



BANGLADESH FINANCE PLC.

Bangladesh Finance Tower, 64, Motijheel C/A Dhaka-1000

Q3 Consolidated Financial Statements-2025 (Un-Audited)



Bangladesh Finance Tower

64, Motijheel C/A Dhaka-1000

Consolidated Balance Sheet As at 30 September 2025		
	Amount in BDT	
	30-Sep-25	31-Dec-24
PROPERTY AND ASSETS		
Cash		
Cash in hand	84,024	94,015
Balance with Bangladesh Bank	188,898,185	130,928,670
	188,982,209	131,022,685
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,435,578,282	1,607,350,029
Outside Bangladesh	-	-
	1,435,578,282	1,607,350,029
Money at call and short notice	-	-
Investment in Securities		
Government	-	-
Others	1,041,716,071	1,498,715,777
	1,041,716,071	1,498,715,777
Lease, Loans and Advances		
In Bangladesh	14,252,305,295	14,685,177,896
Outside Bangladesh	-	-
	14,252,305,295	14,685,177,896
Fixed Assets including Premises, Furniture and Fixtures	744,297,924	697,956,483
Other Assets	2,360,728,572	2,073,262,975
Non Financial Assets	170,634,701	170,634,702
Total Assets	20,194,243,054	20,864,120,546
LIABILITIES AND CAPITAL		
Liabilities		
Financing (Borrowings) from other Banks, Financial Institutions and Agents	4,605,711,773	4,717,804,520
Deposits and other Accounts	8,396,150,106	8,636,733,763
Other Liabilities	12,337,810,151	12,769,233,068
Total Liabilities	25,339,672,030	26,123,771,351
Capital/ Shareholders' Equity		
Share Capital	1,882,362,670	1,882,362,670
Statutory Reserve	512,775,889	501,151,365
General Reserve	-	-
Capital Reserve	98,971,128	98,971,128
Revaluation Surplus on Land and Building	523,812,536	525,158,414
Retained Earnings	(8,567,008,221)	(8,663,577,901)
Total Shareholders' Equity	(5,549,085,998)	(5,655,934,324)
Non Controlling Interest	403,657,023	396,283,519
Total Liabilities and Shareholders' Equity	20,194,243,054	20,864,120,546
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	(29.48)	(30.05)

Consolidated Profit and Loss Account For the period ended 30 September 2025				
	Jan-Sep-25 BDT	Jan-Sep-24 BDT	Jul-Sep-25 BDT	Jul-Sep-24 BDT
Interest Income	757,331,228	1,071,571,476	190,496,790	330,492,956
Less: Interest paid on Deposits and Borrowings etc.	1,186,014,995	1,026,465,554	410,344,233	369,836,280
Net Interest Income	(428,683,766)	45,105,922	(219,847,444)	(39,343,324)
Income from Investment	(327,731,054)	195,659,216	(333,221,180)	(26,320,599)
Commission, Exchange and Brokerage	23,612,537	42,534,396	12,091,276	14,281,505
Other Operating Income	8,439,807	25,559,606	4,825,277	4,472,476
	(295,678,710)	263,753,218	(316,304,628)	(7,566,618)
Total Operating Income	(724,362,476)	308,859,139	(536,152,071)	(46,909,942)
Salaries and Allowances	179,709,624	169,811,742	59,211,678	56,365,946
Rent, Taxes, Insurances, Electricity etc.	7,228,866	7,842,751	2,534,117	3,469,560
Legal and Professional Fees	3,067,834	2,676,016	1,327,325	1,305,408
Postage, Stamps, Telecommunication etc.	2,097,605	3,185,324	569,571	1,200,185
Stationery, Printings, Advertisements etc.	4,890,107	5,016,644	1,219,590	3,056,284
Managing Director's Salary and Allowances	5,802,500	5,802,500	1,732,500	1,732,500
Directors' Fees	1,697,500	1,221,000	552,000	693,000
Audit Fees	476,772	487,315	169,625	162,438
Depreciation and Repairs of Assets	44,364,606	46,904,972	14,605,381	15,271,970
Other Expenses	16,807,959	19,222,450	3,871,888	7,338,064
Total Operating Expenses	266,143,372	262,170,713	85,793,675	90,595,355
Profit before Provision	(990,505,848)	46,688,426	(621,945,746)	(137,505,297)
Specific Provisions for Classified Investment	(7,161,000)	70,000,000	(1,862,000)	43,050,000
General Provisions for Unclassified Investment	(544,531,756)	35,000,000	(289,531,756)	-
Special Provisions for Unclassified Investment	-	-	-	-
Provisions for Other Receivables	249,500,000	-	249,500,000	-
Provisions for Off-Balance Sheet exposures	-	-	-	-
Provisions for Investment in Shares and Margin Loan	(580,858,023)	238,556,743	(568,034,670)	162,915,032
Total Provision	(883,050,779)	343,556,743	(609,928,425)	205,965,032
Total Profit before Provisions for Taxation	(107,455,069)	(296,868,317)	(12,017,321)	(343,470,329)
Current Tax Expenses	11,301,778	27,482,532	2,294,617	689,326
Deferred Tax Expenses/(benefit)	(232,978,677)	(126,712,585)	(110,181,508)	(84,261,508)
	(221,676,899)	(99,230,053)	(107,886,891)	(83,572,181)
Net Profit after Taxation	114,221,830	(197,638,264)	95,869,570	(259,898,148)
Attributable to	114,221,830	(197,638,264)	95,869,570	(259,898,148)
Shareholder of the Company	106,848,326	(179,575,809)	83,781,278	(240,880,776)
Non-controlling Interest	7,373,503	(18,062,454)	12,088,292	(19,017,371)
Net Profit available for distribution	106,848,326	(179,575,809)	83,781,278	(240,880,776)
Appropriations				
Statutory Reserve	11,624,524	-	981,323	(3,576,231)
General Reserve	-	(179,575,809)	82,799,955	-
Retained Earnings	95,223,803	(179,575,809)	82,799,955	(237,304,546)
	106,848,326	(179,575,809)	83,781,278	(240,880,776)
Basic Earnings Per Share	0.57	(0.95)	0.45	(1.28)

Consolidated Cash Flow Statement For the period ended 30 September 2025		
	Amount in BDT	
	30-Sep-25	30-Sep-24
Cash Flows from Operating Activities		
Interest received	777,268,430	1,235,153,465
Interest paid	(898,258,457)	(931,386,873)
Dividend received	(7,392,732)	21,616,232
Fees and Commission received	34,716,420	61,680,151
Cash Payments to Employees	(185,512,124)	(175,614,242)
Cash Payments to Suppliers	(5,807,435)	(6,161,449)
Income Tax Paid	(23,883,631)	(28,210,068)
Received from other Operating activities	(321,125,519)	207,406,143
Payments for other Operating activities	(47,938,210)	(59,793,060)
Cash generated from operating activities before changes in Operating Assets and Liabilities	(677,933,258)	324,690,300
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	456,999,706	(110,398,482)
Loans and Lease Finance to Customers	432,872,601	314,397,775
Other Assets	148,986,912	(255,336,270)
Deposits	(240,583,657)	(288,831,404)
Net drawdown of Term Loans	(162,651,568)	70,056,811
Net drawdown of Short Term Loans	17,058,821	(487,050,621)
Other Liabilities	(48,921,123)	290,675,682
Sub Total	603,761,693	(466,486,508)
A) Net Cash flows from Operating Activities	(74,171,566)	(141,796,208)
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	15,022,101	1,959,495
Proceeds from Sale of non banking assets	-	-
(Purchase)/disposal of fixed assets including right-of-use assets	(82,243,096)	(11,385,571)
B) Net Cash flows from Investing Activities	(67,220,995)	(9,426,076)
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	-	-
Payment for lease liabilities	27,580,338	(17,292,893)
Dividend Paid	-	-
C) Net Cash flows from Financing Activities	27,580,338	(17,292,893)
D) Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	(113,812,223)	(168,515,177)
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)	1,624,560,491	1,633,671,136
Net Operating Cash Flows per share (NOCFPS)	(0.39)	(0.75)

Consolidated Statement of Changes in Shareholders' Equity For the period ended 30 September 2025									
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 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	-	-	-	-	-	106,848,326	106,848,326	7,373,503	114,221,830
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
Disposal of NBA	-	-	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	(1,345,878)	1,345,878	-	-	-
Transfer to statutory reserve	-	11,624,524	-	-	-	(11,624,524)	-	-	-
	-	11,624,524	-	-	(1,345,878)	96,569,681	106,848,326	7,373,503	114,221,830
Balance as at 30 September 2025	1,882,362,670	512,775,889	-	98,971,128	523,812,532	(8,567,008,217)	(5,549,085,998)	403,657,023	(5,145,428,976)
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	-	-	-	-	-	(179,575,809)	(179,575,809)	(18,062,454)	(197,638,264)
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	(1,345,878)	1,345,878	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
	-	-	-	-	(1,345,878)	(178,229,931)	(179,575,809)	(18,062,454)	(197,638,264)
Balance as at 30 September 2024	1,882,362,670	501,151,365	-	98,971,128	525,607,036	(1,017,960,745)	1,990,131,454	482,921,924	2,473,053,377
	CFO	Company Secretary	Managing Director	Director	Chairman				