



BANGLADESH FINANCE PLC.

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

Q1 Consolidated Financial Statements-2026 (Un-Audited)



Bangladesh Finance Tower

64, Motijheel C/A, Dhaka-1000

Consolidated Balance Sheet

As at 31 March 2026

	Amount in BDT	
	31-Mar-26	31-Dec-25
PROPERTY AND ASSETS		
Cash		
Cash in hand	109,436	60,368
Balance with Bangladesh Bank	142,681,362	136,068,185
	142,790,799	136,128,554
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,295,149,869	1,306,490,597
Outside Bangladesh	-	-
	1,295,149,869	1,306,490,597
Money at call and short notice	-	-
Investment in Securities		
Government	-	-
Others	836,201,698	844,071,214
	836,201,698	844,071,214
Lease, Loans and Advances		
In Bangladesh	13,870,357,119	13,864,222,230
Outside Bangladesh	-	-
	13,870,357,119	13,864,222,230
Fixed Assets including Premises, Furniture and Fixtures	731,960,907	736,094,560
Other Assets	2,164,340,162	2,132,540,327
Non Financial Assets	170,634,701	170,634,701
T total A ssets	19,211,435,256	19,190,182,185
LIABILITIES AND CAPITAL		
Liabilities		
Financing (Borrowings) from other Banks, Financial Institutions and Agents	4,144,497,337	4,136,379,837
Deposits and other Accounts	8,650,490,131	8,538,557,336
Other Liabilities	11,454,149,171	11,575,510,555
Total Liabilities	24,249,136,639	24,250,447,729
Capital/ Shareholders' Equity		
Share Capital	1,882,362,670	1,882,362,670
Statutory Reserve	533,077,770	529,763,278
General Reserve	-	-
Capital Reserve	101,632,480	101,632,480
Revaluation Surplus on Land and Building	482,558,982	483,007,608
Retained Earnings	(8,450,668,594)	(8,468,251,527)
Total Shareholders' Equity	(5,451,036,692)	(5,471,485,491)
Non Controlling Interest	413,335,309	411,219,948
T total L iabilities and Shareholders' E quity	19,211,435,256	19,190,182,185

OFF BALANCE SHEET EXPOSURES

CONTINGENT LIABILITIES

Acceptances and Endorsement	-	-
Letters of Guarantee	-	-
Irrevocable Letters of Credit	-	-
Bills for Collection	-	-
Total	-	-

OTHER COMMITMENTS

Documentary credits and short term trade related transaction	-	-
Forward assets purchased and forward deposits place	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitment	-	-
Claims against the Bank not acknowledged as debt:	-	-
Total	-	-
Total Off-Balance Sheet items including contingent liabilities	-	-
Net Asset Value (NAV) per share	(28.96)	(29.07)

Consolidated Profit and Loss Account

For the period ended 31 March 2026

	Amount in BDT	
	31-Mar-26	31-Mar-25
Interest Income	136,230,865	299,103,677
Less: Interest paid on Deposits and Borrowings etc.	360,907,961	395,742,190
Net Interest Income	(224,677,095)	(96,638,512)
Income from Investment	16,891,902	3,155,492
Commission, Exchange and Brokerage	9,190,276	6,751,105
Other Operating Income	3,175,588	1,646,123
	29,257,765	11,552,721
	(195,419,330)	(85,085,792)
Total Operating Income		
Salaries and Allowances	68,705,113	61,211,236
Rent, Taxes, Insurances, Electricity etc.	2,054,111	2,529,723
Legal and Professional Fees	58,761	79,084
Postage, Stamps, Telecommunication etc.	695,020	743,057
Stationery, Printings, Advertisements etc.	471,301	1,198,296
Managing Director's Salary and Allowances	2,035,000	2,035,000
Directors' Fees	460,000	352,000
Audit Fees	188,300	166,272
Depreciation and Repairs of Assets	14,139,527	13,821,215
Other Expenses	4,372,875	7,994,777
Total Operating Expenses	93,180,008	90,130,660
Profit/(Loss) before Provision	(288,599,338)	(175,216,452)
Specific Provisions for Classified Investment	(130,000)	(5,160,000)
General Provisions for Unclassified Investment	(290,500,000)	(110,000,000)
Special Provisions for Unclassified Investment	-	-
Provisions for Other Assets	-	-
Provisions for Off-Balance Sheet exposures	-	-
Provisions for Investment in Securities and Margin Loan	(26,330,700)	(18,600,834)
Total Provision	(316,960,700)	(133,760,834)
Total Profit/(Loss) before Provisions for Taxation	28,361,362	(41,455,617)
Current Tax Expenses	2,683,614	4,340,130
Deferred Tax Expenses/(benefit)	3,113,586	(56,057,669)
	5,797,200	(51,717,539)
Net Profit/(Loss) after Taxation	22,564,161	10,261,922
Attributable to	22,564,161	10,261,922
Shareholder of the Company	20,448,800	9,337,750
Non-controlling Interest	2,115,361	924,172
Net Profit/(L oss) available for distribution	20,448,800	9,337,750
Appropriations		
Statutory Reserve	3,314,492	1,503,145
General Reserve	-	-
Retained Earnings	17,134,308	7,834,606
	20,448,800	9,337,750
Basic Earnings Per Share	0.11	0.05

Consolidated Statement of Changes in Shareholders' Equity

For the period ended 31 March 2026

Particulars	Share capital	Statutory reserve	General reserve	Capital reserve	Revaluation Surplus	Retained earnings	Total	Non Controlling Interest	Total Equity
Balance as at 01 January 2026	1,882,362,670	529,763,278	-	101,632,480	483,007,604	(8,468,251,525)	(5,471,485,493)	411,219,947	(5,060,265,546)
Changes during the year 2026									
Cash Dividend	-	-	-	-	-	-	-	-	-
Interim Cash Dividend	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	20,448,800	20,448,800	2,115,361	22,564,161
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
Disposal of NBA	-	-	-	-	-	-	-	-	-
Transfer to retained earning	-	-	-	-	(448,626)	448,626	-	-	-
Transfer to statutory reservi	-	3,314,492	-	-	-	(3,314,492)	-	-	-
	-	3,314,492	-	-	(448,626)	17,582,934	20,448,800	2,115,361	22,564,161
Balance as at 31 March 2026	1,882,362,670	533,077,770	-	101,632,480	482,558,978	(8,450,668,594)	(5,451,036,694)	413,335,309	(5,037,701,383)
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									
Cash Dividend	-	-	-	-	-	-	-	-	-
Interim Cash Dividend	-	-	-	-	-	-	-	-	-
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 earning	-	-	-	-	(448,626)	448,626	-	-	-
Transfer to statutory reservi	-	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)
CFO	Company Secretary	Managing Director	Director	Chairman (Acting)					

The details of the published Q1 financial statements are also available in the website of the company: www.bd.finance