PHOENIX FINANCE
prepare to rise

PHOENIX FINANCE & INVESTMENTS LIMITED

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Financial Statements
Half Yearly
(Un-Audited) as at 30 June 2026

BALANCE SHEET (UN-AUDITED)
As at 30 June, 2026

PROPERTY AND ASSETS	30-June-2026 Taka	31-Dec-2025 Taka
Cash		
In hand (including foreign currencies)	160,595	48,801
Balance with Bangladesh Bank and its agent (including foreign currencies)	178,522,257	180,590,731
	178,682,852	180,639,532
Balance with other banks and financial institutions		
In Bangladesh	357,615,663	427,603,740
Outside Bangladesh	-	-
	357,615,663	427,603,740
	536,298,515	**608,243,272**
Money at call and short notice	-	-
Investments		
Government	-	-
Others	129,773,486	135,103,486
	129,773,486	**135,103,486**
Loans, advances and leases		
Loans, advances and leases etc.	25,385,960,541	25,674,844,101
Bills purchased and discounted	-	-
	25,385,960,541	**25,674,844,101**
Fixed assets including land, building, furniture and fixtures	**575,090,054**	**587,945,332**
Other assets	**278,796,448**	**275,635,966**
Non - business assets	**99,522,911**	**99,522,911**
Total assets	**27,005,441,955**	**27,381,295,068**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	3,803,386,997	3,829,994,792
	3,803,386,997	**3,829,994,792**
Deposits and other accounts		
Current and other accounts	-	-
Bills payable	-	-
Savings account	130,452,751	142,313,856
Term deposits	17,356,708,932	17,128,822,653
Bearer certificates of deposit	-	-
Other deposits	-	-
	17,487,161,683	**17,271,136,509**
Other liabilities	23,853,276,154	23,275,746,362
	23,853,276,154	23,275,746,362
Total liabilities	**45,143,824,834**	**44,376,877,663**
Capital/shareholders' equity		
Paid up capital	1,658,741,950	1,658,741,950
Share Premium	87,408,700	87,408,700
Statutory Reserve	780,196,143	780,196,143
General Reserve	2,000,000	2,000,000
Revaluation Reserve	502,049,670	502,049,670
Retained Earnings	(21,168,779,342)	(20,025,979,058)
	(18,138,382,879)	**(16,995,582,595)**
Total liabilities and shareholders' equity	**27,005,441,955**	**27,381,295,068**
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 Asset Value per share	**(109.35)**	**(102.46)**

S/D	S/D	S/D	S/D	S/D
Chief Financial Officer	Company Secretary	Managing Director	Director	Chairman

PROFIT AND LOSS ACCOUNT (UN-AUDITED)
For the Period ended 30 June, 2026

	June 30, 2026 Amount in Taka	June 30, 2025 Amount in Taka	April 01 to June 30, 2026 Amount in Taka	April 01 to June 30, 2025 Amount in Taka
Interest income	303,238,003	83,853,211	118,108,898	23,800,786
Interest expenses on deposits, borrowings, etc.	1,327,598,193	1,140,574,315	664,424,950	549,263,747
Net interest income	**(1,024,360,190)**	**(1,056,721,104)**	**(546,316,052)**	**(525,462,961)**
Income from Investment	2,222,015	325,481	2,222,015	-
Commission, exchange and brokerage	-	-	-	-
Other operating income	17,524,656	18,253,876	9,797,689	9,191,755
	19,746,671	**18,579,357**	**12,019,704**	**9,191,755**
Total operating income (A)	**(1,004,613,519)**	**(1,038,141,747)**	**(534,296,348)**	**(516,271,206)**
Salaries and allowances	100,767,773	85,079,769	50,692,343	42,128,693
Rent, taxes, insurance, electricity etc.	8,556,350	9,376,127	5,043,775	4,695,897
Legal expenses	1,769,337	1,013,527	327,340	610,773
Postage, stamp, telecommunication etc.	931,300	723,900	429,495	314,773
Stationery, printing, advertisements etc.	1,757,139	987,638	487,488	581,295
Managing Director's Remuneration	3,960,000	2,946,429	1,980,000	1,980,000
Directors' fees	824,000	720,500	460,000	461,000
Auditors' fees	175,000	167,500	100,000	167,500
Charges on loan losses	-	-	-	-
Depreciation and repair of assets	17,316,414	17,645,844	8,675,748	17,548,298
Other expenses	9,454,732	15,198,976	5,067,191	7,914,156
Total operating expenses (B)	**145,512,045**	**133,860,210**	**73,263,380**	**76,402,385**
Profit before provision (C=A-B)	**(1,150,125,564)**	**(1,172,001,957)**	**(607,559,728)**	**(592,673,591)**
Provision for Future Losses (D)	(16,125,280)	1,449,259,415	(137,275,183)	2,743,502,938
Total profit before tax (C-D)	**(1,134,000,284)**	**(2,621,261,372)**	**(470,284,545)**	**(3,336,176,529)**
Provision for tax				
Current	8,100,000	5,050,000	4,050,000	3,400,000
Deferred	700,000	950,000	350,000	800,250
	8,800,000	**6,000,000**	**4,400,000**	**4,200,250**
Net profit after tax	**(1,142,800,284)**	**(2,627,261,372)**	**(474,684,545)**	**(3,340,376,779)**
Appropriations				
Statutory reserve	-	-	-	-
CSR fund	-	-	-	-
Retained Earning	(1,142,800,284)	(2,627,261,372)	(474,684,545)	(2,627,261,372)
	(1,142,800,284)	**(2,627,261,372)**	**(474,684,545)**	**(3,340,376,779)**
Earnings per share	**(6.89)**	**(15.84)**	**(2.86)**	**(20.14)**

S/D	S/D	S/D	S/D	S/D
Chief Financial Officer	Company Secretary	Managing Director	Director	Chairman

CASH FLOW STATEMENT (UN-AUDITED)
For the Period ended 30 June, 2026

	30-Jun-26 Taka	30-Jun-25 Taka
Cash Flow from Operating Activities		
Interest receipt	275,946,583	76,306,422
Interest payment	(770,006,952)	(661,533,103)
Dividend receipt	325,481	325,481
Fees & Commission receipt	-	-
Cash payments to Employees	(104,727,773)	(88,026,198)
Cash payments to Suppliers	(11,244,789)	(11,087,665)
Income Tax paid	(3,134,099)	(3,134,099)
Receipts from other Operating activities	17,524,656	18,253,876
Payments for other Operating activities	(12,223,069)	(17,100,503)
Operating Profit before changes in Operating Assets & Liabilities	**(607,539,962)**	**(685,995,789)**
Changes in Operating Assets and Liabilities		
Purchases/sale of Trading Securities	-	-
Loans and Lease Finance to Customers	288,883,560	509,382,695
Other Assets	(3,160,482)	(5,731,290)
Deposits received from Bank and Financial Institutions	-	-
Deposits received from Customers	216,025,174	64,762,041
Other Liabilities	59,269,470	146,553,829
Sub Total	**561,017,722**	**714,967,275**
A) Net Cash Flow from Operating Activities	**(46,522,240)**	**28,971,486**
Cash flows from Investing Activities		
Purchase/sale of Securities	5,330,000	-
Proceeds from Sale of fixed assets	-	8,500
Purchase/sale of Property, Plant & Equipments	(4,144,722)	-
Purchase/sale of Subsidiaries	-	-
B) Net Cash Flow from Investing Activities	**1,185,278**	**8,500**
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	(26,607,795)	(40,669,644)
Payments for redemption of loan capital & debt securities	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid	-	-
C) Net Cash Used By Financing Activities	**(26,607,795)**	**(40,669,644)**
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	**(71,944,757)**	**(11,689,658)**
Effect of Exchange rate changes on cash & cash equivalents	-	-
E) Cash and cash equivalents at the beginning of the period	608,243,272	490,435,485
F) Cash and cash equivalents at the end of the year (D+E)	**536,298,515**	**478,745,827**
Cash and cash equivalents at the end of the year repreasent		
Cash in Hand	160,595	138,180
Balance with Bangladesh Bank and its agent bank	178,522,257	110,781,619
Balance with other banks and financial institutions	357,615,663	367,826,028
Money at call on short notice	-	-
	536,298,515	**478,745,827**
Net Operating Cash Flow Per Share	**(0.28)**	**0.17**

S/D	S/D	S/D	S/D	S/D
Chief Financial Officer	Company Secretary	Managing Director	Director	Chairman

STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
For the Period ended 30 June, 2026

Amount in Taka

Particulars	Paid -up Capital	Statutory Reserve	Share Premium	General Reserve	Revaluation Reserve	Retained Earnings	Total
Balance as at 01 January 2026	1,658,741,950	780,196,143	87,408,700	2,000,000	502,049,670	(20,025,979,058)	(16,995,582,595)
Item involved in Changes in equity							
Net profit for the period	-	-	-	-	-	(1,142,800,284)	(1,142,800,284)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-
Transferred to CSR Fund	-	-	-	-	-	-	-
Balance as at June 30, 2026	**1,658,741,950**	**780,196,143**	**87,408,700**	**2,000,000**	**502,049,670**	**(21,168,779,342)**	**(18,138,382,879)**
Balance as at 01 January 2025	1,658,741,950	780,196,143	87,408,700	2,000,000	521,230,308	(16,652,602,705)	(13,603,025,604)
Item involved in Changes in equity							
Net profit for the period	-	-	-	-	-	(2,627,261,372)	(2,627,261,372)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-
Transferred to CSR Fund	-	-	-	-	-	-	-
Balance as at June 30, 2025	**1,658,741,950**	**780,196,143**	**87,408,700**	**2,000,000**	**521,230,308**	**(19,279,864,077)**	**(16,230,286,976)**

S/D	S/D	S/D	S/D	S/D
Chief Financial Officer	Company Secretary	Managing Director	Director	Chairman

"The details of the published quarterly (Q2) financial statements are available in the website of the company. The address of the website is www.phoenixfinance.com.bd".