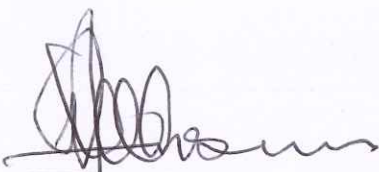


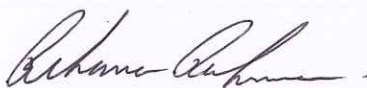
**Southeast Bank PLC and its Subsidiaries**  
**Consolidated Balance Sheet**  
As at 30 June 2025

|  | Note | Provisional and unaudited |                        |
|--|------|---------------------------|------------------------|
|  |      | Jun 2025                  | Dec 2024               |
|  |      | Taka                      | Taka                   |
| <b><u>PROPERTY AND ASSETS</u></b>  |      |                           |                        |
| <b>Cash</b>  |      |                           |                        |
| In hand (including foreign currencies)   |      | 6,262,465,461             | 5,833,707,155          |
| Balance with Bangladesh Bank and its agent banks<br>(including foreign currencies) |      | 22,346,297,863            | 16,414,355,983         |
|  |      | <b>28,608,763,324</b>     | <b>22,248,063,138</b>  |
| <b>Balance with other banks and financial institutions</b>                         |      |                           |                        |
| In Bangladesh  |      | 1,420,724,900             | 1,641,537,070          |
| Outside Bangladesh   |      | 11,938,159,731            | 3,192,707,795          |
|  |      | <b>13,358,884,631</b>     | <b>4,834,244,865</b>   |
| <b>Money at call and on short notice</b>   |      | <b>2,747,300,000</b>      | <b>5,124,300,000</b>   |
| <b>Investments</b>   |      |                           |                        |
| Government   |      | 96,003,159,202            | 106,003,711,542        |
| Others   |      | 17,774,407,477            | 17,730,709,004         |
|  |      | <b>113,777,566,679</b>    | <b>123,734,420,546</b> |
| <b>Loans and advances/investments</b>  | 2    |                           |                        |
| Loans, cash credit, overdrafts etc./investments                                    |      | 374,760,402,877           | 367,187,288,055        |
| Bills purchased and discounted   |      | 4,839,082,590             | 5,719,958,600          |
|  |      | <b>379,599,485,467</b>    | <b>372,907,246,655</b> |
| <b>Fixed assets including premises, furniture and fixtures</b>                     |      | <b>10,150,365,545</b>     | <b>10,388,991,687</b>  |
| <b>Other assets</b>  |      | <b>9,238,921,257</b>      | <b>6,621,330,039</b>   |
| <b>Non-banking assets</b>  |      | -                         | -                      |
| <b>Total assets</b>  |      | <b>557,481,286,903</b>    | <b>545,858,596,930</b> |
| <b><u>LIABILITIES AND CAPITAL</u></b>  |      |                           |                        |
| <b>Liabilities</b>   |      |                           |                        |
| <b>Borrowings from other banks, financial institutions and agents</b>              |      |                           |                        |
| Subordinated bond  |      | 8,000,000,000             | 8,000,000,000          |
| Perpetual bond   |      | 5,000,000,000             | 5,000,000,000          |
| Other borrowings   |      | 11,450,857,853            | 21,873,117,697         |
|  |      | <b>24,450,857,853</b>     | <b>34,873,117,697</b>  |
| <b>Deposits and other accounts</b>   |      |                           |                        |
| Current/Al-wadeeah current accounts and other accounts                             | 3    | 73,939,313,781            | 79,105,734,695         |
| Bills payable  |      | 4,792,272,352             | 3,313,481,373          |
| Savings bank/Mudaraba savings bank deposits  |      | 44,579,597,006            | 44,213,977,761         |
| Fixed deposits/Mudaraba fixed deposits   |      | 307,474,496,175           | 284,710,706,289        |
|  |      | <b>430,785,679,314</b>    | <b>411,343,900,118</b> |
| <b>Other liabilities</b>   |      | <b>69,693,257,865</b>     | <b>68,088,735,880</b>  |
| <b>Total liabilities</b>   |      | <b>524,929,795,032</b>    | <b>514,305,753,695</b> |
| <b>Capital/shareholders' equity</b>  | 4    |                           |                        |
| Paid up capital  |      | 13,373,963,880            | 13,373,963,880         |
| Statutory reserve  |      | 13,373,963,880            | 13,239,565,890         |
| Revaluation reserve  |      | 4,549,981,224             | 4,628,024,197          |
| Other reserve  |      | 247,650,000               | 247,650,000            |
| Foreign currency translation reserve   |      | 1,758,623                 | (313,596)              |
| Retained earnings  |      | 994,868,649               | 54,677,896             |
| <b>Total shareholders' equity</b>  |      | <b>32,542,186,256</b>     | <b>31,543,568,267</b>  |
| <b>Non-controlling interest</b>  |      | <b>9,305,615</b>          | <b>9,274,968</b>       |
| <b>Total liabilities and shareholders' equity</b>                                  |      | <b>557,481,286,903</b>    | <b>545,858,596,930</b> |


**Southeast Bank PLC and its Subsidiaries**  
**Consolidated Balance Sheet**  
As at 30 June 2025

|   | Provisional and unaudited |                        |
|---|---------------------------|------------------------|
|   | Jun 2025                  | Dec 2024               |
| Note  | Taka                      | Taka                   |
| <b><u>OFF-BALANCE SHEET ITEMS</u></b>                                 |                           |                        |
| <b>Contingent liabilities</b>   |                           |                        |
| Acceptances and endorsements  | 76,197,041,310            | 84,286,411,866         |
| Letters of guarantee  | 17,865,938,719            | 18,043,431,604         |
| Irrevocable letters of credit   | 40,619,216,621            | 54,036,785,770         |
| Bills for collection  | 45,134,111,032            | 45,450,202,910         |
| Other contingent liabilities  | 1,846,827,000             | 1,858,889,000          |
| <b>Total contingent liabilities</b>                                   | <b>181,663,134,682</b>    | <b>203,675,721,150</b> |
| <b>Other commitments</b>  |                           |                        |
| 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 | -                         | -                      |
| <b>Total other commitments</b>  | <b>-</b>                  | <b>-</b>               |
| <b>Total off-balance sheet items including contingent liabilities</b> | <b>181,663,134,682</b>    | <b>203,675,721,150</b> |

  
Chairman

  
Director

  
Managing Director (CC)

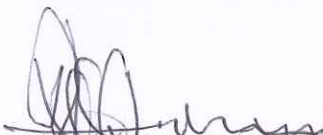
  
Chief Financial Officer

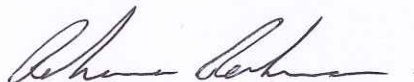
  
Company Secretary

**Southeast Bank PLC and its Subsidiaries**  
**Consolidated Profit and Loss Account**  
For the half year ended 30 June 2025


Provisional and unaudited


| Particulars   | Note | Jan 01, 2025 to<br>Jun 30, 2025 | Jan 01, 2024 to<br>Jun 30, 2024 | Apr 01, 2025 to<br>Jun 30, 2025 | Apr 01, 2024 to<br>Jun 30, 2024 |
|---|------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
|   |      | Taka                            | Taka                            | Taka                            | Taka                            |
| Interest income/profit on investments                       |      | 16,322,821,181                  | 13,650,342,304                  | 8,561,463,804                   | 7,264,952,310                   |
| Interest paid/profit shared on deposits and borrowings etc. |      | (14,760,207,064)                | (11,650,601,999)                | (7,526,044,045)                 | (6,123,325,277)                 |
| <b>Net interest income/net profit on investments</b>        |      | <b>1,562,614,117</b>            | <b>1,999,740,306</b>            | <b>1,035,419,759</b>            | <b>1,141,627,033</b>            |
| Investment income   |      | 4,992,695,226                   | 4,392,357,668                   | 2,678,877,938                   | 2,396,980,720                   |
| Commission, exchange and brokerage                          |      | 2,326,064,042                   | 2,260,627,398                   | 1,176,495,423                   | 1,199,130,908                   |
| Other operating income                                      |      | 631,694,787                     | 529,778,696                     | 345,261,796                     | 285,076,597                     |
| <b>Total operating income (A)</b>                           |      | <b>9,513,068,172</b>            | <b>9,182,504,068</b>            | <b>5,236,054,916</b>            | <b>5,022,815,258</b>            |
| Salaries and allowances                                     |      | 1,431,095,379                   | 1,278,203,339                   | 730,724,986                     | 669,698,937                     |
| Rent, taxes, insurance, electricity, etc.                   |      | 619,738,941                     | 565,239,388                     | 320,134,660                     | 287,719,597                     |
| Legal expenses  |      | 343,500                         | 384,612                         | 262,800                         | 189,150                         |
| Postage, stamp, telecommunication, etc.                     |      | 93,403,770                      | 109,027,399                     | 54,989,783                      | 53,521,662                      |
| Stationery, printing, advertisements, etc.                  |      | 89,341,099                      | 115,934,780                     | 42,465,941                      | 46,375,835                      |
| Managing Director's salary and fees                         |      | 5,505,000                       | 5,907,000                       | 2,585,000                       | 2,652,000                       |
| Directors' fees   |      | 3,727,724                       | 2,072,191                       | 2,959,830                       | 1,755,678                       |
| Auditors' fees  |      | 500,000                         | 500,000                         | 500,000                         | 500,000                         |
| Depreciation and repair                                     |      | 425,288,032                     | 474,008,269                     | 213,122,741                     | 236,193,388                     |
| Other expenses  |      | 1,014,032,729                   | 962,025,487                     | 507,662,539                     | 459,430,891                     |
| <b>Total operating expenses (B)</b>                         |      | <b>3,682,976,174</b>            | <b>3,513,302,465</b>            | <b>1,875,408,280</b>            | <b>1,758,037,138</b>            |
| <b>Profit before provision (C=A-B)</b>                      |      | <b>5,830,091,998</b>            | <b>5,669,201,603</b>            | <b>3,360,646,636</b>            | <b>3,264,778,120</b>            |
| Provision for loans and advances/investments                |      |                                 |                                 |                                 |                                 |
| General provision   |      | 2,463,683,583                   | 1,452,459,929                   | 1,404,715,216                   | 1,416,152,989                   |
| General provision for COVID-19                              |      | -                               | (201,895,061)                   | -                               | (148,851,948)                   |
| Specific provision  |      | 964,439,635                     | 1,358,586,147                   | 735,803,862                     | 881,252,967                     |
|   |      | <b>3,428,123,218</b>            | <b>2,609,151,015</b>            | <b>2,140,519,078</b>            | <b>2,148,554,008</b>            |
| Provision for diminution in value of investments            |      | 394,223,789                     | 1,065,049,720                   | 213,781,281                     | 324,808,073                     |
| Other provisions  |      | (185,921,056)                   | 65,261,875                      | (295,092,188)                   | 87,886,309                      |
| <b>Total provision (D)</b>                                  |      | <b>3,636,425,951</b>            | <b>3,739,462,610</b>            | <b>2,059,208,171</b>            | <b>2,561,248,390</b>            |
| <b>Total profit before taxation (E=C-D)</b>                 |      | <b>2,193,666,047</b>            | <b>1,929,738,993</b>            | <b>1,301,438,465</b>            | <b>703,529,730</b>              |
| Provision for taxation                                      |      |                                 |                                 |                                 |                                 |
| Current   |      | 862,695,096                     | 711,614,074                     | 510,045,978                     | 404,265,489                     |
| Deferred  |      | (4,317,706)                     | (2,793,968)                     | (3,876,575)                     | (99,027)                        |
|   |      | <b>858,377,390</b>              | <b>708,820,106</b>              | <b>506,169,403</b>              | <b>404,166,462</b>              |
| <b>Net profit after taxation</b>                            |      | <b>1,335,288,657</b>            | <b>1,220,918,887</b>            | <b>795,269,062</b>              | <b>299,363,268</b>              |
| <b>Net profit after taxation attributable to:</b>           |      |                                 |                                 |                                 |                                 |
| Equity holders' of the Bank                                 |      | 1,335,258,010                   | 1,220,896,787                   | 795,266,350                     | 299,343,846                     |
| Non-controlling interest                                    |      | 30,647                          | 22,099                          | 2,712                           | 19,422                          |
| <b>Net profit after taxation</b>                            |      | <b>1,335,288,657</b>            | <b>1,220,918,886</b>            | <b>795,269,062</b>              | <b>299,363,268</b>              |
| <b>Appropriations</b>                                       |      |                                 |                                 |                                 |                                 |
| Statutory reserve   |      | 134,397,990                     | -                               | -                               | -                               |
| Start-up fund   |      | 13,166,553                      | 11,882,454                      | 7,769,996                       | 2,715,458                       |
| Dividend for perpetual bondholders                          |      | 252,000,000                     | 173,000,000                     | 126,000,000                     | 92,900,000                      |
| CSR Fund  |      | -                               | -                               | -                               | -                               |
|   |      | <b>399,564,543</b>              | <b>184,882,454</b>              | <b>133,769,996</b>              | <b>95,615,458</b>               |
| <b>Retained surplus during the period</b>                   |      | <b>935,724,114</b>              | <b>1,036,036,432</b>            | <b>661,499,066</b>              | <b>203,747,810</b>              |
| <b>Earnings per share (par value Taka 10)</b>               | 5    | <b>1.00</b>                     | <b>0.91</b>                     | <b>0.59</b>                     | <b>0.22</b>                     |

  
Chairman

  
Director

  
Managing Director (CC)

  
Chief Financial Officer

  
Company Secretary

**Southeast Bank PLC and its Subsidiaries**

**Consolidated Cash Flow Statement**

For the half year ended 30 June 2025

Provisional and unaudited

| Particulars  | Jan 01, 2025 to<br>Jun 30, 2025 | Jan 01, 2024 to<br>Jun 30, 2024 |
|--|---------------------------------|---------------------------------|
|  | <b>Taka</b>                     | <b>Taka</b>                     |
| <b>A. Cash flows from operating activities:</b>                                    |                                 |                                 |
| Interest receipts in cash  | 20,175,212,399                  | 16,609,452,143                  |
| Interest payments  | (14,751,615,198)                | (10,912,368,074)                |
| Dividend receipts  | 95,241,783                      | 124,990,175                     |
| Fees and commission receipts in cash   | 2,326,064,042                   | 2,260,627,398                   |
| Recoveries on loans previously written-off   | 712,062,302                     | 431,079,630                     |
| Cash payments to employees   | (1,436,600,379)                 | (1,284,110,339)                 |
| Cash payments to suppliers   | (87,521,008)                    | (129,335,582)                   |
| Income taxes paid  | (790,981,359)                   | (890,480,919)                   |
| Receipts from other operating activities   | 1,267,210,414                   | 1,729,958,065                   |
| Payments for other operating activities  | (1,773,467,664)                 | (1,732,790,898)                 |
| <b>Operating profit before changes in operating assets and liabilities (i)</b>     | <b>5,735,605,333</b>            | <b>6,207,021,599</b>            |
| <b>Increase (decrease) in operating assets and liabilities</b>                     |                                 |                                 |
| Sale of trading securities   | 55,538,500                      | 387,025,289                     |
| Purchase of trading securities   | (11,840,027)                    | (464,006,510)                   |
| Loans and advances to customers  | (10,562,923,386)                | (14,206,972,730)                |
| Other assets   | (1,904,960,776)                 | (235,896,500)                   |
| Deposits from other banks  | (10,422,259,844)                | (1,818,866,821)                 |
| Deposits from customers  | 19,508,667,202                  | 12,013,921,965                  |
| Other liabilities  | 793,887,635                     | 781,917,383                     |
| <b>Cash generated from (used in) operating assets and liabilities (ii)</b>         | <b>(2,543,890,697)</b>          | <b>(3,542,877,925)</b>          |
| <b>Net cash flows from operating activities (a=i+ii)</b>                           | <b>3,191,714,636</b>            | <b>2,664,143,674</b>            |
| <b>B. Cash flows from investing activities:</b>                                    |                                 |                                 |
| Proceeds from sale of securities   | 237,919,759,647                 | 202,036,545,421                 |
| Payments for purchase of securities  | (234,416,218,169)               | (202,702,481,166)               |
| Purchase of fixed assets   | (130,463,352)                   | (60,615,077)                    |
| Sale proceeds of fixed assets  | 421,514                         | 730,470                         |
| <b>Cash generated from (used in) investing activities (b)</b>                      | <b>3,373,499,640</b>            | <b>(725,820,351)</b>            |
| <b>C. Cash flows from financing activities:</b>                                    |                                 |                                 |
| Receipts from issue of loan capital & debt security                                | -                               | 1,360,000,000                   |
| Payment against lease obligation   | (110,824,277)                   | (115,028,535)                   |
| <b>Cash generated from (used in) financing activities (c)</b>                      | <b>(110,824,277)</b>            | <b>1,244,971,465</b>            |
| <b>D. Net increase (decrease) in cash and cash equivalents (a+b+c)</b>             | <b>6,454,389,999</b>            | <b>3,183,294,788</b>            |
| <b>E. Effects of exchange rate changes on cash and cash equivalents</b>            | <b>5,128,832</b>                | <b>6,182,692</b>                |
| <b>F. Cash and cash equivalents at beginning of the year</b>                       | <b>45,684,046,594</b>           | <b>41,747,190,988</b>           |
| <b>G. Cash and cash equivalents at end of the period (D+E+F)</b>                   | <b>52,143,565,425</b>           | <b>44,936,668,468</b>           |
| <b>Cash and cash equivalents at end of the period represents</b>                   |                                 |                                 |
| Cash in hand (including foreign currencies)  | 6,262,465,461                   | 5,551,186,250                   |
| Balance with Bangladesh Bank and its agent banks<br>(including foreign currencies) | 22,346,297,863                  | 16,735,632,720                  |
| Balance with other banks and financial institutions                                | 13,358,884,631                  | 6,498,362,698                   |
| Money at call and on short notice  | 2,747,300,000                   | 601,300,000                     |
| Treasury bills   | 7,414,718,970                   | 15,538,629,200                  |
| Prize bond   | 13,898,500                      | 11,557,600                      |
|  | <b>52,143,565,425</b>           | <b>44,936,668,468</b>           |

Southeast Bank PLC and its Subsidiaries  
Consolidated Statement of Changes in Equity  
For the half year ended 30 June 2025

| Particulars   | Provisional and unaudited |                   |                     |                |                     |                   |                |                          |                           |
|---|---------------------------|-------------------|---------------------|----------------|---------------------|-------------------|----------------|--------------------------|---------------------------|
|   | Paid up capital           | Statutory reserve | Revaluation reserve | Other reserves | Translation reserve | Retained earnings | Total          | Non-controlling interest | Total equity of the Group |
|   | Taka                      | Taka              | Taka                | Taka           | Taka                | Taka              | Taka           | Taka                     | Taka                      |
| Balance as at 1 January 2025                                | 13,373,963,880            | 13,239,565,890    | 4,628,024,197       | 247,650,000    | (313,596)           | 54,677,896        | 31,543,568,267 | 9,274,968                | 31,552,843,235            |
| Changes in accounting policy/ Prior year adjustments        | -                         | -                 | -                   | -              | -                   | -                 | -              | -                        | -                         |
| Restated balance  | 13,373,963,880            | 13,239,565,890    | 4,628,024,197       | 247,650,000    | (313,596)           | 54,677,896        | 31,543,568,267 | 9,274,968                | 31,552,843,235            |
| Surplus/deficit on account of revaluation of properties     | -                         | -                 | -                   | -              | -                   | -                 | -              | -                        | -                         |
| Surplus/deficit on account of revaluation of investments    | -                         | -                 | (78,042,973)        | -              | -                   | -                 | (78,042,973)   | -                        | (78,042,973)              |
| Currency translation differences                            | -                         | -                 | -                   | -              | 2,072,219           | 4,497,286         | 6,569,505      | -                        | 6,569,505                 |
| Net gains and losses not recognized in the income statement | -                         | -                 | (78,042,973)        | -              | 2,072,219           | 4,497,286         | (71,473,468)   | -                        | (71,473,468)              |
| Net profit for the period                                   | -                         | -                 | -                   | -              | -                   | 1,335,258,010     | 1,335,258,010  | 30,647                   | 1,335,288,657             |
| Cash dividend   | -                         | -                 | -                   | -              | -                   | -                 | -              | -                        | -                         |
| Issue of share capital/ Bonus share                         | -                         | -                 | -                   | -              | -                   | -                 | -              | -                        | -                         |
| Appropriation made during the period                        | -                         | -                 | -                   | -              | -                   | -                 | -              | -                        | -                         |
| Statutory reserve   | -                         | 134,397,990       | -                   | -              | -                   | (134,397,990)     | -              | -                        | -                         |
| Start-up fund   | -                         | -                 | -                   | -              | -                   | (13,166,553)      | (13,166,553)   | -                        | (13,166,553)              |
| Dividend for perpetual bondholders                          | -                         | -                 | -                   | -              | -                   | (252,000,000)     | (252,000,000)  | -                        | (252,000,000)             |
| CSR fund  | -                         | -                 | -                   | -              | -                   | -                 | -              | -                        | -                         |
| Balance as at 30 June 2025                                  | 13,373,963,880            | 13,373,963,880    | 4,549,981,224       | 247,650,000    | 1,758,623           | 994,868,649       | 32,542,186,256 | 9,305,615                | 32,551,491,871            |
| Balance as at 30 June 2024                                  | 12,859,580,660            | 12,859,580,660    | 4,430,316,882       | 247,650,000    | (1,055,110)         | 2,691,635,939     | 33,087,709,031 | 10,257,739               | 33,097,966,770            |

**Southeast Bank PLC**  
**Balance Sheet**  
As at 30 June 2025

Provisional and unaudited

**PROPERTY AND ASSETS**

**Cash**

In hand (including foreign currencies)  
Balance with Bangladesh Bank and its agent banks  
(including foreign currencies)

| Jun 2025              | Dec 2024              |
|-----------------------|-----------------------|
| Taka                  | Taka                  |
| 6,261,469,785         | 5,826,066,461         |
| 22,346,297,863        | 16,414,355,983        |
| <b>28,607,767,648</b> | <b>22,240,422,444</b> |

**Balance with other banks and financial institutions**

In Bangladesh  
Outside Bangladesh

|                       |                      |
|-----------------------|----------------------|
| 1,898,283,025         | 1,925,068,788        |
| 11,835,513,194        | 2,889,587,474        |
| <b>13,733,796,219</b> | <b>4,814,656,262</b> |
| <b>2,747,300,000</b>  | <b>5,124,300,000</b> |

**Money at call and on short notice**

**Investments**

Government  
Others

|                        |                        |
|------------------------|------------------------|
| 96,003,159,202         | 106,003,711,542        |
| 14,852,926,888         | 14,809,453,388         |
| <b>110,856,086,090</b> | <b>120,813,164,930</b> |

**Loans and advances/investments**

Loans, cash credit, overdrafts etc./investments  
Bills purchased and discounted

|                        |                        |
|------------------------|------------------------|
| 371,868,750,455        | 364,267,281,352        |
| 4,839,082,590          | 5,719,958,600          |
| <b>376,707,833,045</b> | <b>369,987,239,952</b> |

**Fixed assets including premises, furniture and fixtures**

**Other assets**

Non - banking assets

**Total assets**

|                        |                        |
|------------------------|------------------------|
| 9,762,644,780          | 9,987,036,402          |
| 13,613,043,696         | 11,186,223,906         |
| -                      | -                      |
| <b>556,028,471,478</b> | <b>544,153,043,896</b> |

**LIABILITIES AND CAPITAL**

**Liabilities**

**Borrowings from other banks, financial institutions and agents**

Subordinated bond  
Perpetual bond  
Other borrowings

|                       |                       |
|-----------------------|-----------------------|
| 8,000,000,000         | 8,000,000,000         |
| 5,000,000,000         | 5,000,000,000         |
| 11,450,857,853        | 21,873,117,697        |
| <b>24,450,857,853</b> | <b>34,873,117,697</b> |

**Deposits and other accounts**

Current/AI-wadeeah current accounts and other accounts  
Bills payable  
Savings bank/Mudaraba savings bank deposits  
Fixed deposits/Mudaraba fixed deposits

|                        |                        |
|------------------------|------------------------|
| 73,865,709,451         | 79,012,866,036         |
| 4,792,272,352          | 3,313,481,373          |
| 44,579,597,006         | 44,213,977,761         |
| 308,063,548,812        | 285,061,563,263        |
| <b>431,301,127,621</b> | <b>411,601,888,433</b> |

**Other liabilities**

**Total liabilities**

**Capital/shareholders' equity**

Paid up capital  
Statutory reserve  
Revaluation reserve  
Other reserve  
Retained earnings

|                        |                        |
|------------------------|------------------------|
| 67,792,800,956         | 66,170,855,103         |
| <b>523,544,786,430</b> | <b>512,645,861,233</b> |
| 13,373,963,880         | 13,373,963,880         |
| 13,373,963,880         | 13,239,565,890         |
| 4,549,981,224          | 4,628,024,197          |
| 247,650,000            | 247,650,000            |
| 938,126,064            | 17,978,696             |
| <b>32,483,685,048</b>  | <b>31,507,182,663</b>  |
| <b>556,028,471,478</b> | <b>544,153,043,896</b> |

**Total shareholders' equity**

**Total liabilities and shareholders' equity**

**Southeast Bank PLC**  
**Balance Sheet**  
As at 30 June 2025

Provisional and unaudited

| <u>Jun 2025</u> | <u>Dec 2024</u> |
|-----------------|-----------------|
| <u>Taka</u>     | <u>Taka</u>     |

**OFF-BALANCE SHEET ITEMS**

**Contingent liabilities**

Acceptances and endorsements

Letters of guarantee

Irrevocable letters of credit

Bills for collection

Other contingent liabilities

**Total contingent liabilities**

|                        |                        |
|------------------------|------------------------|
| 76,197,041,310         | 84,286,411,866         |
| 17,865,938,719         | 18,043,431,604         |
| 40,619,216,621         | 54,036,785,770         |
| 45,134,111,032         | 45,450,202,910         |
| 1,846,827,000          | 1,858,889,000          |
| <b>181,663,134,682</b> | <b>203,675,721,150</b> |

**Other commitments**

Documentary credits and short term trade-related transactions

Forward assets purchased and forward deposits placed

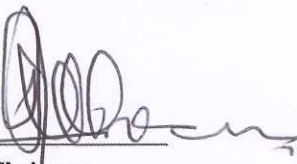
Undrawn note issuance and revolving underwriting facilities


Undrawn formal standby facilities, credit lines and other commitments

**Total other commitments**

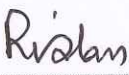
**Total off-balance sheet items including contingent liabilities**

|                        |                        |
|------------------------|------------------------|
| -                      | -                      |
| -                      | -                      |
| -                      | -                      |
| -                      | -                      |
| -                      | -                      |
| <b>181,663,134,682</b> | <b>203,675,721,150</b> |

  
Chairman

  
Director

  
Managing Director (CC)

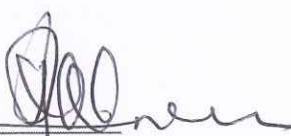
  
Chief Financial Officer

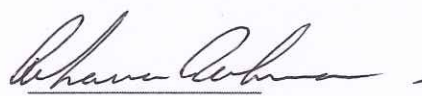
  
Company Secretary

**Southeast Bank PLC**  
**Profit and Loss Account**  
For the half year ended 30 June 2025


Provisional and unaudited

| Particulars   | Jan 01, 2025 to<br>Jun 30, 2025 | Jan 01, 2024 to Jun<br>30, 2024 | Apr 01, 2025 to<br>Jun 30, 2025 | Apr 01, 2024 to<br>Jun 30, 2024 |
|---|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
|   | Taka                            | Taka                            | Taka                            | Taka                            |
| Interest income/profit on investments                       | 16,313,028,521                  | 13,609,095,984                  | 8,558,964,925                   | 7,245,965,089                   |
| Interest paid/profit shared on deposits and borrowings etc. | (14,780,179,144)                | (11,648,855,190)                | (7,531,253,371)                 | (6,122,617,621)                 |
| <b>Net interest income/net profit on investments</b>        | <b>1,532,849,377</b>            | <b>1,960,240,794</b>            | <b>1,027,711,554</b>            | <b>1,123,347,468</b>            |
| Investment income   | 4,980,973,184                   | 4,374,938,675                   | 2,670,826,016                   | 2,385,530,178                   |
| Commission, exchange and brokerage                          | 2,257,359,440                   | 2,199,608,979                   | 1,132,300,295                   | 1,161,627,563                   |
| Other operating income                                      | 609,485,258                     | 518,392,657                     | 326,401,140                     | 280,215,778                     |
|   | <b>7,847,817,882</b>            | <b>7,092,940,311</b>            | <b>4,129,527,451</b>            | <b>3,827,373,519</b>            |
| <b>Total operating income (A)</b>                           | <b>9,380,667,259</b>            | <b>9,053,181,105</b>            | <b>5,157,239,005</b>            | <b>4,950,720,987</b>            |
| Salaries and allowances                                     | 1,400,637,719                   | 1,250,607,424                   | 715,324,686                     | 655,679,740                     |
| Rent, taxes, insurance, electricity, etc.                   | 611,466,578                     | 558,992,882                     | 315,549,123                     | 284,356,234                     |
| Legal expenses  | 72,025                          | 384,612                         | 22,025                          | 189,150                         |
| Postage, stamp, telecommunication, etc.                     | 93,193,619                      | 108,763,914                     | 54,872,363                      | 53,378,222                      |
| Stationery, printing, advertisements, etc.                  | 80,305,635                      | 114,433,667                     | 37,870,811                      | 45,534,115                      |
| Managing Director's salary and fees                         | 5,505,000                       | 5,907,000                       | 2,585,000                       | 2,652,000                       |
| Directors' fees   | 3,377,168                       | 1,992,191                       | 2,649,274                       | 1,675,678                       |
| Auditors' fees  | 500,000                         | 500,000                         | 500,000                         | 500,000                         |
| Depreciation and repair of bank's assets                    | 406,117,447                     | 454,348,010                     | 204,366,200                     | 226,356,747                     |
| Other expenses  | 976,410,820                     | 941,543,357                     | 487,291,738                     | 449,604,927                     |
| <b>Total operating expenses (B)</b>                         | <b>3,577,586,011</b>            | <b>3,437,473,057</b>            | <b>1,821,031,220</b>            | <b>1,719,926,813</b>            |
| <b>Profit before provision (C=A-B)</b>                      | <b>5,803,081,248</b>            | <b>5,615,708,048</b>            | <b>3,336,207,785</b>            | <b>3,230,794,174</b>            |
| Provision for loans and advances/investments                |                                 |                                 |                                 |                                 |
| General provision   | 2,463,683,583                   | 1,452,459,929                   | 1,404,715,216                   | 1,416,152,989                   |
| General provision due to COVID-19                           | -                               | (201,895,061)                   | -                               | (148,851,948)                   |
| Specific provision  | 964,439,635                     | 1,358,586,147                   | 735,803,862                     | 881,252,967                     |
|   | <b>3,428,123,218</b>            | <b>2,609,151,015</b>            | <b>2,140,519,078</b>            | <b>2,148,554,008</b>            |
| Provision for diminution in value of investments            | 394,223,789                     | 1,062,049,720                   | 213,781,281                     | 323,808,073                     |
| Other provisions  | (185,921,056)                   | 56,261,875                      | (295,092,188)                   | 86,886,309                      |
| <b>Total provision (D)</b>                                  | <b>3,636,425,951</b>            | <b>3,727,462,610</b>            | <b>2,059,208,171</b>            | <b>2,559,248,390</b>            |
| <b>Total profit before taxation (C-D)</b>                   | <b>2,166,655,297</b>            | <b>1,888,245,438</b>            | <b>1,276,999,614</b>            | <b>671,545,784</b>              |
| Provision for taxation                                      |                                 |                                 |                                 |                                 |
| Current   | 854,317,706                     | 702,793,968                     | 503,876,575                     | 400,099,027                     |
| Deferred  | (4,317,706)                     | (2,793,968)                     | (3,876,575)                     | (99,027)                        |
|   | <b>850,000,000</b>              | <b>700,000,000</b>              | <b>500,000,000</b>              | <b>400,000,000</b>              |
| <b>Net profit after taxation</b>                            | <b>1,316,655,297</b>            | <b>1,188,245,438</b>            | <b>776,999,614</b>              | <b>271,545,784</b>              |
| Appropriations  |                                 |                                 |                                 |                                 |
| Statutory reserve   | 134,397,990                     | -                               | -                               | -                               |
| Start-up fund   | 13,166,553                      | 11,882,454                      | 7,769,996                       | 2,715,458                       |
| Dividend for perpetual bondholders                          | 252,000,000                     | 173,000,000                     | 126,000,000                     | 92,900,000                      |
| CSR Fund  | -                               | -                               | -                               | -                               |
|   | <b>399,564,543</b>              | <b>184,882,454</b>              | <b>133,769,996</b>              | <b>95,615,458</b>               |
| <b>Retained surplus during the period</b>                   | <b>917,090,754</b>              | <b>1,003,362,984</b>            | <b>643,229,618</b>              | <b>175,930,326</b>              |
| <b>Earnings per share (par value Taka 10)</b>               | <b>0.98</b>                     | <b>0.89</b>                     | <b>0.58</b>                     | <b>0.20</b>                     |

  
Chairman

  
Director

  
Managing Director (CC)

  
Chief Financial Officer

  
Company Secretary

**Southeast Bank PLC**  
**Cash Flow Statement**  
For the half year ended 30 June 2025

Provisional and unaudited

| Particulars   | Jan 01, 2025 to<br>Jun 30, 2025 | Jan 01, 2024 to<br>Jun 30, 2024 |
|---|---------------------------------|---------------------------------|
| <b>A. Cash flows from operating activities:</b>                                 | <b>Taka</b>                     | <b>Taka</b>                     |
| Interest receipts in cash   | 20,165,419,739                  | 16,568,205,823                  |
| Interest payment  | (14,828,238,954)                | (11,060,020,650)                |
| Dividend receipts   | 84,290,504                      | 112,225,104                     |
| Fees and commission receipts in cash  | 2,257,359,440                   | 2,199,608,979                   |
| Recoveries on Loans previously written-off                                      | 712,062,302                     | 431,079,630                     |
| Cash payments to employees  | (1,406,142,719)                 | (1,256,514,424)                 |
| Cash payments to suppliers  | (78,485,544)                    | (127,834,469)                   |
| Income taxes paid   | (810,068,430)                   | (905,244,513)                   |
| Receipts from other operating activities  | 1,259,550,911                   | 1,718,572,026                   |
| Payments for other operating activities   | (1,760,806,874)                 | (1,721,481,859)                 |
| <b>Operating profit before changes in operating assets and liabilities (i)</b>  | <b>5,594,940,375</b>            | <b>5,958,595,646</b>            |
| <b>Increase (decrease) in operating assets and liabilities</b>                  |                                 |                                 |
| Sale of trading securities  | 55,538,500                      | 387,025,289                     |
| Purchase of trading securities  | (12,065,000)                    | (375,986,003)                   |
| Loans and advances to customers   | (10,591,277,667)                | (14,197,315,711)                |
| Other assets  | (1,944,129,707)                 | (230,723,231)                   |
| Deposits from other banks   | (10,422,259,844)                | (1,757,084,449)                 |
| Deposits from customers   | 19,766,127,194                  | 11,992,252,046                  |
| Other liabilities   | 1,146,482,182                   | 1,051,765,480                   |
| <b>Cash generated from (used in) operating assets and liabilities (ii)</b>      | <b>(2,001,584,343)</b>          | <b>(3,130,066,580)</b>          |
| <b>Net cash flows from operating activities (a=i+ii)</b>                        | <b>3,593,356,032</b>            | <b>2,828,529,066</b>            |
| <b>B. Cash flows from investing activities:</b>                                 |                                 |                                 |
| Proceeds from sale of securities  | 237,919,759,647                 | 202,036,545,421                 |
| Payments for purchase of securities   | (234,416,218,169)               | (202,787,712,756)               |
| Purchase of fixed assets  | (128,887,321)                   | (61,355,624)                    |
| Sale proceeds of fixed assets   | 421,514                         | 730,470                         |
| <b>Cash generated from (used in) investing activities (b)</b>                   | <b>3,375,075,671</b>            | <b>(811,792,489)</b>            |
| <b>C. Cash flows from financing activities:</b>                                 |                                 |                                 |
| Receipts from issue of loan capital & debt security                             | -                               | 1,360,000,000                   |
| Payment against lease obligation  | (110,824,277)                   | (115,028,535)                   |
| <b>Cash generated from (used in) financing activities (c)</b>                   | <b>(110,824,277)</b>            | <b>1,244,971,465</b>            |
| <b>D. Net increase (decrease) in cash and cash equivalents (a+b+c)</b>          | <b>6,857,607,426</b>            | <b>3,261,708,042</b>            |
| <b>E. Effects of exchange rate changes on cash and cash equivalents</b>         | <b>3,056,614</b>                | <b>4,739,807</b>                |
| <b>F. Cash and cash equivalents at beginning of the year</b>                    | <b>45,656,817,297</b>           | <b>41,584,695,645</b>           |
| <b>G. Cash and cash equivalents at end of the period (D+E+F)</b>                | <b>52,517,481,337</b>           | <b>44,851,143,494</b>           |
| <b>Cash and cash equivalents at end of the period represents</b>                |                                 |                                 |
| Cash in hand (including foreign currencies)                                     | 6,261,469,785                   | 5,550,329,270                   |
| Balance with Bangladesh Bank and its agent banks (including foreign currencies) | 22,346,297,863                  | 16,735,632,720                  |
| Balance with other banks and financial institutions                             | 13,733,796,219                  | 6,413,694,704                   |
| Money at call and on short notice   | 2,747,300,000                   | 601,300,000                     |
| Treasury bills  | 7,414,718,970                   | 15,538,629,200                  |
| Prize bond  | 13,898,500                      | 11,557,600                      |
|   | <b>52,517,481,337</b>           | <b>44,851,143,494</b>           |

**Southeast Bank PLC**

**Statement of Changes in Equity**  
For the half year ended 30 June 2025

Provisional and unaudited

| Particulars  | Paid up capital       | Statutory reserve     | Revaluation reserve  | Other reserves     | Retained earnings    | Total                 |
|--|-----------------------|-----------------------|----------------------|--------------------|----------------------|-----------------------|
|  | Taka                  | Taka                  | Taka                 | Taka               | Taka                 | Taka                  |
| <b>Balance as at 1 January 2025</b>                                | 13,373,963,880        | 13,239,565,890        | 4,628,024,197        | 247,650,000        | 17,978,696           | 31,507,182,663        |
| Changes in accounting policy/ prior year adjustments               | -                     | -                     | -                    | -                  | -                    | -                     |
| <b>Restated balance</b>  | <b>13,373,963,880</b> | <b>13,239,565,890</b> | <b>4,628,024,197</b> | <b>247,650,000</b> | <b>17,978,696</b>    | <b>31,507,182,663</b> |
| Surplus/deficit on account of revaluation of properties            | -                     | -                     | -                    | -                  | -                    | -                     |
| Surplus/deficit on account of revaluation of investments           | -                     | -                     | (78,042,973)         | -                  | -                    | (78,042,973)          |
| Currency translation differences                                   | -                     | -                     | -                    | -                  | 3,056,614            | 3,056,614             |
| <b>Net gains and losses not recognized in the income statement</b> | <b>-</b>              | <b>-</b>              | <b>(78,042,973)</b>  | <b>-</b>           | <b>3,056,614</b>     | <b>(74,986,360)</b>   |
| Net profit for the period  | -                     | -                     | -                    | -                  | 1,316,655,297        | 1,316,655,297         |
| Cash dividend  | -                     | -                     | -                    | -                  | -                    | -                     |
| Issue of share capital/ Bonus share                                | -                     | -                     | -                    | -                  | -                    | -                     |
| <b>Appropriation made during the period</b>                        |                       |                       |                      |                    |                      |                       |
| Statutory reserve  | -                     | 134,397,990           | -                    | -                  | (134,397,990)        | -                     |
| Start-up fund  | -                     | -                     | -                    | -                  | (13,166,553)         | (13,166,553)          |
| Dividend for perpetual bondholders                                 | -                     | -                     | -                    | -                  | (252,000,000)        | (252,000,000)         |
| CSR fund   | -                     | -                     | -                    | -                  | -                    | -                     |
| <b>Balance as at 30 June 2025</b>                                  | <b>13,373,963,880</b> | <b>13,373,963,880</b> | <b>4,549,981,224</b> | <b>247,650,000</b> | <b>938,126,064</b>   | <b>32,483,685,048</b> |
| <b>Balance as at 30 June 2024</b>                                  | <b>12,859,580,660</b> | <b>12,859,580,660</b> | <b>4,430,316,882</b> | <b>247,650,000</b> | <b>2,568,684,334</b> | <b>32,965,812,536</b> |

**Southeast Bank PLC and its subsidiaries**  
**Notes to the Financial Statements**  
**As at and for the half year ended 30 June 2025**

**Corporate profile and significant Accounting policies**

**1. Reporting entity**

Southeast Bank PLC (the "Bank") is a scheduled commercial bank in the private sector established under the Bank Companies Act, 1991 and incorporated in Bangladesh on March 12, 1995 as a public limited company to carry out banking business in Bangladesh. The registered office of the Bank is located at Eunoos Trade Centre 52-53, Dilkusha Commercial Area (Level 2,3 & 16), Dhaka-1000. The consolidated financial statements of the Bank as at and for the half year ended on June 30, 2025 comprise the Bank and its subsidiaries (together referred to as the "Group" and individually as "Group entities").

**1.1 Change of accounting policy**

Accounting policies in these financial statements are same as those applied in its last annual financial statements of December 31, 2024.

**1.2 Basis of consolidation**

The consolidated financial statements include the financial statements of Southeast Bank PLC and its three subsidiaries, **Southeast Bank Capital Services Limited, Southeast Exchange Company (South Africa) Pty Limited and TeleCash Limited**, for the half year ended on June 30, 2025.

**1.3 Earnings per share**

The Group and the Bank present basic earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Group/ Bank by the weighted average number of ordinary shares outstanding during the period.

**2 Consolidated Loans and advances/investments**

Loans, cash credit, overdrafts etc./investments

Southeast Bank PLC

Southeast Bank Capital Services Limited

Bills purchased and discounted

Southeast Bank PLC

Southeast Bank Capital Services Limited

|  | <b>Jun 2025</b>        | <b>Dec 2024</b>        |
|--|------------------------|------------------------|
|  | <b>Taka</b>            | <b>Taka</b>            |
|  |                        |                        |
|  | 371,868,750,455        | 364,267,281,352        |
|  | 2,891,652,422          | 2,920,006,703          |
|  | 374,760,402,877        | 367,187,288,055        |
|  |                        |                        |
|  | 4,839,082,590          | 5,719,958,600          |
|  | -                      | -                      |
|  | 4,839,082,590          | 5,719,958,600          |
|  | <b>379,599,485,467</b> | <b>372,907,246,655</b> |

**3 Consolidated deposits and other accounts**

**Current/AI-wadeeah current accounts and other accounts**

Southeast Bank PLC

Tele Cash Limited

Southeast Bank Capital Services Limited

Less: Inter company balance eliminated

**Bills payable**

Southeast Bank PLC

**Savings bank/Mudaraba savings bank deposits**

Southeast Bank PLC

**Fixed deposits/Mudaraba fixed deposits**

Southeast Bank PLC

Tele Cash Limited

Southeast Bank Capital Services Limited

Less: Inter company balance eliminated

|  |                        |                        |
|--|------------------------|------------------------|
|  | 73,865,709,451         | 79,012,866,036         |
|  | 722,939                | 7,370,168              |
|  | 99,507,039             | 108,304,744            |
|  | 73,965,939,429         | 79,128,540,947         |
|  | 26,625,648             | 22,806,252             |
|  | <b>73,939,313,781</b>  | <b>79,105,734,695</b>  |
|  |                        |                        |
|  | 4,792,272,352          | 3,313,481,373          |
|  | <b>4,792,272,352</b>   | <b>3,313,481,373</b>   |
|  |                        |                        |
|  | 44,579,597,006         | 44,213,977,761         |
|  | <b>44,579,597,006</b>  | <b>44,213,977,761</b>  |
|  |                        |                        |
|  | 308,063,548,812        | 285,061,563,263        |
|  | 478,306,628            | 290,473,436            |
|  | -                      | -                      |
|  | 1,067,359,265          | 641,330,410            |
|  | <b>307,474,496,175</b> | <b>284,710,706,289</b> |
|  | <b>430,785,679,314</b> | <b>411,343,900,118</b> |

**Share Capital**  
 Authorised

1,500,000,000 Ordinary shares of Tk 10 each

Issued, subscribed and paid up

378,164,970 ordinary shares of Tk 10 each issued for cash

959,231,418 ordinary shares of Tk 10 each issued as bonus shares

1,337,396,388

| Jun 2025              | Dec 2024              |
|-----------------------|-----------------------|
| Taka                  | Taka                  |
| <u>15,000,000,000</u> | <u>15,000,000,000</u> |
| 3,781,649,700         | 3,781,649,700         |
| 9,592,314,180         | 9,592,314,180         |
| <u>13,373,963,880</u> | <u>13,373,963,880</u> |

**Shareholders' Equity**

Paid up capital

Statutory reserve

Revaluation reserve

Other reserve

Foreign currency translation reserve

Retained earnings

|                       |                       |
|-----------------------|-----------------------|
| 13,373,963,880        | 13,373,963,880        |
| 13,373,963,880        | 13,239,565,890        |
| 4,549,981,224         | 4,628,024,197         |
| 247,650,000           | 247,650,000           |
| 1,758,623             | (313,596)             |
| 994,868,649           | 54,677,896            |
| <u>32,542,186,256</u> | <u>31,543,568,267</u> |

**4.1 Summary of unclaimed dividends**

Unclaimed dividend as on 30 June 2025 was an amount of BDT 64,373,719.83 against 88, 121 nos. of shareholders, including an amount of BDT 26,685,792.12 against 71,405 nos of shareholders have deposited to the Capital Market Stabilization Fund (CMSF) as per instruction of Bangladesh Securities and Exchange Commission (BSEC) letter no. SEC/SRMIC/165-2020/part-1/166 dated July 06, 2021.

**5 Consolidated Earnings per share**

Net profit after tax for the period (Taka)

Number of ordinary shares outstanding

**Earnings per share (EPS) (Taka)\***

| Jan 01, 2025 to<br>Jun 30, 2025 | Jan 01, 2024 to<br>Jun 30, 2024 | Apr 01, 2025 to<br>Jun 30, 2025 | Apr 01, 2024 to<br>Jun 30, 2024 |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Taka                            | Taka                            | Taka                            | Taka                            |
| 1,335,288,657                   | 1,220,918,887                   | 795,269,062                     | 299,363,268                     |
| 1,337,396,388                   | 1,337,396,388                   | 1,337,396,388                   | 1,337,396,388                   |
| <b>1.00</b>                     | <b>0.91</b>                     | <b>0.59</b>                     | <b>0.22</b>                     |

**Earnings per share**

Net profit after tax for the period (Taka)

Number of ordinary shares outstanding

**Earnings per share (EPS) (Taka)\***

|               |               |               |               |
|---------------|---------------|---------------|---------------|
| 1,316,655,297 | 1,188,245,438 | 776,999,614   | 271,545,784   |
| 1,337,396,388 | 1,337,396,388 | 1,337,396,388 | 1,337,396,388 |
| <b>0.98</b>   | <b>0.89</b>   | <b>0.58</b>   | <b>0.20</b>   |

\*EPS increased due to increase of investment income on government securities & commission, brokerage and fees as compared to previous period.

\*Earnings per share has been calculated in accordance with IAS 33: Earnings Per Share (EPS). Previous year's figures have been restated for the issue of bonus shares.

**6 Consolidated Net Asset Value (NAV) per share**

Net Asset Value (NAV)

Number of ordinary shares outstanding

**Net Asset Value (NAV) per share**

| Jun 2025       | Jun 2024       |
|----------------|----------------|
| Taka           | Taka           |
| 32,542,186,256 | 33,087,709,031 |
| 1,337,396,388  | 1,285,958,066  |
| <b>24.33</b>   | <b>25.73</b>   |

**Net Asset Value (NAV) per share**

Net Asset Value (NAV)

Number of ordinary shares outstanding

**Net Asset Value (NAV) per share**

|                |                |
|----------------|----------------|
| 32,483,685,048 | 32,965,812,536 |
| 1,337,396,388  | 1,285,958,066  |
| <b>24.29</b>   | <b>25.64</b>   |

**7 Consolidated Net Operating Cash Flow per share**

Net Operating Cash Flow

Number of ordinary shares outstanding

**Net Operating Cash Flow per share (NOCFPS)\***

|               |               |
|---------------|---------------|
| 3,191,714,636 | 2,664,143,674 |
| 1,337,396,388 | 1,285,958,066 |
| <b>2.39</b>   | <b>2.07</b>   |

**Net Operating Cash Flow per share**

Net Operating Cash Flow

Number of ordinary shares outstanding

**Net Operating Cash Flow per share (NOCFPS)\***

|               |               |
|---------------|---------------|
| 3,593,356,032 | 2,828,529,066 |
| 1,337,396,388 | 1,285,958,066 |
| <b>2.69</b>   | <b>2.20</b>   |

\*Net operating cash flow per share (NOCFPS) increased due to increase of deposit from customers and decreased of disbursement of loans & advances as compared to earlier period.

| 8 Reconciliation of effective tax rate                   | Jun 2025      |                    | Jun 2024      |                    |
|--|---------------|--------------------|---------------|--------------------|
|  | %             | Taka               | %             | Taka               |
| Profit before taxation as per profit and loss account    |               | 2,166,655,297      |               | 1,888,245,438      |
| Income tax as per applicable tax rate                    | 37.50%        | 812,495,736        | 37.50%        | 708,092,039        |
| <b>Factors affecting the tax charge for current year</b> |               |                    |               |                    |
| Non deductible expenses                                  | 81.52%        | 1,766,170,027      | 92.58%        | 1,748,100,859      |
| Deductible expenses                                      | -72.15%       | (1,563,273,773)    | -77.52%       | (1,463,695,833)    |
| Tax savings from reduced tax rates for dividend          | -0.68%        | (14,809,512)       | -1.04%        | (19,639,393)       |
| Tax savings for capital loss                             | -6.75%        | (146,264,772)      | -14.30%       | (270,063,704)      |
| Change in taxable temporary difference                   | -0.20%        | (4,317,706)        | -0.15%        | (2,793,968)        |
| <b>Total income tax expenses</b>                         | <b>39.23%</b> | <b>850,000,000</b> | <b>37.07%</b> | <b>700,000,000</b> |

9 Reconciliation of net profit with cash flows from operating activities

| Particulars   | Jun 2025             | Jun 2024             |
|---|----------------------|----------------------|
|   | Taka                 | Taka                 |
| <b>Profit before tax as per profit and loss accounts</b>        | <b>2,166,655,297</b> | <b>1,888,245,438</b> |
| <b>Adjustment for non-cash items:</b>                           |                      |                      |
| Provision for loans and advances/investments                    | 3,428,123,218        | 2,609,151,015        |
| Provision for diminution in value of investments                | 394,223,789          | 1,062,049,720        |
| Provision for off- balance sheet items                          | (207,621,056)        | 56,261,875           |
| Depreciation of property, plant and equipment                   | 219,159,639          | 251,111,416          |
| Recoveries on Loans previously written-off                      | 712,062,302          | 431,079,630          |
| Foreign exchange gain/(loss)                                    | 3,056,614            | 4,739,807            |
| Sale proceeds of the fixed assets                               | 421,514              | 730,470              |
| <b>Increase/decrease in operating assets &amp; liabilities:</b> |                      |                      |
| Loans and advances to customers                                 | (10,591,277,667)     | (14,197,315,711)     |
| Other operating assets  | (1,944,129,707)      | (230,723,231)        |
| Deposits from other banks                                       | (10,422,259,844)     | (1,757,084,449)      |
| Deposits from customers   | 19,766,127,194       | 11,992,252,046       |
| Others operating liabilities                                    | 878,883,169          | 1,623,275,553        |
| Income tax paid   | (810,068,430)        | (905,244,513)        |
| <b>Net cash flows from operating activities</b>                 | <b>3,593,356,032</b> | <b>2,828,529,066</b> |

The Financial Statements of the bank for half year ended on June 30, 2025 are available in website. The address of the website is [www.southeastbank.com.bd](http://www.southeastbank.com.bd)