Private and Confidential

First Finance PLC.
Un-Audited Financial Statements
For the year ended June 30, 2026

FIRST FINANCE PLC.

Un Audited Balance Sheet

As at 30 June 2026

Particulars	Notes	Amount in BDT June 30, 2026	Amount in BDT Dec 31, 2025
PROPERTY AND ASSETS			
Cash	3.00	**35,379,854**	**34,967,440**
In hand (including foreign currencies)		54,762	92,741
Balance with Bangladesh Bank and its agent bank(s)		-	-
(including foreign currencies)		35,325,092	34,874,699
Balance with Other Banks and Financial Institutions	4.00	**404,964,447**	**419,547,951**
Inside Bangladesh	4.01	404,964,447	419,547,951
Outside Bangladesh	4.02	-	-
Money at call and on short notice	5.00	-	-
Investments	6.00	**24,481,289**	**24,954,494**
Government		13,793,085	14,266,290
Others		10,688,204	10,688,204
Leases, Loans and Advances		**7,371,477,385**	**7,470,923,337**
Loans, Cash Credits, Overdrafts, etc.	7.00	7,371,477,385	7,470,923,337
Bills Purchased and Discounted	8.00	-	-
Fixed assets including premises, furniture and fixtures	9.00	65,499,857	68,670,509
Other assets	10.00	575,941,953	566,975,447
Non-banking assets	11.00	176,677,732	176,677,732
Total Assets		**8,654,422,517**	**8,762,716,910**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	12.00	**1,273,423,472**	**1,282,931,675**
Deposits and Other Accounts	13.00	**6,263,662,813**	**6,249,450,662**
Current deposits and other accounts		-	-
Bills payable		-	-
Savings bank deposits		-	-
Fixed/term deposits		6,245,959,813	6,224,483,662
Monthly Savings Scheme		17,703,000	24,967,000
Bearer certificate of deposit		-	-
Other deposits		-	-
Other Liabilities	14.00	6,823,533,567	6,684,046,326
Total Liabilities		**14,360,619,852**	**14,216,428,663**
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	
		June 30, 2026	Dec 31, 2025
Retained earnings	18.00	(7,261,588,418)	(7,009,102,835)
Total Shareholders' Equity		**(5,706,197,336)**	**(5,453,711,753)**
Total Liabilities and Shareholders' Equity		**8,654,422,516**	**8,762,716,910**

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)		**(48.14)**	**(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 July, 2026

First Finance PLC.

Un Audited Profit and Loss Account

For the period ended 30 June, 2026

Particulars	Notes	January 01 to June 30 2026 (BDT)	January 01 to June 30 2025(BDT)
Interest income	21.00	73,445,764	113,181,260
Interest paid on deposits, borrowings, etc.	22.00	(331,042,712)	(369,965,531)
Net interest income		**(257,596,948)**	**(256,784,270)**
Investment income	23.00	15,000	25,000
Commission, exchange and brokerage	24.00	-	-
Other operating income	25.00	374,783	(2,189,408)
		389,783	**(2,164,408)**
Total operating income		**(257,207,165)**	**(258,948,678)**
Salary and allowances	26.00	46,741,553	47,805,564
Rent, taxes, insurance, electricity, etc.	27.00	9,566,953	10,212,395
Legal expenses	28.00	576,150	333,500
Postage, stamps, telecommunication, etc.	29.00	838,141	937,405
Stationery, printing, advertisement, etc.	30.00	376,602	560,684
Chief Executive Officer's salary and fees	31.00	2,900,000	1,850,000
Directors' fees	32.00	241,500	167,500
Auditors' fee	33.00	-	-
Depreciation and repair of company's assets	34.00	4,675,438	4,688,367
Other expenses	35.00	3,856,678	10,137,034
Total operating expenses		**69,773,016**	**76,692,449**
Profit before provision		**(326,980,180)**	**(335,641,128)**
Provision against leases, loans and advances	36.00	(73,689,182)	96,489,447
Provision for diminution in value of investments	37.00	(378,496)	(160,283)
Other provision		1,205,644	537,593
Total provision		**(72,862,034)**	**96,866,757**
Profit before taxation		**(254,118,146)**	**(432,507,885)**
Provision for taxation			
Current tax	14.04	738,355	666,101
Deferred tax	14.05	(2,370,919)	(142,358)
		(1,632,564)	**523,743**
Profit after taxation		**(252,485,582)**	**(433,031,627)**
Retained earnings, brought forward		(7,009,102,835)	(6,043,700,469)
Profit available for appropriation		**(7,261,588,418)**	**(6,476,732,096)**

Particulars	Notes	January 01 to June 30	
		2026 (BDT)	2025(BDT)
Appropriations:			
Statutory reserve		-	-
General reserve		-	-
Bonus shares		-	-
Cash dividend		-	-
		-	-
Retained earnings, carried forward		**(7,261,588,418)**	**(6,476,732,096)**
Earnings Per Share (EPS)		**(2.13)**	**(3.65)**

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 July, 2026

First Finance PLC.
Un Audited Profit and Loss Account
For the period ended 30 June 2026

Particulars	Notes	For the year ended 30 June		April to June	
		2026	2025	2026	2025
		Taka	Taka	Taka	Taka
Interest Income	21.00	73,445,764	113,181,260	47,765,093	28,207,598
Interest Paid on Deposits, Borrowings, etc.	22.00	(331,042,712)	(369,965,531)	(177,662,969)	(209,695,064)
Net interest income		**(257,596,948)**	**(256,784,270)**	**(129,897,876)**	**(181,487,465)**
Investment Income	23.00	15,000	25,000	-	-
Commission, Exchange and Brokerage	24.00	-	-	-	-
Other Operating Income	25.00	374,783	(2,189,408)	228,922	(2,247,869)
		389,783	**(2,164,408)**	**228,922**	**(2,247,869)**
Total operating income (a)		**(257,207,165)**	**(258,948,678)**	**(129,668,954)**	**(183,735,334)**
				-	-
Salary and Allowances	26.00	46,741,553	47,805,564	23,715,917	24,511,272
Rent, Taxes, Insurance, Electricity, etc.	27.00	9,566,953	10,212,395	4,824,680	5,160,738
Legal Expenses	28.00	576,150	333,500	86,250	155,250
Postage, Stamps, Telecommunication, etc.	29.00	838,141	937,405	401,015	475,465
Stationery, Printing, Advertisement, etc.	30.00	376,602	560,684	143,419	212,710
Chief Executive Officer's Salary and Fees	31.00	2,900,000	1,850,000	1,450,000	1,200,000
Directors' Fees	32.00	241,500	167,500	195,500	110,000
Auditors' Fee	33.00	-	-	-	-
Depreciation and Repair of Company's Assets	34.00	4,675,438	4,688,367	2,523,586	2,164,435
Other Expenses	35.00	3,856,678	10,137,034	2,105,006	7,528,200
Total operating expenses (b)		**69,773,016**	**76,692,449**	**35,445,373**	**41,518,070**
Profit before provision (c = a-b)		**(326,980,180)**	**(335,641,128)**	**(165,114,327)**	**(225,253,404)**
Provision against leases, loans and advances	36.00	(73,689,182)	96,489,447	(133,525,984)	56,673,731
Provision for diminution in value of investmer	37.00	(378,496)	(160,283)	(49,780)	495,027
Other provision		1,205,645	537,593	622,143	157,016
Total provision (d)		**(72,862,034)**	**96,866,757**	**(132,953,622)**	**57,325,774**
Profit before taxation (e = c-d)		**(254,118,147)**	**(432,507,885)**	**(32,160,706)**	**(282,579,179)**
Provision for taxation (f):					
Current tax		738,355	666,101	479,940	155,758
Deferred tax		(2,370,919)	(142,358)	(2,324,794)	(164,535)
		(1,632,564)	**523,743**	**(1,844,854)**	**(8,777)**
Profit after taxation (g = e - f)		**(252,485,583)**	**(433,031,627)**	**(30,315,851)**	**(282,570,401)**
Retained earnings, brought forward		(7,009,102,835)	(6,043,700,469)	-	-
Profit available for appropriation		(7,261,588,418)	(6,476,732,096)	(30,315,851)	(282,570,401)

Particulars	Notes	For the year ended 30 June		April to June	
		2026	2025	2026	2025
		Taka	Taka	Taka	Taka
Appropriations:					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Bonus shares		-	-	-	-
Cash dividend		-	-	-	-
		-	-	-	-
Retained earnings, carried forward		(7,261,588,418)	(6,476,732,096)	(30,315,851)	(282,570,401)
Earnings Per Share (EPS)		(2.13)	(3.65)	(0.26)	(2.38)

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

Dated, Dhaka
28 July, 2026

First Finance PLC

Un-Audited Statement of Cash Flows

For the period ended 30 June, 2026

Particulars	Notes	Amount in BDT	
		June 30, 2026	June 30, 2025
A) Cash Flows from Operating Activities			
Interest received		6,471,936	99,002,910
Interest paid		(162,251,028)	(195,077,566)
Dividend received		15,000	25,000
Paid to employees		(49,641,553)	(49,655,564)
Income taxes paid		(2,989,087)	(3,012,469)
Received from other operating activities		374,783	(2,189,408)
Paid for other operating activities		(16,490,298)	(23,395,721)
Cash generated from operating activities before changes in operating assets and liabilities		**(224,510,247)**	**(174,302,817)**
Increase/(decrease) in operating assets liabilities			
Leases, loans and advances to customers		99,445,951	27,186,732
Other assets (Exluding AIT)		(3,606,499)	(1,765,935)
Deposit from customers		14,212,151	10,215,873
Other liabilities		109,793,064	78,531,793
		219,844,666	**114,168,462**
Net cash from/(used in) operating activities		**(4,665,581)**	**(60,134,355)**
B) Cash Flows from Investing Activities			
Purchase of fixed assets		(470,512)	(315,278)
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		**(470,512)**	**(330,278)**
C) Cash Flows from Financing Activities			
Dividend paid		-	-
Receipt from borrowing and issuance of debt securities		(9,508,203)	48,023,038
Net cash from/(used in) financing activities		**(9,508,203)**	**48,023,038**
D) Net increase in cash and cash equivalents (A+B+C)		**(14,644,296)**	**(12,441,594)**
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)		**454,137,385**	**453,112,913**
Cash and cash equivalents at end of the year:			
Cash in hand		54,762	62,559
Treasury Bills		13,793,085	-
Balance with Bangladesh Bank and its agents bank(s)		35,325,092	35,391,794
Balance with other banks and financial institutions		404,964,447	417,658,560
		454,137,385	**453,112,913**
Net operating cash flow per share	39.02	**(0.04)**	**(0.51)**

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 July, 2026

First Finance PLC.

Un Audited Statement of changes in Shareholders' equity

For the period ended 30 June, 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 year ended 30 June, 2026	-	-	-	-	(252,485,582)	(252,485,582)
Less: Bonus share issued	-	-	-	-		-
Balance as on 30 June 2026	**1,185,446,630**	**-**	**369,944,452**	**-**	**(7,261,588,418)**	**(5,706,197,336)**
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)
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)**

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

Mohammad Ekramur Rahman	**Ripan Chandra Das**	**Shah Md. Abdul Bari**	**Md. Habibur Rahman**	**Abu Zakir**
Company Secretary	In Charge FAD	Chief Executive Officer(CEO)	Director	Acting Chairman

Signed in terms of our report of even date annexed

Dhaka, Bangladesh.
Date: 28 July, 2026