DBH Finance PLC.

HIGHEST CREDIT RATING AAA

Head Office: Landmark Building (9th Floor)
12-14 Gulshan North C/A, Gulshan-2, Dhaka-1212
PABX: 09610 334455, +880(2) 222282374, 58816001,
02222289112, Fax: +880(2) 222282110
DBH Customer Care: 16562, 09610 222888
Website: www.dbhfinance.com, E-mail: dbh@dbhfinance.com

Financial Statements
For the Half Year Ended 30 June 2026

In compliance with the Regulation 17(2) of Dhaka and Chittagong Stock Exchange (Listing) Regulation, 2015, we are please to publish Half-Yearly (2nd Quarter) un-audited Financial Statements of DBH Finance PLC. as at and for the Half Year ended 30 June 2026, approved by the Board of Directors of the company in its 167th meeting held on Wednesday, July 29, 2026 at 04:00 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 June 2026

Particulars	30 June 2026 Amount (TK)	31 December 2025 Amount (TK)
PROPERTY AND ASSETS		
Cash	696,173,587	712,459,138
In hand	217,092	148,276
Balance with Bangladesh Bank and its agent bank	695,956,495	712,310,862
Balance with other banks and financial institutions	12,589,932,650	14,095,488,972
In Bangladesh	12,589,932,650	14,095,488,972
Outside Bangladesh	-	-
Money at call on short notice	100,000,000	450,000,000
Investments	4,806,465,470	7,208,469,582
Government	3,650,221,048	6,065,905,996
Others	1,156,244,422	1,142,563,586
Loans and advances	44,615,792,119	45,576,479,546
Fixed assets including land, building, furniture & equipments	383,901,063	393,254,090
Other assets	247,014,256	282,398,616
Total assets	**63,439,279,145**	**68,718,549,944**
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowings from other banks, financial institutions and agents	5,287,598,072	8,029,648,424
Deposits and other accounts: Fixed deposits	43,979,962,374	46,736,461,380
Other liabilities	3,867,905,868	3,900,783,154
Total liabilities	**53,135,466,314**	**58,666,892,958**
SHAREHOLDERS' EQUITY		
Paid-up capital	2,028,679,740	2,028,679,740
Share premium	55,000,000	55,000,000
Statutory reserve	1,973,679,740	1,973,679,740
Other reserves	4,484,794,036	4,484,794,036
Retained earnings	1,761,659,315	1,509,503,470
Total shareholders' equity	**10,303,812,831**	**10,051,656,986**
Total liabilities and shareholders' equity	**63,439,279,145**	**68,718,549,944**
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	**50.79**	**49.55**

Comparative Statement of Information for Shareholders

Particulars	For the Half Year Ended	
	30 June 2026	30 June 25
Earnings Per Share	2.74	2.07
Net Operating Cash Flow Per Share	(6.85)	18.08
	As at 30 June 2026	As at 31 December 2025
Net Assets Value Per Share	50.79	49.55

Profit or Loss Account (Un-audited)
For the Half Year Ended 30 June 2026

Particulars	2026 January to June Amount (TK)	2025 January to June Amount (TK)	2026 April to June Amount (TK)	2025 April to June Amount (TK)
Interest income	3,710,977,871	3,996,045,180	1,823,956,985	2,019,332,892
Interest paid on deposits and borrowings, etc.	2,678,938,364	3,279,173,661	1,295,696,963	1,688,230,865
Net interest income	**1,032,039,507**	**716,871,519**	**528,260,022**	**331,102,027**
Income from investment	280,608,572	476,188,293	121,966,549	269,769,392
Commission, exchange & brokerage	64,419,439	96,618,298	31,204,107	46,237,283
Other operating income	5,469,169	7,817,808	4,087,629	3,980,217
Total operating income	**1,382,536,687**	**1,297,495,918**	**685,518,307**	**651,088,919**
Salary and allowances	310,356,894	271,693,965	163,322,692	145,545,038
Rent, taxes, insurance, electricity, etc.	14,969,658	13,074,307	9,530,999	6,356,650
Legal & professional expenses	13,062,359	11,655,321	8,735,133	5,900,479
Postage, stamp, telecommunication, etc.	7,492,924	6,119,572	4,869,133	3,343,695
Stationery, printing, advertisements, etc.	8,883,764	7,969,276	2,700,531	4,696,840
Managing director's salary and fees	7,780,000	7,780,000	4,390,000	4,390,000
Directors' fees and expenses	466,351	457,298	288,236	235,600
Auditors' fees	575,000	546,250	301,875	287,500
Depreciation, repair & maintenance	48,977,517	45,810,493	24,917,369	22,375,778
Other expenses	30,051,338	28,247,429	16,712,372	12,583,297
Total operating expenses	**442,615,805**	**393,353,911**	**235,768,340**	**205,714,878**
Profit before provisions	**939,920,882**	**904,142,007**	**449,749,967**	**445,374,042**
Provision for				
Loans and advances	68,512,418	118,430,289	(55,081,612)	(17,688,625)
Diminution in value of investment	(73,320,028)	18,525,538	(54,632,070)	14,561,475
Other Assets	-	-	-	-
Total provisions	(4,807,610)	136,955,827	(109,713,682)	(3,127,150)
Profit before tax	**944,728,492**	**767,186,180**	**559,463,649**	**448,501,192**
Provision for tax				
Current	394,150,841	344,053,818	206,705,005	178,804,900
Deferred	(5,880,155)	2,859,516	(7,532,344)	5,532,506
	388,270,686	346,913,334	199,172,661	184,337,406
Profit after tax	**556,457,806**	**420,272,846**	**360,290,987**	**264,163,786**
Appropriation				
Statutory reserve	-	39,778,030	-	39,778,030
Dividend on preference shares	-	-	-	-
Total appropriations	-	39,778,030	-	39,778,030
Retained surplus	**556,457,806**	**380,494,816**	**360,290,987**	**224,385,756**
Earnings Per Share	**2.74**	**2.07**	**1.78**	**1.30**

Cash Flow Statement (Un-audited)
For the Half Year Ended 30 June 2026

Particulars	2026 January to June Amount (TK)	2025 January to June Amount (TK)
Cash flows from operating activities		
Interest receipts in cash	3,778,375,852	3,929,137,487
Interest payments	(3,015,299,878)	(2,887,946,768)
Dividend receipts	19,819,470	20,187,977
Fees and commission receipts in cash	64,419,439	96,618,298
Cash payments to employees, suppliers and various operating expense	(415,128,519)	(407,498,620)
Income tax paid	(248,996,332)	(399,740,904)
Receipts from other operating activities	258,169,883	491,464,857
Cash generated/(utilized) from operating activities before changes in operating assets and liabilities	441,359,916	842,222,326
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	960,266,235	(1,221,745,817)
Investment in trading securities	(5,627,333)	17,658,885
Other assets	(30,728,657)	(25,677,571)
Deposits from banks and other customers	(2,756,499,006)	4,017,151,635
Interest suspenses	12,049,444	18,941,563
Other liabilities	(10,519,357)	20,032,976
Cash generated/(utilized) from operating assets and liabilities	(1,831,058,673)	2,826,361,671
Net cash from operating activities	**(1,389,698,757)**	**3,668,583,997**
Cash flows from investing activities		
Net Proceeds (payments) for sale/purchase of Treasury Bills	2,415,684,948	(4,079,256,938)
Purchase of property, plant & equipment	(36,734,827)	(54,094,827)
Proceeds from disposal of property, plant & equipment	105,534	24,522
Net cash used in investing activities	**2,379,055,655**	**(4,133,327,243)**
Cash flows from financing activities		
Cash dividend	-	(45,661,158)
Net Receipt from Bank and Financial institutes	(2,052,948,398)	7,411,885,009
Net Receipt by DBH Affordable Housing Bond & ZCB	(802,290,000)	(515,760,000)
Net cash used in financing activities	**(2,855,238,398)**	**6,850,463,851**
Net increase/(decrease) in cash and cash equivalents	(1,865,881,500)	6,385,720,604
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents (net off overdraft) at the beginning of the period	15,089,380,944	11,799,089,800
Cash and cash equivalents (net off overdraft) at the end of the period	**13,223,499,444**	**18,184,810,404**
Net operating cash flow per share	**(6.85)**	**18.08**

Selected explanatory notes to the Financial Statements as at and for the Half Year Ended 30 June 2026

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 half yearly (2nd 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, 2025 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, 2025.

2.02 Earnings Per Share (EPS): Earnings per share has been calculated based on the number of shares outstanding as of 30 June 2026 and profit for the period from January to June 2026. The number of shares outstanding as of 30 June 2026 was 202,867,974. Earnings per share for the preceding period (January to June 2025) 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.

Statement of Changes in Equity (Un-audited)
For the Half Year Ended 30 June 2026

Amount In Taka

Particulars	Paid up capital	Share premium	Statutory reserve	General & other reserves	Retained earnings	Total
Balance as on 1 January 2026	2,028,679,740	55,000,000	1,973,679,740	4,484,794,036	1,509,503,470	10,051,656,986
Net profit (after tax) for the period	-	-	-	-	556,457,806	556,457,806
Transferred to reserve funds	-	-	-	-	-	-
Stock dividend issued	-	-	-	-	-	-
Cash dividend payable	-	-	-	-	(304,301,961)	(304,301,961)
Balance as on 30 June 2026	**2,028,679,740**	**55,000,000**	**1,973,679,740**	**4,484,794,036**	**1,761,659,315**	**10,303,812,831**
Balance as on 30 June 2025	**2,028,679,740**	**55,000,000**	**1,973,679,740**	**4,484,631,160**	**978,206,554**	**9,520,197,194**

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Chairman	**Director**	**Director**	**Managing Director & CEO**	**Chief Financial Officer**	**Company Secretary**

The Published Half Yearly Un-audited Financial Statements are Available in the web-site of the Company, www.dbhfinance.com