BANGLADESH FINANCE PLC.

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

Q2 Consolidated Financial Statements-2026 (Un-Audited)

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

Consolidated Balance Sheet
As at 30 June 2026

	Amount in BDT	
	30-Jun-26	31-Dec-25
PROPERTY AND ASSETS		
Cash		
Cash in hand	56,324	60,368
Balance with Bangladesh Bank	141,915,522	136,068,185
	141,971,846	136,128,554
Balance with other Banks and Financial Institutions		
Inside Bangladesh	1,331,498,587	1,306,490,597
Outside Bangladesh	-	-
	1,331,498,587	1,306,490,597
Money at call and short notice	-	-
Investment in Securities		
Government	-	-
Others	977,018,552	844,071,214
	977,018,552	844,071,214
Lease, Loans and Advances		
In Bangladesh	13,535,998,781	13,864,222,230
Outside Bangladesh	-	-
	13,535,998,781	13,864,222,230
Fixed Assets including Premises, Furniture and Fixtures	722,781,979	736,094,560
Other Assets	2,559,078,292	2,132,540,327
Non Financial Assets	170,634,701	170,634,701
Total Assets	19,438,982,738	19,190,182,185
LIABILITIES AND CAPITAL		
Liabilities		
Financing (Borrowings) from other Banks, Financial Institutions and Agents	4,137,722,943	4,136,379,837
Deposits and other Accounts	8,640,632,179	8,538,557,336
Other Liabilities	11,696,949,953	11,575,510,555
Total Liabilities	24,475,305,075	24,250,447,729
Capital/ Shareholders' Equity		
Share Capital	1,882,362,670	1,882,362,670
Statutory Reserve	534,454,679	529,763,278
General Reserve	-	-
Capital Reserve	101,632,480	101,632,480
Revaluation Surplus on Land and Building	482,110,356	483,007,608
Retained Earnings	(8,429,161,201)	(8,468,251,527)
Total Shareholders' Equity	(5,428,601,016)	(5,471,485,491)
Non Controlling Interest	392,278,679	411,219,948
Total Liabilities and Shareholders' Equity	19,438,982,738	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	(28.84)	(29.07)

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

	Jan-Jun-26 BDT	Jan-Jun-25 BDT	Apr-Jun-26 BDT	Apr-Jun-25 BDT
Interest Income	262,359,938	566,834,439	126,129,072	267,730,761
Less: Interest paid on Deposits and Borrowings etc.	747,796,866	775,670,761	386,888,906	379,928,572
Net Interest Income	(485,436,929)	(208,836,323)	(260,759,833)	(112,197,810)
Income from Investment	127,024,781	5,490,126	110,132,880	2,334,634
Commission, Exchange and Brokerage	24,602,454	11,521,261	15,412,178	4,770,156
Other Operating Income	6,173,768	3,614,530	2,998,180	1,968,407
	157,801,004	20,625,918	128,543,239	9,073,197
Total Operating Income	(327,635,925)	(188,210,405)	(132,216,595)	(103,124,613)
Salaries and Allowances	134,214,634	120,497,946	65,509,521	59,286,710
Rent, Taxes, Insurances, Electricity etc.	4,585,991	4,694,750	2,531,880	2,165,026
Legal and Professional Fees	568,395	1,740,509	509,634	1,661,424
Postage, Stamps, Telecommunication etc.	1,304,848	1,528,033	609,828	784,976
Stationery, Printings, Advertisements etc.	2,025,858	3,670,517	1,554,556	2,472,221
Managing Director's Salary and Allowances	4,070,000	4,070,000	2,035,000	2,035,000
Directors' Fees	1,345,500	1,345,500	885,500	793,500
Audit Fees	401,338	307,147	213,038	140,875
Depreciation and Repairs of Assets	28,384,805	29,759,224	14,245,278	15,938,009
Other Expenses	10,074,883	12,936,071	5,702,008	4,941,295
Total Operating Expenses	186,976,251	180,549,697	93,796,243	90,219,037
Profit before Provision	(514,612,176)	(368,760,102)	(226,012,838)	(193,343,650)
Specific Provisions for Classified Investment	(351,000)	(5,299,000)	(221,000)	(189,000)
General Provisions for Unclassified Investment	(380,500,000)	(255,000,000)	(90,000,000)	(145,000,000)
Special Provisions for Unclassified Investment	-	-	-	-
Provisions for Other Receivables	-	-	-	-
Provisions for Off-Balance Sheet exposures	-	-	-	-
Provisions for Investment in Shares and Margin Loan	63,370,486	(12,823,354)	89,701,185	5,777,481
Total Provision	(317,480,514)	(273,122,354)	(519,815)	(139,361,519)
Total Profit before Provisions for Taxation	(197,131,661)	(95,437,748)	(225,493,023)	(53,982,131)
Current Tax Expenses	13,640,615	9,007,161	10,957,001	4,667,031
Deferred Tax Expenses/(benefit)	(234,715,484)	(122,797,169)	(237,829,070)	(66,739,500)
	(221,074,869)	(113,790,008)	(226,872,069)	(62,072,469)
Net Profit after Taxation	23,943,207	18,352,260	1,379,046	8,090,338
Attributable to	23,943,207	18,352,260	1,379,046	8,090,338
Shareholder of the Company	42,884,476	23,067,049	22,435,676	13,729,299
Non-controlling Interest	(18,941,268)	(4,714,789)	(21,056,630)	(5,638,960)
Net Profit available for distribution	42,884,476	23,067,049	22,435,676	13,729,299
Appropriations				
Statutory Reserve	4,691,402	10,643,200	1,376,916	9,140,056
General Reserve	-	-	-	-
Retained Earnings	38,193,074	12,423,848	21,058,767	4,589,243
	42,884,476	23,067,049	22,435,676	13,729,299
Basic Earnings Per Share	0.23	0.12	0.12	0.07

Consolidated Cash Flow Statement
For the period ended 30 June 2026

	Amount in BDT	
	30-Jun-26	30-Jun-25
Cash Flows from Operating Activities		
Interest received	372,422,068	611,516,237
Interest paid	(583,139,772)	(646,092,198)
Dividend received	1,573,523	(7,380,111)
Fees and Commission received	34,503,438	16,491,864
Cash Payments to Employees	(138,284,634)	(124,567,946)
Cash Payments to Suppliers	(2,518,628)	(5,106,284)
Income Tax Paid	(24,825,890)	(16,233,234)
Received from other Operating activities	131,560,979	10,443,440
Payments for other Operating activities	(32,459,024)	(30,872,776)
Cash generated from operating activities before changes in Operating Assets and Liabilities	(241,167,940)	(191,801,009)
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	(132,947,338)	5,077,621
Loans and Lease Finance to Customers	328,223,449	395,925,401
Other Assets	(153,799,681)	145,653,651
Deposits	102,074,843	(276,928,794)
Net drawdown of Term Loans	(38,257,923)	(91,248,855)
Net drawdown of Short Term Loans	31,601,029	28,556,445
Other Liabilities	145,934,344	(46,113,988)
Sub Total	282,828,723	160,921,482
A) Net Cash flows from Operating Activities	41,660,783	(30,879,528)
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Proceeds from Sale of fixed assets	-	(2,310,752)
Proceeds from Sale of non banking assets	-	-
(Purchase)/disposal of fixed assets including right-of-use assets	(10,275,762)	(38,598,572)
B) Net Cash flows from Investing Activities	(10,275,762)	(40,909,324)
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	8,000,000	-
Payment for lease liabilities	(8,533,739)	(7,963,513)
Dividend Paid	-	-
C) Net Cash flows from Financing Activities	(533,739)	(7,963,513)
D) Net Increase/(Decrease) in Cash and Cash Equivalents (A+B+C)	30,851,281	(79,752,365)
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)	1,473,470,432	1,658,620,349
Net Operating Cash Flows per share (NOCFPS)	0.22	(0.16)

Consolidated Statement of Changes in Shareholders' Equity
For the period ended 30 June 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	-	-	-	-	-	42,884,476	42,884,476	(18,941,268)	23,943,207
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
Disposal of NBA	-	-	-	-	-	-	-	-	-
Transfer to retained earnings	-	-	-	-	(897,252)	897,252	-	-	-
Transfer to statutory reserve	-	4,691,402	-	-	-	(4,691,402)	-	-	-
	-	4,691,402	-	-	(897,252)	39,090,326	42,884,476	(18,941,268)	23,943,207
Balance as at 30 June 2026	1,882,362,670	534,454,679	-	101,632,480	482,110,352	(8,429,161,201)	(5,428,601,018)	392,278,679	(5,036,322,336)
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									
Stock Dividend	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year	-	-	-	-	-	23,067,049	23,067,049	(4,714,789)	18,352,260
Capital Reserve	-	-	-	-	-	-	-	-	-
Revaluation of Land and Building	-	-	-	-	-	-	-	-	-
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
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)

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

The details of the published Q2 financial statements are also available in the website of the company: www.bd.finance