Southeast Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 30 September 2026

	Note	Sep 2026 Taka	Provisional and unaudited Dec 2025 Taka
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)		5,726,185,123	5,809,322,144
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		24,857,843,388	21,385,665,377
		30,584,028,511	**27,194,987,521**
Balance with other banks and financial institutions			
In Bangladesh		1,766,855,627	2,170,703,558
Outside Bangladesh		10,548,421,061	4,092,411,397
		12,315,276,688	**6,263,114,955**
Money at call and on short notice		**1,698,300,000**	**2,240,700,000**
Investments			
Government		171,637,059,252	101,796,177,815
Others		26,111,734,021	22,103,206,305
		197,748,793,273	**123,899,384,120**
Loans and advances/investments	2		
Loans, cash credit, overdrafts etc./investments		397,718,465,944	373,315,194,291
Bills purchased and discounted		3,751,708,095	3,943,499,845
		401,470,174,039	**377,258,694,136**
Fixed assets including premises, furniture and fixtures		**10,038,052,219**	**10,377,229,815**
Other assets		**8,236,236,784**	**7,190,446,324**
Non-banking assets		-	-
Total assets		**662,090,861,514**	**554,424,556,871**
LIABILITIES AND CAPITAL			
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		38,162,151,549	7,485,411,134
		48,162,151,549	**17,485,411,134**
Deposits and other accounts			
Current/Al-wadeeah current accounts and other accounts	3	72,896,151,694	72,825,976,747
Bills payable		3,410,156,925	4,146,984,641
Savings bank/Mudaraba savings bank deposits		50,417,169,259	45,493,519,796
Fixed deposits/Mudaraba fixed deposits		375,082,397,230	316,768,419,345
		501,805,875,108	**439,234,900,529**
Other liabilities		**75,350,780,222**	**63,227,636,376**
Total liabilities		**625,318,806,879**	**519,947,948,039**
Capital/shareholders' equity	4		
Paid up capital		14,310,141,350	13,373,963,880
Statutory reserve		14,310,141,350	13,373,963,880
Revaluation reserve		4,928,791,843	4,706,196,185
Other reserve		247,650,000	247,650,000
Start-up Equity investment fund		111,373,778	-
Foreign currency translation reserve		5,482,098	7,409,528
Retained earnings		2,801,258,684	2,709,639,877
Total shareholders' equity		**36,714,839,103**	**34,418,823,350**
Non-controlling interest		**57,215,532**	**57,785,482**
Total liabilities and shareholders' equity		**662,090,861,514**	**554,424,556,871**

Southeast Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 30 September 2026

	Note	Sep 2026 Taka	Provisional and unaudited Dec 2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		79,014,393,301	78,536,100,206
Letters of guarantee		20,721,091,525	20,727,434,002
Irrevocable letters of credit		67,431,663,431	55,777,912,830
Bills for collection		43,316,440,652	38,846,671,567
Other contingent liabilities		1,811,265,000	1,823,402,000
Total contingent liabilities		**212,294,853,909**	**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		**212,294,853,909**	**195,711,520,605**
Net Assets Value (NAV) per share	6	**25.66**	**25.74**

Chairman

Director

Managing Director

Chief Financial Officer

Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 30 September 2026

Provisional and unaudited

Particulars	Note	Jan 01, 2026 to Sep 30, 2026	Jan 01, 2025 to Sep 30, 2025	July 01, 2026 to Sep 30, 2026	July 01, 2025 to Sep 30, 2025
		Taka	Taka	Taka	Taka
Interest income/profit on investments		22,879,113,726	24,925,511,919	7,497,656,721	8,602,690,738
Interest paid/profit shared on deposits and borrowings etc.		(26,585,849,094)	(22,919,273,770)	(9,573,063,904)	(8,159,066,706)
Net interest income/net profit on investments		**(3,706,735,368)**	**2,006,238,149**	**(2,075,407,183)**	**443,624,032**
Investment income		13,757,141,184	7,785,597,498	5,224,370,545	2,792,902,272
Commission, exchange and brokerage		3,471,762,710	3,620,294,654	1,175,433,620	1,294,230,612
Other operating income		1,205,502,126	982,567,061	404,685,759	350,872,274
		18,434,406,020	12,388,459,213	6,804,489,924	4,438,005,158
Total operating income (A)		**14,727,670,652**	**14,394,697,362**	**4,729,082,741**	**4,881,629,190**
Salaries and allowances		2,954,829,355	2,164,103,416	1,035,295,831	733,008,037
Rent, taxes, insurance, electricity, etc.		859,413,541	968,759,273	329,693,295	349,020,332
Legal expenses		187,541	590,520	(2,100)	247,020
Postage, stamp, telecommunication, etc.		184,267,521	158,768,228	64,366,200	65,364,458
Stationery, printing, advertisements, etc		137,101,643	136,351,132	52,569,125	47,010,033
Managing Director's salary and fees		16,300,000	7,755,000	5,400,000	2,250,000
Directors' fees		2,470,518	4,354,412	1,068,184	626,688
Auditors' fees		2,193,514	1,500,000	901,514	1,000,000
Depreciation and repair		634,697,042	635,627,288	216,135,841	210,339,256
Other expenses		1,811,068,633	1,574,828,188	674,980,330	560,795,459
Total operating expenses (B)		**6,602,529,308**	**5,652,637,457**	**2,380,408,220**	**1,969,661,283**
Profit before provision (C=A-B)		**8,125,141,344**	**8,742,059,905**	**2,348,674,521**	**2,911,967,907**
Provision for loans and advances/investments					
General provision		1,989,546,586	4,704,204,893	457,953,502	2,240,521,310
Specific provision		582,755,125	1,250,114,455	534,549,734	285,674,820
		2,572,301,711	**5,954,319,348**	**992,503,236**	**2,526,196,130**
Provision for diminution in value of investments		6,711,223	(672,129,534)	222,632,458	(1,066,353,323)
Other provisions		773,610,795	(10,023,721)	561,924,268	175,897,335
Total provision (D)		**3,352,623,729**	**5,272,166,093**	**1,777,059,962**	**1,635,740,142**
Total profit before taxation (E=C-D)		**4,772,517,615**	**3,469,893,812**	**571,614,559**	**1,276,227,765**
Provision for taxation					
Current		2,036,377,672	1,519,404,378	21,239,450	656,709,282
Deferred		(1,415,404)	(6,954,517)	518,628	(2,636,811)
		2,034,962,268	**1,512,449,861**	**21,758,078**	**654,072,471**
Net profit after taxation		**2,737,555,347**	**1,957,443,951**	**549,856,481**	**622,155,294**
Net profit after taxation attributable to:					
Equity holders' of the Bank		2,738,125,298	1,957,055,505	549,727,178	621,797,494
Non-controlling interest		(569,951)	388,446	129,303	357,800
Net profit after taxation		**2,737,555,347**	**1,957,443,951**	**549,856,481**	**622,155,294**

Southeast Bank PLC and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 30 September 2026

Provisional and unaudited

Particulars	Note	Jan 01, 2026 to Sep 30, 2026	Jan 01, 2025 to Sep 30, 2025	July 01, 2026 to Sep 30, 2026	July 01, 2025 to Sep 30, 2025
		Taka	Taka	Taka	Taka
Appropriations					
Statutory reserve		936,177,470	134,397,990	-	-
Start-up Equity investment fund		-	17,290,932	-	4,124,379
Coupon/Dividend on Perpetual Bond		378,000,000	378,000,000	126,000,000	126,000,000
CSR Fund		-	-	-	-
		1,314,177,470	**529,688,922**	**126,000,000**	**130,124,379**
Retained surplus during the year		**1,423,377,877**	**1,427,755,029**	**423,856,481**	**492,030,915**
Earnings per share (par value Taka 10)	5	**1.91**	**1.37**	**0.38**	**0.43**

Chairman **Director** **Managing Director**

Chief Financial Officer **Company Secretary**

Southeast Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement
For the period ended 30 September 2026

Provisional and unaudited

Particulars	Jan 01, 2026 to Sep 30, 2026	Jan 01, 2025 to Sep 30, 2025
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	31,110,983,981	30,084,219,726
Interest payments	(26,133,153,291)	(22,460,546,747)
Dividend receipts	651,805,617	122,215,478
Fees and commission receipts in cash	2,506,135,294	3,620,294,654
Recoveries on loans previously written-off	680,774,069	784,816,112
Cash payments to employees	(2,971,129,355)	(2,171,858,416)
Cash payments to suppliers	(127,026,916)	(125,242,695)
Income taxes paid	(1,588,910,221)	(981,479,564)
Receipts from other operating activities	5,394,779,385	2,074,210,291
Payments for other operating activities	(2,018,450,490)	(2,737,337,901)
Operating profit before changes in operating assets and liabilities (i)	**7,505,808,072**	**8,209,290,938**
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,423,138,255	507,887,070
Purchase of trading securities	(2,431,665,970)	(815,385,967)
Loans and advances to customers	(25,206,590,224)	(14,637,449,808)
Other assets	(371,852,047)	(2,944,205,698)
Deposits from other banks	30,676,740,415	(9,643,725,275)
Deposits from customers	62,376,183,185	25,173,891,354
Other liabilities	9,561,308,961	2,815,252,004
Cash generated from (used in) operating assets and liabilities (ii)	**76,027,262,575**	**456,263,679**
Net cash flows from operating activities (a=i+ii)	**83,533,070,647**	**8,665,554,617**
B. Cash flows from investing activities:		
Proceeds from sale of securities	1,007,264,589,667	161,268,050,559
Payments for purchase of securities	(1,067,900,097,084)	(172,932,461,491)
Purchase of fixed assets	(120,963,693)	(149,214,452)
Sale proceeds of fixed assets	3,133,811	604,814
Cash generated from (used in) investing activities (b)	**(60,753,337,300)**	**(11,813,020,570)**
C. Cash flows from financing activities:		
Payments for redemption of loan capital & debt security	-	(1,000,000,000)
Dividends paid	(779,218,916)	-
Payment against lease obligation	(163,932,440)	(158,908,789)
Cash generated from (used in) financing activities (c)	**(943,151,356)**	**(1,158,908,789)**
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	21,836,581,991	(4,306,374,742)
E. Effects of exchange rate changes on cash and cash equivalents	(1,502,714)	6,903,878
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)	**58,708,373,858**	**41,384,575,730**
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	5,726,185,123	5,501,438,057
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	24,857,843,388	19,119,574,220
Balance with other banks and financial institutions	12,315,276,688	3,893,183,341
Money at call and on short notice	1,698,300,000	2,128,050,000
Treasury bills	14,106,479,159	10,732,080,312
Prize bond	4,289,500	10,249,800
	58,708,373,858	**41,384,575,730**
Net Operating Cash Flow (NOCF) per share	**58.37**	**6.48**

Southeast Bank PLC and its Subsidiaries

Consolidated Statement of Changes in Equity

For the period ended 30 September 2026

Provisional and unaudited

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Translation reserve	Start-up Equity investment fund	Retained earnings	Total	Non-controlling interest	Total equity of the Group
	Taka	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	-	-	222,595,658	-	-		-	222,595,658	-	222,595,658
Transferred from Start-up fund (other liability)						111,373,778		111,373,778		111,373,778
Currency translation differences	-	-	-	-	(1,927,430)		5,067,365	3,139,935	-	3,139,935
Net gains and losses not recognized in the income statement	**-**	**-**	**222,595,658**	**-**	**(1,927,430)**	**111,373,778**	**5,067,365**	**337,109,371**	**-**	**337,109,371**
Net profit for the year	-	-	-	-	-		2,738,125,298	2,738,125,298	(569,951)	2,737,555,347
Cash dividend	-	-	-	-	-		(401,218,916)	(401,218,916)	-	(401,218,916)
Interim Cash Dividend for non-controlling interest	-	-	-	-	-		-	-	-	-
Issue of share capital/ Bonus share	936,177,470	-	-	-	-		(936,177,470)	-	-	-
Appropriation made during the year							-	-		-
Statutory reserve	-	936,177,470	-	-	-		(936,177,470)	-	-	-
Start-up Equity investment fund						-	-	-		-
Coupon/Dividend on Perpetual Bond	-	-	-	-	-		(378,000,000)	(378,000,000)		(378,000,000)
CSR fund							-	-		-
Balance as at 30 September 2026	**14,310,141,350**	**14,310,141,350**	**4,928,791,843**	**247,650,000**	**5,482,098**	**111,373,778**	**2,801,258,684**	**36,714,839,103**	**57,215,531**	**36,772,054,634**
Balance as at 30 September 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**

Southeast Bank PLC and its Subsidiaries

Consolidated Liquidity Statement

(Assets and liabilities maturity analysis)

as at 30 September 2026

Provisional and unaudited

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets:						
Cash in hand	5,726,185,123					5,726,185,123
Balance with other banks and financial institutions	678,794,667	35,069,066,310	-		1,425,259,099	37,173,120,076
Money at call and on short notice	1,698,300,000	-	-	-	-	1,698,300,000
Investments	3,417,214,958	13,593,305,694	30,919,764,918	53,979,952,166	95,838,555,536	197,748,793,273
Loans and advances/investments	104,285,400,000	55,544,595,976	94,477,193,424	85,734,880,835	61,428,103,805	401,470,174,039
Fixed assets including premises, furniture and fixtures	-			2,795,608,956	7,242,443,263	10,038,052,219
Other assets	4,466,864,388	203,143,610	194,596,089	2,984,431,661	387,201,035	8,236,236,784
Non banking assets						-
Total assets (A)	**120,272,759,137**	**104,410,111,591**	**125,591,554,431**	**145,494,873,617**	**166,321,562,738**	**662,090,861,514**
Liabilities:						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	32,676,078,812	1,215,720,000	7,259,485,342	10,867,395	7,000,000,000	48,162,151,549
Deposits	41,830,875,461	88,926,800,000	160,250,100,000	168,665,202,005	42,132,897,643	501,805,875,108
Provision and other liabilities	2,196,818,283	4,336,292,520	-	-	68,817,669,418	75,350,780,222
Total liabilities (B)	**76,703,772,556**	**94,478,812,520**	**167,509,585,342**	**168,676,069,400**	**117,950,567,061**	**625,318,806,879**
Net liquidity gap (A - B)	**43,568,986,581**	**9,931,299,071**	**(41,918,030,911)**	**(23,181,195,783)**	**48,370,995,677**	**36,772,054,635**

Southeast Bank PLC
Balance Sheet
As at 30 September 2026

Provisional and unaudited

	Sep 2026	Dec 2025
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	5,725,307,982	5,803,415,569
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	24,857,843,388	21,385,665,377
	30,583,151,370	**27,189,080,946**
Balance with other banks and financial institutions		
In Bangladesh	1,766,336,854	1,856,897,796
Outside Bangladesh	10,409,198,933	3,997,433,258
	12,175,535,787	**5,854,331,054**
Money at call and on short notice	**1,698,300,000**	**2,240,700,000**
Investments		
Government	171,637,059,252	101,796,177,815
Others	23,037,949,215	19,270,647,707
	194,675,008,467	**121,066,825,522**
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	394,917,123,681	370,480,630,871
Bills purchased and discounted	3,751,708,095	3,943,499,845
	398,668,831,776	**374,424,130,716**
Fixed assets including premises, furniture and fixtures	**9,667,576,092**	**9,991,183,467**
Other assets	**12,885,160,694**	**10,876,829,249**
Non - banking assets	-	-
Total assets	**660,353,564,186**	**551,643,080,954**
LIABILITIES AND CAPITAL		
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	38,162,151,549	7,485,411,134
	48,162,151,549	**17,485,411,134**
Deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts	72,929,863,964	72,655,137,566
Bills payable	3,410,156,925	4,146,984,641
Savings bank/Mudaraba savings bank deposits	50,417,169,259	45,493,519,796
Fixed deposits/Mudaraba fixed deposits	375,602,397,230	316,868,419,345
	502,359,587,378	**439,164,061,348**
Other liabilities	**73,120,197,124**	**60,627,458,667**
Total liabilities	**623,641,936,051**	**517,276,931,149**
Capital/shareholders' equity		
Paid up capital	14,310,141,350	13,373,963,880
Statutory reserve	14,310,141,350	13,373,963,880
Revaluation reserve	4,928,791,843	4,706,196,185
Other reserve	247,650,000	247,650,000
Start-up Equity investment fund	111,373,778	-
Retained earnings	2,803,529,814	2,664,375,860
Total shareholders' equity	**36,711,628,135**	**34,366,149,805**
Total liabilities and shareholders' equity	**660,353,564,186**	**551,643,080,954**

Southeast Bank PLC
Balance Sheet
As at 30 September 2026

Provisional and unaudited

	Note	Sep 2026 Taka	Dec 2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	*30.1*	79,014,393,301	78,536,100,206
Letters of guarantee	*30.2*	20,721,091,525	20,727,434,002
Irrevocable letters of credit	*30.3*	67,431,663,431	55,777,912,830
Bills for collection	*30.4*	43,316,440,652	38,846,671,567
Other contingent liabilities	*30.5*	1,811,265,000	1,823,402,000
Total contingent liabilities		**212,294,853,909**	**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		**212,294,853,909**	**195,711,520,605**
Net Assets Value (NAV) per share		**25.65**	**25.70**

Chairman **Director** **Managing Director**

Chief Financial Officer **Company Secretary**

Southeast Bank PLC
Profit and Loss Account
For the period ended 30 September 2026

Provisional and unaudited

Particulars	Jan 01, 2026 to Sep 30, 2026	Jan 01, 2025 to Sep 30, 2025	July 01, 2026 to Sep 30, 2026	July 01, 2025 to Sep 30, 2025
	Taka	Taka	Taka	Taka
Interest income/profit on investments	22,870,072,518	24,908,998,668	7,492,699,563	8,595,970,147
Interest paid/profit shared on deposits and borrowings etc.	(26,596,415,052)	(22,951,612,172)	(9,555,203,889)	(8,171,433,028)
Net interest income/net profit on investments	**(3,726,342,534)**	**1,957,386,496**	**(2,062,504,326)**	**424,537,119**
Investment income	13,681,170,541	7,780,259,756	5,198,962,759	2,799,286,572
Commission, exchange and brokerage	3,362,181,965	3,515,296,690	1,144,849,498	1,257,937,250
Other operating income	1,125,633,896	947,526,648	345,173,302	338,041,390
	18,168,986,402	**12,243,083,094**	**6,688,985,559**	**4,395,265,212**
Total operating income (A)	**14,442,643,868**	**14,200,469,590**	**4,626,481,233**	**4,819,802,331**
Salaries and allowances	2,886,427,546	2,119,004,220	1,011,716,226	718,366,501
Rent, taxes, insurance, electricity, etc.	844,780,222	955,495,467	324,500,215	344,028,889
Legal expenses	75,150	77,775	(2,100)	5,750
Postage, stamp, telecommunication, etc.	183,218,963	158,371,925	63,985,509	65,178,306
Stationery, printing, advertisements, etc.	133,845,861	121,532,034	51,466,174	41,226,399
Managing Director's salary and fees	16,300,000	7,755,000	5,400,000	2,250,000
Directors' fees	2,130,518	3,873,856	778,184	496,688
Auditors' fees	1,845,000	1,500,000	645,000	1,000,000
Depreciation and repair of bank's assets	607,797,100	607,461,892	207,079,031	201,344,445
Other expenses	1,736,799,319	1,519,384,031	647,845,265	542,973,211
Total operating expenses (B)	**6,413,219,679**	**5,494,456,200**	**2,313,413,504**	**1,916,870,189**
Profit before provision (C=A-B)	**8,029,424,189**	**8,706,013,390**	**2,313,067,729**	**2,902,932,142**
Provision for loans and advances/investments				
General provision	1,989,546,586	4,704,204,893	457,953,502	2,240,521,310
Specific provision	582,755,125	1,250,114,455	534,549,734	285,674,820
	2,572,301,711	**5,954,319,348**	**992,503,236**	**2,526,196,130**
Provision for diminution in value of investments	-	(467,375,464)	-	(861,599,253)
Other provisions	668,234,788	(10,023,721)	526,934,788	175,897,335
Total provision (D)	**3,240,536,499**	**5,476,920,163**	**1,519,438,024**	**1,840,494,212**
Total profit before taxation (C-D)	**4,788,887,690**	**3,229,093,227**	**793,629,705**	**1,062,437,930**
Provision for taxation				
Current	2,000,000,000	1,506,954,517	-	652,636,811
Deferred	(1,415,404)	(6,954,517)	518,628	(2,636,811)
	1,998,584,596	**1,500,000,000**	**518,628**	**650,000,000**
Net profit after taxation	**2,790,303,094**	**1,729,093,227**	**793,111,077**	**412,437,930**

Southeast Bank PLC
Profit and Loss Account
For the period ended 30 September 2026

Provisional and unaudited

Particulars	Jan 01, 2026 to Sep 30, 2026	Jan 01, 2025 to Sep 30, 2025	July 01, 2026 to Sep 30, 2026	July 01, 2025 to Sep 30, 2025
	Taka	Taka	Taka	Taka
Appropriations				
Statutory reserve	936,177,470	134,397,990	936,177,470	-
Start-up Equity investment fund	-	17,290,932	-	4,124,379
Coupon/Dividend on Perpetual Bond	378,000,000	378,000,000	126,000,000	126,000,000
	1,314,177,470	**529,688,922**	**1,062,177,470**	**130,124,379**
Retained surplus during the year	**1,476,125,624**	**1,199,404,305**	**(269,066,393)**	**282,313,551**
Earnings per share (par value Taka 10)	**1.95**	**1.21**	**0.55**	**0.29**

Chairman **Director** **Managing Director**

Chief Financial Officer **Company Secretary**

Southeast Bank PLC

Cash Flow Statement

For the period ended 30 September 2026

Provisional and unaudited

Particulars	Jan 01, 2026 to Sep 30, 2026	Jan 01, 2025 to Sep 30, 2025
A. Cash flows from operating activities:	**Taka**	**Taka**
Interest receipts in cash	31,101,942,773	30,067,706,475
Interest payment	(26,131,461,904)	(22,408,672,321)
Dividend receipts	589,062,993	104,600,668
Fees and commission receipts in cash	2,396,554,550	3,515,296,690
Recoveries on Loans previously written-off	680,774,069	784,816,112
Cash payments to employees	(2,902,727,546)	(2,126,759,220)
Cash payments to suppliers	(123,771,134)	(110,423,597)
Income taxes paid	(1,615,172,672)	(992,307,304)
Receipts from other operating activities	5,386,970,195	2,062,676,549
Payments for other operating activities	(1,999,385,240)	(2,718,082,573)
Operating profit before changes in operating assets and liabilities (i)	**7,382,786,084**	**8,178,851,479**
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,721,082,165	507,887,070
Purchase of trading securities	(2,431,665,970)	(815,610,940)
Loans and advances to customers	(25,239,811,381)	(14,682,093,897)
Other assets	(803,347,122)	(2,972,073,582)
Deposits from other banks	30,676,740,415	(9,643,725,275)
Deposits from customers	63,000,734,636	25,607,697,688
Other liabilities	9,497,426,385	2,956,984,717
Cash generated from (used in) operating assets and liabilities (ii)	**76,421,159,128**	**959,065,781**
Net cash flows from operating activities (a=i+ii)	**83,803,945,212**	**9,137,917,260**
B. Cash flows from investing activities:		
Proceeds from sale of securities	1,007,264,589,667	161,268,050,559
Payments for purchase of securities	(1,067,900,097,084)	(172,932,461,491)
Purchase of fixed assets	(119,693,255)	(146,908,863)
Sale proceeds of fixed assets	3,133,811	604,814
Cash generated from (used in) investing activities (b)	**(60,752,066,861)**	**(11,810,714,981)**
C. Cash flows from financing activities:		
Payments for redemption of loan capital & debt security	-	(1,000,000,000)
Dividends paid	(779,218,916)	-
Payment against lease obligation	(163,932,440)	(158,908,789)
Cash generated from (used in) financing activities (c)	**(943,151,356)**	**(1,158,908,789)**
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	22,108,726,995	(3,831,706,510)
E. Effects of exchange rate changes on cash and cash equivalents	424,716	2,687,911
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)	**58,567,755,816**	**41,827,798,698**
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	5,725,307,982	5,500,404,126
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	24,857,843,388	19,119,574,220
Balance with other banks and financial institutions	12,175,535,787	4,337,440,240
Money at call and on short notice	1,698,300,000	2,128,050,000
Treasury bills	14,106,479,159	10,732,080,312
Prize bond	4,289,500	10,249,800
	58,567,755,816	**41,827,798,698**
Net Operating Cash Flow (NOCF) per share	**58.56**	**6.83**

Southeast Bank PLC
Statement of Changes in Equity
For the period ended 30 September 2026

Provisional and unaudited

Particulars	Paid up capital	Statutory reserve	Revaluation reserve	Other reserves	Start-up Equity investment fund	Retained earnings	Total
	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	-	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	-	-	222,595,658	-	-	-	222,595,658
Transferred from Start-up fund (other liability)					111,373,778	-	111,373,778
Currency translation differences	-	-	-	-	-	424,716	424,716
Net gains and losses not recognized in the income statement	**-**	**-**	**222,595,658**	**-**	**111,373,778**	**424,716**	**334,394,152**
Net profit for the year	-	-	-	-	-	2,790,303,094	2,790,303,094
Cash dividend	-	-	-	-	-	(401,218,916)	(401,218,916)
Issue of share capital/ Bonus share	936,177,470	-	-	-	-	(936,177,470)	-
Appropriation made during the year					-		-
Statutory reserve	-	936,177,470	-	-	-	(936,177,470)	-
Start-up Equity investment fund	-	-	-	-	-	-	-
Coupon/Dividend on Perpetual Bond	-	-	-	-	-	(378,000,000)	(378,000,000)
CSR fund	-	-	-	-	-	-	-
Balance as at 30 September 2026	**14,310,141,350**	**14,310,141,350**	**4,928,791,843**	**247,650,000**	**111,373,778**	**2,803,529,814**	**36,711,628,135**
Balance as at 30 September 2025	**13,373,963,880**	**13,373,963,880**	**5,177,512,874**	**247,650,000**	**-**	**1,220,070,912**	**33,393,161,546**

Southeast Bank PLC

Liquidity Statement

(Assets and liabilities maturity analysis)

as at 30 September 2026

Provisional and unaudited

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets:						
Cash in hand	5,725,307,982					5,725,307,982
Balance with other banks and financial institutions	225,766,777	35,382,353,299	-	-	1,425,259,099	37,033,379,175
Money at call and on short notice	1,698,300,000	-	-	-	-	1,698,300,000
Investments	343,430,152	13,593,305,694	30,919,764,918	53,979,952,166	95,838,555,536	194,675,008,467
Loans and advances/investments	104,285,400,000	55,544,595,976	94,477,193,424	85,734,880,835	58,626,761,541	398,668,831,776
Fixed assets including premises, furniture and fixtures				2,796,113,454	6,871,462,638	9,667,576,092
Other assets	4,210,710,525	203,143,610	194,596,089	2,984,431,661	5,292,278,809	12,885,160,694
Non banking assets	-	-	-	-	-	-
	116,488,915,436	**104,723,398,580**	**125,591,554,431**	**145,495,378,115**	**168,054,317,623**	**660,353,564,186**
Liabilities:						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	32,676,078,812	1,215,720,000	7,259,485,342	10,867,395	7,000,000,000	48,162,151,549
Deposits	42,384,587,730	88,926,800,000	160,250,100,000	168,665,202,005	42,132,897,643	502,359,587,378.00
Provision and other liabilities		4,302,527,706	-	-	68,817,669,418	73,120,197,124
Total liabilities (B)	**75,060,666,542**	**94,445,047,706**	**167,509,585,342**	**168,676,069,400**	**117,950,567,061**	**623,641,936,051**
Net liquidity gap (A - B)	**41,428,248,894**	**10,278,350,874**	**(41,918,030,911)**	**(23,180,691,285)**	**50,103,750,562**	**36,711,628,135**

Southeast Bank Limited and its subsidiaries
Notes to the Financial Statements
As at and for the period ended 30 September 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 September 30, 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 September 30, 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.

	Sep 2026 Taka	Dec 2025 Taka
2 Consolidated Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments		
Southeast Bank PLC	394,917,123,681	370,480,630,871
Southeast Bank Capital Services Limited	2,801,342,263	2,834,563,420
	397,718,465,944	373,315,194,291
Bills purchased and discounted		
Southeast Bank PLC	3,751,708,095	3,943,499,845
	3,751,708,095	3,943,499,845
	401,470,174,039	**377,258,694,136**
3 Consolidated deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Southeast Bank PLC	72,929,863,964	72,655,137,566
Telecash Limited	759,395,694	286,882,392
Southeast Bank Capital Services Limited	99,232,414	94,885,419
	73,788,492,072	73,036,905,376
Less: Inter company balance eliminated	892,340,378	210,928,629
	72,896,151,694	**72,825,976,747**
Bills payable		
Southeast Bank PLC	3,410,156,925	4,146,984,641
	3,410,156,925	**4,146,984,641**
Savings bank/Mudaraba savings bank deposits		
Southeast Bank PLC	50,417,169,259	45,493,519,796
	50,417,169,259	**45,493,519,796**
Fixed deposits/Mudaraba fixed deposits		
Southeast Bank PLC	375,602,397,230	316,868,419,345
Less: Inter company balance eliminated	520,000,000	100,000,000
	375,082,397,230	**316,768,419,345**
	501,805,875,108	**439,234,900,529**

4	**Share Capital**	**Sep 2026**	**Dec 2025**
	Authorised	**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
	1,052,849,165 ordinary shares of Tk 10 each issued as bonus shares	10,528,491,650	9,592,314,180
	1,431,014,135	**14,310,141,350**	**13,373,963,880**
	Shareholders' Equity		
	Paid up capital	14,310,141,350	13,373,963,880
	Statutory reserve	14,310,141,350	13,373,963,880
	Revaluation reserve	4,928,791,843	4,706,196,185
	Other reserve	247,650,000	247,650,000
	Start-up Equity investment fund	111,373,778	-
	Foreign currency translation reserve	5,482,098	7,409,528
	Retained earnings	2,801,258,684	2,709,639,877
		36,714,839,103	**34,418,823,350**

4.1 Summary of unclaimed dividends

Unclaimed dividend as on June 30, 2026 was an amount of **BDT 10,77,97,595** against 92,399 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, 2026 to Sep 30, 2026** **Taka**	**Jan 01, 2025 to Sep 30, 2025** **Taka**	**July 01, 2026 to Sep 30, 2026** **Taka**	**July 01, 2025 to Sep 30, 2025** **Taka**
Net profit after tax for the period (Taka)	2,737,555,347	1,957,443,951	549,856,481	622,155,294
Number of ordinary shares outstanding	1,431,014,135	1,431,014,135	1,431,014,135	1,431,014,135
Earnings per share (EPS) (Taka)*	**1.91**	**1.37**	**0.38**	**0.43**
Solo Earnings per share				
Net profit after tax for the period (Taka)	2,790,303,094	1,729,093,227	793,111,077	412,437,930
Number of ordinary shares outstanding	1,431,014,135	1,431,014,135	1,431,014,135	1,431,014,135
Earnings per share (EPS) (Taka)*	**1.95**	**1.21**	**0.55**	**0.29**

*EPS increased due to increase of investment income and decreased provision against loans and advances 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 adjusted for the issue of bonus shares during the year.

6 **Consolidated Net Asset Value (NAV) per share**	**Sep 2026** **Taka**	**Sep 2025** **Taka**
Net Asset Value (NAV)	36,714,839,103	33,662,625,830
Number of ordinary shares outstanding	1,431,014,135	1,337,396,388
Net Asset Value (NAV) per share	**25.66**	**25.17**
Net Asset Value (NAV) per share		
Net Asset Value (NAV)	36,711,628,135	33,393,161,546
Number of ordinary shares outstanding	1,431,014,135	1,337,396,388
Net Asset Value (NAV) per share	**25.65**	**24.97**

7 Consolidated Net Operating Cash Flow per share

Net Operating Cash Flow	83,533,070,647	8,665,554,617
Number of ordinary shares outstanding	1,431,014,135	1,337,396,388
Net Operating Cash Flow per share (NOCFPS)*	**58.37**	**6.48**
Net Operating Cash Flow per share		
Net Operating Cash Flow	83,803,945,212	9,137,917,260
Number of ordinary shares outstanding	1,431,014,135	1,337,396,388
Net Operating Cash Flow per share (NOCFPS)*	**58.56**	**6.83**

*Net operating cash flow per share (NOCFPS) increased due to increase in borrowings/deposit from other banks & customers as compared to previous period.

8 Reconciliation of effective tax rate	Sep 2026		Sep 2025	
	%	Taka	%	Taka
Profit before taxation as per profit and loss account		4,788,887,690		3,229,093,227
Income tax as per applicable tax rate	37.50%	1,795,832,884	37.50%	1,210,909,960
Factors affecting the tax charge for current year				
Non deductible expenses	38.67%	1,851,913,547	78.88%	2,547,198,072
Deductible expenses	-11.76%	(563,083,563)	-60.03%	(1,938,333,175)
Tax savings from reduced tax rates for dividend	-2.15%	(103,086,024)	-1.92%	(61,911,611)
Tax savings for capital loss	-20.50%	(981,576,844)	-7.77%	(250,908,729)
Change in taxable temporary difference	-0.03%	(1,415,404)	-0.22%	(6,954,517)
Total income tax expenses	**41.73%**	**1,998,584,596**	**46.45%**	**1,500,000,000**

9 Reconciliation of net profit with cash flows from operating activities

Particulars	Sep 2026 Taka	Sep 2025 Taka
Profit before tax as per profit and loss accounts	**4,788,887,690**	**3,229,093,227**
Adjustment for non-cash items:		
Provision for loans and advances/investments	2,572,301,711	5,954,319,348
Provision for diminution in value of investments	-	(467,375,464)
Provision for off- balance sheet items	26,934,788	(120,023,721)
Depreciation of property, plant and equipment	323,968,481	332,467,703
Recoveries on Loans previously written-off	680,774,069	784,816,112
Foreign exchange gain/(loss)	424,716	2,687,911
Sale proceeds of the fixed assets	3,133,811	604,814
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(25,239,811,381)	(14,682,093,897)
Other operating assets	(803,347,122)	(2,972,073,582)
Deposits from other banks	30,676,740,415	(9,643,725,275)
Deposits from customers	63,000,734,636	25,607,697,688
Others operating liabilities	9,388,376,069	2,103,829,700
Income tax paid	(1,615,172,672)	(992,307,304)
Net cash flows from operating activities	**83,803,945,212**	**9,137,917,260**

The Financial Statements of the bank for period ended on September 30, 2026 are available in website. The address of the website is www.southeastbank.com.bd