

BALANCE SHEET (UN-AUDITED)

As at 31 March, 2026

PROPERTY AND ASSETS	Note	31-Mar-2026 Taka	31-Dec-2025 Taka	
Cash				
In hand (including foreign currencies)		186,031	48,801	
Balance with Bangladesh Bank and its agent (including foreign currencies)		180,237,295	180,590,731	
		180,423,326	180,639,532	
Balance with other banks and financial institutions				
In Bangladesh		347,765,180	427,603,740	
Outside Bangladesh				
		347,765,180	427,603,740	
		528,188,506	608,243,272	
Money at call and short notice		-	-	
Investments				
Government		-	-	
Others		135,103,486	135,103,486	
		135,103,486	135,103,486	
Loans, advances and leases				
Loans, advances and leases etc.		25,590,961,517	25,674,844,101	
Bills purchased and discounted		-	-	
		25,590,961,517	25,674,844,101	
Fixed assets including land, building, furniture and fixtures				
Other assets		581,815,754	587,945,332	
Non - business assets		276,231,832	275,635,966	
		99,522,911	99,522,911	
Total assets		27,211,824,006	27,381,295,068	
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents		3,818,412,416	3,829,994,792	
		3,818,412,416	3,829,994,792	
Deposits and other accounts				
Current and other accounts		-	-	
Bills payable		-	-	
Savings account		132,527,769	142,313,856	
Term deposits		17,120,634,568	17,128,822,653	
Bearer certificates of deposit		-	-	
Other deposits		-	-	
		17,253,162,337	17,271,136,509	
Other liabilities				
		23,803,947,587	23,275,746,362	
		23,803,947,587	23,275,746,362	
Total liabilities		44,875,522,340	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		(20,694,094,797)	(20,025,979,058)	
		(17,663,698,334)	(16,995,582,595)	
Total liabilities and shareholders' equity		27,211,824,006	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		(106.49)	(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 from 01 January, 2026 to 31 March, 2026

	31-Mar-2026	31-Mar-2025		
	Taka	Taka		
Interest income	185,129,105	60,052,425		
Interest expenses on deposits, borrowings, etc.	663,173,243	591,310,568		
Net interest income	(478,044,138)	(531,258,143)		
Income from Investment	-	325,481		
Commission, exchange and brokerage	-	-		
Other operating income	7,726,967	9,062,121		
Total operating income (A)	(470,317,171)	(521,870,541)		
Salaries and allowances	50,075,430	42,951,076		
Rent, taxes, insurance, electricity etc.	3,512,575	4,680,230		
Legal expenses	1,441,997	402,754		
Postage, stamp, telecommunication etc.	501,805	409,127		
Stationery, printing, advertisements etc.	1,269,651	406,343		
Managing Director's Remuneration	1,980,000	966,429		
Directors' fees	364,000	259,500		
Auditors' fees	75,000	-		
Charges on loan losses	-	-		
Depreciation and repair of assets	8,640,666	97,546		
Other expenses	4,387,541	7,284,820		
Total operating expenses (B)	72,248,665	57,457,825		
Profit before provision (C=A-B)	(542,565,836)	(579,328,366)		
Provision for future losses (D)	121,149,903	719,915,137		
Total profit before tax (C-D)	(663,715,739)	(1,294,243,523)		
Provision for tax				
Current tax	4,050,000	1,650,000		
Deferred tax	350,000	149,750		
	4,400,000	1,799,750		
Net profit after tax	(668,115,739)	(1,296,043,273)		
Appropriations				
Statutory reserve	-	-		
CSR fund	(668,115,739)	(1,296,043,273)		
Retained surplus	(668,115,739)	(1,296,043,273)		
Earnings per share	(4.03)	(7.81)		
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 31 March, 2026

	31-Mar-26	31-Mar-25		
	<u>Taka</u>	<u>Taka</u>		
Cash Flow from Operating Activities				
Interest receipt	122,185,209	59,848,180		
Interest payment	(364,745,284)	(292,174,985)		
Dividend receipt	-	325,481		
Fees & Commission receipt	-	-		
Cash payments to Employees	(52,055,430)	(43,917,505)		
Cash payments to Suppliers	(5,284,031)	(5,898,454)		
Income Tax paid	(1,133,693)	(1,377,181)		
Receipts from other Operating activities	7,726,967	9,062,121		
Payments for other Operating activities	(6,268,538)	(7,284,820)		
Operating Profit before changes in Operating Assets & Liabilities	(299,574,800)	(281,417,162)		
Changes in Operating Assets and Liabilities				
Purchases/sale of Trading Securities	-	-		
Loans and Lease Finance to Customers	83,882,584	269,837,211		
Other Assets	(595,866)	24,841,465		
Deposits received from Bank and Financial Institutions	-	-		
Deposits received from Customers	(17,974,172)	34,736,523		
Other Liabilities	168,160,286	(33,947,657)		
Sub Total	233,472,832	295,487,542		
A) Net Cash Flow from Operating Activities	(66,101,968)	14,050,380		
Cash flows from Investing Activities				
Purchase/sale of Securities	-	-		
Proceeds from Sale of fixed assets	-	-		
Purchase/sale of Property, Plant & Equipments	(2,370,422)	(399,335)		
Purchase/sale of Subsidiaries	-	-		
B) Net Cash Flow from Investing Activities	(2,370,422)	(399,335)		
Cash flows from Financing Activities				
Increase/(decrease) of borrowings	(11,582,376)	(36,408,725)		
Payments for redemption of loan capital & debt securities	-	-		
Receipts from issue of ordinary shares	-	-		
Dividend paid	(11,582,376)	(36,408,725)		
C) Net Cash Used by Financing Activities	(23,164,752)	(72,817,450)		
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(80,054,768)	(22,757,680)		
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)	528,188,506	467,677,805		
Cash and cash equivalents at the end of the year represent				
Cash in Hand	186,031	69,329		
Balance with Bangladesh Bank and its agent bank	180,237,295	110,939,436		
Balance with other banks and financial institutions	347,765,180	356,669,040		
Money at call on short notice	-	-		
	<u>528,188,506</u>	<u>467,677,805</u>		
Net Operating Cash Flow Per Share	(0.40)	0.08		
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 31 March, 2026

Particulars	Paid up Capital	Statutory Reserve	Share Premium	General Reserve	Revaluation Reserve	Retained Earnings	Amount in Taka 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	-	-	-	-	-	(668,115,739)	(668,115,739)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-
Transferred to CSR Fund	-	-	-	-	-	-	-
Balance as at March 31, 2026	1,658,741,950	780,196,143	87,408,700	2,000,000	502,049,670	(20,694,094,797)	(17,663,698,334)
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	-	-	-	-	-	(1,296,043,273)	(1,296,043,273)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-
Transferred to CSR Fund	-	-	-	-	-	-	-
Balance as at March 31, 2025	1,658,741,950	780,196,143	87,408,700	2,000,000	521,230,308	(17,948,645,978)	(14,899,068,877)
S/D	S/D	S/D	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 (Q1) financial statements are available in the website of the company. The address of the website is www.phoenixfinance.com.bd".