other Operating Income	22	43,527,229	71,883,207
		125,530,155	127,832,254
Total Operating Income		(581,772,993)	189,205,057
Salaries and Allowances	23	194,770,284	183,200,166
Rent, Taxes, Insurances, Electricity etc.	24	9,676,824	7,687,936
Legal and Professional Fees	25	2,974,817	1,118,732
Postage, Stamps, Telecommunication etc.	26	2,526,890	3,453,601
Stationery, Printings, Advertisements etc.	27	5,586,008	13,947,909
Managing Director's Salary and Allowances	28	7,535,000	7,259,083
Directors' Fees	29	1,474,000	941,600
Audit Fees		465,750	460,000
Depreciation and Repairs of NBFI's Assets	30	42,185,150	48,486,400
Other Expenses	31	22,461,523	21,372,935
Total Operating Expenses		289,656,247	287,928,361
Profit/(Loss) before Provision		(871,429,240)	(98,723,304)
Specific provisions for Classified Investment		121,323,849	601,729,433
General provisions for Unclassified Investment		6,612,065,374	454,759,508
Special provisions for Unclassified Investment		-	-
Provisions for other Assets		254,317,250	(90,000,000)
Provisions for Off-Balance Sheet exposures		-	(2,000,000)
Provisions for Investment in Securities		62,290,000	5,980,000
Total Provision	32	7,049,996,473	970,468,941
Total Profit/(Loss) before Provisions for Taxation		(7,921,425,713)	(1,069,192,245)
Deferred Tax Expenses/(benefit)	12.5.1	(587,291,480)	(18,511,765)
Current Tax Expenses	12.4	10,859,230	9,267,109
		(576,432,250)	(9,244,656)
Net Profit/(Loss) after Taxation		(7,344,993,463)	(1,059,947,588)



Bangladesh Finance PLC.
Profit and Loss Account
For the year ended 31 December 2024

		Amount in BDT	
	Note	31-Dec-24	31-Dec-23
Appropriations			
Statutory Reserve	14	-	-
General Reserve	15	-	-
Retained Earnings		(7,344,993,463)	(1,059,947,588)
		(7,344,993,463)	(1,059,947,588)
Basic Earnings Per Share	33	(39.02)	(5.63)

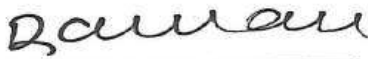
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Munshi Abu Naim ACS
Company Secretary



Md. Kyser Hamid
Managing Director & CEO



Md. Rokonzaman, FCA
Director



Md. Asaduzzaman Khan
Director



Iqbal Uddin Ahmed
Director

As per our report of the same date

DVC: 2504271550AS212394

Dated:

Dhaka 

17 APR 2025

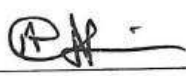


Sukanta Bhattacharjee, FCA
Enrollment No. 1550
Partner
Snehasish Mahmud & Co.
Chartered Accountants

Bangladesh Finance PLC.
Cash Flow Statement
For the year ended 31 December 2024

	Amount in BDT	
	31-Dec-24	31-Dec-23
Cash Flows from Operating Activities		
Interest received	1,954,949,262	1,360,898,535
Interest paid	(1,134,641,491)	(1,022,384,046)
Dividend received	5,264,583	1,688,359
Fees and Commission received	-	2,364,444
Cash Payments to Employees	(202,305,284)	(190,459,249)
Cash Payments to Suppliers	(5,586,008)	(13,947,909)
Income Tax Paid	(24,414,259)	(119,534,183)
Received from other Operating activities	110,350,471	128,006,821
Payments for other Operating activities	(49,552,150)	(49,758,936)
Cash generated from operating activities before changes in Operating Assets and Liabilities	654,065,123	96,873,837
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	70,716,113	5,915,428
Loans and Lease Finance to Customers	(210,815,777)	(113,797,850)
Other Assets	169,729,217	(13,698,701)
Deposits	(242,107,601)	(983,504,861)
Net drawdown of Term Loans	(18,679,821)	565,629,419
Net drawdown of Short Term Loans	(387,521,683)	969,184,666
Other Liabilities	(97,489,299)	14,208,475
Sub Total	(716,168,852)	443,936,575
A) Net Cash from Operating Activities	(62,103,729)	540,810,412
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	22,000	1,708,000
Proceeds from Sale of non banking assets	50,000,000	-
(Purchase)/disposal of fixed assets including right-of-use assets	(11,941,116)	(9,007,119)
B) Net Cash from Investing Activities	38,080,884	(7,299,119)
Cash flows from Financing Activities		
Payment for lease liabilities	(17,123,050)	(17,836,987)
Dividend Paid	-	(106,548,830)
C) Net Cash from Financing Activities	(17,123,050)	(124,385,817)
D) Net Inc./ (Dec.) in Cash and Cash Equivalents (A+B+C)	(41,145,894)	409,125,476
E) Cash and cash equivalents at the beginning of the period	1,670,217,343	1,261,091,867
F) Cash and cash equivalents at the end of the period (D+E)	1,629,071,450	1,670,217,343
Net Operating Cash Flow per share	(0.33)	2.87

The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements


Munshi Abu Naim ACS
 Company Secretary


Md. Rokonzaman, FCA
 Director

Dated:
 Dhaka

17 APR 2025


Md. Asaduzzaman Khan
 Director


Md. Kyser Hamid
 Managing Director & CEO


Iqbal Uddin Ahmed
 Director



Bangladesh Finance PLC.
Statement of Changes in Shareholders' Equity
For the year ended 31 December 2024

Particulars	Share capital	Statutory reserve	General reserve	Revaluation surplus	Retained earnings	Total
Balance as at 01 January 2024	1,882,362,670	501,151,365	-	526,952,914	(998,439,919)	1,912,027,030
Changes during the year 2024						
Profit/(Loss) for the year	-	-	-	-	(7,344,993,463)	(7,344,993,463)
Transfer to retained earnings	-	-	-	(1,794,504)	1,794,504	-
Transfer to general reserve	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Disposal of Non Financial Assets	-	-	-	-	7,513,640	7,513,640
Revaluation of Land & Building	-	-	-	-	-	-
Balance as at 31 December 2024	1,882,362,670	501,151,365	-	(1,794,504)	(7,335,685,319)	(7,337,479,823)
Balance as at 01 January 2023	1,882,362,670	501,151,365	-	525,158,410	(8,334,125,238)	(5,425,452,793)
Changes during the year 2023						
10% Cash Dividend - 2022	-	-	-	-	(188,236,267)	(188,236,267)
Profit/(Loss) for the year	-	-	-	-	(1,059,947,588)	(1,059,947,588)
Transfer to Retained Earnings	-	-	-	(1,404,384)	1,404,384	-
Transfer to general reserve	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Revaluation of Land & Building	-	-	-	119,261,318	-	119,261,318
Balance as at 31 December 2023	1,882,362,670	501,151,365	-	117,856,934	(1,246,779,471)	(1,128,922,537)
The annexed notes from 1 to 46 and Annexure A, B and C are an integral part of these financial statements				526,952,914	(998,439,919)	1,912,027,030

PM

Roham
Md. Kyser Hamid
Managing Director & CEO

Rakman
Md. Rokonzaman, FCA
Director

Asaduzzaman Khan
Md. Asaduzzaman Khan
Director

Iqbal Uddin Ahmed
Iqbal Uddin Ahmed
Director

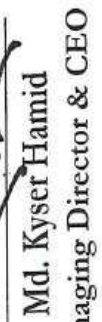


Dated: 17 APR 2025
Dhaka

Bangladesh Finance PLC.
Liquidity Statement
Assets and Liabilities Maturities Analysis
As at 31 December 2024

Particulars	Amount in BDT					
	Up to 01 Month	01-03 Months	03-12 Months	01-05 Years	Above 05 years	Total
Assets						
Cash in hand	54,817	-	-	-	-	54,817
Balance with Bangladesh Bank	130,928,670	-	-	-	-	130,928,670
Balance with other banks and financial institutions	131,355,259	-	1,366,732,704	-	-	1,498,087,963
Money at Call and Short Notice	-	-	-	-	-	-
Investment in securities	192,370,588	-	-	150,000,000	-	342,370,588
Investment (Loans and Advances)	916,116,299	1,352,544,246	1,560,627,976	7,491,014,285	2,703,988,591	14,024,291,397
Fixed Assets including premises, furniture and fixtures	-	-	-	-	663,687,132	663,687,132
Other Assets	16,030,286	674,943,579	70,269,120	69,953,922	870,675,955	1,701,872,862
Non-banking Assets	-	-	-	-	170,634,702	170,634,702
Total Assets (i)	1,386,855,919	2,027,487,825	2,997,629,800	7,710,968,207	4,408,986,379	18,531,928,131
Liabilities						
Borrowing from other banks, financial institutions and	158,975,971	410,534,891	1,008,841,029	2,216,888,413	-	3,795,240,304
Deposits and other accounts	431,836,688	1,122,775,389	1,295,510,064	4,491,101,557	1,295,510,064	8,636,733,763
Provision and other liabilities	206,482,579	29,278,762	439,235,858	4,340,163,863	6,510,245,795	11,525,406,858
Total Liabilities (ii)	797,295,238	1,562,589,043	2,743,586,951	11,048,153,833	7,805,755,860	23,957,380,925
Net Liquidity Gap (i-ii)	589,560,681	464,898,782	254,042,849	(3,337,185,625)	(3,396,769,480)	(5,425,452,793)


Munshi Abu Naim ACS
Company Secretary


Md. Kyser Hamid
Managing Director & CEO


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Director



Dated: 17 APR 2025
Dhaka