



## **CONSOLIDATE AND SEPARATE FINANCIAL STATEMENTS (UN-AUDITED)**

AS AT AND FOR THE PERIOD ENDED 31 MARCH 2025 (1st Quarter)

### Consolidated Balance Sheet

Particulars		Amount in Taka		
		Un-Audited	Audited	31-Dec-2024
		31-Mar-2025		
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>		<b>102,615</b>		<b>87,782</b>
In hand (including foreign currencies)		55,649		30,986
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		46,965		47,816
<b>Balance with other banks and financial institutions</b>		<b>1,427,187,713</b>		<b>1,401,879,563</b>
In Bangladesh		1,427,187,713		1,401,879,563
Outside Bangladesh		-		-
<b>Money at call and on short notice</b>		-		-
<b>Investments</b>		<b>48,950,028</b>		<b>48,948,579</b>
Government		-		-
Others		48,950,028		48,948,579
<b>Loans, advances and leases</b>		<b>17,708,833,639</b>		<b>17,723,426,354</b>
Loans, cash credits, overdrafts, and leases etc.		17,708,833,639		17,723,426,354
Bills purchased and discounted		-		-
<b>Fixed assets including premises,</b>		<b>271,816,199</b>		<b>274,742,532</b>
Other assets		579,508,791		580,316,892
<b>Non-Financial Institution's assets</b>		<b>44,665,893</b>		<b>44,665,893</b>
<b>Total Assets</b>		<b>20,081,064,876</b>		<b>20,074,069,594</b>
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
Borrowings from other banks, financial institutions, and agents		9,780,929,546		9,784,424,029
<b>Deposits and other accounts</b>		<b>11,776,216,326</b>		<b>11,599,889,864</b>
Current deposits and other accounts		-		-
Bills payable		-		-
Savings bank deposits		-		-
Fixed deposits		11,776,216,326		11,599,889,864
Bearer certificates of deposit		-		-
Other deposits		-		-
<b>Others liabilities</b>		<b>17,944,038,539</b>		<b>17,451,351,373</b>
<b>Total Liabilities</b>		<b>39,801,184,411</b>		<b>38,835,665,266</b>
<b>Capital/Shareholders' Equity*</b>		<b>(19,374,679,342)</b>		<b>(18,716,892,285)</b>
Paid-up capital		1,490,773,640		1,490,773,640
Statutory reserve		205,579,082		205,579,082
Other reserve		315,000		315,000
Revaluation reserve		138,365,733		139,621,490
Retained earnings		(21,181,267,691)		(20,525,256,105)
Other Components of Equity (Unrealized gain (Loss) on Listed Shares)		(28,445,106)		(27,923,392)
Non-Controlling Interest (2.8% of FCOM)		(45,440,193)		(44,693,384)
<b>Total Liabilities and Shareholders' Equity</b>		<b>20,081,064,876</b>		<b>20,074,079,594</b>
<b>Net asset value per share</b>		<b>(129.96)</b>		<b>(125.55)</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

### Separate Balance Sheet

Particulars		Amount in Taka		
		Un-Audited	Un-Audited	
		31-Mar-2025	31-Dec-2024	
<b>PROPERTY AND ASSETS</b>				
<b>Cash</b>		<b>94,514</b>	<b>73,151</b>	
In hand (including foreign currencies)		47,548	25,334	
Balance w/ith Bangladesh Bank and its agent bank(s) (including foreign currencies)		46,965	47,811	
<b>Balance with other banks and financial institutions</b>		<b>1,404,566,684</b>	<b>1,381,243,621</b>	
In Bangladesh		1,404,566,684	1,381,243,621	
Outside Bangladesh		-	-	
<b>Money at call and on short notice</b>				
<b>Investments</b>		<b>22,347,112</b>	<b>22,475,733</b>	
Government		13,674,020	17,900,933	
Others		8,673,092	4,574,801	
<b>Loans, advances and leases</b>		<b>18,130,812,088</b>	<b>18,150,350,171</b>	
Loans, cash credits, overdrafts, and leases etc.		18,130,812,088	18,150,350,171	
Bills purchased and discounted		-	-	
<b>Fixed assets including premises, furniture</b>		<b>269,440,574</b>	<b>272,287,231</b>	
<b>Other assets</b>		<b>778,822,597</b>	<b>772,040,591</b>	
<b>Non-Financial Institution's assets</b>		<b>44,665,893</b>	<b>44,665,893</b>	
<b>Total Assets</b>		<b>20,650,749,460</b>	<b>20,643,136,401</b>	
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
<b>Borrowings from other banks, financial institutions, and agents</b>		<b>9,303,944,248</b>	<b>9,307,438,731</b>	
<b>Deposits and other accounts</b>		<b>12,235,817,607</b>	<b>12,052,566,555</b>	
Current deposits and other accounts		-	-	
Bills payable		-	-	
Savings bank deposits		-	-	
Fixed deposits		-	-	
Bearer certificates of deposit		-	-	
Other deposits		-	-	
<b>Others liabilities</b>		<b>16,600,724,591</b>	<b>16,141,197,971</b>	
<b>Total Liabilities</b>		<b>38,140,486,446</b>	<b>37,501,203,268</b>	
<b>Capital/Shareholders' Equity*</b>		<b>(17,489,736,985)</b>	<b>(16,858,066,851)</b>	
Paid-up Capital		1,490,773,640	1,490,773,640	
Statutory reserve		205,579,082	205,579,082	
Other reserve		315,000	315,000	
Revaluation reserve		138,365,733	139,621,491	
Retained earnings		(19,320,493,790)	(18,690,257,781)	
Other Components of Equity (Unrealized gain (Loss) on Listed Shares)		(4,276,651)	(4,098,281)	
<b>Total Liabilities and Shareholders' Equity</b>		<b>20,650,749,460</b>	<b>20,643,136,401</b>	
<b>Net asset value per share</b>		<b>(117.32)</b>	<b>(113.00)</b>	
sd/- Director	sd/- Director	sd/- Company Secretar	sd/- Company Secretary	sd/- Chief Financial Officer

Consolidated Profit and Loss Account

Particulars	Amount in Taka	
	Un-Audited	Un-Audited
	31-Mar-2025	31-Mar-2024
<b>OPERATING INCOME</b>		
Interest income	48,129,568	15,645,777
Less: Interest paid on deposits and borrowings, etc.	435,412,519	402,169,24
<b>Net interest income</b>	<b>(387,283,950)</b>	<b>(386,323,47</b>
Investment income	1,382,086	733,888
Commission, exchange and brokerage		
Other operating income	588,337	389,678
<b>Total operating income (a)</b>	<b>1,968,423</b>	<b>9,132,66</b>
<b>OPERATING EXPENSES</b>		
Salary and allowances	8,439,985	10,404,86
Rent, taxes, insurance, electricity, etc.	2,279,495	2,674,102
Legal expenses	85,375	8,50
Postage, stationery, telecommunication, etc.	289,133	323,042
Printing, stationery, advertising, etc.	41,000	53,98
Officer executive's salary & fees	102,903	
Directors' fees	973,00	418,000
Auditors' fees		204,441
Charitable losses		-
Chargings or recoveries of FIs assets	3,798,160	3,744,759
Other expenses	1,594,482	2,390,030
<b>Total operating expenses (b)</b>	<b>17,969,987</b>	<b>20,760,721</b>
<b>Profit before provision (c=a-b)</b>	<b>(403,276,495)</b>	<b>(397,891,63</b>
Provision against loans, advances and leases	250,000,000	247,592,95
Provision for diminution in value of investments		-
Other provisions		-
<b>Total provision (d)</b>	<b>250,000,000</b>	<b>247,592,95</b>
<b>Profit before taxation (c-d)</b>	<b>(653,276,495)</b>	<b>(645,484,69</b>
Provision for taxation	4,736,658	15,123,24
	2,000,000	13,300,00
Deferred tax	2,672,953	2,579,59
<b>Net profit after taxation</b>	<b>(658,012,153)</b>	<b>(661,297,83</b>
<b>Attributable:</b>		
Shareholders of the company	(658,012,153)	(661,297,83
Non-Controlling interest	(657,269,343)	(660,559,87
<b>Appropriations</b>		
Statutory reserve		-
General reserve		-
Dividend, etc.		-
<b>Retained earnings</b>	<b>(657,266,343)</b>	<b>(660,559,87</b>
<b>Unrealized Gain or Loss in share Investment</b>	<b>(52,1714)</b>	<b>(6,036,07</b>
<b>Total Other Comprehensive Income</b>	<b>(657,787,057)</b>	<b>(666,595,94</b>
<b>Earnings per share-EPS</b>	<b>(4.41)</b>	<b>(4.41)</b>

### Consolidated Cash Flow Statement

Particulars	Amount in Taka			
	Un-Audited 31-Mar-2023	Un-Audited 31-Mar-2024		
<b>Cash flows from operating activities</b>				
Interest receipts	48,129,568	15,845,770		
Interest payments	(435,412,519)	(460,115,678)		
Dividend received	1,382,086	733,885		
Trade promotion receipts	-	-		
Recoveries on loans previously written off	-	-		
Payments to employees	(8,542,888)	(9,685,695)		
Payments to suppliers	-	-		
Income tax paid	7,203,417	5,643,401		
Payments from other operating activities	586,337	8,986,676		
Payment for other operating activities	(7,844,546)	(7,119,273)		
<b>Operating profit before changes in operating assets &amp; liabilities</b>	<b>(394,989,544)</b>	<b>(446,997,359)</b>		
<b>Increases/decreases in operating assets and liabilities</b>				
Loans, advances and leases to customers	14,922,715	25,428,709		
Other assets including inventories	(32,455,792)	21,675,615		
Deposit from customers	183,251,054	134,380,575		
Other liabilities to customer	(14,828,570)	1,246,527		
Trading liabilities (short-term borrowing)	(35,250,000)	7,966,093		
Other liabilities	254,770,151	220,376,052		
<b>Net cash from/(used in) operating activities (a)</b>	<b>370,079,558</b>	<b>411,074,417</b>		
<b>Cash flows from investing activities</b>	<b>(24,148,986)</b>	<b>(35,922,942)</b>		
Purchase/sale of trading securities, shares, bonds, etc.	(6,785,966)	1,571,936		
Purchase/sale of property, plant and equipment	-	-		
<b>Net cash used in investing activities (b)</b>	<b>(6,785,966)</b>	<b>1,571,936</b>		
<b>Cash flows from financing activities</b>				
Increase/(decrease) of long-term borrowings	56,527,938	58,718,548		
Dividend paid	-	-		
<b>Net cash from/(used in) financing activities (c)</b>	<b>56,527,938</b>	<b>58,718,548</b>		
<b>Effects of exchange rate changes on cash and cash equivalents</b>	<b>25,328,985</b>	<b>24,367,542</b>		
<b>Cash and cash equivalents at beginning of the year</b>	<b>1,401,967,345</b>	<b>1,363,732,324</b>		
<b>Cash and cash equivalents at end of the year</b>	<b>1,427,290,328</b>	<b>1,378,099,866</b>		
<b>Cash and cash equivalents at end of the year</b>				
Cash in hand and balance with Bangladesh Bank	102,615	67,257		
Balance with other banks	1,427,187,713	1,378,032,609		
Money at call and short notice	-	-		
Treasury bills	-	-		
Pony bond	-	-		
	<b>1,427,290,328</b>	<b>1,378,099,866</b>		
<b>Net operating cash flow per share-NOCFPS- Note-37 (a)</b>	<b>(0.16)</b>	<b>(0.24)</b>		
sd/-	sd/-	sd/-		
Director	Director	Company Secretary	Company Secretary	Chief Financial Officer

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For the period ended 31 March, 2025							Amount in Taka
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	Other reserve	Other Components of Equity	Retained earnings	Total
Balance as at 01 January, 2025	1,490,773,640	205,579,082	139,621,490	315,000	(27,923,392)	(20,525,258,105)	(18,716,892,285)
Prior year adjustment for provision against share issue	-	-	-	-	-	(657,265,343)	(657,265,343)
Net profit after taxation for the year	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-
Transfer to other components of share investment	-	-	-	-	(521,714)	-	(521,714)
Transfer of revaluation reserve	-	-	(1,255,757)	-	-	1,255,757	-
<b>Balance as at March 31, 2025</b>	<b>1,490,773,640</b>	<b>205,579,082</b>	<b>138,366,733</b>	<b>315,000</b>	<b>(28,445,106)</b>	<b>(21,181,267,691)</b>	<b>(19,374,679,342)</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer			

Separate Profit and Loss Account

Particulars	Amount in Taka	
	Un-Audited	Un-Audited
	31-Mar-2025	31-Mar-2024
<b>OPERATING INCOME</b>		
Interest income	47,445,708	15,151,317
Less: Interest paid on deposits and borrowings, etc.	410,486,122	376,999,286
<b>Net interest income</b>	<b>(363,040,413)</b>	<b>(361,847,969)</b>
Investment income	1,076,220	188,018
Commission, exchange and brokerage	-	-
Other operating income	195,000	191,750
<b>Total operating income (a)</b>	<b>1,271,220</b>	<b>379,768</b>
	<b>(361,789,193)</b>	<b>(361,468,201)</b>
 <b>OPERATING EXPENSES</b>		
Salary and allowances	7,544,408	9,509,845
Rent, taxes, insurance, electricity, etc.	2,021,263	2,449,852
Legal expenses	85,375	8,500
Postage, stamps, telecommunication, etc.	248,283	278,004
Stationery, printings, advertising, etc.	404,348	512,878
Chief Executive's Salary & fees	102,903	-
Other professional fees	938,500	312,400
Audit fees	-	204,445
Depreciation and repairs of FTS assets	3,710,488	3,650,782
Other expenses	1,494,862	2,232,532
<b>Total operating expenses (b)</b>	<b>16,598,429</b>	<b>19,168,218</b>
<b>Profit before provision (c=a-b)</b>	<b>(378,319,623)</b>	<b>(380,536,419)</b>
Provision against loans, advances and leases	-	-
Provision for diminution in value of investments	250,000,000	247,592,958
Other provisions	-	-
<b>Profit before taxation (d)</b>	<b>250,000,000</b>	<b>247,592,958</b>
Profit before taxation (c-d)	(628,319,623)	(628,229,958)
Provision for taxation	-	2,601,000
Current tax	499,588	92,058
Deferred tax	2,672,553	2,733,614
<b>Net profit after taxation</b>	<b>(631,491,764)</b>	<b>(631,055,049)</b>
<b>Appropriations</b>	<b>-</b>	<b>-</b>
Statutory reserve	-	-
General reserve	-	-
Dividend, etc.	-	-
 Retained a surplus	 (631,491,764)	 (631,055,049)
Other Comprehensive Income	(17,366)	(1,254,722)
<b>Total Other Comprehensive Income</b>	<b>(631,678,130)</b>	<b>(632,379,221)</b>
<b>Earnings per share-EPS</b>	<b>(4.24)</b>	<b>(4.23)</b>

### Separate Cash Flow Statement

Separate Statement of Changes in Shareholders' Equity							
						Amount in Taka	
Particulars	Paid-up Capital	Statutory reserve	Revaluation reserve	Other components of equity	Other reserve	Retained earnings	Total
Balance as at December 31, 2024	1,490,773,640	205,579,082	139,621,490	(4,098,285)	315,000	(18,690,257,783)	(16,858,056,856)
<b>Balance after Prior Year Adjustment</b>	<b>1,490,773,640</b>	<b>205,579,082</b>	<b>139,621,490</b>	<b>(4,098,285)</b>	<b>315,000</b>	<b>(18,690,257,783)</b>	<b>(16,858,056,856)</b>
Net profit after taxation for the year	-	-	-	-	-	(631,491,764)	(631,491,764)
Unrealized Gain or Loss Investment in Share	-	-	-	(178,366)	-	-	(178,366)
Transfer to statutory reserve	-	-	(1,255,757)	-	-	1,255,757	-
<b>Balance as at March 31, 2025</b>	<b>1,490,773,640</b>	<b>205,579,082</b>	<b>138,365,733</b>	<b>(4,276,651)</b>	<b>315,000</b>	<b>(19,320,493,790)</b>	<b>(17,489,736,986)</b>
sd/- Director	sd/- Director	sd/- Company Secretary	sd/- Company Secretary			sd/- Chief Financial Officer	