Bangladesh Industrial Finance Company Limited
Balance Sheet (Un-Audited)
As at March 31, 2026

		Amount in Taka	
		31-03-2026	31-12-2025
ASSETS			
Cash	4	72,104	132,064
Cash in hand (including foreign currency)	4.1	34,768	38,355
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	4.2	37,336	93,709
Balance with other banks and other financial institutions	5	25,942,888	23,881,178
Inside Bangladesh		25,942,888	23,881,178
Outside Bangladesh		-	-
Money at call & short notice	6	-	-
Investments	7	190,413,132	190,413,132
Government		-	-
Others		190,413,132	190,413,132
Loans, advances and leases	8	7,618,941,900	7,624,747,470
Loans, cash credits, overdrafts, etc.	8.a	7,618,941,900	7,624,747,470
Bills purchased and discounted	8.b	-	-
Fixed assets including land, building, furniture & equipments	9	456,714,469	456,982,827
Other assets	10	293,058,558	294,617,250
Non financial institutional assets		-	-
Total assets		8,585,143,051	8,590,773,921
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from banks, other financial institutions & agents	11	3,844,557,187	3,844,603,240
Deposits and other accounts	12	5,469,915,219	5,427,621,057
Current deposits and other accounts, etc.		-	-
Bills payable		-	-
Savings deposits		-	-
Term deposits	12.1	5,468,884,355	5,426,440,085
Bearer certificates of deposits		-	-
Other deposits	12.2	1,030,864	1,180,972
Other liabilities	13	12,901,873,947	12,767,400,915
Total liabilities		22,216,346,353	22,039,625,212
Capital/shareholders' equity			
Total shareholders' equity		(13,631,203,302)	(13,448,851,291)
Paid-up capital	14.2	1,006,799,440	1,006,799,440
Statutory reserve	15	154,713,730	154,713,730
General reserve	16	10,364,681	10,364,681
Asset revaluation reserve	17	377,025,667	377,025,667
Share money deposit		362	362
Stock dividend		-	-
Retained earnings	18	(15,180,107,182)	(14,997,755,171)
Total liabilities & shareholders' equity		8,585,143,051	8,590,773,921

Bangladesh Industrial Finance Co. Ltd. Dhaka

Bangladesh Industrial Finance Company Limited
Balance Sheet (Un-Audited)
As at March 31, 2026

	Notes	31-03-2026	31-12-2025
		Amount in Taka	
Off- Balance Sheet Items:			
Contingent liabilities		-	-
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
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		-	-
Total off-balance sheet items including contingent liabilities		-	-
Net Assets Value Per Share (NAV)	19	(135.39)	(133.58)

Chief Financial Officer **Company Secretary** **Managing Director (C.C.)** **Director** **Director** **Chairman**

Place: Dhaka, Bangladesh
Date: June 24, 2026

Bangladesh Industrial Finance Company Limited
Profit & Loss Account (Un-audited)
for the period ended March 31, 2026

	Notes	Amount in Taka Jan to Mar, 26	Amount in Taka Jan to Mar, 25
Interest income	20	12,188,648	6,502,120
Less: interest charged on deposits & borrowings etc.		185,989,927	168,243,988
Net interest income		(173,801,279)	(161,741,868)
Income from investments	21	1,778,935	1,336,362
Commission, exchange and brokerage		-	-
Other operating income	22	500,623	216,608
		2,279,558	1,552,970
Total operating income		(171,521,721)	(160,188,898)
Salaries and allowances	23	8,806,195	8,937,440
Rent, taxes, insurance, electricity etc.	24	2,985,829	2,843,181
Legal expenses	25	330,340	243,063
Postage, stamps, telecommunication etc.	26	155,981	171,733
Stationery, printing, advertisement etc.	27	96,670	157,289
Chief Executive Officer's salary and other fees	28	-	-
Directors' fees	29	150,000	120,000
Auditor's fees	30	34,500	40,250
Losses from loans, advances & leases		-	-
Repairs & depreciation of financial institution's assets	31	819,293	741,085
Other expenses	32	1,094,399	1,167,245
Total operating expenses		**14,473,207**	**14,421,286**
Profit/(Loss) before provision		(185,994,928)	(174,610,184)
Provision for loans, advances & leases	33	(2,375,242)	(8,690,759)
Provision for diminution in value of investments	34	(1,541,069)	178,412
Other Provisions	35	(82,392)	-
Total provision		(3,998,703)	(8,512,347)
Total profit/(loss) before tax		(181,996,225)	(166,097,837)
Provision for taxation		355,787	267,272
Current Tax Expense		355,787	267,272
Deferred tax expense / (income)		-	-
Net profit/(Loss) after tax		(182,352,012)	(166,365,109)
Appropriations			
Statutory reserve		-	-
General reserve		-	-
Dividend, etc.		-	-
Retained earnings		(182,352,012)	(166,365,109)
Earnings Per Share (EPS)	36	(1.81)	(1.65)

Chief Financial Officer　Company Secretary　Managing Director (C.C.)　Director　Director　Chairman

Place: Dhaka, Bangladesh
Date: June 24, 2026

Bangladesh Industrial Finance Company Limited
Cash Flow Statement (Un-audited)
for the period ended March 31, 2026

	Notes	Jan-Mar, 26	Jan-Mar, 25
		Amount in Taka	
A) Cash flows from operating activities			
Interest received		11,590,673	5,571,789
Interest paid		24,645,033	(29,173,318)
Dividend received		1,778,935	1,336,362
Fees & commission received		-	-
Recovery of loans previously written off		-	-
Payments to employees		(14,239,083)	(10,004,662)
Payments to suppliers		(167,330)	(175,775)
Cash receipts from other operating activities		500,623	216,608
Cash payments for other operating activities		(5,349,828)	(4,750,047)
Cash generated from / (used in) operating activities before changes in operating assets and liabilities		**18,759,023**	**(36,979,043)**
Increase/(decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase/sale of trading securities		-	-
Loans, advances & leases to banks & other FIs		-	-
Loans, advances & leases to customers		5,913,713	7,859,342
Other assets		1,991,929	270,458
Right-of-Use Assets		-	-
Deposits from banks & other FIs		-	13,385,739
Deposits from other customers		(30,538,820)	(47,840)
Other liabilities account of customer		(150,108)	(421,549)
Income tax		(433,237)	-
Trading liabilities		-	-
Other liabilities		6,505,303	9,427,924
Cash generated from / (used in) operating assets and liabilities		(16,711,220)	30,474,074
Net cash flows from/(used in) operating activities	37	**2,047,803**	**(6,504,969)**
B) Cash flows from investing activities			-
Proceeds from sale of securities		-	-
Payment for purchase of securities		-	-
Purchase/sale of property, plant & equipments		-	-
Net cash flows from/(used in) investing activities		-	-
C) Cash flows from financing activities			
Receipts of long term loan/ issuance of debt securities		-	-
Repayments of loan & redemption of debt securities		(46,053)	(46,053)
Net drawdown/(payment) of short term loan		-	-
Receipts from issue of right shares		-	-
Receipts from Share money deposit		-	-
Dividend paid in cash		-	-
Net cash flows from/(used in) financing activities		**(46,053)**	**(46,053)**
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		2,001,750	(6,551,022)
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the period		24,013,242	27,306,297
G) Cash and cash equivalents at the end of the period (D+F)		**26,014,992**	**20,755,275**
Break down of cash and cash equivalents at the end of the period:			
Cash in hand (including foreign currency)	4.1	**34,768**	**79,010**
Balance with Bangladesh Bank & its agent bank(s)	4.2	**37,336**	**16,074**
Balance with other Bank & other financial institutions	5.1	**25,942,888**	**20,660,191**
		26,014,992	**20,755,275**
Net Operating Cash Flow per Share (NOCFPS)	38	0.02	(0.06)

Chief Financial Officer Company Secretary Managing Director(C.C.) Director Director Chairman

Place: Dhaka, Bangladesh
Date: June 24, 2026

Bangladesh Industrial Finance Company Limited
Statement of changes in equity (Un-audited)
for the period ended March 31, 2026

Amount in Taka

Particulars	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	Total
Balance as on January 01, 2026	1,006,799,440	362	154,713,730	10,364,681	377,025,667	(14,997,755,171)	(13,448,851,291)
Changes in accounting policy	-	-	-	-	-	-	-
Prior period adjustment	-	-	-	-	-	-	-
Restated balance	1,006,799,440	362	154,713,730	10,364,681	377,025,667	(14,997,755,171)	(13,448,851,291)
Surplus/deficit on account of revaluation of properties							
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
Net gains/losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the period	-	-	-	-	-	(182,352,012)	(182,352,012)
Deferred Tax	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-
Appropriation during the period	-	-	-	-	-	-	-
Balance as on March 31, 2026	1,006,799,440	362	154,713,730	10,364,681	377,025,667	(15,180,107,183)	(13,631,203,303)

for the period ended March 31, 2025

Particulars	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	Total
Balance as on January 01, 2025	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,254,482,838)	(12,696,778,958)
Changes in accounting policy	-	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-	-
Restated balance	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,254,482,838)	(12,696,778,958)
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
Net gains/losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the period	-	-	-	-	-	(166,365,109)	(166,365,109)
Dividend	-	-	-	-	-	-	-
Appropriation during the period	-	-	-	-	-	-	-
Balance as on March 31, 2025	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,420,847,947)	(12,863,144,067)

Chief Financial Officer | Company Secretary | Managing Director(C.C.) | Director | Director | Chairman

Place: Dhaka, Bangladesh
Date: June 24, 2026

	Amount in Taka	
	31-03-2026	31-12-2025

4 Cash

This is made up as follows:

Cash in hand **(note: 4.1)**	34,768	38,355
Balance with Bangladesh Bank & its agent bank(s)	37,336	93,709
	72,104	132,064

4.1 **Cash in hand includes petty cash balances of all brances of BIFC**

4.2 **Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR)**

Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR) has to be calculated and maintained in accordance with Finance Companies Act. 2023, Rule 5 of Financial Institutions Regulations 1994 and instructions contained in FID circular no. 06 dated 06 November 2003, FID circular no. 02 dated 10 November 2004, DFIM circular no. 03 dated 21 June 2020 and DFIM circular no. 27 dated 23 August 2021 issued by Bangladesh Bank.

5 **Balance with banks and other financial institutions**

This is made up as follows:

Inside Bangladesh **(note: 5.1)**	25,942,888	23,881,178
Outside Bangladesh	-	-
	25,942,888	23,881,178

5.1 **Inside Bangladesh**

This is made up as follows:

a) Current deposit account:		
The City Bank PLC, Uttara Branch, Dhaka	15,697	15,697
Prime Bank PLC, Motijheel Branch, Dhaka	9,148,573	6,604,994
Dutch Bangla Bank PLC, Rampura Branch	617,104	617,104
Social Islami Bank PLC, Principal Branch, Dhaka	6,875	6,875
	9,788,250	7,244,671
b) Short term deposit account:		
Bank Asia PLC, N. Gonj Branch	2	2
Bank Asia PLC, Agrabad Branch, Chattagram	6	6
Bangladesh Commerce Bank PLC, Principal Office, Dhaka	225,746	225,746
BASIC Bank PLC, Basundhara Branch, Dhaka	9,814	9,814
The City Bank PLC, Principal Branch, Dhaka	13,799	13,799
Dhaka Bank PLC, Local Office, Dhaka	44,486	44,486
EXIM Bank of BD PLC, Head office Corp. Branch, Dhaka	67,162	64,115
Mutual Trust Bank PLC, Jubly Road Branch, Chattagram	9,903	9,903
Southeast Bank PLC, Principal Branch, Dhaka	1,240,774	1,240,774
Uttara Bank PLC, Local Office, Dhaka	709,467	709,467
Mercentile Bank PLC, Agrabad Branch, Chattagram	313,829	313,829
Mutual Trust Bank PLC, Agrabad Branch, Chattagram	215,148	700,065
	2,850,138	3,332,007
c) Fixed deposits:		
With bank	-	-
With other financial institutions	13,304,500	13,304,500
	13,304,500	13,304,500
Total (A+B+C):	25,942,888	23,881,178

6 **Money at call on short notice**

This is made up as follows:

With banks	-	-
With financial institutions	-	-
	-	-

Bangladesh Industrial Finance Co. Ltd. Dhaka

		Amount in Taka	
		31-03-2026	31-12-2025
7	**Investments**		
	This is made up as follows:		
	In Government securities		
	Treasury bills	-	-
	National investment bonds	-	-
	Bangladesh Bank bills	-	-
	Government notes/bonds	-	-
	Prize bonds	-	-
	Others	-	-
		-	-
	Other investments:		
	Ordinary shares **(note 7.1)**	190,413,132	190,413,132
	Debenture and bonds	-	-
	Others	-	-
		190,413,132	**190,413,132**
7.1	**Ordinary shares**		
	This is made up as follows:		
	Quoted shares **(note 7.1.1)**	72,913,132	72,913,132
	Unquoted shares **(note 7.1.2)**	117,500,000	117,500,000
		190,413,132	**190,413,132**
7.1.1	**This represents ordinary marketable shares.**		
7.1.2	**Unquoted shares**		
	This is made up as follows:		
	BanglaLion Comunications Ltd.	107,500,000	107,500,000
	GMG Airlines Ltd.	10,000,000	10,000,000
		117,500,000	**117,500,000**
8	**Loans, advances and leases**		
	This is made up as follows:		
	Loans, cash credits, overdrafts, etc. **(note: 8.a)**	7,618,941,900	7,624,747,470
	Bills purchased and discounted **(note: 8.b)**	-	-
		7,618,941,900	**7,624,747,470**
8.a	**Loans, cash credits, overdrafts, etc.**		
	This is made up as follows:		
	<u>Inside Bangladesh</u>		
	Lease finance	381,881,416	381,881,416
	Term loans	7,212,508,458	7,216,470,383
	Housing finance	20,669,654	20,705,751
	Staff loan	3,882,372	5,689,920
	Overdrafts	-	-
	Cash credit	-	-
		7,618,941,900	**7,624,747,470**
	Outside Bangladesh	-	-
		7,618,941,900	**7,624,747,470**
8.b	**Bills purchased and discounted**	-	-

No bill has been purchased or discounted during the year.

	Amount in Taka	
	31-03-2026	31-12-2025

9 **Fixed assets including land, building, furniture & equipments**

This is made up as follows:

A. Cost:

Land and land development	440,000,000	440,000,000
Furniture & fixture	3,766,229	3,766,229
Electrical appliance	11,773,392	11,773,392
Motor vehicles	13,880,154	13,880,154
Interior decoration	11,088,782	11,088,782
Office equipment	1,261,629	1,261,629
Right of Use Assets	16,685,207	16,685,207
	498,455,393	**498,455,393**
B. Accumulated depreciation	41,740,924	41,472,566
C. Written down value at March 31, 2026 (A-B)	**456,714,469**	**456,982,827**

The company acquired 11 kathas land located at 65/1, DIT Extension Road, Purana Paltan, Dhaka which was revalued in the year 2012 at 440,000,000 from existing Tk. 36,574,333. Thus the value of the said land increased by Tk. 403,425,667 which was shown as assets revaluation reserve.

10 **Others assets**

This is made up as follows:

A. Income generating other assets:

Income receivable	-	-
	-	-
B. Non-income generating:		
Stock of stamp	3,685	3,685
Advance rent, advertisement etc.	363,403	1,154,590
Receivable on sale of shares	31,100	31,100
Security deposits **(note: 10.1)**	3,644,237	3,644,237
Prepaid expenditure **(note: 10.2)**	265,412,195	266,233,325
Suspense account	11,198	11,198
Others **(note: 10.3)**	23,592,740	23,539,115
	293,058,558	**294,617,250**
Total (A+B):	**293,058,558**	**294,617,250**

10.1 **Security deposits**

This is made up as follows:

Deposits with BTTB and mobile operator	28,000	28,000
Deposits with CDBL	400,000	400,000
Deposits with landlord	3,000,000	3,000,000
Others	216,237	216,237
	3,644,237	**3,644,237**

10.2 **Prepaid expenditure**

This is made up as follows:

Advance payment for land	2,343,333	2,343,333
Building construction	10,345,000	10,345,000
Advance Payment of Tax	253,902,229	253,468,992
Others	(1,178,367)	76,000
	265,412,195	**266,233,325**

10.3 Others

This is made up as follows:

Receivable against LPI	23,396,948	23,396,948
	23,592,740	**23,539,115**

Provision has been maintained against these assets as per FID Circular no. 08 dated 03 August 2002. See note 13.

Bangladesh Industrial Finance Co. Ltd. Dhaka

		Amount in Taka	
		31-03-2026	31-12-2025
11	Borrowings from other financial institutions, banks and agents		
	This is made up as follows:		
	In Bangladesh **(note: 11.1)**	3,844,557,187	3,844,603,240
	Outside Bangladesh	-	-
		3,844,557,187	3,844,603,240
11.1	In Bangladesh		
	This is made up as follows:		
	Refinance against SME loan from Bangladesh Bank	741,096	787,149
	Term loan from banks	3,494,102,743	3,494,102,743
	Short term loan **(note: 11.1.1)**	209,713,348	209,713,348
	Money at call & short notice **(note: 11.1.2)**	140,000,000	140,000,000
		3,844,557,187	**3,844,603,240**
11.1.1	**Short term loan**		
	This is made up as follows:		
	Bangladesh Development Bank PLC	200,000,000	200,000,000
	Mercantile Bank PLC	9,713,348	9,713,348
		209,713,348	**209,713,348**
11.1.2	**Money at call & short notice**		
	This is made up as follows:		
	Agrani Bank PLC	40,000,000	40,000,000
	Sonali Bank Limited	100,000,000	100,000,000
		140,000,000	**140,000,000**
12	**Deposits & other accounts**		
	This is made up as follows:		
	Term deposits **(note: 12.1)**	5,468,884,355	5,426,440,085
	Other deposits **(note: 12.2)**	1,030,864	1,180,972
		5,469,915,219	5,427,621,057
12.1	Term deposits		
	This is made up as follows:		
	Term deposit from banks and other FIs	3,527,813,790	3,527,813,790
	Term deposit from other than banks & Fis	1,941,070,564	1,898,626,295
		5,468,884,355	5,426,440,085
12.2	Other deposits		
	This is made up as follows:		
	Other deposits-banks and FIs	-	-
	Other deposits-other than banks & Fis	1,030,864	1,180,972
		1,030,864	1,180,972

Bangladesh Industrial Finance Co. Ltd. Dhaka

		Amount in Taka	
		31-03-2026	31-12-2025
13	**Other liabilities**		
	This is made up as follows:		
	Provision for loans, advances and leases	6,670,133,221	6,672,508,466
	Provision for diminution in value of investments	155,358,356	156,899,425
	Provision for other assets	36,131,529	36,213,921
	Provision for Financial Expenses	3,838,710,953	3,690,063,083
	Interest suspense	723,766,884	724,256,715
	Withholding tax payable	81,700,208	78,290,635
	VAT payable	161,644	230,752
	Excise duty payable	10,423,870	10,281,420
	Provision for taxation	707,838,345	707,482,559
	Unclaimed Dividend Account	4,347,371	4,347,371
	Payable against TDR	21,933,571	22,561,390
	Financial expenses payable	521,285,182	531,653,363
	Payable against gratuity	7,095,887	11,303,306
	Payable against Pension	7,400,000	7,400,000
	Accrued expenses and other payable	8,336,074	9,680,053
	Sundry deposits	72,424,547	69,402,154
	Deferred Tax liability	26,262,632	26,262,632
	Lease Liability	8,563,671	8,563,671
	Provision for off-balance sheet items	-	-
		12,901,873,947	12,767,400,915
14	**Capital**		
14.1	**Authorized capital:**		
	400,000,000 ordinary shares of Tk. 10 each	4,000,000,000	4,000,000,000
14.2	**Issued, subscribed and Paid up capital**		
	As at September 30, 2025 a total of 100,679,944 ordinary shares of Tk. 10 each were issued, subscribed and fully paid up.	1,006,799,440	1,006,799,440
	The above balance is made up as follows:		
	Opening balance	1,006,799,440	1,006,799,440
	Add. Bonus shares issued during the year	-	-
	Add. Right shares issued during the year	-	-
		1,006,799,440	1,006,799,440
14.3	**Mode of allotment of shares:**		
	This is made up as follows:		
	Issued against cash	215,608,000	215,608,000
	Bonus share issued	455,591,630	455,591,630
	Right Share Issued	335,599,810	335,599,810
		1,006,799,440	1,006,799,440

Year wise allotment of shares are as follows:

Year	Mode of allottment	No of share	Tk.	Value of shares	Cumulative balanc
1996	Cash	500000	10	5,000,000	5,000,000
1998	Cash	2000000	10	20,000,000	25,000,000
2002	Cash	1859240	10	18,592,400	43,592,400
2005	Bonus share	871820	10	8,718,200	52,310,600
2006	Bonus share	6904920	10	69,049,200	121,359,800
2006	Cash	6105610	10	61,056,100	182,415,900
2006	Cash - IPO	11095950	10	110,959,500	293,375,400
2008	Bonus share	2933750	10	29,337,500	322,712,900
2009	Bonus share	3872550	10	38,725,500	361,438,400
2010	Bonus share	8132370	10	81,323,700	442,762,100
2011	Bonus share	11069050	10	110,690,500	553,452,600
2012	Bonus share	5534526	10	55,345,260	608,797,860
2013	Bonus share	3043989	10	30,439,890	639,237,750
2014	Bonus share	3196188	10	31,961,880	671,199,630
2014	Right Share	33559981	10	335,599,810	1,006,799,440

		Amount in Taka	
		31-03-2026	31-12-2025
15	**Statutory reserve**		
	This is made up as follows:		
	Opening balance	154,713,730	154,713,730
	Add: Addition during the year	-	-
		154,713,730	154,713,730

There has not been any transfer to the statutory reserve during the year because the Company has sufferred a loss.

16	**General Rreserve**		
	This is made up as follows:		
	Opening balance	10,364,681	10,364,681
	Add: Addition during the year	-	-
	Less: Transferred to retained earnings	-	-
		10,364,681	**10,364,681**
17	**Asset Revaluation Reserve**		
	This is made up as follows:		
	Opening balance	377,025,667	377,025,667
	Add: Addition during the year	-	-
	Less: Provision for deferred Tax		-
	Less: Transferred to retained earnings	-	-
		377,025,667	**377,025,667**
18.00	**Retained Earnings**		
	This is made up as follows:		
	Opening balance	(14,997,755,171)	(14,254,482,838)
	Add/(Less): Prior year adjustment	-	188,059
	Restated opening balance	**(14,997,755,171)**	**(14,254,294,779)**
	Less: Cash dividend for last year	-	-
	Less: Stock dividend for last year	-	-
	Add: Transferred from stock dividend	-	-
	Add: Profit/(Loss) for the year	(182,352,012)	(743,460,392)
	Less: Transferred to statutory reserve	-	-
	Less: Transferred to general reserve	-	-
		(15,180,107,182)	**(14,997,755,171)**
19.00	**Net assets value per share**		
	This is made up as follows:		
	Total assets	8,585,143,051	8,590,773,921
	Less: Total liabilities	22,216,346,353	22,039,625,212
	A. Net assets:	(13,631,203,302)	(13,448,851,291)
	Weighted average number of ordinary shares:		
	Opening Ordinary shares	100,679,944	100,679,944
	Bonus shares issued	-	-
	B. Weighted average number of ordinary shares at 30 September 2025	100,679,944	100,679,944
	Net assets value per share	(135.39)	(133.58)

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		Amount in Taka	
		31.03.2026	31.03.2025
20	**Interest income**		
	This is made up as follows:		
	Interest income from loans & leases	11,872,777	6,094,047
	Interest income from money at call & short notice	-	-
	Interest income from placement with banks & other Fis **(note: 20.1)**	315,871	408,073
		12,188,648	**6,502,120**
20.1	**Interest income from placement with banks & other FIs**		
	This is made up as follows:		
	Interest income from fund placements	315,871	408,073
	Interest income from SND accounts	-	-
		315,871	**408,073**
21	**Income from Investments**		
	This is made up as follows:		
	Capital gain on sale of shares	-	-
	Dividend income	1,778,935	1,336,362
		1,778,935	**1,336,362**
22	**Other operating income**		
	This is made up as follows:		
	Reimbursement of documentation costs	-	88,000
	Gain on disposal of leased assets	30,000	8,000
	Other income **(note: 22.1)**	470,623	120,608
		500,623	**216,608**
22.1	**Other income**		
	This is made up as follows:		
	Gain/(loss) on sale of fixed assets	-	-
	Re-imbursement of Legal Cost	470,623	120,608
		470,623	**120,608**
23	**Salary & allowances**		
	This is made up as follows:		
	Salaries	7,032,115	7,080,860
	Provident fund	391,218	405,462
	Bonus	1,382,862	1,451,118
	Gratuity	-	-
		8,806,195	**8,937,440**
24	**Rent, taxes, insurance, electricity etc.**		
	This is made up as follows:		
	Rent, rates & taxes	2,836,717	2,687,772
	Insurance	-	-
	Power & electricity	145,722	152,993
	Water & sewerage	3,390	2,416
		2,985,829	**2,843,181**
25	**Legal expenses**		
	This is made up as follows:		
	Professional/legal fees	330,340	243,063
	Other	-	-
		330,340	**243,063**

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		Amount in Taka	
		31.03.2026	31.03.2025
26	**Postage, stamps, telecommunication etc.**		
	This is made up as follows:		
	Postage & courier expenses	3,480	2,575
	Stamp & court fees	-	-
	Telephone, fax & e-mail	152,501	169,158
		155,981	171,733
27	**Stationery, printing, advertisements etc.**		
	This is made up as follows:		
	Printing & stationary	44,830	53,275
	Advertisement and publicity	51,840	104,014
		96,670	157,289
28	**Chief executive officer's salary and other fees**		
	This is made up as follows:		
	Basic	-	-
	Other allowances	-	-
	Provident fund	-	-
	Bonus	-	-
		-	-
29	**Directors' fees**		
	This is made up as follows:		
	Meeting fees	150,000	120,000
		150,000	120,000
30	**Auditor's fees**		
	This is made up as follows:		
	Audit	(5,750)	-
	Corporate Governence Audit	40,250	40,250
		34,500	40,250
31	**Repair, maintenance & depreciation expenses of financial institution's assets**		
	This is made up as follows:		
	Repair, maintenance	550,935	431,671
	Depreciation	268,358	309,414
		819,293	741,085
32	**Other expenses**		
	This is made up as follows:		
	Traveling & conveyance	125,070	100,825
	Books and periodicals	1,587	910
	Entertainment & public relations	43,680	56,110
	Motor vehicle expenses	212,704	339,214
	Govt. Excise duty	10,000	31,000
	Registration/ renewal fee	501,360	-
	AGM expenses	-	-
	Service charge	-	-
	Medical expenses	-	9,803
	Security services	122,500	122,500
	Bank charge	2,661	453,954
	Buisness promotional expense	-	-
	Uniforms & apparels	-	4,949
	Miscellaneous expenses	74,837	47,980
		1,094,399	1,167,245

		Amount in Taka	
		31.03.2026	31.03.2025
33	**Provision for loans, advances & leases**		
	This is made up as follows:		
	General provision against unclassified loans, advances & leases	(65,107)	(34,423)
	Specific provision against classified loans, advances & leases	(2,290,307)	(8,594,749)
	Special provision 2%	(19,828)	(61,587)
		(2,375,242)	(8,690,759)
34	**Provision for diminuation in value of investments**		
	This is made up as follows:		
	Provisions for dealing securities	-	-
	Provisions for investment securities	(1,541,069)	178,412
		(1,541,069)	178,412
35	**Other Provisions**		
	This is made up as follows:		
	Provision for other assets	(82,392)	-
		(82,392)	-
36	**Earnings per Share (EPS)**		
	Net Profit Attributable to the Ordinary Shareholders	(182,352,012)	(166,365,109)
	Weighted average number of ordinary shares at 30 September 2025	**100,679,944**	**100,679,944**
	Earnings per share	**(1.81)**	**(1.65)**
37	**Reconcilation of Net Profit with Cash Flows from Operating Activities**		
	Net profit after tax	(182,352,012)	(166,365,109)
	Adjustment for non-cash items:		
	Add/(less): depreciation expenses	268,358	309,414
	Add/(less): provision for loans, advances and investments	(3,916,311)	(8,512,347)
	Add/(less): provision for other assets	(82,392)	-
	Add/(less): profit/(Loss) on sale of fixed assets	-	-
	Add/(less): capital gain on sale of shares	-	-
	Add/(less): accrued expenses	205,083,563	138,252,052
	Add/(less): accrued income	(597,969)	(930,325)
	Add/(less): provision for current tax	355,787	267,272
	Total adjustment for non-cash items:	**201,111,036**	**129,386,066**
		18,759,024	**(36,979,043)**
	Changes in operating assets and liabilities:		
	Statutory deposits	-	-
	Purchase/sale of trading securities	-	-
	(Increase)/Decrease in loans, advances and leases to other banks	-	-
	(Increase)/Decrease in loans, advances and leases to customers	5,913,713	7,859,342
	(Increase)/Decrease in other assets	1,991,929	270,458
	Increase/(Decrease) in deposits from other banks and financial institutions	-	-
	Increase/(Decrease) in deposits from customers	(30,538,820.00)	13,385,739
	Increase/(Decrease) in other liabilities account of customer	(150,108.00)	(47,840)
	Income tax paid	(433,237.00)	(421,549)
	Trading liabilities	-	-
	Increase/(Decrease) in other liabilities	6,505,303.00	9,427,924
	Cash generated from / (used in) operating assets and liabilities	**(16,711,221)**	**30,474,074**
	Net cash from operating activities	**2,047,803**	**(6,504,969)**
38	**Net Operating Cash Flow per Share (NOCFPS)**		
	Net cash flows from operating activities (A)	2,047,803	(6,504,969)
	Total number of ordinary shares outstanding (B)	100,679,944	100,679,944
	Net operating cash flows per share (NOCFPS) (A÷B)	0.02	(0.06)

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