



DBH Finance PLC.



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Financial Statements

For the Period Ended 30 September 2026

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 third quarter ended 30 September 2026 approved by the Board of Directors of the company in its 168th Meeting held on Tuesday, October 13, 2026. 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 2026

Particulars	30 September 2026 Amount (TK)	31 December 2025 Amount (TK)
PROPERTY AND ASSETS		
Cash	690,968,460	712,459,138
In hand	219,573	148,276
Balance with Bangladesh Bank and its agent bank	690,748,887	712,310,862
Balance with other banks and financial institutions	12,780,757,744	14,095,488,972
In Bangladesh	12,780,757,744	14,095,488,972
Outside Bangladesh	-	-
Money at call on short notice	-	450,000,000
Investments	3,925,894,158	7,208,469,582
Government	2,772,884,885	6,065,905,996
Others	1,153,009,273	1,142,563,586
Loans and advances	44,223,206,714	45,576,479,546
Fixed assets including land, building, furniture & equipments	383,411,060	393,254,090
Other assets	400,913,942	282,398,616
Total assets	62,405,152,078	68,718,549,944
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowings from other banks, financial institutions and agents	4,383,113,617	8,029,648,424
Deposits and other accounts: Fixed deposits	43,785,600,577	46,736,461,380
Other liabilities	3,681,401,127	3,900,783,154
Total liabilities	51,850,115,321	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	2,012,883,241	1,509,503,470
Total shareholders' equity	10,555,036,757	10,051,656,986
Total liabilities and shareholders' equity	62,405,152,078	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	52.03	49.55

Comparative statement of information for shareholders

Parameter	For the period ended September 2026	For the period ended September 2025
Earnings Per Share	3.98	3.67
NOCFPS	(4.51)	17.36
	As at 30 September 2026	As at 31 December 2025
Net assets value per share	52.03	49.55

Profit and Loss Account (Un-audited)

For the period ended 30 September 2026

Particulars	Jan to Sep '26 Taka	Jan to Sep '25 Taka	Jul to Sep '26 Taka	Jul to Sep '25 Taka
Interest income	5,469,483,369	6,101,840,326	1,758,505,498	2,105,795,146
Interest paid on deposits and borrowings, etc.	3,881,371,427	5,093,187,988	1,202,433,063	1,814,014,327
Net interest income	1,588,111,942	1,008,652,338	556,072,435	291,780,819
Income from investment	364,439,247	821,504,661	83,830,675	345,316,368
Commission, exchange & brokerage	99,327,518	137,650,718	34,908,079	41,032,420
Other operating income	8,505,053	23,034,731	3,035,885	6,855,549
Total operating income	2,060,383,760	1,990,842,448	677,847,074	684,985,155
Salary and allowances	455,683,473	408,425,222	145,326,579	141,182,980
Rent, taxes, insurance, electricity, etc.	22,397,639	20,342,382	7,427,981	7,268,075
Legal & professional expenses	18,028,811	15,638,166	4,966,452	3,982,845
Postage, stamp, telecommunication, etc.	9,772,019	8,619,128	2,279,095	2,499,556
Stationery, printing, advertisements, etc.	14,844,332	12,024,585	5,960,568	4,055,309
Managing director's salary and fees	10,540,000	10,540,000	2,760,000	2,760,000
Directors' fees and expenses	646,802	640,236	180,451	182,938
Auditors' fees	862,500	819,375	287,500	273,125
Depreciation, repair & maintenance	74,554,557	69,409,317	25,577,040	23,598,824
Other expenses	44,162,837	62,539,929	14,111,500	21,479,403
Total operating expenses	651,492,970	608,998,340	208,877,165	207,283,055
Profit before provisions	1,408,890,790	1,381,844,108	468,969,909	477,702,100
Provision for				
Loans and advances	93,656,329	177,809,231	25,143,911	59,378,942
Diminution in value of investment	(54,964,108)	(62,529,579)	18,355,920	(81,055,117)
Other Assets	-	-	-	-
Total provisions	38,692,221	115,279,652	43,499,831	(21,676,175)
Profit before tax	1,370,198,569	1,266,564,456	425,470,078	499,378,275
Provision for tax				
Current	560,298,215	530,485,008	166,147,374	186,431,190
Deferred	2,218,622	(7,731,668)	8,098,777	(10,591,184)
	562,516,837	522,753,340	174,246,151	175,840,006
Profit after tax	807,681,732	743,811,116	251,223,927	323,538,269
Appropriation				
Statutory reserve	-	39,778,030	-	39,778,030
Dividend on preference shares	-	-	-	-
Total appropriations	-	39,778,030	-	39,778,030
Retained surplus	807,681,732	704,033,086	251,223,927	283,760,239
Earnings Per Share	3.98	3.67	1.24	1.60

Selected explanatory notes to the Financial Statements as at and for the period ended 30 September 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 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, 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 September 2026 and profit for the period from January to September 2026. The number of shares outstanding as of 30 September 2026 was 202,867,974. Earnings per share for the preceding period (January to September 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.

Cash Flow Statement (Un-audited)

For the period ended 30 September 2026

Particulars	Jan to Sep '26 Amount (TK.)	Jan to Sep '25 Amount (TK.)
Cash flows from operating activities		
Interest receipts in cash	5,500,079,265	5,909,360,701
Interest payments	(4,208,434,313)	(4,531,769,444)
Dividend receipts	27,090,697	28,911,632
Fees and commission receipts in cash	99,327,518	137,650,718
Cash payments to employees, suppliers and various operating expense	(586,761,844)	(574,571,930)
Income tax paid	(383,266,727)	(565,629,311)
Receipts from other operating activities	333,009,536	838,317,238
Cash generated/(utilized) from operating activities before changes in operating assets and liabilities	781,044,131	1,242,269,604
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	1,356,083,704	(1,161,349,046)
Investment in trading securities	(7,635,891)	15,375,247
Other assets	(151,180,153)	(298,989,865)
Deposits from banks and other customers	(2,950,860,804)	3,604,499,883
Interest suspenses	20,894,382	24,874,966
Other liabilities	35,897,421	94,182,460
Cash generated/(utilized) from operating assets and liabilities	(1,696,801,341)	2,278,593,645
Net cash from operating activities	(915,757,211)	3,520,863,249
Cash flows from investing activities		
Net Proceeds (payments) for sale/purchase of Treasury Bills	3,293,021,111	39,816,247
Other investments	7,806,544	-
Purchase of property, plant & equipment	(49,974,528)	(66,063,936)
Proceeds from disposal of property, plant & equipment	107,535	136,196
Net cash used in investing activities	3,250,960,662	(26,111,493)
Cash flows from financing activities		
Cash dividend	(304,301,961)	(298,335,256)
Net Receipt from Bank and Financial institutes	(2,494,235,612)	4,731,309,996
Net Receipt by DBH Affordable Housing Bond & ZCB	(1,316,763,750)	(1,102,850,001)
Net cash used in financing activities	(4,115,301,323)	3,330,124,739
Net increase/(decrease) in cash and cash equivalents	(1,780,097,872)	6,824,876,494
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	11,799,089,801
Cash and cash equivalents (net off overdraft) at the end of the period	13,309,283,072	18,623,966,295
Net operating cash flow per share	(4.51)	17.36

Statement of Changes in Equity (Un-audited)

For the period ended 30 September 2026

Particulars	Amount In Taka					
	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	-	-	-	-	807,681,732	807,681,732
Transferred to reserve funds	-	-	-	-	-	-
Stock dividend issued	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	(304,301,961)	(304,301,961)
Balance as on 30 September 2026	2,028,679,740	55,000,000	1,973,679,740	4,484,794,036	2,012,883,241	10,555,036,757
Balance as on 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

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