


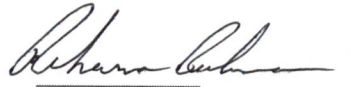
Southeast Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2026

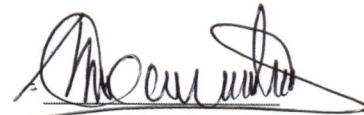
	Note	Provisional and unaudited	
		Mar 2026	Dec 2025
		Taka	Taka
<u>PROPERTY AND ASSETS</u>			
Cash			
In hand (including foreign currencies)		6,439,832,227	5,809,322,144
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		17,876,657,443	21,385,665,377
		24,316,489,670	27,194,987,521
Balance with other banks and financial institutions			
In Bangladesh		2,247,251,666	2,170,703,558
Outside Bangladesh		6,212,800,497	4,092,411,397
		8,460,052,163	6,263,114,955
Money at call and on short notice		510,900,000	2,240,700,000
Investments			
Government		124,280,472,313	101,796,177,815
Others		23,664,942,480	22,103,206,305
		147,945,414,793	123,899,384,120
Loans and advances/investments			
Loans, cash credit, overdrafts etc./investments	2	381,198,441,135	373,315,194,291
Bills purchased and discounted		3,931,718,402	3,943,499,845
		385,130,159,537	377,258,694,136
Fixed assets including premises, furniture and fixtures		10,219,638,757	10,377,229,815
Other assets		8,732,961,576	7,190,446,324
Non-banking assets		-	-
Total assets		585,315,616,496	554,424,556,871
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial institutions and agents			
Subordinated bond		5,000,000,000	5,000,000,000
Perpetual bond		5,000,000,000	5,000,000,000
Other borrowings		11,784,350,945	7,485,411,134
		21,784,350,945	17,485,411,134
Deposits and other accounts			
Current/Al-wadeeah current accounts and other accounts	3	70,877,187,142	72,825,976,747
Bills payable		3,752,219,973	4,146,984,641
Savings bank/Mudaraba savings bank deposits		47,308,570,050	45,493,519,796
Fixed deposits/Mudaraba fixed deposits		335,658,628,663	316,768,419,345
		457,596,605,828	439,234,900,529
Other liabilities		70,453,252,301	63,227,636,376
Total liabilities		549,834,209,074	519,947,948,039
Capital/shareholders' equity			
Paid up capital	4	13,373,963,880	13,373,963,880
Statutory reserve		13,373,963,880	13,373,963,880
Revaluation reserve		4,538,426,904	4,706,196,185
Other reserve		247,650,000	247,650,000
Foreign currency translation reserve		(1,750,566)	7,409,528
Retained earnings		3,892,148,511	2,709,639,877
Total shareholders' equity		35,424,402,609	34,418,823,350
Non-controlling interest		57,004,813	57,785,482
Total liabilities and shareholders' equity		585,315,616,496	554,424,556,871

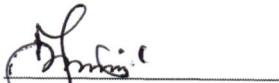
Southeast Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2026


<u>OFF-BALANCE SHEET ITEMS</u>	<u>Note</u>	<u>Provisional and unaudited</u>	
		<u>Mar 2026</u>	<u>Dec 2025</u>
	<u>Taka</u>	<u>Taka</u>	
Contingent liabilities			
Acceptances and endorsements	85,474,726,661	78,536,100,206	
Letters of guarantee	18,618,698,223	20,727,434,002	
Irrevocable letters of credit	48,956,900,358	55,777,912,830	
Bills for collection	42,699,660,602	38,846,671,567	
Other contingent liabilities	1,823,402,000	1,823,402,000	
Total contingent liabilities	197,573,387,844	195,711,520,605	
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	197,573,387,844	195,711,520,605	


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 31 March 2026


Particulars	Note	Provisional and unaudited	
		Mar 2026	Mar 2025
		Taka	Taka
Interest income/profit on investments		7,487,206,069	7,761,357,377
Interest paid/profit shared on deposits and borrowings etc.		(8,205,114,349)	(7,234,163,019)
Net interest income/net profit on investments		(717,908,280)	527,194,358
Investment income		3,904,631,948	2,313,817,288
Commission, exchange and brokerage		1,064,689,420	1,149,568,619
Other operating income		400,109,324	286,432,991
Total operating income (A)		5,369,430,692	3,749,818,898
		4,651,522,412	4,277,013,256
Salaries and allowances		857,069,822	700,370,393
Rent, taxes, insurance, electricity, etc.		247,925,535	299,604,281
Legal expenses		94,300	80,700
Postage, stamp, telecommunication, etc.		61,881,388	38,413,987
Stationery, printing, advertisements, etc		37,216,162	46,875,158
Managing Director's salary and fees		5,450,000	2,920,000
Directors' fees		500,000	767,894
Depreciation and repair		203,689,771	212,165,291
Other expenses		553,316,209	506,370,190
Total operating expenses (B)		1,967,143,187	1,807,567,894
Profit before provision (C=A-B)		2,684,379,225	2,469,445,362
Provision for loans and advances/investments			
General provision		108,228,186	1,058,968,367
Specific provision		262,234,912	228,635,773
		370,463,098	1,287,604,140
Provision for diminution in value of investments		(82,011,799)	180,442,508
Other provisions		202,661,206	109,171,132
Total provision (D)		491,112,505	1,577,217,780
Total profit before taxation (E=C-D)		2,193,266,720	892,227,582
Provision for taxation			
Current		877,060,998	352,649,118
Deferred		(1,663,974)	(441,131)
		875,397,024	352,207,987
Net profit after taxation		1,317,869,696	540,019,595
Net profit after taxation attributable to:			
Equity holders' of the Bank		1,318,650,365	539,991,663
Non-controlling interest		(780,669)	27,932
Net profit after taxation		1,317,869,696	540,019,595

Southeast Bank PLC and its Subsidiaries

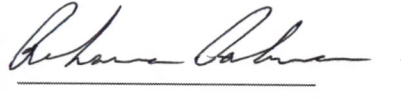
Consolidated Profit and Loss Account

For the period ended 31 March 2026

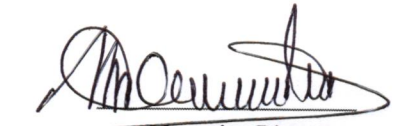
Particulars	Note	Provisional and unaudited	
		Mar 2026 Taka	Mar 2025 Taka
Appropriations			
Statutory reserve		-	134,397,990
Start-up fund		12,470,297	5,396,557
Dividend for perpetual bondholders		126,000,000	126,000,000
		<u>138,470,297</u>	<u>265,794,547</u>
Retained surplus during the period		<u>1,179,399,399</u>	<u>274,225,048</u>
Earnings per share (par value Taka 10)	5	<u>0.99</u>	<u>0.40</u>



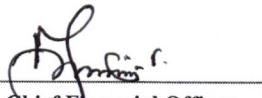
Chairman



Director



Managing Director



Chief Financial Officer



Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement

For the period ended 31 March 2026

Provisional and unaudited

Particulars	Mar 2026	Mar 2025
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	9,722,453,995	9,322,080,458
Interest payments	(8,245,416,904)	(7,259,755,941)
Dividend receipts	122,027,822	31,944,483
Fees and commission receipts in cash	821,304,407	1,149,568,619
Recoveries on loans previously written-off	134,306,572	647,994,720
Cash payments to employees	(862,519,822)	(703,290,393)
Cash payments to suppliers	(45,015,191)	(50,063,051)
Income taxes paid	(467,045,174)	(336,230,237)
Receipts from other operating activities	999,689,073	666,674,884
Payments for other operating activities	(442,995,357)	(857,777,552)
Operating profit before changes in operating assets and liabilities (i)	1,736,789,421	2,611,145,990
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,090,112,648	55,538,500
Purchase of trading securities	(1,371,367,784)	(6,910,771)
Loans and advances to customers	(7,871,465,401)	(6,840,164,799)
Other assets	(724,747,892)	(1,328,363,322)
Deposits from other banks	4,298,939,811	(2,838,273,893)
Deposits from customers	18,448,900,245	4,563,893,122
Other liabilities	5,980,698,893	1,711,656,604
Cash generated from (used in) operating assets and liabilities (ii)	19,851,070,521	(4,682,624,558)
Net cash flows from operating activities (a=i+ii)	21,587,859,942	(2,071,478,568)
B. Cash flows from investing activities:		
Proceeds from sale of securities	378,165,430,210	256,886,667,196
Payments for purchase of securities	(392,414,036,626)	(256,813,684,142)
Purchase of fixed assets	(22,030,712)	(34,654,874)
Sale proceeds of fixed assets	227,168	192,574
Cash generated from (used in) investing activities (b)	(14,270,409,961)	38,520,755
C. Cash flows from financing activities:		
Dividends paid	(126,000,000)	-
Payment against lease obligation	(55,653,913)	(56,110,308)
Cash generated from (used in) financing activities (c)	(181,653,913)	(56,110,308)
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	7,135,796,068	(2,089,068,121)
E. Effects of exchange rate changes on cash and cash equivalents	(9,160,094)	2,901,619
F. Cash and cash equivalents at beginning of the year	36,873,294,581	45,684,046,594
G. Cash and cash equivalents at end of the period (D+E+F)	43,999,930,555	43,597,880,092
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	6,439,832,227	4,938,033,503
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	17,876,657,443	21,736,853,487
Balance with other banks and financial institutions	8,460,052,163	7,647,344,000
Money at call and on short notice	510,900,000	4,359,300,000
Treasury bills	10,698,884,522	4,906,086,902
Prize bond	13,604,200	10,262,200
	43,999,930,555	43,597,880,092

Southeast Bank PLC and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 31 March 2026

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 2026	13,373,963,880	13,373,963,880	4,706,196,185	247,650,000	7,409,528	2,709,639,877	34,418,823,350	57,785,482	34,476,608,832
Changes in accounting policy/ Prior year adjustments	-	-	-	-	-	-	-	-	-
Restated balance	13,373,963,880	13,373,963,880	4,706,196,185	247,650,000	7,409,528	2,709,639,877	34,418,823,350	57,785,482	34,476,608,832
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	(167,769,281)	-	-	-	(167,769,281)	-	(167,769,281)
Currency translation differences	-	-	-	-	(9,160,094)	2,328,566	(6,831,528)	-	(6,831,528)
Net gains and losses not recognized in the income statement	-	-	(167,769,281)	-	(9,160,094)	2,328,566	(174,600,809)	-	(174,600,808)
Net profit for the year	-	-	-	-	-	1,318,650,365	1,318,650,365	(780,669)	1,317,869,696
Appropriation made during the period									
Statutory reserve	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	(12,470,297)	(12,470,297)	-	(12,470,297)
Dividend for perpetual bondholders	-	-	-	-	-	(126,000,000)	(126,000,000)	-	(126,000,000)
Balance as at 31 March 2026	13,373,963,880	13,373,963,880	4,538,426,904	247,650,000	(1,750,566)	3,892,148,511	35,424,402,609	57,004,813	35,481,407,422
Balance as at 31 March 2025	13,373,963,880	13,373,963,880	4,690,513,568	247,650,000	(1,455,280)	332,827,282	32,017,463,330	9,302,903	32,026,766,233

Southeast Bank PLC

Balance Sheet

As at 31 March 2026

	<u>Provisional and unaudited</u>	
	Mar 2026	Dec 2025
	Taka	Taka
<u>PROPERTY AND ASSETS</u>		
Cash		
In hand (including foreign currencies)	6,438,298,614	5,803,415,569
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	17,876,657,443	21,385,665,377
	24,314,956,057	27,189,080,946
Balance with other banks and financial institutions		
In Bangladesh	1,779,784,909	1,856,897,796
Outside Bangladesh	6,090,631,500	3,997,433,258
	7,870,416,409	5,854,331,054
Money at call and on short notice	510,900,000	2,240,700,000
Investments		
Government	124,280,472,313	101,796,177,815
Others	20,778,221,474	19,270,647,707
	145,058,693,787	121,066,825,522
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	378,389,561,122	370,480,630,871
Bills purchased and discounted	3,931,718,402	3,943,499,845
	382,321,279,524	374,424,130,716
Fixed assets including premises, furniture and fixtures	9,840,346,807	9,991,183,467
Other assets	12,425,126,526	10,876,829,249
Non - banking assets	-	-
Total assets	582,341,719,110	551,643,080,954
<u>LIABILITIES AND CAPITAL</u>		
Liabilities		
Borrowings from other banks, financial institutions and agents		
Subordinated bond	5,000,000,000	5,000,000,000
Perpetual bond	5,000,000,000	5,000,000,000
Other borrowings	11,784,350,945	7,485,411,134
	21,784,350,945	17,485,411,134
Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts	70,529,967,130	72,655,137,566
Bills payable	3,752,219,973	4,146,984,641
Savings bank/Mudaraba savings bank deposits	47,308,570,050	45,493,519,796
Fixed deposits/Mudaraba fixed deposits	335,758,628,663	316,868,419,345
	457,349,385,816	439,164,061,348
Other liabilities	67,901,042,448	60,627,458,667
Total liabilities	547,034,779,209	517,276,931,149
Capital/shareholders' equity		
Paid up capital	13,373,963,880	13,373,963,880
Statutory reserve	13,373,963,880	13,373,963,880
Revaluation reserve	4,538,426,904	4,706,196,185
Other reserve	247,650,000	247,650,000
Retained earnings	3,772,935,237	2,664,375,860
	35,306,939,901	34,366,149,805
Total shareholders' equity	35,306,939,901	34,366,149,805
Total liabilities and shareholders' equity	582,341,719,110	551,643,080,954

Southeast Bank PLC
Balance Sheet
As at 31 March 2026

Provisional and unaudited

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

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

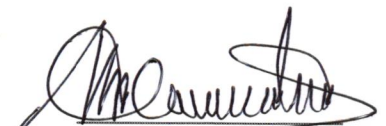
	<u>Mar 2026</u>	<u>Dec 2025</u>
	<u>Taka</u>	<u>Taka</u>
	85,474,726,661	78,536,100,206
	18,618,698,223	20,727,434,002
	48,956,900,358	55,777,912,830
	42,699,660,602	38,846,671,567
	1,823,402,000	1,823,402,000
	197,573,387,844	195,711,520,605
	-	-
	-	-
	-	-
	-	-
	-	-
	197,573,387,844	195,711,520,605



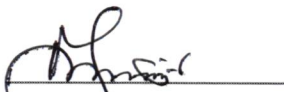
Chairman



Director



Managing Director




Chief Financial Officer



Company Secretary

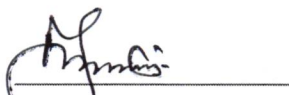
Southeast Bank PLC
Profit and Loss Account
For the period ended 31 March 2026

Particulars	Provisional and unaudited	
	Mar 2026	Mar 2025
	Taka	Taka
Interest income/profit on investments	7,484,953,822	7,754,063,596
Interest paid/profit shared on deposits and borrowings etc.	(8,207,624,156)	(7,248,925,773)
Net interest income/net profit on investments	(722,670,334)	505,137,823
Investment income	3,872,694,469	2,310,147,168
Commission, exchange and brokerage	1,027,475,503	1,125,059,145
Other operating income	384,891,724	283,084,118
Total operating income (A)	5,285,061,696	3,718,290,431
	4,562,391,362	4,223,428,254
Salaries and allowances	838,428,201	685,313,033
Rent, taxes, insurance, electricity, etc.	243,257,042	295,917,455
Legal expenses	48,300	50,000
Postage, stamp, telecommunication, etc.	61,599,111	38,321,256
Stationery, printing, advertisements, etc.	35,855,152	42,434,824
Managing Director's salary and fees	5,450,000	2,920,000
Directors' fees	500,000	727,894
Depreciation and repair of bank's assets	194,991,525	201,751,247
Other expenses	529,202,903	489,119,082
Total operating expenses (B)	1,909,332,234	1,756,554,791
Profit before provision (C=A-B)	2,653,059,128	2,466,873,463
Provision for loans and advances/investments		
General provision	108,228,186	1,058,968,367
Specific provision	262,234,912	228,635,773
	370,463,098	1,287,604,140
Provision for diminution in value of investments	-	180,442,508
Other provisions	167,230,330	109,171,132
Total provision (D)	537,693,428	1,577,217,780
Total profit before taxation (C-D)	2,115,365,700	889,655,683
Provision for taxation		
Current	870,000,000	350,441,131
Deferred	(1,663,974)	(441,131)
	868,336,026	350,000,000
Net profit after taxation	1,247,029,674	539,655,683
Appropriations		
Statutory reserve	-	134,397,990
Start-up fund	12,470,297	5,396,557
Dividend for perpetual bondholders	126,000,000	126,000,000
	138,470,297	265,794,547
Retained surplus during the period	1,108,559,377	273,861,136
Earnings per share (par value Taka 10)	0.93	0.40


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary

Southeast Bank PLC
Cash Flow Statement
For the period ended 31 March 2026

Provisional and unaudited

Particulars	Mar 2026	Mar 2025
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	9,720,201,748	9,314,786,677
Interest payment	(8,091,142,806)	(7,057,747,406)
Dividend receipts	120,187,126	28,765,858
Fees and commission receipts in cash	784,090,490	1,125,059,145
Recoveries on Loans previously written-off	134,306,572	647,994,720
Cash payments to employees	(843,878,201)	(688,233,033)
Cash payments to suppliers	(43,654,181)	(45,622,717)
Income taxes paid	(485,460,407)	(356,490,067)
Receipts from other operating activities	997,909,377	663,326,011
Payments for other operating activities	(437,416,639)	(850,774,113)
Operating profit before changes in operating assets and liabilities (i)	1,855,143,079	2,781,065,075
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	479,746,834	55,538,500
Purchase of trading securities	(1,472,173,067)	-
Loans and advances to customers	(7,897,148,808)	(6,856,978,787)
Other assets	(705,983,052)	(2,126,455,667)
Deposits from other banks	4,298,939,811	(2,838,273,893)
Deposits from customers	18,272,519,414	4,295,872,805
Other liabilities	6,572,140,696	2,278,973,204
Cash generated from (used in) operating assets and liabilities (ii)	19,548,041,828	(5,191,323,838)
Net cash flows from operating activities (a=i+ii)	21,403,184,907	(2,410,258,763)
B. Cash flows from investing activities:		
Proceeds from sale of securities	378,165,430,210	256,886,667,196
Payments for purchase of securities	(392,414,036,626)	(256,813,684,142)
Purchase of fixed assets	(22,994,663)	(34,805,653)
Sale proceeds of fixed assets	227,168	192,574
Cash generated from (used in) investing activities (b)	(14,271,373,911)	38,369,975
C. Cash flows from financing activities:		
Dividends paid	(126,000,000)	-
Payment against lease obligation	(55,653,913)	(56,110,308)
Cash generated from (used in) financing activities (c)	(181,653,913)	(56,110,308)
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	6,950,157,083	(2,427,999,096)
E. Effects of exchange rate changes on cash and cash equivalents	-	4,043,303
F. Cash and cash equivalents at beginning of the year	36,458,604,105	45,656,817,297
G. Cash and cash equivalents at end of the period (D+E+F)	43,408,761,188	43,232,861,504
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	6,438,298,614	4,936,682,912
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	17,876,657,443	21,736,853,487
Balance with other banks and financial institutions	7,870,416,409	7,283,676,003
Money at call and on short notice	510,900,000	4,359,300,000
Treasury bills	10,698,884,522	4,906,086,902
Prize bond	13,604,200	10,262,200
	43,408,761,188	43,232,861,504

Southeast Bank PLC
Statement of Changes in Equity
For the period ended 31 March 2026

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 2026	13,373,963,880	13,373,963,880	4,706,196,185	247,650,000	2,664,375,860	34,366,149,805
Changes in accounting policy/ prior year adjustments	-	-	-	-	-	-
Restated balance	13,373,963,880	13,373,963,880	4,706,196,185	247,650,000	2,664,375,860	34,366,149,805
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	(167,769,281)	-	-	(167,769,281)
Currency translation differences	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	(167,769,281)	-	-	(167,769,281)
Net profit for the year	-	-	-	-	1,247,029,674	1,247,029,674
Appropriation made during the period						
Statutory reserve	-	-	-	-	-	-
Start-up fund	-	-	-	-	(12,470,297)	(12,470,297)
Dividend for perpetual bondholders	-	-	-	-	(126,000,000)	(126,000,000)
Balance as at 31 March 2026	13,373,963,880	13,373,963,880	4,538,426,904	247,650,000	3,772,935,237	35,306,939,901
Balance as at 31 March 2025	13,373,963,880	13,373,963,880	4,690,513,568	247,650,000	295,883,135	31,981,974,463

Southeast Bank PLC and its subsidiaries
Notes to the Financial Statements
As at and for the period ended 31 March 2026

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 period ended on March 31, 2026 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, 2025.

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, Telecash Limited and Southeast Exchange Company (South Africa) Pty Limited for the period ended on March 31, 2026.

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.

	<u>Mar 2025</u>	<u>Dec 2025</u>
	<u>Taka</u>	<u>Taka</u>
2 Consolidated Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments		
Southeast Bank PLC	378,389,561,122	370,480,630,871
Southeast Bank Capital Services Limited	2,808,880,013	2,834,563,420
	381,198,441,135	373,315,194,291
Bills purchased and discounted		
Southeast Bank PLC	3,931,718,402	3,943,499,845
	3,931,718,402	3,943,499,845
	385,130,159,537	377,258,694,136
3 Consolidated deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Southeast Bank PLC	70,529,967,130	72,655,137,566
Telecash Limited	457,622,353	286,882,392
Southeast Bank Capital Services Limited	98,468,981	94,885,419
	71,086,058,464	73,036,905,376
Less: Inter company balance eliminated	208,871,322	210,928,629
	70,877,187,142	72,825,976,747
Bills payable		
Southeast Bank PLC	3,752,219,973	4,146,984,641
	3,752,219,973	4,146,984,641
Savings bank/Mudaraba savings bank deposits		
Southeast Bank PLC	47,308,570,050	45,493,519,796
	47,308,570,050	45,493,519,796
Fixed deposits/Mudaraba fixed deposits		
Southeast Bank PLC	335,758,628,663	316,868,419,345
Less: Inter company balance eliminated	100,000,000	100,000,000
	335,658,628,663	316,768,419,345
	457,596,605,828	439,234,900,529

4	Share Capital Authorised	Mar 2026	Dec 2025
		Taka	Taka
	<u>1,500,000,000</u> Ordinary shares of Tk 10 each	<u>15,000,000,000</u>	<u>15,000,000,000</u>
	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
	<u>959,231,418</u> ordinary shares of Tk 10 each issued as bonus shares	<u>9,592,314,180</u>	<u>9,592,314,180</u>
	<u>1,337,396,388</u>	<u>13,373,963,880</u>	<u>13,373,963,880</u>
	Shareholders' Equity		
	Paid up capital	13,373,963,880	13,373,963,880
	Statutory reserve	13,373,963,880	13,373,963,880
	Revaluation reserve	4,538,426,904	4,706,196,185
	Other reserve	247,650,000	247,650,000
	Foreign currency translation reserve	(1,750,566)	7,409,528
	Retained earnings	3,892,148,511	2,709,639,877
		<u>35,424,402,609</u>	<u>34,418,823,350</u>

4.1 Summary of unclaimed dividends

Unclaimed dividend as on 31 March 2026 was an amount of BDT 5,99,99,967.44 against 88,504 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

Net profit after tax for the period (Taka)
Number of ordinary shares outstanding
Earnings per share (EPS) (Taka)*

Mar 2026	Mar 2025
Taka	Taka
1,317,869,696	540,019,595
1,337,396,388	1,337,396,388
0.99	0.40

Solo Earnings per share

Net profit after tax for the period (Taka)
Number of ordinary shares outstanding
Earnings per share (EPS) (Taka)*

1,247,029,674	539,655,683
1,337,396,388	1,337,396,388
0.93	0.40

EPS increased due to increased investment income from government securities and decrease in provisions against loans and advances and investment in share as compared to the previous period.

*Earnings per share has been calculated in accordance with IAS 33: Earnings Per Share (EPS).

6 Consolidated Net Asset Value (NAV) per share

Net Asset Value (NAV)
Number of ordinary shares outstanding
Net Asset Value (NAV) per share

Mar 2026	Mar 2025
Taka	Taka
35,424,402,609	32,017,463,330
1,337,396,388	1,337,396,388
26.49	23.94

Net Asset Value (NAV) per share

Net Asset Value (NAV)
Number of ordinary shares outstanding
Net Asset Value (NAV) per share

35,306,939,901	31,981,974,463
1,337,396,388	1,337,396,388
26.40	23.91

7 Consolidated Net Operating Cash Flow per share

Net Operating Cash Flow
Number of ordinary shares outstanding
Net Operating Cash Flow per share (NOCFPS)*

21,587,859,942	(2,071,478,568)
1,337,396,388	1,337,396,388
16.14	(1.55)

Net Operating Cash Flow per share

Net Operating Cash Flow
Number of ordinary shares outstanding
Net Operating Cash Flow per share (NOCFPS)*

21,403,184,907	(2,410,258,763)
1,337,396,388	1,337,396,388
16.00	(1.80)

Net operation cash flow increased due to the increase in deposit mobilization from customers and other banks as compared to the previous period

8 Aggregate provision held against country risk

In compliance with the Bangladesh Bank's BRPD circulars no 07 dated April 13, 2021 on "Guidelines on Country Risk Management (GCRM)" for Banks, disclosures on country wise exposure and provision requirement for country risk exposures as on March 31, 2025 have been prepared and risk based provision requirement has been calculated as per aforesaid circular. Accordingly, no provision was required as on March 31, 2026.

9 Reconciliation of effective tax rate	Mar 2026		Mar 2025	
	%	Taka	%	Taka
Profit before taxation as per profit and loss account		2,115,365,700		889,655,683
Income tax as per applicable tax rate	37.50%	793,262,138	37.50%	333,620,881
Factors affecting the tax charge for current period				
Non deductible expenses	15.85%	335,291,538	102.49%	911,772,749
Deductible expenses	-3.64%	(77,002,456)	-90.41%	(804,334,772)
Tax savings from reduced tax rates for dividend	-0.99%	(21,032,747)	-0.57%	(5,063,301)
Tax savings for capital loss	-7.59%	(160,518,473)	-9.62%	(85,554,426)
Change in taxable temporary difference	-0.08%	(1,663,974)	-0.05%	(441,131)
Total income tax expenses	41.05%	868,336,026	39.34%	350,000,000

10 Reconciliation of net profit with cash flows from operating activities

Particulars	Mar 2026	Mar 2025
	Taka	Taka
Profit before tax as per profit and loss accounts	2,115,365,700	889,655,683
Adjustment for non-cash items:		
Provision for loans and advances/investments	370,463,098	1,287,604,140
Provision for diminution in value of investments	-	180,442,508
Provision for off- balance sheet items	45,230,330	103,171,132
Depreciation of property, plant and equipment	105,108,825	107,515,264
Recoveries on Loans previously written-off	134,306,572	647,994,720
Foreign exchange gain/(loss)	-	4,043,303
Sale proceeds of the fixed assets	227,168	192,574
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(7,897,148,808)	(6,856,978,787)
Other operating assets	(705,983,052)	(2,126,455,667)
Deposits from other banks	4,298,939,811	(2,838,273,893)
Deposits from customers	18,272,519,414	4,295,872,805
Others operating liabilities	5,149,616,256	2,251,447,522
Income tax paid	(485,460,407)	(356,490,067)
Net cash flows from operating activities	21,403,184,907	(2,410,258,763)

The Financial Statements of the bank for period ended on March 31, 2026 are available in website. The address of the website is www.southeastbank.com.bd