

BALANCE SHEET (UN-AUDITED)
As at 30 September, 2025

	30-Sep-2025 Taka	31-Dec-2024 Taka
PROPERTY AND ASSETS		
Cash	142,305	150,336
In hand (including foreign currencies)	110,709,014	110,636,574
Balance with Bangladesh Bank and its agent (including foreign currencies)	110,551,319	110,786,910
Balance with other banks and financial institutions	349,399,096	379,648,575
In Bangladesh	349,399,096	379,648,575
Outside Bangladesh	460,250,415	490,455,485
Money at call and short notice	-	-
Investments	-	-
Government	139,047,098	139,047,098
Others	139,047,098	139,047,098
Loans, advances and leases	-	-
Loans, advances and leases etc.	25,109,771,640	25,930,649,129
Bills purchased and discounted	25,109,771,640	25,930,649,129
Fixed assets including land, building, furniture and fixtures	597,339,209	622,223,066
Other assets	269,334,621	207,217,237
Non - business assets	99,522,911	194,988,911
Total assets	26,675,165,894	27,584,560,926
LIABILITIES AND CAPITAL		
Liabilities	-	-
Borrowings from other banks, financial institutions and agents	3,833,287,391	3,911,626,281
Deposits and other accounts	3,833,287,391	3,911,626,281
Current and other accounts	-	-
Bills payable	-	-
Savings account	151,483,077	193,196,987
Term deposits	17,209,239,104	16,995,736,267
Bearer certificates of deposit	-	-
Other deposits	17,360,722,181	17,188,933,254
Other liabilities	-	-
Total liabilities	22,325,988,846	20,087,026,995
Capital/shareholders' equity	22,325,988,846	20,087,026,995
Paid up capital	43,519,998,418	41,187,586,530
Share Premium	1,658,741,950	1,658,741,950
Statutory Reserve	87,408,700	87,408,700
General Reserve	780,196,143	780,196,143
Revaluation Reserve	2,000,000	2,000,000
Retained Earnings	521,230,308	521,230,308
	(19,894,409,625)	(16,652,602,705)
Total liabilities and shareholders' equity	(16,844,832,524)	(13,603,025,604)
OFF-BALANCE SHEET ITEMS	-	-
Contingent liabilities	-	-
Acceptances and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Other 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 Off-Balance Sheet items including contingent liabilities	-	-
Net Asset Value per share	(101.55)	(82.03)

PROFIT AND LOSS ACCOUNT (UN-AUDITED)
For the period ended 30 September, 2025

	30-Sep-2025 Taka	30-Sep-2024 Taka	July 01 to Sept 30, 2025 Taka	July 01 to Sept 30, 2024 Taka
Interest income	233,121,272	247,828,380	149,268,061	98,236,600
Interest expenses on deposits, borrowings, etc.	1,804,552,528	1,827,221,855	663,978,213	729,865,944
Net interest income	(1,571,431,256)	(1,579,393,475)	(514,710,152)	(631,629,344)
Income from Investment	325,481	4,831,948	-	-
Commission, exchange and brokerage	27,034,130	30,229,681	8,780,254	9,305,520
Other operating income	27,359,611	35,061,529	8,780,254	9,305,520
Total operating income (A)	(1,544,071,645)	(1,544,331,946)	(505,929,898)	(622,223,824)
Salaries and allowances	122,562,806	132,677,572	37,483,037	37,374,966
Rent, taxes, insurance, electricity etc.	16,726,013	17,815,023	7,349,886	5,426,332
Legal expenses	1,385,225	532,811	371,698	132,557
Postage, stamp, telecommunication etc.	1,616,675	1,232,877	892,775	614,931
Stationery, printing, advertisements etc.	1,504,459	1,075,256	516,821	237,421
Manager's/ Director's Remuneration	4,926,429	1,980,000	96,000	96,000
Directors' fees	1,040,504	312,000	225,000	72,500
Auditors' fees	240,000	240,000	72,500	75,000
Charges on loan losses	27,822,471	29,505,282	10,176,627	9,540,560
Depreciation and repair of assets	21,683,911	21,074,439	6,664,935	6,069,454
Other expenses	199,688,489	204,450,260	65,828,279	59,567,221
Profit before provision (C=A-B)	(1,743,760,134)	(1,748,782,206)	(571,758,177)	(681,891,045)
Provision for Future Losses (D)	1,490,796,786	5,040,744,677	41,537,371	1,675,823,107
Total profit before tax (C-D)	(3,234,556,920)	(6,789,526,883)	(613,295,548)	(3,357,714,152)
Provision for tax	-	-	-	-
Current	6,050,000	4,250,000	1,000,000	1,183,000
Deferred	1,200,000	1,000,000	250,000	189,940
Net profit after tax	7,250,000	5,250,000	1,250,000	1,372,940
Appropriations	-	-	-	-
Statutory reserve	-	-	-	-
CSR fund	(3,241,806,920)	(6,794,776,883)	(614,545,548)	(2,359,087,092)
Retained Earnings	(3,241,806,920)	(6,794,776,883)	(614,545,548)	(2,359,087,092)
Earnings per share	(19.54)	(40.96)	(3.70)	(14.22)

CASH FLOW STATEMENT (UN-AUDITED)
For the period ended 30 September, 2025

	30-Sep-25 Taka	30-Sep-24 Taka		
Cash Flow from Operating Activities				
Interest receipt	200,484,294	213,132,407		
Interest payment	(1,353,414,396)	(1,370,416,391)		
Dividend receipt	325,481	480,392		
Fees & Commission receipt	-	-		
Cash payments to Employees	(127,489,235)	(132,677,572)		
Cash payments to Suppliers	(19,847,147)	(20,123,156)		
Income Tax paid	(6,459,420)	(6,162,611)		
Receipts from other Operating activities	27,034,130	30,229,681		
Payments for other Operating activities	(24,529,636)	(22,344,250)		
Operating Profit before changes in Operating Assets & Liabilities	(1,303,895,929)	(1,307,681,500)		
Changes in Operating Assets and Liabilities				
Purchases/sale of Trading Securities	-	-		
Loans and Lease Finance to Customers	-	-		
Other Assets	-	-		
Deposits received from Bank and Financial Institutions	171,788,927	291,613,894		
Deposits received from Customers	423,262,524	-		
Other Liabilities	-	-		
Sub Total	1,352,911,556	1,182,984,286		
A) Net Cash Flow from Operating Activities	49,015,627	(124,697,214)		
Cash Flows from Investing Activities				
Purchase/sale of Securities	-	-		
Proceeds from Sale of Fixed assets	-	-		
Purchase/sale of Property, Plant & Equipments	-	-		
Purchase/sale of Subsidiaries	-	-		
B) Net Cash Flow from Investing Activities	(861,807)	38,739,898		
Cash Flows from Financing Activities				
Increase/(decrease) of borrowings	-	-		
Payments for redemption of loan capital & debt securities	-	-		
Redemption and issue of ordinary shares	-	-		
Dividend paid	-	-		
C) Net Cash Used By Financing Activities	(78,338,890)	(188,294,605)		
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(30,185,070)	(274,251,921)		
Effect of Exchange rate changes on cash & cash equivalents	-	-		
E) Cash and cash equivalents at the beginning of the period	490,425,485	753,774,156		
F) Cash and cash equivalents at the end of the year (D+E)	460,250,415	479,522,235		
Cash and cash equivalents at the end of the year represent				
Cash in Hand	-	-		
Balance with Bangladesh Bank and its agent bank	-	-		
Balance with other banks and financial institutions	-	-		
Money at call on short notice	-	-		
Net Operating Cash Flow Per Share	0.30	(0.75)		
S/D Chief Financial Officer	S/D Company Secretary	S/D Managing Director	S/D Director	S/D Chairman

STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

For the period ended 30 September, 2025

Particulars	Paid -up Capital	Statutory Reserve	Share Premium	General Reserve	Revaluation Reserve	Retained Earnings	Total
Balance as at 01 January 2025	1,658,741,950	780,196,143	87,408,700	2,000,000	521,230,308	(16,652,602,705)	(13,603,025,604)
Item involved in Changes in equity							
Net profit for the period	-	-	-	-	-	(3,241,806,920)	(3,241,806,920)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-
Transferred to CSR Fund	-	-	-	-	-	-	-
Balance as at September 30, 2025	1,658,741,950	780,196,143	87,408,700	2,000,000	521,230,308	(19,894,409,625)	(16,844,832,524)
Balance as at 01 January 2024	1,658,741,950	780,196,143	87,408,700	2,000,000	540,410,946	(8,589,461,630)	(5,520,703,891)
Item involved in Changes in equity							
Net profit for the period	-	-	-	-	-	(6,794,776,883)	(6,794,776,883)
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	-	-	-	-	-	-
Transferred to CSR Fund	-	-	-	-	-	-	-
Balance as at September 30, 2024	1,658,741,950	780,196,143	87,408,700	2,000,000	540,410,946	(15,384,238,513)	(12,315,480,774)

S/D Chief Financial Officer	S/D Company Secretary	S/D Managing Director	S/D Director	S/D Chairman
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"The details of the published quarterly (Q3) financial statements are available in the website of the company. The address of the website is www.phoenixfinance.com.bd".

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