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

	Note	Sep 2025 Taka	Dec 2024 Taka
			Provisional and unaudited
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)		5,501,438,057	5,833,707,155
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		19,119,574,220	16,414,355,983
		24,621,012,277	**22,248,063,138**
Balance with other banks and financial institutions			
In Bangladesh		1,287,792,436	1,641,537,070
Outside Bangladesh		2,605,390,905	3,192,707,795
		3,893,183,341	**4,834,244,865**
Money at call and on short notice		**2,128,050,000**	**5,124,300,000**
Investments			
Government		114,467,909,262	106,003,711,542
Others		18,952,887,654	17,730,709,004
		133,420,796,916	**123,734,420,546**
Loans and advances/investments	2		
Loans, cash credit, overdrafts etc./investments		379,492,059,216	367,187,288,055
Bills purchased and discounted		4,153,267,868	5,719,958,600
		383,645,327,084	**372,907,246,655**
Fixed assets including premises, furniture and fixtures		**9,998,157,619**	**10,388,991,687**
Other assets		**10,995,756,885**	**6,621,330,039**
Non-banking assets		**-**	**-**
Total assets		**568,702,284,122**	**545,858,596,930**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents			
Subordinated bond		7,000,000,000	8,000,000,000
Perpetual bond		5,000,000,000	5,000,000,000
Other borrowings		12,229,392,422	21,873,117,697
		24,229,392,422	**34,873,117,697**
Deposits and other accounts			
Current/Al-wadeeah current accounts and other accounts	3	67,872,370,188	79,105,734,695
Bills payable		2,928,092,283	3,313,481,373
Savings bank/Mudaraba savings bank deposits		45,155,972,333	44,213,977,761
Fixed deposits/Mudaraba fixed deposits		320,909,585,553	284,710,706,289
		436,866,020,357	**411,343,900,118**
Other liabilities		**73,934,582,099**	**68,088,735,880**
Total liabilities		**535,029,994,878**	**514,305,753,695**
Capital/shareholders' equity	4		
Paid up capital		13,373,963,880	13,373,963,880
Statutory reserve		13,373,963,880	13,239,565,890
Revaluation reserve		5,177,512,874	4,628,024,197
Other reserve		247,650,000	247,650,000
Foreign currency translation reserve		3,902,371	(313,596)
Retained earnings		1,485,632,825	54,677,896
Total shareholders' equity		**33,662,625,830**	**31,543,568,267**
Non-controlling interest		**9,663,414**	**9,274,968**
Total liabilities and shareholders' equity		**568,702,284,122**	**545,858,596,930**

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

	Note	Sep 2025 Taka	Dec 2024 Taka
			Provisional and unaudited
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		70,866,268,398	84,286,411,866
Letters of guarantee		18,003,969,918	18,043,431,604
Irrevocable letters of credit		58,444,701,584	54,036,785,770
Bills for collection		51,117,225,975	45,450,202,910
Other contingent liabilities		1,830,677,000	1,858,889,000
Total contingent liabilities		**200,262,842,875**	**203,675,721,150**
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		**200,262,842,875**	**203,675,721,150**

Chairman

Director

Managing Director (CC)

Chief Financial Officer (CC)

Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 30 September 2025

Provisional and unaudited

Particulars	Note	Jan 01, 2025 to Sep 30, 2025	Jan 01, 2024 to Sep 30, 2024	July 01, 2025 to Sep 30, 2025	July 01, 2024 to Sep 30, 2024
		Taka	Taka	Taka	Taka
Interest income/profit on investments		24,925,511,919	20,973,158,469	8,602,690,738	7,322,816,165
Interest paid/profit shared on deposits and borrowings etc.		(22,919,273,770)	(18,205,093,074)	(8,159,066,706)	(6,554,491,075)
Net interest income/net profit on investments		**2,006,238,149**	**2,768,065,395**	**443,624,032**	**768,325,090**
Investment income		7,785,597,498	6,974,235,172	2,792,902,272	2,581,877,504
Commission, exchange and brokerage		3,620,294,654	3,363,372,990	1,294,230,612	1,102,745,592
Other operating income		982,567,061	773,862,762	350,872,274	244,084,066
		12,388,459,213	**11,111,470,924**	**4,438,005,158**	**3,928,707,162**
Total operating income (A)		**14,394,697,362**	**13,879,536,319**	**4,881,629,190**	**4,697,032,252**
Salaries and allowances		2,164,103,416	1,966,585,525	733,008,037	688,382,186
Rent, taxes, insurance, electricity, etc.		968,759,273	891,488,462	349,020,332	326,249,074
Legal expenses		590,520	503,642	247,020	119,030
Postage, stamp, telecommunication, etc.		158,768,228	158,247,021	65,364,458	49,219,622
Stationery, printing, advertisements, etc		136,351,132	160,866,758	47,010,033	44,931,978
Managing Director's salary and fees		7,755,000	8,659,500	2,250,000	2,752,500
Directors' fees		4,354,412	2,406,448	626,688	334,257
Auditors' fees		1,500,000	750,000	1,000,000	250,000
Depreciation and repair		635,627,288	705,148,122	210,339,256	231,139,853
Other expenses		1,574,828,188	1,414,745,860	560,795,459	452,720,373
Total operating expenses (B)		**5,652,637,457**	**5,309,401,338**	**1,969,661,283**	**1,796,098,873**
Profit before provision (C=A-B)		**8,742,059,905**	**8,570,134,981**	**2,911,967,907**	**2,900,933,379**
Provision for loans and advances/investments					
General provision		4,704,204,893	3,721,555,666	2,240,521,310	2,269,095,737
General provision for COVID-19		-	(328,583,558)	-	(126,688,497)
Specific provision		1,250,114,455	1,129,875,845	285,674,820	(228,710,302)
		5,954,319,348	**4,522,847,953**	**2,526,196,130**	**1,913,696,938**
Provision for diminution in value of investments		(672,129,534)	1,001,318,676	(1,066,353,323)	(63,731,044)
Other provisions		(10,023,721)	106,404,967	175,897,335	41,143,092
Total provision (D)		**5,272,166,093**	**5,630,571,596**	**1,635,740,142**	**1,891,108,986**
Total profit before taxation (E=C-D)		**3,469,893,812**	**2,939,563,385**	**1,276,227,765**	**1,009,824,393**
Provision for taxation					
Current		1,519,404,378	1,373,260,293	656,709,282	661,646,219
Deferred		(6,954,517)	(4,025,391)	(2,636,811)	(1,231,423)
		1,512,449,861	**1,369,234,902**	**654,072,471**	**660,414,796**
Net profit after taxation		**1,957,443,951**	**1,570,328,483**	**622,155,294**	**349,409,597**
Net profit after taxation attributable to:					
Equity holders' of the Bank		1,957,055,505	1,568,173,605	621,797,494	347,276,818
Non-controlling interest		388,446	2,154,878	357,800	2,132,779
Net profit after taxation		**1,957,443,951**	**1,570,328,483**	**622,155,294**	**349,409,597**
Appropriations					
Statutory reserve		134,397,990	514,383,220	-	514,383,220
Start-up fund		17,290,932	14,802,267	4,124,379	2,919,812
Dividend for perpetual bondholders		378,000,000	279,200,000	126,000,000	106,200,000
CSR Fund		-	-	-	-
		529,688,922	**808,385,487**	**130,124,379**	**623,503,032**
Retained surplus during the period		**1,427,755,029**	**761,942,996**	**492,030,915**	**(274,093,435)**
Earnings per share (par value Taka 10)	5	**1.46**	**1.17**	**0.46**	**0.26**

Chairman

Director

Managing Director (CC)

Chief Financial Officer (CC)

Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement

For the period ended 30 September 2025

Provisional and unaudited

Particulars	Jan 01, 2025 to Sep 30, 2025	Jan 01, 2024 to Sep 30, 2024
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	30,084,219,726	25,542,636,247
Interest payments	(22,460,546,747)	(16,818,650,412)
Dividend receipts	122,215,478	193,993,370
Fees and commission receipts in cash	3,620,294,654	3,363,372,990
Recoveries on loans previously written-off	784,816,112	900,919,821
Cash payments to employees	(2,171,858,416)	(1,975,245,025)
Cash payments to suppliers	(125,242,695)	(198,722,402)
Income taxes paid	(981,479,564)	(870,284,671)
Receipts from other operating activities	2,074,210,291	2,309,778,381
Payments for other operating activities	(2,737,337,901)	(2,573,606,593)
Operating profit before changes in operating assets and liabilities (i)	**8,209,290,938**	**9,874,191,707**
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	507,887,070	818,107,226
Purchase of trading securities	(815,385,967)	(758,045,462)
Loans and advances to customers	(14,637,449,808)	(19,954,868,767)
Other assets	(2,944,205,698)	(4,451,943,234)
Deposits from other banks	(9,643,725,275)	(246,701,735)
Deposits from customers	25,173,891,354	9,658,286,443
Other liabilities	2,815,252,004	2,438,318,558
Cash generated from (used in) operating assets and liabilities (ii)	**456,263,679**	**(12,496,846,971)**
Net cash flows from operating activities (a=i+ii)	**8,665,554,617**	**(2,622,655,264)**
B. Cash flows from investing activities:		
Proceeds from sale of securities	161,268,050,559	324,039,445,631
Payments for purchase of securities	(172,932,461,491)	(319,706,056,981)
Purchase of fixed assets	(149,214,452)	(76,159,093)
Sale proceeds of fixed assets	604,814	880,270
Cash generated from (used in) investing activities (b)	**(11,813,020,570)**	**4,258,109,827**
C. Cash flows from financing activities:		
Receipts from issue of loan capital & debt security	-	1,360,000,000
Payments for redemption of loan capital & debt security	(1,000,000,000)	(1,000,000,000)
Dividends paid	-	(771,574,840)
Payment against lease obligation	(158,908,789)	(170,627,439)
Cash generated from (used in) financing activities (c)	**(1,158,908,789)**	**(582,202,279)**
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	(4,306,374,742)	1,053,252,284
E. Effects of exchange rate changes on cash and cash equivalents	6,903,878	12,449,794
F. Cash and cash equivalents at beginning of the year	45,684,046,594	41,747,190,988
G. Cash and cash equivalents at end of the period (D+E+F)	**41,384,575,730**	**42,812,893,066**
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	5,501,438,057	5,846,104,251
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	19,119,574,220	14,113,502,374
Balance with other banks and financial institutions	3,893,183,341	12,056,169,421
Money at call and on short notice	2,128,050,000	4,696,300,000
Treasury bills	10,732,080,312	6,091,689,020
Prize bond	10,249,800	9,128,000
	41,384,575,730	**42,812,893,066**

Southeast Bank PLC and its Subsidiaries

Consolidated Statement of Changes in Equity

For the period ended 30 September 2025

Provisional and unaudited

Particulars	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	-	-	549,488,677	-	-	-	549,488,677	-	549,488,677
Currency translation differences	-	-	-	-	4,215,967	3,588,346	7,804,313	-	7,804,313
Net gains and losses not recognized in the income statement	-	-	**549,488,677**	-	**4,215,967**	**3,588,346**	**557,292,990**	-	**557,292,990**
Net profit for the period	-	-	-	-	-	1,957,055,505	1,957,055,505	388,446	1,957,443,951
Cash dividend	-	-	-	-	-	-	-	-	-
Issue of share capital/ Bonus share	-	-	-	-	-	-	-	-	-
Appropriation made during the period						-	-		-
Statutory reserve	-	134,397,990	-	-	-	(134,397,990)	-	-	-
Start-up fund						(17,290,932)	(17,290,932)		(17,290,932)
Dividend for perpetual bondholders						(378,000,000)	(378,000,000)		(378,000,000)
CSR fund						-	-		-
Balance as at 30 Sep 2025	**13,373,963,880**	**13,373,963,880**	**5,177,512,874**	**247,650,000**	**3,902,371**	**1,485,632,825**	**33,662,625,830**	**9,663,414**	**33,672,289,244**
Balance as at 30 Sep 2024	**13,373,963,880**	**13,373,963,880**	**4,479,820,194**	**247,650,000**	**4,658,233**	**1,127,550,497**	**32,607,606,684**	**62,117,748**	**32,669,724,432**

Southeast Bank PLC
Balance Sheet
As at 30 September 2025

	Provisional and unaudited	
	Sep 2025	**Dec 2024**
	Taka	**Taka**
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	5,500,404,126	5,826,066,461
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	19,119,574,220	16,414,355,983
	24,619,978,346	**22,240,422,444**
Balance with other banks and financial institutions		
In Bangladesh	1,852,673,368	1,925,068,788
Outside Bangladesh	2,484,766,872	2,889,587,474
	4,337,440,240	**4,814,656,262**
Money at call and on short notice	**2,128,050,000**	**5,124,300,000**
Investments		
Government	114,467,909,262	106,003,711,542
Others	16,101,937,257	14,809,453,388
	130,569,846,519	**120,813,164,930**
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	376,616,696,602	364,267,281,352
Bills purchased and discounted	4,153,267,868	5,719,958,600
	380,769,964,470	**369,987,239,952**
Fixed assets including premises, furniture and fixtures	**9,610,684,862**	**9,987,036,402**
Other assets	**15,390,567,786**	**11,186,223,906**
Non - banking assets	-	-
Total assets	**567,426,532,223**	**544,153,043,896**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents		
Subordinated bond	7,000,000,000	8,000,000,000
Perpetual bond	5,000,000,000	5,000,000,000
Other borrowings	12,229,392,422	21,873,117,697
	24,229,392,422	**34,873,117,697**
Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts	67,993,758,893	79,012,866,036
Bills payable	2,928,092,283	3,313,481,373
Savings bank/Mudaraba savings bank deposits	45,155,972,333	44,213,977,761
Fixed deposits/Mudaraba fixed deposits	321,479,991,497	285,061,563,263
	437,557,815,006	**411,601,888,433**
Other liabilities	**72,246,163,249**	**66,170,855,103**
Total liabilities	**534,033,370,677**	**512,645,861,233**
Capital/shareholders' equity		
Paid up capital	13,373,963,880	13,373,963,880
Statutory reserve	13,373,963,880	13,239,565,890
Revaluation reserve	5,177,512,874	4,628,024,197
Other reserve	247,650,000	247,650,000
Retained earnings	1,220,070,912	17,978,696
Total shareholders' equity	**33,393,161,546**	**31,507,182,663**
Total liabilities and shareholders' equity	**567,426,532,223**	**544,153,043,896**

Southeast Bank PLC
Balance Sheet
As at 30 September 2025

Provisional and unaudited

	Sep 2025	Dec 2024
	Taka	Taka
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	70,866,268,398	84,286,411,866
Letters of guarantee	18,003,969,918	18,043,431,604
Irrevocable letters of credit	58,444,701,584	54,036,785,770
Bills for collection	51,117,225,975	45,450,202,910
Other contingent liabilities	1,830,677,000	1,858,889,000
Total contingent liabilities	**200,262,842,875**	**203,675,721,150**
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	**200,262,842,875**	**203,675,721,150**

Chairman **Director** **Managing Director (CC)**

Chief Financial Officer (CC) **Company Secretary**

Southeast Bank PLC
Profit and Loss Account
For the period ended 30 September 2025

Provisional and unaudited

Particulars	Jan 01, 2025 to Sep 30, 2025	Jan 01, 2024 to Sep 30, 2024	July 01, 2025 to Sep 30, 2025	July 01, 2024 to Sep 30, 2024
	Taka	Taka	Taka	Taka
Interest income/profit on investments	24,908,998,668	20,951,548,079	8,595,970,147	7,342,452,095
Interest paid/profit shared on deposits and borrowings etc.	(22,951,612,172)	(18,202,926,949)	(8,171,433,028)	(6,554,071,759)
Net interest income/net profit on investments	**1,957,386,496**	**2,748,621,130**	**424,537,119**	**788,380,336**
Investment income	7,780,259,756	6,864,719,279	2,799,286,572	2,489,780,604
Commission, exchange and brokerage	3,515,296,690	3,274,934,894	1,257,937,250	1,075,325,915
Other operating income	947,526,648	748,941,983	338,041,390	230,549,326
	12,243,083,094	**10,888,596,155**	**4,395,265,212**	**3,795,655,845**
Total operating income (A)	**14,200,469,590**	**13,637,217,285**	**4,819,802,331**	**4,584,036,181**
Salaries and allowances	2,119,004,220	1,916,009,827	718,366,501	665,402,403
Rent, taxes, insurance, electricity, etc.	955,495,467	884,792,852	344,028,889	325,799,970
Legal expenses	77,775	237,362	5,750	(147,250)
Postage, stamp, telecommunication, etc.	158,371,925	157,853,395	65,178,306	49,089,481
Stationery, printing, advertisements, etc.	121,532,034	155,730,102	41,226,399	41,296,435
Managing Director's salary and fees	7,755,000	8,659,500	2,250,000	2,752,500
Directors' fees	3,873,856	2,255,892	496,688	263,701
Auditors' fees	1,500,000	750,000	1,000,000	250,000
Depreciation and repair of bank's assets	607,461,892	675,004,277	201,344,445	220,656,267
Other expenses	1,519,384,031	1,405,125,809	542,973,211	463,582,452
Total operating expenses (B)	**5,494,456,200**	**5,206,419,016**	**1,916,870,189**	**1,768,945,959**
Profit before provision (C=A-B)	**8,706,013,390**	**8,430,798,269**	**2,902,932,142**	**2,815,090,222**
Provision for loans and advances/investments				
General provision	4,704,204,893	3,721,555,666	2,240,521,310	2,269,095,737
General provision due to COVID-19	-	(328,583,558)	-	(126,688,497)
Specific provision	1,250,114,455	1,129,875,845	285,674,820	(228,710,302)
	5,954,319,348	**4,522,847,953**	**2,526,196,130**	**1,913,696,938**
Provision for diminution in value of investments	(467,375,464)	991,318,676	(861,599,253)	(70,731,044)
Other provisions	(10,023,721)	86,404,967	175,897,335	30,143,092
Total provision (D)	**5,476,920,163**	**5,600,571,596**	**1,840,494,212**	**1,873,108,986**
Total profit before taxation (C-D)	**3,229,093,227**	**2,830,226,673**	**1,062,437,930**	**941,981,236**
Provision for taxation				
Current	1,506,954,517	1,354,025,391	652,636,811	651,231,423
Deferred	(6,954,517)	(4,025,391)	(2,636,811)	(1,231,423)
	1,500,000,000	**1,350,000,000**	**650,000,000**	**650,000,000**
Net profit after taxation	**1,729,093,227**	**1,480,226,673**	**412,437,930**	**291,981,236**
Appropriations				
Statutory reserve	134,397,990	514,383,220	-	514,383,220
Start-up fund	17,290,932	14,802,267	4,124,379	2,919,812
Dividend for perpetual bondholders	378,000,000	279,200,000	126,000,000	106,200,000
CSR Fund	-	-	-	-
	529,688,922	**808,385,487**	**130,124,379**	**623,503,032**
Retained surplus during the period	**1,199,404,305**	**671,841,186**	**282,313,551**	**(331,521,796)**
Earnings per share (par value Taka 10)	**1.29**	**1.11**	**0.31**	**0.22**

Chairman

Director

Managing Director (CC)

Chief Financial Officer (CC)

Company Secretary

Southeast Bank PLC

Cash Flow Statement

For the period ended 30 September 2025

Provisional and unaudited

Particulars	Jan 01, 2025 to Sep 30, 2025 Taka	Jan 01, 2024 to Sep 30, 2024 Taka
A. Cash flows from operating activities:		
Interest receipts in cash	30,067,706,475	25,521,025,857
Interest payment	(22,408,672,321)	(16,816,484,287)
Dividend receipts	104,600,668	123,171,277
Fees and commission receipts in cash	3,515,296,690	3,274,934,894
Recoveries on Loans previously written-off	784,816,112	900,919,821
Cash payments to employees	(2,126,759,220)	(1,924,669,327)
Cash payments to suppliers	(110,423,597)	(193,585,746)
Income taxes paid	(992,307,304)	(885,733,681)
Receipts from other operating activities	2,062,676,549	2,298,723,826
Payments for other operating activities	(2,718,082,573)	(2,555,265,830)
Operating profit before changes in operating assets and liabilities (i)	**8,178,851,479**	**9,743,036,805**
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	507,887,070	818,107,226
Purchase of trading securities	(815,610,940)	(840,078,936)
Loans and advances to customers	(14,682,093,897)	(20,021,498,205)
Other assets	(2,972,073,582)	(4,362,859,562)
Deposits from other banks	(9,643,725,275)	(153,564,041)
Deposits from customers	25,607,697,688	9,215,435,459
Other liabilities	2,956,984,717	2,992,767,284
Cash generated from (used in) operating assets and liabilities (ii)	**959,065,781**	**(12,351,690,775)**
Net cash flows from operating activities (a=i+ii)	**9,137,917,260**	**(2,608,653,970)**
B. Cash flows from investing activities:		
Proceeds from sale of securities	161,268,050,559	324,039,445,631
Payments for purchase of securities	(172,932,461,491)	(319,706,056,981)
Purchase of fixed assets	(146,908,863)	(74,215,111)
Sale proceeds of fixed assets	604,814	880,270
Cash generated from (used in) investing activities (b)	**(11,810,714,981)**	**4,260,053,809**
C. Cash flows from financing activities:		
Receipts from issue of loan capital & debt security	-	1,360,000,000
Payments for redemption of loan capital & debt security	(1,000,000,000)	(1,000,000,000)
Dividends paid	-	(771,574,840)
Payment against lease obligation	(158,908,789)	(170,627,439)
Cash generated from (used in) financing activities (c)	**(1,158,908,789)**	**(582,202,279)**
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	(3,831,706,510)	1,069,197,560
E. Effects of exchange rate changes on cash and cash equivalents	2,687,911	5,293,566
F. Cash and cash equivalents at beginning of the year	45,656,817,297	41,584,695,645
G. Cash and cash equivalents at end of the period (D+E+F)	41,827,798,698	42,659,186,771
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	5,500,404,126	5,845,224,867
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	19,119,574,220	14,113,502,374
Balance with other banks and financial institutions	4,337,440,240	11,903,342,510
Money at call and on short notice	2,128,050,000	4,696,300,000
Treasury bills	10,732,080,312	6,091,689,020
Prize bond	10,249,800	9,128,000
	41,827,798,698	42,659,186,771

Southeast Bank PLC
Statement of Changes in Equity
For the period ended 30 September 2025

Provisional and unaudited

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Retained earnings	Total
	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	17,978,696	31,507,182,663
Changes in accounting policy/ prior year adjustments	-	-	-	-	-	-
Restated balance	**13,373,963,880**	**13,239,565,890**	**4,628,024,197**	**247,650,000**	**17,978,696**	**31,507,182,663**
Surplus/deficit on account of revaluation of properties	-	-	-	-		-
Surplus/deficit on account of revaluation of investments	-	-	549,488,677	-	-	549,488,677
Currency translation differences	-	-	-	-	2,687,911	2,687,911
Net gains and losses not recognized in the income statement	-	-	**549,488,677**	-	**2,687,911**	**552,176,588**
Net profit for the period	-	-	-	-	1,729,093,227	1,729,093,227
Cash dividend	-	-	-	-	-	-
Issue of share capital/ Bonus share	-	-	-	-	-	-
Appropriation made during the period						
Statutory reserve	-	134,397,990	-	-	(134,397,990)	-
Start-up fund	-	-	-	-	(17,290,932)	(17,290,932)
Dividend for perpetual bondholders					(378,000,000)	(378,000,000)
CSR fund					-	-
Balance as at 30 Sep 2025	**13,373,963,880**	**13,373,963,880**	**5,177,512,874**	**247,650,000**	**1,220,070,912**	**33,393,161,546**
Balance as at 30 Sep 2024	**13,373,963,880**	**13,373,963,880**	**4,479,820,194**	**247,650,000**	**951,758,236**	**32,427,156,190**

Southeast Bank PLC and its subsidiaries
Notes to the Financial Statements
As at and for the period ended 30 September 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 (Amendment up to 2023) 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 period ended on September 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 period ended on September 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.

	Sep 2025 Taka	Dec 2024 Taka
2 Consolidated Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments		
Southeast Bank PLC	376,616,696,602	364,267,281,352
Southeast Bank Capital Services Limited	2,875,362,614	2,920,006,703
	379,492,059,216	367,187,288,055
Bills purchased and discounted		
Southeast Bank PLC	4,153,267,868	5,719,958,600
Southeast Bank Capital Services Limited	-	-
	4,153,267,868	5,719,958,600
	383,645,327,084	372,907,246,655
3 Consolidated deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Southeast Bank PLC	67,993,758,893	79,012,866,036
Tele Cash Limited	-	7,370,168
Southeast Bank Capital Services Limited	105,873,405	108,304,744
	68,099,632,298	79,128,540,947
Less: Inter company balance eliminated	227,262,110	22,806,252
	67,872,370,188	79,105,734,695
Bills payable		
Southeast Bank PLC	2,928,092,283	3,313,481,373
Southeast Bank Capital Services Limited	-	-
	2,928,092,283	3,313,481,373
Savings bank/Mudaraba savings bank deposits		
Southeast Bank PLC	45,155,972,333	44,213,977,761
Southeast Bank Capital Services Limited	-	-
	45,155,972,333	44,213,977,761
Fixed deposits/Mudaraba fixed deposits		
Southeast Bank PLC	321,479,991,497	285,061,563,263
Tele Cash Limited	566,984,624	290,473,436
Southeast Bank Capital Services Limited	-	-
Less: Inter company balance eliminated	1,137,390,568	641,330,410
	320,909,585,553	284,710,706,289
	436,866,020,357	411,343,900,118

4 Share Capital

Authorised

		Sep 2025	Dec 2024
		Taka	Taka
1,500,000,000	Ordinary shares of Tk 10 each	**15,000,000,000**	**15,000,000,000**
Issued, subscribed and paid up			
378,164,970	ordinary shares of Tk 10 each issued for cash	3,781,649,700	3,781,649,700
959,231,418	ordinary shares of Tk 10 each issued as bonus shares	9,592,314,180	9,592,314,180
1,337,396,388		**13,373,963,880**	**13,373,963,880**

Shareholders' Equity

	Sep 2025	Dec 2024
Paid up capital	13,373,963,880	13,373,963,880
Statutory reserve	13,373,963,880	13,239,565,890
Revaluation reserve	5,177,512,874	4,628,024,197
Other reserve	247,650,000	247,650,000
Foreign currency translation reserve	3,902,371	(313,596)
Retained earnings	1,485,632,825	54,677,896
	33,662,625,830	**31,543,568,267**

4.1 Summary of unclaimed dividends

Unclaimed dividend as on 30 September 2025 was an amount of BDT 64,281,990.41 against 88,510 nos. of shareholders, including an amount of BDT 34,375,307.07 against 75,989 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	**Jan 01, 2025 to Sep 30, 2025**	**Jan 01, 2024 to Sep 30, 2024**	**July 01, 2025 to Sep 30, 2025**	**July 01, 2024 to Sep 30, 2024**
	Taka	**Taka**	**Taka**	**Taka**
Net profit after tax for the period (Taka)	1,957,055,505	1,568,173,605	621,797,494	347,276,818
Number of ordinary shares outstanding	1,337,396,388	1,337,396,388	1,337,396,388	1,337,396,388
Earnings per share (EPS) (Taka)*	**1.46**	**1.17**	**0.46**	**0.26**
Earnings per share				
Net profit after tax for the period (Taka)	1,729,093,227	1,480,226,673	412,437,930	291,981,236
Number of ordinary shares outstanding	1,337,396,388	1,337,396,388	1,337,396,388	1,337,396,388
Earnings per share (EPS) (Taka)*	**1.29**	**1.11**	**0.31**	**0.22**

*EPS increased due to increase of interest income and investment income, as well as decrease in the provision for diminution in the value of investments as compared to the previous period.

6 Consolidated Net Asset Value (NAV) per share	**Sep 2025**	**Sep 2024**
	Taka	**Taka**
Net Asset Value (NAV)	33,662,625,830	32,607,606,684
Number of ordinary shares outstanding	1,337,396,388	1,337,396,388
Net Asset Value (NAV) per share	**25.17**	**24.38**
Net Asset Value (NAV) per share		
Net Asset Value (NAV)	33,393,161,546	32,427,156,190
Number of ordinary shares outstanding	1,337,396,388	1,337,396,388
Net Asset Value (NAV) per share	**24.97**	**24.25**
7 Consolidated Net Operating Cash Flow per share		
Net Operating Cash Flow	8,665,554,617	(2,622,655,264)
Number of ordinary shares outstanding	1,337,396,388	1,337,396,388
Net Operating Cash Flow per share (NOCFPS)*	**6.48**	**(1.96)**
Net Operating Cash Flow per share		
Net Operating Cash Flow	9,137,917,260	(2,608,653,970)
Number of ordinary shares outstanding	1,337,396,388	1,337,396,388
Net Operating Cash Flow per share (NOCFPS)*	**6.83**	**(1.95)**

*Net operating cash flow per share (NOCFPS) increased due to higher deposit mobilization from customers than loan disbursement as compare to the previous period.

8 Reconciliation of effective tax rate

	Sep 2025		Sep 2024	
	%	Taka	%	Taka
Profit before taxation as per profit and loss account		3,229,093,227		2,830,226,673
Income tax as per applicable tax rate	37.50%	1,210,909,960	37.50%	1,061,335,003
Factors affecting the tax charge for current year				
Non deductible expenses	78.88%	2,547,198,072	95.26%	2,696,118,946
Deductible expenses	-60.03%	(1,938,333,175)	-70.90%	(2,006,657,448)
Tax savings from reduced tax rates for dividend	-1.92%	(61,911,611)	-1.70%	(48,046,316)
Tax savings for capital Gaim/loss	-7.77%	(250,908,729)	-12.32%	(348,724,794)
Change in taxable temporary difference	-0.22%	(6,954,517)	-0.14%	(4,025,391)
Total income tax expenses	**46.45%**	**1,500,000,000**	**47.70%**	**1,350,000,000**

9 Credit Rating of the Bank

As per the BRPD circular No.6 dated 5 July 2006, the bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements dated December 31, 2024 along unaudited financial statements up to June 30, 2025 with all its relevant quantitative and qualitative information on rating.

Particulars	Date of Rating	Long term	Short term
Stable Credit Rating	07-Aug-25	AA	ST-2
		Double A (High Quality and High Safety)	(High Grade)
Outlook		Developing	

10 Reconciliation of net profit with cash flows from operating activities

Particulars	Sep 2025 Taka	Sep 2024 Taka
Profit before tax as per profit and loss accounts	**3,229,093,227**	**2,830,226,673**
Adjustment for non-cash items:		
Provision for loans and advances/investments	5,954,319,348	4,522,847,953
Provision for diminution in value of investments	(467,375,464)	991,318,676
Provision for off- balance sheet items	(120,023,721)	86,404,967
Depreciation of property, plant and equipment	332,467,703	371,118,828
Recoveries on Loans previously written-off	784,816,112	900,919,821
Foreign exchange gain/(loss)	2,687,911	5,293,566
Sale proceeds of the fixed assets	604,814	880,270
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(14,682,093,897)	(20,021,498,205)
Other operating assets	(2,972,073,582)	(4,362,859,562)
Deposits from other banks	(9,643,725,275)	(153,564,041)
Deposits from customers	25,607,697,688	9,215,435,459
Others operating liabilities	2,103,829,700	3,890,555,307
Income tax paid	(992,307,304)	(885,733,681)
Net cash flows from operating activities	**9,137,917,260**	**(2,608,653,970)**

The Financial Statements of the bank for period ended on September 30, 2025 are available in website. The address of the website is www.southeastbank.com.bd