



CONSOLIDATED CASH FLOW STATEMENT

For the period ended 30 June 2026

Particulars	Jan to June 2026	Jan to June 2025	Apr to June 2026	Apr to June 2025
OPERATING INCOME				
Interest income	14,403,880,262	13,998,796,118	7,119,013,117	6,871,364,397
Interest paid on deposits and borrowings, etc	16,485,882,342	15,100,943,189	8,865,179,361	8,045,659,197
Net interest income	(2,082,002,080)	(1,102,147,071)	(1,746,166,244)	(1,174,294,800)
Investment income	11,965,898,577	12,480,294,090	6,909,737,737	6,743,365,153
Commission, exchange and brokerage	1,348,599,780	2,022,641,358	713,182,885	813,108,557
Other operating income	973,189,727	780,342,339	671,207,862	407,069,638
	14,287,688,084	15,283,277,787	8,294,128,484	7,963,543,348
Total operating income (A)	12,205,686,004	14,181,130,716	6,547,962,240	6,789,248,548

OPERATING EXPENSES				
Salaries and allowances	3,346,513,831	2,929,154,149	1,688,177,465	1,467,802,064
Rent, taxes, insurance, electricity, etc	372,967,199	342,475,605	197,723,572	178,391,755
Legal expenses	23,542,555	22,692,632	12,884,981	9,955,061
Postage, stamp, telecommunication, etc	117,663,118	126,996,969	50,037,854	54,177,110
Stationery, printing, advertisements, etc	86,061,981	81,231,441	54,706,665	39,815,648
Managing Director's salary and fees	11,975,247	12,039,675	5,925,151	6,244,637
Directors' fees	2,998,667	2,726,334	1,344,500	1,236,000
Auditors' fees	5,127,375	4,413,544	2,089,715	2,864,711
Depreciation and repairs of Bank's assets	489,164,118	489,861,736	243,657,990	244,480,563
Other expenses	1,215,358,433	1,171,292,496	631,539,918	569,363,252
Total operating expenses (B)	5,671,372,434	5,182,884,581	2,888,087,811	2,574,330,801
Profit before provision (C=A-B)	6,534,313,572	8,998,246,135	3,659,874,429	4,214,917,747

Provision for loans and advances/investments				
General provision	1,568,040,000	2,947,054,476	1,303,678,000	2,679,054,476
Specific provision	935,426,381	2,107,131,774	293,714,381	673,112,229
	2,503,466,381	5,054,186,250	1,597,392,381	3,352,166,705
Provision for off-balance sheet items	319,645,000	9,500,000	167,147,000	(60,000,000)
Provision for diminution in value of investments	26,000,000	(100,000,000)	10,000,000	(100,000,000)
Other provisions	-	-	-	(50,000,000)
Total provision (D)	2,849,111,381	4,963,686,250	1,774,539,381	3,142,166,705
Total profit before tax (C-D)	3,685,202,189	4,034,559,885	1,885,335,048	1,072,751,042
Provision for taxation				
Current tax	1,040,616,676	920,840,380	523,949,256	(380,736,220)
Deferred tax	-	-	-	-
	1,040,616,676	920,840,380	523,949,256	(380,736,220)
Net profit after tax	2,644,585,513	3,113,719,505	1,361,385,792	1,453,487,262

CONSOLIDATED CASH FLOW STATEMENT

For the period ended 30 June 2026

Amount in taka			
Retained earnings	Total	Non-controlling interest	Total equity
4,150,895,777	31,807,879,638	10,330	31,807,889,969
(802,662,641)	-	-	-
-	288,208,516	-	288,208,516
	(9,505,353)	-	(9,505,353)
(601,337)	-	-	-
(1,165,906,860)			
(1,165,906,860)	(1,165,906,860)		(1,165,906,860)
(183,061,815)	(183,061,815)	-	(183,061,815)
3,113,719,498	3,113,719,498	7	3,113,719,505
3,946,475,762	33,851,333,624	10,337	33,851,343,962
(218,501,046)	-	60,000	60,000
-	176,249,053	-	176,249,053
51,317,195			
-	120,826	-	120,826
(184,963,185)	(184,963,185)	-	(184,963,185)
1,326,853,551	1,326,853,551	104	1,326,853,655
4,921,182,278	35,169,593,870	70,441	35,169,664,311
(740,000,826)	128,213,380	-	128,213,380
-	794,742,541	-	794,742,541
-	1,713,757	-	1,713,757
(508,154)	-	-	-
(1,090,122,910)			
(1,090,122,914)	(1,090,122,914)	-	(1,090,122,914)
(183,061,815)	(183,061,815)	-	(183,061,815)
2,644,585,450	2,644,585,450	63	2,644,585,513
4,461,951,109	37,465,664,269	70,504	37,465,734,773

2.6 Reconciliation of net profit with cash flows from operating activities

	30 June 2026	30 June 2025
Net profit after tax (Numerator)	2,461,523,698	2,930,657,690
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Earnings Per Share (EPS) (Restated 2025)	1.77	2.11
Due to increase in interest expenses compared to interest income and decrease in investment income, commission, exchange and brokerage income resulted decreased in Earnings per Share (EPS).		
2.4 Net Operating Cash Flows per Share (NOCFPS)		
Net cash flows from operating activities	67,860,416,344	52,315,673,756
Number of ordinary shares outstanding	1,391,509,837	1,391,509,837
Net Operating Cash Flows per Share (NOCFPS) (Restated 2025)	48.77	37.60
Net Operating Cash Flow per Share (NOCFPS) increased due to cash inflow by way of increase in deposit and borrowings.		
2.5 Reconciliation of effective tax rate		
	30 June 2026	
	%	Amount
Profit before provision		6,534,313,570
Income Tax as per applicable tax rate	37.50%	2,450,367,589
Tax exempted income (on govt. treasury securities)	-3.81%	(249,314,655)
On probable deductible/non deductible expenses	-18.11%	(1,160,436,258)
	15.58%	1,040,616,676

2.7 As per Bangladesh Securities and Exchange Commission's directive no. BSEC/CMRRCD/2021-386/03 dated January 14, 2021 unclaimed stock dividend and right share is 5,499,296 nos. and unclaimed cash dividend is Tk. 55,227,037.83 out of which Tk. 5,673,678.81 has been transferred to "Capital Market Stabilization Fund".

3.0 General:

a) Figures appearing in these financial statements have been rounded off to the nearest Taka..

b) Figures of previous period have been rearranged wherever necessary to conform to current period's presentation.


Romo Rouf Chowdhury
Chairman