

FIRST FINANCE LIMITED

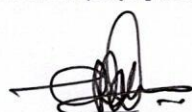
Un Audited Balance Sheet

As at 30 September 2025

Particulars	Notes	Amount in BDT	
		September 30, 2025	December 31, 2024
PROPERTY AND ASSETS			
Cash	3.00	35,174,441	35,143,379
In hand (including foreign currencies)		68,790	51,466
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		35,105,651	35,091,913
Balance with Other Banks and Financial Institutions	4.00	406,488,466	430,411,129
Inside Bangladesh	4.01	406,488,466	430,411,129
Outside Bangladesh	4.02	-	-
Money at call and on short notice	5.00	-	-
Investments	6.00	10,696,699	10,681,699
Government		-	-
Others		10,696,699	10,681,699
Leases, Loans and Advances		7,516,344,483	7,588,894,890
Loans, Cash Credits, Overdrafts, etc.	7.00	7,516,344,483	7,588,894,890
Bills Purchased and Discounted	8.00	-	-
Fixed assets including premises, furniture and fixtures	9.00	84,289,923	88,940,378
Other assets	10.00	564,948,790	536,594,175
Non-banking assets	11.00	176,677,732	176,677,732
Total Assets		8,794,620,535	8,867,343,382
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	12.00	1,237,355,369	1,191,494,502
Deposits and Other Accounts	13.00	6,236,103,952	6,224,604,572
Current deposits and other accounts		-	-
Bills payable		-	-
Savings bank deposits		-	-
Fixed/term deposits		6,211,002,952	6,198,617,572
Monthly Savings Scheme		25,101,000	25,987,000
Bearer certificate of deposit		-	-
Other deposits		-	-
Other Liabilities	14.00	6,379,769,612	5,939,553,695
Total Liabilities		13,853,228,933	13,355,652,769
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	-	-
Retained earnings	18.00	(6,613,999,480)	(6,043,700,469)
Total Shareholders' Equity		(5,058,608,398)	(4,488,309,387)
Total Liabilities and Shareholders' Equity		8,794,620,535	8,867,343,382

Particulars	Notes	Amount in BDT	
		September 30, 2025	December 31, 2024
Off-Balance Sheet Items			
Contingent liabilities	19.00		
Acceptances and endorsements		-	-
Letters of guarantee	19.01	-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
		-	-
Commitments	19.02		
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 off-Balance Sheet items including contingent liabilities		-	-
Net Asset Value per Share (NAV)		(42.67)	(37.86)

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



Mohammad Ekramur Rahman
Company Secretary



Sompal Clara Rozario
Head Of FAD (CC)



Shah Md. Abdul Bari
Chief Executive Officer(CEO)



Md. Habibur Rahman
Director



Abu Zakir
Chairman (Acting)

Signed in terms of our report of even date annexed

Dhaka, Bangladesh.
Date: October 28, 2025

First Finance Limited

Un Audited Profit and Loss Account

For the period ended 30 September, 2025

Particulars	Notes	January 01 to September 30	
		2025 (BDT)	2024 (BDT)
Interest income	21.00	157,749,706	224,057,728
Interest paid on deposits, borrowings, etc.	22.00	(524,284,617)	(524,573,273)
Net interest income		(366,534,911)	(300,515,545)
Investment income	23.00	32,940	95,581
Commission, exchange and brokerage	24.00	-	-
Other operating income	25.00	(1,449,936)	5,157,540
		(1,416,996)	5,253,121
Total operating income		(367,951,907)	(295,262,424)
Salary and allowances	26.00	67,812,579	69,420,265
Rent, taxes, insurance, electricity, etc.	27.00	15,994,383	15,436,974
Legal expenses	28.00	456,550	500,650
Postage, stamps, telecommunication, etc.	29.00	1,430,035	1,278,429
Stationery, printing, advertisement, etc.	30.00	898,934	1,297,541
Chief Executive Officer's salary and fees	31.00	2,800,000	-
Directors' fees	32.00	167,500	264,000
Auditors' fee	33.00	-	-
Depreciation and repair of company's assets	34.00	7,077,628	7,880,424
Other expenses	35.00	13,829,465	7,994,305
Total operating expenses		110,467,074	104,072,588
Profit before provision		(478,418,981)	(399,335,012)
Provision against leases, loans and advances	36.00	89,583,816	80,730,965
Provision for diminution in value of investments	37.00	(305,311)	3,190,129
Other provision		1,257,372	5,701,652
Total provision		90,535,877	89,622,746
Profit before taxation		(568,954,858)	(488,957,757)
Provision for taxation			
Current tax	14.04	1,563,327	1,375,865
Deferred tax	14.05	(219,174)	(317,923)
		1,344,153	1,057,942
Profit after taxation		(570,299,011)	(490,015,699)
Retained earnings, brought forward		(6,043,700,469)	(5,314,020,321)
Profit available for appropriation		(6,613,999,480)	(5,804,036,020)

Particulars	Notes	January 01 to September 30	
		2025 (BDT)	2024 (BDT)
Appropriations:			
Statutory reserve		-	-
General reserve		-	-
Bonus shares		-	-
Cash dividend		-	-
		-	-
Retained earnings, carried forward		(6,613,999,480)	(5,804,036,020)
Earnings Per Share (EPS)		(4.81)	(4.13)

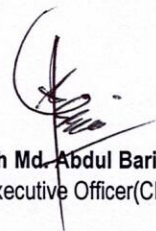
The accompanying notes form an integral part of this financial statement.



Mohammad Ekramur Rahman
Company Secretary



Sompá Clara Rozario
Head Of FAD (CC)



Shah Md. Abdul Bari
Chief Executive Officer(CEO)



Md. Habibur Rahman
Director



Abu Zakir
Chairman (Acting)

Signed in terms of our report of even date annexed

Dhaka, Bangladesh.
Date: October 28, 2025

First Finance Limited
Un Audited Profit and Loss Account
For the period ended 30 September 2025

Particulars	Notes	For the period ended 30 September		July to September	
		2025	2024	2025	2024
		Taka	Taka	Taka	Taka
Interest Income	21.00	157,749,706	224,057,728	44,568,445	40,112,732
Interest Paid on Deposits, Borrowings, etc.	22.00	(524,284,617)	(524,573,273)	(154,319,086)	(185,959,035)
Net interest income		(366,534,911)	(300,515,545)	(109,750,641)	(145,846,303)
Investment Income	23.00	32,940	95,581	7,940	95,581
Commission, Exchange and Brokerage	24.00	-	-	-	-
Other Operating Income	25.00	(1,449,936)	5,157,540	739,472	1,447,177
		(1,416,996)	5,253,121	747,412	1,542,758
Total operating income (a)		(367,951,907)	(295,262,424)	(109,003,229)	(144,303,545)
Salary and Allowances	26.00	67,812,579	69,420,265	20,007,015	20,247,147
Rent, Taxes, Insurance, Electricity, etc.	27.00	15,994,383	15,436,974	5,781,988	5,664,773
Legal Expenses	28.00	456,550	500,650	123,050	135,600
Postage, Stamps, Telecommunication, etc.	29.00	1,430,035	1,278,429	492,630	454,373
Stationery, Printing, Advertisement, etc.	30.00	898,934	1,297,541	338,250	489,618
Chief Executive Officer's Salary and Fees	31.00	2,800,000	-	950,000	-
Directors' Fees	32.00	167,500	264,000	-	66,000
Auditors' Fee	33.00	-	-	-	-
Depreciation and Repair of Company's Assets	34.00	7,077,628	7,880,424	2,389,261	2,667,108
Other Expenses	35.00	13,829,465	7,994,305	3,692,431	3,060,031
Total operating expenses (b)		110,467,074	104,072,588	33,774,625	32,784,649
Profit before provision (c = a-b)		(478,418,981)	(399,335,012)	(142,777,853)	(177,088,194)
Provision against leases, loans and advances	36.00	89,583,816	80,730,965	(6,905,631)	(39,742,457)
Provision for diminution in value of investments	37.00	(305,311)	3,190,129	(145,028)	1,151,818
Other provision		1,257,372	5,701,652	719,779	4,878,887
Total provision (d)		90,535,877	89,622,746	(6,330,880)	(33,711,752)
Profit before taxation (e = c-d)		(568,954,858)	(488,957,757)	(136,446,973)	(143,376,442)
Provision for taxation (f):					
Current tax		1,563,327	1,375,865	897,226	249,933
Deferred tax		(219,174)	(317,923)	(76,815)	(148,155)
		1,344,153	1,057,942	820,411	101,778
Profit after taxation (g = e - f)		(570,299,011)	(490,015,699)	(137,267,383)	(143,478,220)
Retained earnings, brought forward		(6,043,700,469)	(5,314,020,321)	0	0
Profit available for appropriation		(6,613,999,480)	(5,804,036,020)	(137,267,383)	(143,478,220)

Particulars	Notes	For the year ended 30 September		July to September	
		2025	2024	2025	2024
		Taka	Taka	Taka	Taka

Appropriations:

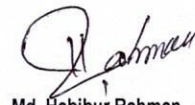
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Bonus shares	-	-	-	-
Cash dividend	-	-	-	-
	-	-	-	-
Retained earnings, carried forward	(6,613,999,480)	(5,804,036,020)	(137,267,383)	(143,478,220)
Earnings Per Share (EPS)	(4.81)	(4.13)	(1.16)	(1.21)


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


 Mohammad Ekramur Rahman
 Company Secretary


 Sampa Clara Rozario
 Head of FAD (CC)


 Shah Md. Abdul Bari
 Chief Executive Officer(CEO)


 Md. Habibur Rahman
 Director


 Abu Zakir
 Chairman (Acting)

Dated, Dhaka

Date: October 28, 2025

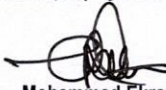
First Finance Limited

Un-Audited Statement of Cash Flows

For the period ended 30 September, 2025


Particulars	Notes	Amount in BDT	
		September 30, 2025	September 30, 2024
A) Cash Flows from Operating Activities			
Interest received		136,342,251	70,280,637
Interest paid		(262,432,360)	(254,397,671)
Dividend received		32,940	-
Paid to employees		(70,612,579)	(69,420,265)
Income taxes paid		(4,864,619)	(3,360,814)
Received from other operating activities		(1,449,936)	5,253,121
Paid for other operating activities		(34,322,902)	(28,496,063)
Cash generated from operating activities before changes in operating assets and liabilities		(237,307,204)	(280,141,054)
Increase/(decrease) in operating assets liabilities			
Leases, loans and advances to customers		72,550,407	592,783,975
Other assets (Excluding AIT)		(23,270,822)	(2,367,433)
Deposit from customers		11,499,380	(78,287,137)
Other liabilities		107,671,907	(325,998,562)
		168,450,873	186,130,843
Net cash from/(used in) operating activities		(68,856,332)	(94,010,212)
B) Cash Flows from Investing Activities			
Purchase of fixed assets		(995,830)	(251,936)
Proceeds from sale of vehicle		114,695	-
Proceeds from other investments		(15,000)	2,404,419
Proceeds from sale of non financial institutional assets		-	-
Net cash from/(used in) investing activities		(896,135)	2,152,483
C) Cash Flows from Financing Activities			
Dividend paid		-	-
Receipt from borrowing and issuance of debt securities		45,860,867	43,323,572
Net cash from/(used in) financing activities		45,860,867	43,323,572
D) Net increase in cash and cash equivalents (A+B+C)		(23,891,600)	(48,534,157)
E) Effect of exchange rate changes on cash and cash equivalents		-	-
F) Cash and cash equivalents at beginning of the year		465,554,508	501,545,337
G) Cash and cash equivalents at end of the year (D+E+F)		441,662,908	453,011,179
Cash and cash equivalents at end of the year:			
Cash in hand		68,790	66,925
Balance with Bangladesh Bank and its agents bank(s)		35,105,651	35,258,380
Balance with other banks and financial institutions		406,488,466	417,685,874
		441,662,908	453,011,179
Net operating cash flow per share	39.02	(0.58)	(0.79)

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


Mohammad Ekramur Rahman
 Company Secretary


Sompa Clara Rozario
 Head Of FAD (CC)


Shah Md. Abdul Bari
 Chief Executive Officer(CEO)


Md. Habibur Rahman
 Director


Abu Zakir
 Chairman (Acting)

Signed in terms of our report of even date annexed

Dhaka, Bangladesh.
 Date: October 28, 2025

First Finance Limited


Un Audited Statement of changes in Shareholders' equity


For the period ended 30 September, 2025


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 2024	1,185,446,630	-	369,944,452	-	(5,360,289,352)	(3,804,898,270)
Net Profit for the year ended 31, December, 2024	-	-	-	-	(696,757,053)	(696,757,054)
Charge for FICL and GL gap	-	-	-	-	13,345,937	13,345,937
Balance as on 31, December 2024	1,185,446,630	-	369,944,452	-	(6,043,700,469)	(4,488,309,387)
Balance as on 01 January 2025	1,185,446,630	-	369,944,452	-	(6,043,700,469)	(4,488,309,387)
Net Profit for the period ended 30 September, 2025	-	-	-	-	(570,299,011)	(570,299,011)
Charge for FICL and GL gap	-	-	-	-	-	-
Balance as on 30th September, 2025	1,185,446,630	-	369,944,452	-	(6,613,999,480)	(5,058,608,398)

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 Company Secretary


Sompia/Clara Rozario
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 Chief Executive Officer(CEO)


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 Director


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