



DBH Finance PLC.



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Financial Statements

For the Period Ended 30 September 2025

In compliance with the Regulation 17(3) of Dhaka and Chittagong Stock Exchange (Listing) Regulation, 2015, we are pleased to publish Third Quarter (3rd Quarter) Un-audited Financial Statements of DBH Finance PLC. as at and for the period ended 30 September 2025 approved by the Board of Directors of the company in its 160th Meeting held on Sunday, October 19, 2025 at 4:00 PM. The following financial Statements without the detailed notes/disclosures have been termed as “condensed” in line with IAS 34.

Balance Sheet (Un-audited)

As at 30 September 2025

Particulars	30 September 2025 Amount (TK)	31 December 2024 Amount (TK)
PROPERTY AND ASSETS		
Cash	732,039,081	682,364,503
In hand	185,073	185,362
Balance with Bangladesh Bank and its agent bank	731,854,008	682,179,141
Balance with other banks and financial institutions	17,735,765,304	9,380,539,393
In Bangladesh	17,735,765,304	9,380,539,393
Outside Bangladesh	-	-
Money at call on short notice	300,000,000	1,900,000,000
Investments	10,111,398,867	10,185,964,534
Government	9,085,809,357	9,125,625,604
Others	1,025,589,510	1,060,338,930
Loans and advances	45,672,494,207	44,509,374,472
Fixed assets including land, building, furniture & equipment	385,713,716	264,832,694
Other assets	756,832,459	264,769,172
Total assets	75,694,243,634	67,187,844,768
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowings from other banks, financial institutions and agents	12,462,602,272	8,605,493,839
Deposits and other accounts: Fixed deposits	49,379,844,774	45,775,344,891
Other liabilities	4,008,061,124	3,408,746,433
Total liabilities	65,850,508,170	57,789,585,163
SHAREHOLDERS' EQUITY		
Paid-up capital	2,028,679,740	1,988,901,710
Share premium	55,000,000	55,000,000
Statutory reserve	1,973,679,740	1,933,901,710
Other reserves	4,484,631,160	4,484,631,160
Retained earnings	1,301,744,824	935,825,025
Total shareholders' equity	9,843,735,464	9,398,259,605
Total liabilities and shareholders' equity	75,694,243,634	67,187,844,768
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptance and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Other contingent liabilities	-	-
Total contingent liabilities	-	-
Other commitments		
Documentary credits and short term trade related transaction	-	-
Forward assets purchased and forward deposit placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Total other commitments	-	-
Total off balance sheet items including contingent liabilities	-	-
Net Assets Value (NAV) per share (Re-Stated: 2024)	48.52	46.33

Comparative Statement of Information for the Shareholders

SL	Particulars	As at 30 September 2025	As at 31 December 2024
1	Net Assets Value (NAV) per share (Re-Stated: 2024)	48.52	46.33
		For the period ended 30 September 2025	For the period ended 30 September 2024
2	Earnings Per Share (Re-Stated: 2024)	3.67	3.65
3	Net operating cash flow per share (Re-Stated: 2024)	17.36	(7.31)

Profit and Loss Account (Un-audited)

For the period ended 30 September 2025

Particulars	Jan to Sep '25 Taka	Jan to Sep '24 Taka	Jul to Sep '25 Taka	Jul to Sep '24 Taka
Interest income	6,101,840,326	5,433,295,384	2,105,795,146	1,930,278,813
Interest paid on deposits and borrowings, etc.	5,093,187,988	4,238,131,631	1,814,014,327	1,553,892,514
Net interest income	1,008,652,338	1,195,163,753	291,780,819	376,386,299
Income from investment	821,504,661	554,666,310	345,316,367	225,558,345
Commission, exchange & brokerage	137,650,718	129,125,148	41,032,420	40,834,978
Other operating income	23,034,731	17,616,033	6,855,549	5,533,932
Total operating income	1,990,842,448	1,896,571,244	684,985,155	648,313,554
Salary and allowances	408,425,222	348,045,139	141,182,980	123,948,457
Rent, taxes, insurance, electricity, etc.	20,342,382	15,081,532	7,268,075	5,535,027
Legal & professional expenses	15,638,166	16,416,841	3,982,845	4,052,271
Postage, stamp, telecommunication, etc.	8,619,128	8,834,369	2,499,556	3,532,121
Stationery, printing, advertisements, etc.	12,024,585	10,138,860	4,055,309	4,081,319
Managing director's salary and fees	10,540,000	10,540,000	2,760,000	2,760,000
Directors' fees and expenses	640,236	881,084	182,938	233,303
Auditor's fees	819,375	724,500	273,125	230,000
Depreciation, repair & maintenance	69,409,317	61,236,866	23,598,824	21,154,749
Other expenses	62,539,929	56,035,540	21,479,404	18,431,417
Total operating expenses	608,998,340	527,934,730	207,283,056	183,958,664
Profit before provisions	1,381,844,108	1,368,636,514	477,702,099	464,354,890
Provision for				
Loans and advances	177,809,231	40,490,534	59,378,942	24,313,247
Diminution in value of investment	(62,529,579)	68,319,997	(81,055,117)	(67,635,362)
Total provisions	115,279,652	108,810,531	(21,676,175)	(43,322,115)
Profit before tax	1,266,564,456	1,259,825,983	499,378,274	507,677,005
Provision for tax				
Current	530,485,008	540,318,673	186,431,190	221,141,456
Deferred	(7,731,668)	(21,582,461)	(10,591,184)	(46,263,425)
	522,753,340	518,736,212	175,840,006	174,878,031
Profit after tax	743,811,116	741,089,771	323,538,269	332,798,974
Appropriation				
Statutory reserve	39,778,030	-	39,778,030	-
General reserve	-	-	-	-
Total appropriations	39,778,030	-	39,778,030	-
Retained surplus	704,033,086	741,089,771	283,760,239	332,798,974
Earnings Per Share (Re-Stated: 2024)	3.67	3.65	1.60	1.64

Selected explanatory notes to the Financial Statements for the period ended 30 September 2025

1.01 Principal activities and nature of operation: i) The principal activities of the Company are providing loans for construction of houses, purchases of flats or houses, extensions and improvements of existing houses or flats and purchase of housing plots.

ii) The Company has also various investment and financing products like term deposit scheme, cumulative deposit, triple money deposit, double money deposit, annual income deposit, quarterly income deposit, monthly income deposit, easy way deposit etc. for its individual and corporate clients.

Islamic Finance Wing

iii) The company obtained permission from Bangladesh Bank to operate Islamic Finance Wing on 10 April 2023 vide letter No.-DFIM (L)1053/46/2023-1298. It started its operation of Islamic Finance Wing on 07 May 2023.

1.02 Reporting: The quarterly (3rd quarter) Financial Statements have been prepared based on International Accounting Standards (IAS) 34: "Interim Financial Reporting". These Financial Statements should be read in conjunction with the published Financial Statements for the year ended December 31, 2024 as they provide an update to previously reported information.

2.01 Accounting policies and method of computations: Accounting policies and method of computations followed in preparing these Financial Statements are in consistent with those used in the annual Financial Statements, prepared and published for the year ended December 31, 2024.

2.02 Earnings Per Share (EPS): Earnings per share has been calculated based on the number of shares outstanding as of 30 September 2025 and profit for the period from January to September 2025. The number of shares outstanding as of 30 September 2025 was 20,28,67,974. Earnings per share for the preceding period (January to September 2024) has also been calculated based on the same number of shares.

2.03 Subsequent events: No material events occurred after the reporting date, non-disclosure of which could affect the ability of the users of these Financial Statements to make proper evaluation and decision.

2.04 General: a) Figures appearing in these Financial Statements have been rounded off to the nearest Taka. b) Previous year's figures have been rearranged where necessary, in order to conform the current period's presentation.

Cash Flow Statement (Un-audited)

For the period ended 30 September 2025

Particulars	Jan to Sep '25 Amount (TK.)	Jan to Sep '24 Amount (TK.)
Cash flows from operating activities		
Interest receipts in cash	5,909,360,701	5,353,512,248
Interest payments	(4,531,769,444)	(3,921,385,863)
Dividend receipts	28,911,632	21,485,926
Fees and commission receipts in cash	137,650,718	129,125,148
Cash payments to employees, suppliers and various operating expense	(574,571,930)	(499,460,244)
Income tax paid	(565,629,311)	(514,108,237)
Receipts from other operating activities	838,317,238	560,996,900
Cash generated/(utilized) from operating activities before changes in operating assets and liabilities	1,242,269,604	1,130,165,878
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(1,161,349,046)	(490,040,929)
Investment in trading securities	15,375,247	(108,212,367)
Other assets	(298,989,865)	(187,758,292)
Deposits from banks and other customers	3,604,499,883	(1,876,261,997)
Interest suspense	24,874,966	2,528,951
Other liabilities	94,182,460	47,570,467
Cash generated/(utilized) from operating assets and liabilities	2,278,593,645	(2,612,174,167)
Net cash from operating activities	3,520,863,249	(1,482,008,289)
Cash flows from investing activities		
Net Proceeds (payments) for sale/purchase of Treasury Bills	39,816,247	(5,874,278,937)
Other investments	-	-
Purchase of property, plant & equipment	(66,063,936)	(57,037,154)
Proceeds from disposal of property, plant & equipment	136,196	1,073,826
Net cash generated/(used) from investing activities	(26,111,493)	(5,930,242,265)
Cash flows from financing activities		
Net Receipt from Banks & Financial Institutes	4,731,309,996	643,295,188
Net Receipt by DBH Affordable Housing Bond & Zero Coupon Bond	(1,102,850,001)	2,873,287,099
Cash dividend paid	(298,335,256)	(298,335,256)
Net cash generated from financing activities	3,330,124,739	3,218,247,031
Net increase/(decrease) in cash and cash equivalents	6,824,876,494	(4,194,003,523)
Cash and cash equivalents (net off overdraft) at the beginning of the period	11,799,089,801	17,956,850,835
Cash and cash equivalents (net off overdraft) at the end of the period	18,623,966,295	13,762,847,312
Net operating cash flow per share (Re-Stated: 2024)	17.36	(7.31)

Statement of Changes in Equity (Un-audited)

For the period ended 30 September 2025

Particulars	Amount In Taka					
	Paid up capital	Share premium	Statutory reserve	General & other reserves	Retained earnings	Total
Balance as at 1 January 2025	1,988,901,710	55,000,000	1,933,901,710	4,484,631,160	935,825,025	9,398,259,605
Net profit (after tax) for the period	-	-	-	-	743,811,116	743,811,116
Transferred to reserve funds	-	-	39,778,030	-	(39,778,030)	-
Stock dividend issued	39,778,030	-	-	-	(39,778,030)	-
Cash dividend paid	-	-	-	-	(298,335,256)	(298,335,256)
Balance as at 30 September 2025	2,028,679,740	55,000,000	1,973,679,740	4,484,631,160	1,301,744,824	9,843,735,464
Balance as at 30 September 2024	1,988,901,710	55,000,000	1,933,901,711	4,025,040,000	1,118,356,150	9,121,199,571

Sd/- Chairman	Sd/- Director	Sd/- Director	Sd/- Managing Director & CEO	Sd/- Chief Financial Officer	Sd/- Company Secretary
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The Published Financial Statements are Available in the web-site of the Company, www.dbhfinance.com