BANGLADESH FINANCE PLC.

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

Q3 Consolidated Financial Statements-2026 (Un-Audited)

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

Consolidated Balance Sheet
As at 30 September 2026

	Amount in BDT	
	30-Sept-26	31-Dec-25
PROPERTY AND ASSETS		
Cash		
Cash in hand	76,003	60,368
Balance with Bangladesh Bank	141,487,651	136,068,185
	141,563,654	136,128,554
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,346,735,700	1,306,490,597
Outside Bangladesh	-	-
	1,346,735,700	1,306,490,597
Money at call and short notice	-	-
Investment in Securities		
Government	-	-
Others	1,221,924,371	844,071,214
	1,221,924,371	844,071,214
Lease, Loans and Advances		
In Bangladesh	13,098,626,588	13,864,222,230
Outside Bangladesh	-	-
	13,098,626,588	13,864,222,230
Fixed Assets including Premises, Furniture and Fixtures	716,491,149	736,094,560
Other Assets	2,538,957,510	2,132,540,327
Non Financial Assets	170,634,701	170,634,701
Total Assets	19,234,933,673	19,190,182,185
LIABILITIES AND CAPITAL		
Liabilities		
Financing (Borrowings) from other Banks, Financial Institutions and Agents	4,315,872,820	4,136,379,837
Deposits and other Accounts	8,729,198,462	8,538,557,336
Other Liabilities	11,159,465,193	11,575,510,555
Total Liabilities	24,204,536,475	24,250,447,729
Capital/ Shareholders' Equity		
Share Capital	1,882,362,670	1,882,362,670
Statutory Reserve	542,149,838	529,763,278
General Reserve	-	-
Capital Reserve	101,632,480	101,632,480
Revaluation Surplus on Land and Building	481,661,730	483,007,608
Retained Earnings	(8,367,173,911)	(8,468,251,527)
Total Shareholders' Equity	(5,359,367,193)	(5,471,485,491)
Non Controlling Interest	389,764,391	411,219,948
Total Liabilities and Shareholders' Equity	19,234,933,673	19,190,182,185
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	(28.47)	(29.07)

Consolidated Profit and Loss Account
For the period ended 30 September 2026

	Jan-Sep-26 BDT	Jan-Sep-25 BDT	Jul-Sep-26 BDT	Jul-Sep-25 BDT
Interest Income	467,885,738	757,331,228	205,525,801	190,496,790
Less: Interest paid on Deposits and Borrowings etc.	1,131,565,978	1,186,014,995	383,769,112	410,344,233
Net Interest Income	(663,680,240)	(428,683,766)	(178,243,311)	(219,847,444)
Income from Investment	212,942,234	(327,731,054)	85,917,453	(333,221,180)
Commission, Exchange and Brokerage	42,600,248	23,612,537	17,997,794	12,091,276
Other Operating Income	15,317,664	8,439,807	9,143,896	4,825,277
	270,860,146	(295,678,710)	113,059,142	(316,304,628)
Total Operating Income	(392,820,094)	(724,362,476)	(65,184,169)	(536,152,071)
Salaries and Allowances	196,237,707	179,709,624	62,023,073	59,211,678
Rent, Taxes, Insurances, Electricity etc.	7,345,698	7,228,866	2,759,707	2,534,117
Legal and Professional Fees	1,359,959	3,067,834	791,563	1,327,325
Postage, Stamps, Telecommunication etc.	1,724,148	2,097,605	419,300	569,571
Stationery, Printings, Advertisements etc.	3,458,917	4,890,107	1,433,059	1,219,590
Managing Director's Salary and Allowances	5,863,380	5,802,500	1,793,380	1,732,500
Directors' Fees	2,093,000	1,697,500	747,500	552,000
Audit Fees	580,738	476,772	179,400	169,625
Depreciation and Repairs of Assets	42,163,764	44,364,606	13,778,958	14,605,381
Other Expenses	14,841,382	16,807,959	4,766,499	3,871,888
Total Operating Expenses	275,668,691	266,143,372	88,692,440	85,793,675
Profit before Provision	(668,488,785)	(990,505,848)	(153,876,609)	(621,945,746)
Specific Provisions for Classified Investment	249,978,744	(7,161,000)	(160,000)	(1,862,000)
General Provisions for Unclassified Investment	(770,989,744)	(544,531,756)	(140,000,000)	(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	52,039,794	(580,858,023)	(11,330,692)	(568,034,670)
Total Provision	(468,971,206)	(883,050,779)	(151,490,692)	(609,928,425)
Total Profit before Provisions for Taxation	(199,517,579)	(107,455,069)	(2,385,918)	(12,017,321)
Current Tax Expenses	19,579,709	11,301,778	5,939,094	2,294,617
Deferred Tax Expenses/(benefit)	(309,760,030)	(232,978,677)	(75,044,546)	(110,181,508)
	(290,180,321)	(221,676,899)	(69,105,452)	(107,886,891)
Net Profit after Taxation	90,662,742	114,221,830	66,719,534	95,869,570
Attributable to	90,662,742	114,221,830	66,719,534	95,869,570
Shareholder of the Company	112,118,298	106,848,326	69,233,823	83,781,278
Non-controlling Interest	(21,455,557)	7,373,503	(2,514,288)	12,088,292
Net Profit available for distribution	112,118,298	106,848,326	69,233,823	83,781,278
Appropriations				
Statutory Reserve	12,386,561	11,624,524	7,695,159	981,323
General Reserve	-	-	-	-
Retained Earnings	99,731,738	95,223,803	61,538,664	82,799,955
	112,118,298	106,848,326	69,233,823	83,781,278
Basic Earnings Per Share	0.60	0.57	0.37	0.45

Consolidated Cash Flow Statement
For the period ended 30 September 2026

	Amount in BDT	
	30-Sept-26	30-Sept-25
Cash Flows from Operating Activities		
Interest received	366,752,431	777,268,430
Interest paid	(849,014,101)	(898,258,457)
Dividend received	1,632,700	(7,392,732)
Fees and Commission received	59,276,947	34,716,420
Cash Payments to Employees	(202,101,087)	(185,512,124)
Cash Payments to Suppliers	(3,967,815)	(5,807,435)
Income Tax Paid	(30,651,129)	(23,883,631)
Received from other Operating activities	226,471,981	(321,125,519)
Payments for other Operating activities	(50,956,662)	(47,938,210)
Cash generated from operating activities before changes in Operating Assets and Liabilities	(482,556,736)	(677,933,258)
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	(377,853,157)	456,999,706
Loans and Lease Finance to Customers	765,595,642	432,872,601
Other Assets	(56,173,539)	148,986,912
Deposits	190,641,126	(240,583,657)
Net drawdown of Term Loans	157,123,641	(162,651,568)
Net drawdown of Short Term Loans	14,869,342	17,058,821
Other Liabilities	(146,746,413)	(48,921,123)
Sub Total	547,456,642	603,761,693
A) Net Cash flows from Operating Activities	64,899,906	(74,171,566)
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	13,043	15,022,101
Proceeds from Sale of non banking assets	-	-
(Purchase)/disposal of fixed assets including right-of-use assets	(15,549,999)	(82,243,096)
B) Net Cash flows from Investing Activities	(15,536,956)	(67,220,995)
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	7,500,000	-
Payment for lease liabilities	(11,182,748)	27,580,338
Dividend Paid	-	-
C) Net Cash flows from Financing Activities	(3,682,748)	27,580,338
D) Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	45,680,202	(113,812,223)
E) Cash and Cash Equivalents at the beginning of the period	1,442,619,151	1,738,372,714
F) Cash and Cash Equivalents at the end of the period(D+E)	1,488,299,353	1,624,560,491
Net Operating Cash Flows per share (NOCFPS)	0.34	(0.39)

Consolidated Statement of Changes in Shareholders' Equity
For the period ended 30 September 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									
Profit/(Loss) for the year	-	-	-	-	-	112,118,298	112,118,298	(21,455,557)	90,662,742
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	(1,345,878)	1,345,878	-	-	-
Transfer to statutory reserve	-	12,386,561	-	-	-	(12,386,561)	-	-	-
	-	12,386,561	-	-	(1,345,878)	101,077,616	112,118,298	(21,455,557)	90,662,742
Balance as at 30 September 2026	1,882,362,670	542,149,838	-	101,632,480	481,661,726	(8,367,173,911)	(5,359,367,195)	389,764,391	(4,969,602,802)
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									
Profit/(Loss) for the year	-	-	-	-	-	106,848,326	106,848,326	7,373,503	114,221,830
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
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)

CFO | Company Secretary | Managing Director | Director | Chairman (Acting)

The details of the published Q3 financial statements are also available in the website of the company: www.bd.finance