

Private and Confidential

First Finance PLC.
Un-Audited Financial statements
For the year ended March 31, 2026

FIRST FINANCE PLC.

Un Audited Balance Sheet

As at 31 March 2026

Particulars	Notes	Amount in BDT	
		March 31, 2026	Dec 31, 2025
PROPERTY AND ASSETS			
Cash	3.00	35,005,692	34,967,440
In hand (including foreign currencies)		81,788	92,741
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		-	-
		34,923,904	34,874,699
Balance with Other Banks and Financial Institutions	4.00	410,561,923	419,547,951
Inside Bangladesh	4.01	410,561,923	419,547,951
Outside Bangladesh	4.02	-	-
Money at call and on short notice	5.00	-	-
Investments	6.00	24,488,194	24,954,494
Government	6.01	13,799,990	14,266,290
Others	6.02	10,688,204	10,688,204
Leases, Loans and Advances		7,431,223,598	7,470,923,337
Loans, Cash Credits, Overdrafts, etc.	7.00	7,431,223,598	7,470,923,337
Bills Purchased and Discounted	8.00	-	-
Fixed assets including premises, furniture and fixtures	9.00	67,341,172	68,670,509
Other assets	10.00	569,797,325	566,975,447
Non-banking assets	11.00	176,677,732	176,677,732
Total Assets		8,715,095,636	8,762,716,910
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	12.00	1,280,713,254	1,282,931,675
Deposits and Other Accounts	13.00	6,273,459,110	6,249,450,662
Current deposits and other accounts		-	-
Bills payable		-	-
Savings bank deposits		-	-
Fixed/term deposits		6,249,460,110	6,224,483,662
Monthly Savings Scheme		23,999,000	24,967,000
Bearer certificate of deposit		-	-
Other deposits		-	-
Other Liabilities	14.00	6,836,804,757	6,684,046,327
Total Liabilities		14,390,977,121	14,216,428,664
Capital/ Shareholders' Equity			
Paid-up capital	15.00	1,185,446,630	1,185,446,630
Statutory reserve	16.00	369,944,452	369,944,452
General reserve	17.00	-	-

Particulars	Notes	Amount in BDT	
		March 31, 2026	Dec 31, 2025
Retained earnings	18.00	(7,231,272,567)	(7,009,102,835)
Total Shareholders' Equity		(5,675,881,485)	(5,453,711,753)
Total Liabilities and Shareholders' Equity		8,715,095,636	8,762,716,910

Off-Balance Sheet Items

Contingent liabilities

Acceptances and endorsements

Letters of guarantee

Irrevocable letters of credit

Bills for collection

Other contingent liabilities

19.00

19.01

-	-
-	-
-	-
-	-
-	-
-	-

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

19.02

-	-
-	-
-	-
-	-
-	-
-	-

Total off-Balance Sheet items including contingent liabilities

Net Asset Value per Share (NAV)

(47.88)

(46.01)

The accompanying notes form an integral part of this financial statement.



Mohammad Ekramur Rahman
Company Secretary



Ripan Chandra Das
In Charge FAD



Shah Md. Abdul Bari
Chief Executive Officer (CEO)



Md. Habibur Rahman
Director



Abu Zakir
Acting Chairman

Signed in terms of our report of even date annexed

Dhaka, Bangladesh.
Date: 28 June, 2026

First Finance PLC.

Un Audited Profit and Loss Account

For the period ended 31 March 2026

Particulars	Notes	January 01 to March 31	
		2026 (BDT)	2025(BDT)
Interest income	21.00	25,680,671	84,973,662
Interest paid on deposits, borrowings, etc.	22.00	(153,379,743)	(160,270,467)
Net interest income		(127,699,072)	(75,296,805)
Investment income	23.00	15,000	25,000
Commission, exchange and brokerage	24.00	-	-
Other operating income	25.00	145,861	58,461
		160,861	83,461
Total operating income		(127,538,211)	(75,213,344)
Salary and allowances	26.00	23,025,636	23,294,292
Rent, taxes, insurance, electricity, etc.	27.00	4,742,273	5,051,657
Legal expenses	28.00	489,900	178,250
Postage, stamps, telecommunication, etc.	29.00	437,126	461,940
Stationery, printing, advertisement, etc.	30.00	233,183	347,974
Chief Executive Officer's salary and fees	31.00	1,450,000	650,000
Directors' fees	32.00	46,000	57,500
Auditors' fee	33.00	-	-
Depreciation and repair of company's assets	34.00	2,151,852	2,523,932
Other expenses	35.00	1,751,672	2,608,834
Total operating expenses		34,327,642	35,174,379
Profit before provision		(161,865,853)	(110,387,723)
Provision against leases, loans and advances	36.00	59,836,802	39,815,716
Provision for diminution in value of investments	37.00	(328,716)	(655,310)
Other provision		583,502	380,578
Total provision		60,091,588	39,540,983
Profit before taxation		(221,957,441)	(149,928,707)
Provision for taxation			
Current tax	14.04	258,415	510,343
Deferred tax	10.04	(46,125)	22,177
		212,290	532,520
Profit after taxation		(222,169,731)	(150,461,226)
Retained earnings, brought forward		(7,009,102,835)	(6,043,700,469)
Profit available for appropriation		(7,231,272,567)	(6,194,161,695)

Particulars	Notes	January 01 to March 31	
		2026 (BDT)	2025(BDT)

Appropriations:

Statutory reserve
General reserve
Bonus shares
Cash dividend

-	-
-	-
-	-
-	-
-	-
(7,231,272,567)	(6,194,161,695)
(1.87)	(1.27)

Retained earnings, carried forward

Earnings Per Share (EPS)

The accompanying notes form an integral part of this financial statement.



Mohammad Ekramur Rahman
Company Secretary



Ripan Chandra Das
In Charge FAD



Shah Md. Abdul Bari
Chief Executive Officer(CEO)



Md. Habibur Rahman
Director



Abu Zakir
Acting Chairman

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Dhaka, Bangladesh.
Date: 28 June, 2026

First Finance PLC.

Un-Audited Statement of Cash Flows

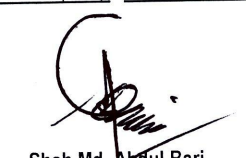
For the period ended 31 March 2026

Particulars	Notes	Amount in BDT	
		March 31, 2026	March 31, 2025
A) Cash Flows from Operating Activities			
Interest received		22,517,658	89,012,384
Interest paid		(77,898,395)	(77,881,089)
Dividend received		15,000	25,000
Paid to employees		(24,475,636)	(23,944,292)
Income taxes paid		(816,674)	(736,315)
Received from other operating activities		145,861	58,461
Paid for other operating activities		(8,247,090)	(9,350,575)
Cash generated from operating activities before changes in operating assets and liabilities		(88,759,277)	(22,816,426)
Increase/(decrease) in operating assets liabilities			
Leases, loans and advances to customers		39,699,738	12,895,514
Other assets (Excluding AIT)		(1,959,079)	(2,036,264)
Deposit from customers		24,008,448	(12,747,275)
Other liabilities		20,090,094	14,416,723
		81,839,200	12,528,698
Net cash from/(used in) operating activities		(6,920,077)	(10,287,727)
B) Cash Flows from Investing Activities			
Purchase of fixed assets		(275,578)	(270,218)
Proceeds from sale of vehicle		-	-
Proceeds from other investments		-	(15,000)
Proceeds from sale of non financial institutional assets		-	-
Net cash from/(used in) investing activities		(275,578)	(285,218)
C) Cash Flows from Financing Activities			
Dividend paid		-	-
Receipt from borrowing and issuance of debt securities		(2,218,421)	(3,874,013)
Net cash from/(used in) financing activities		(2,218,421)	(3,874,013)
D) Net increase in cash and cash equivalents (A+B+C)		(9,414,076)	(14,446,960)
E) Effect of exchange rate changes on cash and cash equivalents		-	-
F) Cash and cash equivalents at beginning of the year		468,781,681	465,554,507
G) Cash and cash equivalents at end of the year (D+E+F)		459,367,605	451,107,548
Cash and cash equivalents at end of the year:			
Cash in hand		81,788	75,230
Treasury Bills		13,799,990	-
Balance with Bangladesh Bank and its agents bank(s)		34,923,904	35,033,302
Balance with other banks and financial institutions		410,561,923	415,999,016
		459,367,605	451,107,548
Net operating cash flow per share	39.02	(0.06)	(0.09)

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Mohammad Ekramur Rahman
 Company Secretary


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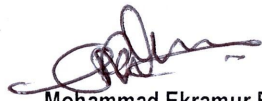
First Finance PLC.

Un Audited Statement of changes in Shareholders' equity

For the period ended 31 March 2026

Particulars	Paid-up Capital	Share Money Deposit	Statutory Reserve	General Reserve	Retained Surplus	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance as on 01 January 2026	1,185,446,630		369,944,452	-	(7,009,102,835)	(5,453,711,753)
Net Profit for the period ended 31 March, 2026	-		-	-	(222,169,731)	(222,169,731)
Less: Bonus share issued	-	-	-	-	-	-
Balance as on 31 March 2026	1,185,446,630		369,944,452	-	(7,231,272,566)	(5,675,881,485)
Balance as on 01 January 2025	1,185,446,630	-	369,944,452	-	(6,043,700,469)	(4,488,309,387)
Less: Prior year adjustment					(9,178,526)	(9,178,526)
Net Profit for the year ended 31 December, 2025	-	-	-	-	(789,791,414)	(789,791,414)
Addition made during the year: Charge for FICL& GL					-	-
Less: Prior year adjustment for income tax provision	-	-	-	-	(166,432,427)	(166,432,427)
Balance as on 31 December 2025	1,185,446,630	-	369,944,452	-	(7,009,102,835)	(5,453,711,753)

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