

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

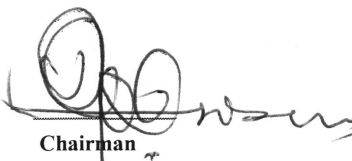
	Note	Provisional and unaudited	
		Jun 2026	Dec 2025
		Taka	Taka
<u>PROPERTY AND ASSETS</u>			
Cash			
In hand (including foreign currencies)		5,692,468,842	5,809,322,144
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		25,371,213,124	21,385,665,377
		31,063,681,966	27,194,987,521
Balance with other banks and financial institutions			
In Bangladesh		1,765,368,039	2,170,703,558
Outside Bangladesh		3,512,862,414	4,092,411,397
		5,278,230,453	6,263,114,955
Money at call and on short notice		475,900,000	2,240,700,000
Investments			
Government		149,310,727,701	101,796,177,815
Others		25,979,282,581	22,103,206,305
		175,290,010,282	123,899,384,120
Loans and advances/investments	2		
Loans, cash credit, overdrafts etc./investments		392,872,009,847	373,315,194,291
Bills purchased and discounted		4,102,105,542	3,943,499,845
		396,974,115,389	377,258,694,136
Fixed assets including premises, furniture and fixtures		10,108,016,108	10,377,229,815
Other assets		9,240,078,814	7,190,446,324
Non-banking assets		-	-
Total assets		628,430,033,012	554,424,556,871
<u>LIABILITIES AND CAPITAL</u>			
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		42,359,030,744	7,485,411,134
		52,359,030,744	17,485,411,134
Deposits and other accounts	3		
Current/Al-wadeeah current accounts and other accounts		71,488,207,999	72,825,976,747
Bills payable		6,578,512,729	4,146,984,641
Savings bank/Mudaraba savings bank deposits		48,934,329,338	45,493,519,796
Fixed deposits/Mudaraba fixed deposits		339,140,360,243	316,768,419,345
		466,141,410,309	439,234,900,529
Other liabilities		73,544,759,941	63,227,636,376
Total liabilities		592,045,200,994	519,947,948,039
Capital/shareholders' equity	4		
Paid up capital		13,373,963,880	13,373,963,880
Statutory reserve		13,373,963,880	13,373,963,880
Revaluation reserve		4,569,136,452	4,706,196,185
Other reserve		247,650,000	247,650,000
Start-up Equity investment fund		111,373,778	-
Foreign currency translation reserve		900,269	7,409,528
Retained earnings		4,650,757,531	2,709,639,877
Total shareholders' equity		36,327,745,790	34,418,823,350
Non-controlling interest		57,086,228	57,785,482
Total liabilities and shareholders' equity		628,430,033,012	554,424,556,871

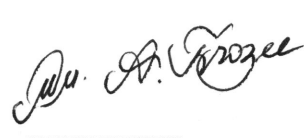
Southeast Bank PLC and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2026

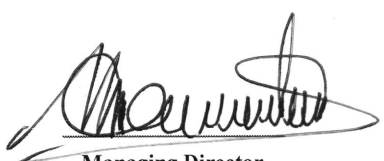
	Note	Provisional and unaudited	
		Jun 2026	Dec 2025
		Taka	Taka
<u>OFF-BALANCE SHEET ITEMS</u>			
Contingent liabilities			
Acceptances and endorsements		75,875,290,422	78,536,100,206
Letters of guarantee		17,534,014,796	20,727,434,002
Irrevocable letters of credit		53,605,880,493	55,777,912,830
Bills for collection		37,781,243,373	38,846,671,567
Other contingent liabilities		1,819,315,000	1,823,402,000
Total contingent liabilities		186,615,744,084	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		186,615,744,084	195,711,520,605

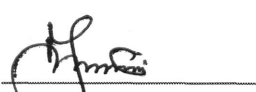
Net Assets Value (NAV) per share

6 27.16 24.33


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Profit and Loss Account

For the half year ended 30 June 2026

Provisional and unaudited

Particulars	Note	Jan 01, 2026 to Jun 30, 2026	Jan 01, 2025 to Jun 30, 2025	Apr 01, 2026 to Jun 30, 2026	Apr 01, 2025 to Jun 30, 2025
		Taka	Taka	Taka	Taka
Interest income/profit on investments		15,381,457,005	16,322,821,181	7,894,250,936	8,561,463,804
Interest paid/profit shared on deposits and borrowings etc.		(17,012,785,190)	(14,760,207,064)	(8,807,670,841)	(7,526,044,045)
Net interest income/net profit on investments		(1,631,328,185)	1,562,614,117	(913,419,905)	1,035,419,759
Investment income		8,532,770,639	4,992,695,226	4,628,138,691	2,678,877,938
Commission, exchange and brokerage		2,296,329,090	2,326,064,042	1,231,639,670	1,176,495,423
Other operating income		800,816,367	631,694,787	400,707,043	345,261,796
Total operating income (A)		9,998,587,911	9,513,068,172	5,347,065,499	5,236,054,916
Salaries and allowances		1,919,533,524	1,431,095,379	1,062,463,702	730,724,986
Rent, taxes, insurance, electricity, etc.		529,720,246	619,738,941	281,794,711	320,134,660
Legal expenses		189,641	343,500	95,341	262,800
Postage, stamp, telecommunication, etc.		119,901,321	93,403,770	58,019,933	54,989,783
Stationery, printing, advertisements, etc.		84,532,518	89,341,099	47,316,356	42,465,941
Managing Director's salary and fees		10,900,000	5,505,000	5,450,000	2,585,000
Directors' fees		1,402,334	3,727,724	902,334	2,959,830
Auditors' fees		1,292,000	500,000	1,292,000	500,000
Depreciation and repair		418,561,201	425,288,032	214,871,430	213,122,741
Other expenses		1,136,088,303	1,014,032,729	582,772,094	507,662,539
Total operating expenses (B)		4,222,121,088	3,682,976,174	2,254,977,901	1,875,408,280
Profit before provision (C=A-B)		5,776,466,823	5,830,091,998	3,092,087,598	3,360,646,636
Provision for loans and advances/investments					
General provision		1,531,593,084	2,463,683,583	1,423,364,898	1,404,715,216
Specific provision		48,205,391	964,439,635	(214,029,521)	735,803,862
		1,579,798,475	3,428,123,218	1,209,335,377	2,140,519,078
Provision for diminution in value of investments		(215,921,235)	394,223,789	(133,909,436)	213,781,281
Other provisions		211,686,527	(185,921,056)	9,025,321	(295,092,188)
Total provision (D)		1,575,563,767	3,636,425,951	1,084,451,262	2,059,208,171
Total profit before taxation (E=C-D)		4,200,903,056	2,193,666,047	2,007,636,336	1,301,438,465
Provision for taxation					
Current		2,015,138,222	862,695,096	1,138,077,224	510,045,978
Deferred		(1,934,032)	(4,317,706)	(270,058)	(3,876,575)
		2,013,204,190	858,377,390	1,137,807,166	506,169,403
Net profit after taxation		2,187,698,866	1,335,288,657	869,829,170	795,269,062
Net profit after taxation attributable to:					
Equity holders' of the Bank		2,188,398,120	1,335,258,010	869,747,755	795,266,350
Non-controlling interest		(699,254)	30,647	81,415	2,712
Net profit after taxation		2,187,698,866	1,335,288,657	869,829,170	795,269,062

Southeast Bank PLC and its Subsidiaries

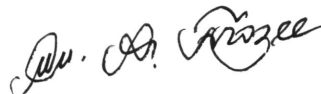
Consolidated Profit and Loss Account

For the half year ended 30 June 2026

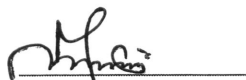
Provisional and unaudited

Particulars	Note	Jan 01, 2026 to Jun 30, 2026	Jan 01, 2025 to Jun 30, 2025	Apr 01, 2026 to Jun 30, 2026	Apr 01, 2025 to Jun 30, 2025
		Taka	Taka	Taka	Taka
Appropriations					
Statutory reserve		-	134,397,990	-	-
Start-up Equity investment fund		-	13,166,553	-	7,769,996
Coupon/Dividend on Perpetual Bond		252,000,000	252,000,000	126,000,000	126,000,000
		252,000,000	399,564,543	126,000,000	133,769,996
Retained surplus during the period		1,935,698,866	935,724,114	743,829,170	661,499,066
Earnings per share (par value Taka 10)	5	1.64	1.00	0.65	0.59


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement

For the half year ended 30 June 2026

Provisional and unaudited

Particulars	Jan 01, 2026 to Jun 30, 2026	Jan 01, 2025 to Jun 30, 2025
	Taka	Taka
A. Cash flows from operating activities:		
Interest receipts in cash	20,738,599,292	20,175,212,399
Interest payments	(17,252,160,133)	(14,751,615,198)
Dividend receipts	297,739,521	95,241,783
Fees and commission receipts in cash	1,695,422,383	2,326,064,042
Recoveries on loans previously written-off	408,206,717	712,062,302
Cash payments to employees	(1,930,433,524)	(1,436,600,379)
Cash payments to suppliers	(89,009,075)	(87,521,008)
Income taxes paid	(1,428,329,052)	(790,981,359)
Receipts from other operating activities	1,858,034,598	1,267,210,414
Payments for other operating activities	(1,824,271,832)	(1,773,467,664)
Operating profit before changes in operating assets and liabilities (i)	2,473,798,896	5,735,605,333
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,137,212,659	55,538,500
Purchase of trading securities	(2,013,288,934)	(11,840,027)
Loans and advances to customers	(19,715,421,253)	(10,562,923,386)
Other assets	(287,285,825)	(1,904,960,776)
Deposits from other banks	34,873,619,610	(10,422,259,844)
Deposits from customers	27,163,365,891	19,508,667,202
Other liabilities	9,042,484,147	793,887,635
Cash generated from (used in) operating assets and liabilities (ii)	50,200,686,295	(2,543,890,697)
Net cash flows from operating activities (a=i+ii)	52,674,485,191	3,191,714,636
B. Cash flows from investing activities:		
Proceeds from sale of securities	741,190,231,210	237,919,759,647
Payments for purchase of securities	(786,700,177,079)	(234,416,218,169)
Purchase of fixed assets	(17,967,788)	(130,463,352)
Sale proceeds of fixed assets	1,484,763	421,514
Cash generated from (used in) investing activities (b)	(45,526,428,894)	3,373,499,640
C. Cash flows from financing activities:		
Dividends paid	(252,000,000)	-
Payment against lease obligation	(110,329,095)	(110,824,277)
Cash generated from (used in) financing activities (c)	(362,329,095)	(110,824,277)
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	6,785,727,202	6,454,389,999
E. Effects of exchange rate changes on cash and cash equivalents	(6,393,530)	5,128,832
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)	43,652,628,253	52,143,565,425
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	5,692,468,842	6,262,465,461
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	25,371,213,124	22,346,297,863
Balance with other banks and financial institutions	5,278,230,453	13,358,884,631
Money at call and on short notice	475,900,000	2,747,300,000
Treasury bills	6,829,154,734	7,414,718,970
Prize bond	5,661,100	13,898,500
	43,652,628,253	52,143,565,425
Net Operating Cash Flow (NOCF) per share	39.39	2.69

Southeast Bank PLC and its Subsidiaries
Consolidated Statement of Changes in Equity
For the half year ended 30 June 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 investments	-		-		(137,059,733)		-		-		111,373,778		-		(137,059,733)		-		(137,059,733)	
Transferred from Start-up fund (other liability)	-		-		-		-		(6,509,259)		-		4,719,534		111,373,778		-		111,373,778	
Currency translation differences	-		-		-		-		-		-		-		(1,789,725)		-		(1,789,725)	
Net gains and losses not recognized in the income statement	-		-		(137,059,733)		-		(6,509,259)		111,373,778		4,719,534		(27,475,680)		-		(27,475,680)	
Net profit for the period	-		-		-		-		-		-		2,188,398,120		2,188,398,120		(699,254)		2,187,698,866	
Appropriation made during the period	-		-		-		-		-		-		-		-		-		-	
Start-up Equity investment fund	-		-		-		-		-		-		(252,000,000)		(252,000,000)		-		(252,000,000)	
Coupon/Dividend on Perpetual Bond	-		-		-		-		-		-		-		-		-		-	
Balance as at 30 June 2026	13,373,963,880		13,373,963,880		4,569,136,452		247,650,000		900,269		111,373,778		4,650,757,531		36,327,745,790		57,086,228		36,384,832,018	
Balance as at 30 June 2025	13,373,963,880		13,373,963,880		4,549,981,224		247,650,000		1,758,623		-		994,868,649		32,542,186,256		9,305,615		32,551,491,871	

Southeast Bank PLC and its Subsidiaries
Consolidated Liquidity Statement
(Assets and liabilities maturity analysis)
As at 30 June 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	5,692,468,842					5,692,468,842
Balance with other banks and financial institutions	11,484,443,577	-	-		19,165,000,000	30,649,443,577
Money at call and on short notice	475,900,000	-	-		-	475,900,000
Investments	3,627,944,401	8,689,903,897	16,466,415,260	51,300,330,872	95,205,415,852	175,290,010,282
Loans and advances/investments	94,493,181,601	50,329,076,113	86,308,690,976	107,374,464,427	58,468,702,273	396,974,115,389
Fixed assets including premises, furniture and fixtures	-			-	10,108,016,108	10,108,016,108
Other assets	5,561,444,372	216,385,627	314,684,766	2,773,264,279	374,299,771	9,240,078,814
Non banking assets						-
Total assets (A)	121,335,382,793	59,235,365,636	103,089,791,002	161,448,059,578	183,321,434,004	628,430,033,012
Liabilities:						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	35,926,630,744	1,225,000,000	5,195,100,000	12,300,000	10,000,000,000	52,359,030,744
Deposits	40,613,610,309	83,784,400,000	148,809,200,000	155,336,600,000	37,597,600,000	466,141,410,309
Provision and other liabilities	1,924,888,335	5,812,372,936	-	-	65,807,498,670	73,544,759,941
Total liabilities (B)	78,465,129,388	90,821,772,936	154,004,300,000	155,348,900,000	113,405,098,670	592,045,200,994
Net liquidity gap (A - B)	42,870,253,405	(31,586,407,300)	(50,914,508,998)	6,099,159,578	69,916,335,334	36,384,832,018

Southeast Bank PLC

Balance Sheet

As at 30 June 2026

	Provisional and unaudited	
	Jun 2026	Dec 2025
	Taka	Taka
<u>PROPERTY AND ASSETS</u>		
Cash		
In hand (including foreign currencies)	5,690,865,913	5,803,415,569
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	25,371,213,124	21,385,665,377
	31,062,079,037	27,189,080,946
Balance with other banks and financial institutions		
In Bangladesh	1,765,009,238	1,856,897,796
Outside Bangladesh	3,385,171,655	3,997,433,258
	5,150,180,893	5,854,331,054
Money at call and on short notice	475,900,000	2,240,700,000
Investments		
Government	149,310,727,701	101,796,177,815
Others	23,011,009,376	19,270,647,707
	172,321,737,077	121,066,825,522
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	390,063,442,598	370,480,630,871
Bills purchased and discounted	4,102,105,542	3,943,499,845
	394,165,548,140	374,424,130,716
Fixed assets including premises, furniture and fixtures	9,733,669,807	9,991,183,467
Other assets	13,815,920,673	10,876,829,249
Non - banking assets	-	-
Total assets	626,725,035,627	551,643,080,954
<u>LIABILITIES AND CAPITAL</u>		
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	42,359,030,744	7,485,411,134
	52,359,030,744	17,485,411,134
Deposits and other accounts		
Current/AI-wadeeah current accounts and other accounts	71,546,169,733	72,655,137,566
Bills payable	6,578,512,729	4,146,984,641
Savings bank/Mudaraba savings bank deposits	48,934,329,338	45,493,519,796
Fixed deposits/Mudaraba fixed deposits	339,635,360,243	316,868,419,345
	466,694,372,043	439,164,061,348
Other liabilities	71,585,861,244	60,627,458,667
Total liabilities	590,639,264,031	517,276,931,149
Capital/shareholders' equity		
Paid up capital	13,373,963,880	13,373,963,880
Statutory reserve	13,373,963,880	13,373,963,880
Revaluation reserve	4,569,136,452	4,706,196,185
Other reserve	247,650,000	247,650,000
Start-up Equity investment fund	111,373,778	-
Retained earnings	4,409,683,606	2,664,375,860
Total shareholders' equity	36,085,771,596	34,366,149,805
Total liabilities and shareholders' equity	626,725,035,627	551,643,080,954

Southeast Bank PLC
Balance Sheet
As at 30 June 2026

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements
Letters of guarantee
Irrevocable letters of credit
Bills for collection
Other contingent liabilities

Total 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 other commitments

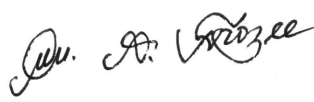
Total off-balance sheet items including contingent liabilities

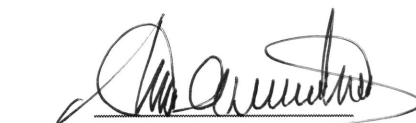
Net Assets Value (NAV) per share

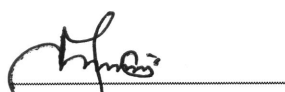
Provisional and unaudited

<u>Jun 2026</u>	<u>Dec 2025</u>
<u>Taka</u>	<u>Taka</u>
75,875,290,422	78,536,100,206
17,534,014,796	20,727,434,002
53,605,880,493	55,777,912,830
37,781,243,373	38,846,671,567
1,819,315,000	1,823,402,000
186,615,744,084	195,711,520,605
-	-
-	-
-	-
-	-
186,615,744,084	195,711,520,605
26.98	24.29


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary

Southeast Bank PLC
Profit and Loss Account
For the half year ended 30 June 2026

Provisional and unaudited

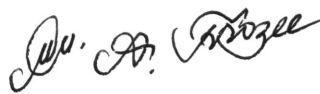
Particulars	Jan 01, 2026 to Jun 30, 2026	Jan 01, 2025 to Jun 30, 2025	Apr 01, 2026 to Jun 30, 2026	Apr 01, 2025 to Jun 30, 2025
	Taka	Taka	Taka	Taka
Interest income/profit on investments	15,377,372,955	16,313,028,521	7,892,419,133	8,558,964,925
Interest paid/profit shared on deposits and borrowings etc.	(17,041,211,163)	(14,780,179,144)	(8,833,587,007)	(7,531,253,371)
Net interest income/net profit on investments	(1,663,838,208)	1,532,849,377	(941,167,874)	1,027,711,554
Investment income	8,482,207,782	4,980,973,184	4,609,513,313	2,670,826,016
Commission, exchange and brokerage	2,217,332,467	2,257,359,440	1,189,856,964	1,132,300,295
Other operating income	780,460,594	609,485,258	395,568,870	326,401,140
	11,480,000,843	7,847,817,882	6,194,939,147	4,129,527,451
Total operating income (A)	9,816,162,635	9,380,667,259	5,253,771,273	5,157,239,005
Salaries and allowances	1,874,711,320	1,400,637,719	1,036,283,119	715,324,686
Rent, taxes, insurance, electricity, etc.	520,280,007	611,466,578	277,022,965	315,549,123
Legal expenses	77,250	72,025	28,950	22,025
Postage, stamp, telecommunication, etc.	119,233,454	93,193,619	57,634,343	54,872,363
Stationery, printing, advertisements, etc.	82,379,687	80,305,635	46,524,535	37,870,811
Managing Director's salary and fees	10,900,000	5,505,000	5,450,000	2,585,000
Directors' fees	1,352,334	3,377,168	852,334	2,649,274
Auditors' fees	1,200,000	500,000	1,200,000	500,000
Depreciation and repair of bank's assets	400,718,069	406,117,447	205,726,544	204,366,200
Other expenses	1,088,954,054	976,410,820	559,751,151	487,291,738
Total operating expenses (B)	4,099,806,175	3,577,586,011	2,190,473,941	1,821,031,220
Profit before provision (C=A-B)	5,716,356,460	5,803,081,248	3,063,297,332	3,336,207,785
Provision for loans and advances/investments				
General provision	1,531,593,084	2,463,683,583	1,423,364,898	1,404,715,216
Specific provision	48,205,391	964,439,635	(214,029,521)	735,803,862
	1,579,798,475	3,428,123,218	1,209,335,377	2,140,519,078
Provision for diminution in value of investments	-	394,223,789	-	213,781,281
Other provisions	141,300,000	(185,921,056)	(25,930,330)	(295,092,188)
Total provision (D)	1,721,098,475	3,636,425,951	1,183,405,047	2,059,208,171
Total profit before taxation (C-D)	3,995,257,985	2,166,655,297	1,879,892,285	1,276,999,614
Provision for taxation				
Current	2,000,000,000	854,317,706	1,130,000,000	503,876,575
Deferred	(1,934,032)	(4,317,706)	(270,058)	(3,876,575)
	1,998,065,968	850,000,000	1,129,729,942	500,000,000
Net profit after taxation	1,997,192,017	1,316,655,297	750,162,343	776,999,614

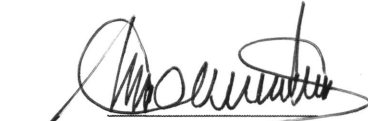
Southeast Bank PLC
Profit and Loss Account
For the half year ended 30 June 2026

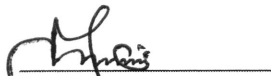
Provisional and unaudited

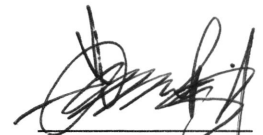
Particulars	Jan 01, 2026 to Jun 30, 2026	Jan 01, 2025 to Jun 30, 2025	Apr 01, 2026 to Jun 30, 2026	Apr 01, 2025 to Jun 30, 2025
	Taka	Taka	Taka	Taka
Appropriations				
Statutory reserve	-	134,397,990	-	-
Start-up Equity investment fund	-	13,166,553	-	7,769,996
Coupon/Dividend on Perpetual Bond	252,000,000	252,000,000	126,000,000	126,000,000
	252,000,000	399,564,543	126,000,000	133,769,996
Retained surplus during the period	1,745,192,017	917,090,754	624,162,343	643,229,618
 Earnings per share (par value Taka 10)	 1.49	 0.98	 0.56	 0.58


Chairman


Director


Managing Director


Chief Financial Officer


Company Secretary

Southeast Bank PLC
Cash Flow Statement
For the half year ended 30 June 2026

Provisional and unaudited

Particulars	Jan 01, 2026 to Jun 30, 2026	Jan 01, 2025 to Jun 30, 2025
A. Cash flows from operating activities:	Taka	Taka
Interest receipts in cash	20,734,515,242	20,165,419,739
Interest payment	(17,231,703,626)	(14,828,238,954)
Dividend receipts	291,038,496	84,290,504
Fees and commission receipts in cash	1,616,425,760	2,257,359,440
Recoveries on Loans previously written-off	408,206,717	712,062,302
Cash payments to employees	(1,885,611,320)	(1,406,142,719)
Cash payments to suppliers	(86,856,244)	(78,485,544)
Income taxes paid	(1,444,441,157)	(810,068,430)
Receipts from other operating activities	1,853,627,587	1,259,550,911
Payments for other operating activities	(1,812,111,533)	(1,760,806,874)
Operating profit before changes in operating assets and liabilities (i)	2,443,089,923	5,594,940,375
Increase (decrease) in operating assets and liabilities		
Sale of trading securities	1,137,212,659	55,538,500
Purchase of trading securities	(1,820,856,625)	(12,065,000)
Loans and advances to customers	(19,741,417,424)	(10,591,277,667)
Other assets	(699,367,153)	(1,944,129,707)
Deposits from other banks	34,873,619,610	(10,422,259,844)
Deposits from customers	27,787,166,806	19,766,127,194
Other liabilities	8,972,579,199	1,146,482,182
Cash generated from (used in) operating assets and liabilities (ii)	50,508,937,070	(2,001,584,343)
Net cash flows from operating activities (a=i+ii)	52,952,026,993	3,593,356,032
B. Cash flows from investing activities:		
Proceeds from sale of securities	741,190,231,210	237,919,759,647
Payments for purchase of securities	(786,700,177,079)	(234,416,218,169)
Purchase of fixed assets	(16,980,861)	(128,887,321)
Sale proceeds of fixed assets	1,484,763	421,514
Cash generated from (used in) investing activities (b)	(45,525,441,968)	3,375,075,671
C. Cash flows from financing activities:		
Dividends paid	(252,000,000)	-
Payment against lease obligation	(110,329,095)	(110,824,277)
Cash generated from (used in) financing activities (c)	(362,329,095)	(110,824,277)
D. Net increase (decrease) in cash and cash equivalents (a+b+c)	7,064,255,930	6,857,607,426
E. Effects of exchange rate changes on cash and cash equivalents	115,729	3,056,614
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)	43,522,975,764	52,517,481,337
Cash and cash equivalents at end of the period represents		
Cash in hand (including foreign currencies)	5,690,865,913	6,261,469,785
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	25,371,213,124	22,346,297,863
Balance with other banks and financial institutions	5,150,180,893	13,733,796,219
Money at call and on short notice	475,900,000	2,747,300,000
Treasury bills	6,829,154,734	7,414,718,970
Prize bond	5,661,100	13,898,500
	43,522,975,764	52,517,481,337
Net Operating Cash Flow (NOCF) per share	39.59	2.69

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 investments	-	-	(137,059,733)	-	-	-	(137,059,733)
Transferred from Start-up fund (other liability)	-	-	-	-	111,373,778	-	111,373,778
Currency translation differences	-	-	-	-	-	115,729	115,729
Net gains and losses not recognized in the income statement	-	-	(137,059,733)	-	111,373,778	115,729	(25,570,226)
Net profit for the period	-	-	-	-	-	1,997,192,017	1,997,192,017
Appropriation made during the period	-	-	-	-	-	(252,000,000)	(252,000,000)
Coupon/Dividend on Perpetual Bond	-	-	-	-	-	-	-
Balance as at 30 June 2026	13,373,963,880	13,373,963,880	4,569,136,452	247,650,000	111,373,778	4,409,683,606	36,085,771,596
Balance as at 30 June 2025	13,373,963,880	13,373,963,880	4,549,981,224	247,650,000	-	938,126,064	32,483,685,048

Southeast Bank PLC
Liquidity Statement
(Assets and liabilities maturity analysis)
As at 30 June 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	5,690,865,913	-	-	-	-	5,690,865,913
Balance with other banks and financial institutions	11,356,394,017	-	-	-	19,165,000,000	30,521,394,017
Money at call and on short notice	475,900,000	-	-	-	-	475,900,000
Investments	659,671,196	8,689,903,897	16,466,415,260	51,300,330,872	95,205,415,852	172,321,737,077
Loans and advances/investments	94,493,181,601	50,329,076,113	86,308,690,976	107,374,464,427	55,660,135,023	394,165,548,140
Fixed assets including premises, furniture and fixtures				-	9,733,669,807	9,733,669,807
Other assets	5,232,208,457	216,385,627	314,684,766	2,773,264,279	5,279,377,544	13,815,920,673
Non banking assets	-	-	-	-	-	-
	117,908,221,184	59,235,365,636	103,089,791,002	161,448,059,578	185,043,598,227	626,725,035,627
Liabilities:						
Borrowings from Bangladesh Bank, other banks, financial institutions and agents	35,926,630,744	1,225,000,000	5,195,100,000	12,300,000	10,000,000,000	52,359,030,744
Deposits	41,166,572,043	83,784,400,000	148,809,200,000	155,336,600,000	37,597,600,000	466,694,372,043.00
Provision and other liabilities	-	5,812,372,936	-	-	65,773,488,308	71,585,861,244
Total liabilities (B)	77,093,202,787	90,821,772,936	154,004,300,000	155,348,900,000	113,371,088,308	590,639,264,031
Net liquidity gap (A - B)	40,815,018,397	(31,586,407,300)	(50,914,508,998)	6,099,159,578	71,672,509,919	36,085,771,596

Corporate profile and significant Accounting policies

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 half year ended on June 30, 2026 comprise the Bank and its subsidiaries (together referred to as the “Group” and individually as “Group entities”).

Accounting policies in these financial statements are same as those applied in its last annual financial statements of December 31, 2025.

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 half year ended on June 30, 2026.

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.

	Jun 2025	Dec 2025
	Taka	Taka
2 Consolidated Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments		
Southeast Bank PLC	390,063,442,598	370,480,630,871
Southeast Bank Capital Services Limited	2,808,567,249	2,834,563,420
	392,872,009,847	373,315,194,291
Bills purchased and discounted		
Southeast Bank PLC	4,102,105,542	3,943,499,845
	4,102,105,542	3,943,499,845
	396,974,115,389	377,258,694,136
3 Consolidated deposits and other accounts		
Current/Al-wadeeah current accounts and other accounts		
Southeast Bank PLC	71,546,169,733	72,655,137,566
Telecash Limited	618,700,674	286,882,392
Southeast Bank Capital Services Limited	98,926,675	94,885,419
	72,263,797,082	73,036,905,376
Less: Inter company balance eliminated	775,589,083	210,928,629
	71,488,207,999	72,825,976,747
Bills payable		
Southeast Bank PLC	6,578,512,729	4,146,984,641
	6,578,512,729	4,146,984,641
Savings bank/Mudaraba savings bank deposits		
Southeast Bank PLC	48,934,329,338	45,493,519,796
	48,934,329,338	45,493,519,796
Fixed deposits/Mudaraba fixed deposits		
Southeast Bank PLC	339,635,360,243	316,868,419,345
Less: Inter company balance eliminated	495,000,000	100,000,000
	339,140,360,243	316,768,419,345
	466,141,410,309	439,234,900,529

Share Capital

Authorised

1,500,000,000 Ordinary shares of Tk 10 each

Issued, subscribed and paid up

378,164,970 ordinary shares of Tk 10 each issued for cash

959,231,418 ordinary shares of Tk 10 each issued as bonus shares

1,337,396,388**Jun 2026****Taka****15,000,000,000****Dec 2025****Taka****15,000,000,000**

3,781,649,700

3,781,649,700

9,592,314,180

9,592,314,180

13,373,963,880**13,373,963,880****Shareholders' Equity**

Paid up capital

Statutory reserve

Revaluation reserve

Other reserve

Foreign currency translation reserve

Retained earnings

13,373,963,880

13,373,963,880

13,373,963,880

13,373,963,880

4,569,136,452

4,706,196,185

247,650,000

247,650,000

900,269

7,409,528

4,650,757,531

2,709,639,877

36,216,372,012**34,418,823,350****4.1 Summary of unclaimed dividends**

Unclaimed dividend as on June 30, 2026 was an amount of **BDT 5,99,97,675.81** against 88,491 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

Net profit after tax for the period (Taka)

Number of ordinary shares outstanding

Earnings per share (EPS) (Taka)***Jan 01, 2026 to
Jun 30, 2026****Taka**

2,187,698,866

1,337,396,388

1.64**Jan 01, 2025 to
Jun 30, 2025****Taka**

1,335,288,657

1,337,396,388

1.00**Apr 01, 2026 to
Jun 30, 2026****Taka**

869,829,170

1,337,396,388

0.65**Apr 01, 2025 to
Jun 30, 2025****Taka**

795,269,062

1,337,396,388

0.59**Solo Earnings per share**

Net profit after tax for the period (Taka)

Number of ordinary shares outstanding

Earnings per share (EPS) (Taka)*

1,997,192,017

1,337,396,388

1.49

1,316,655,297

1,337,396,388

0.98

750,162,343

1,337,396,388

0.56

776,999,614

1,337,396,388

0.58

*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).

6 Consolidated Net Asset Value (NAV) per share

Net Asset Value (NAV)

Number of ordinary shares outstanding

Net Asset Value (NAV) per share**Jun 2026****Taka**

36,327,745,790

1,337,396,388

27.16**Jun 2025****Taka**

32,542,186,256

1,337,396,388

24.33**Net Asset Value (NAV) per share**

Net Asset Value (NAV)

Number of ordinary shares outstanding

Net Asset Value (NAV) per share

36,085,771,596

1,337,396,388

26.98

32,483,685,048

1,337,396,388

24.29**7 Consolidated Net Operating Cash Flow per share**

Net Operating Cash Flow

Number of ordinary shares outstanding

Net Operating Cash Flow per share (NOCFPS)*

52,674,485,191

1,337,396,388

39.39

3,191,714,636

1,337,396,388

2.39**Net Operating Cash Flow per share**

Net Operating Cash Flow

Number of ordinary shares outstanding

Net Operating Cash Flow per share (NOCFPS)*

52,952,026,993

1,337,396,388

39.59

3,593,356,032

1,337,396,388

2.69

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

8	Jun 2026		Jun 2025	
	%	Taka	%	Taka
Profit before taxation as per profit and loss account		3,995,257,985		2,166,655,297
Income tax as per applicable tax rate	37.50%	1,498,221,744	37.50%	812,495,736
Factors affecting the tax charge for current period				
Non deductible expenses	24.18%	965,859,878	81.52%	1,766,170,027
Deductible expenses	-3.73%	(149,074,600)	-72.15%	(1,563,273,773)
Tax exempt income	0.00%	-	0.00%	-
Tax savings from reduced tax rates for dividend	-1.27%	(50,931,737)	-0.68%	(14,809,512)
Tax savings for capital gain/loss	-6.61%	(264,075,285)	-6.75%	(146,264,772)
Change in taxable temporary difference	-0.05%	(1,934,032)	-0.20%	(4,317,706)
Total income tax expenses	50.01%	1,998,065,968	39.23%	850,000,000

9 Reconciliation of net profit with cash flows from operating activities

Particulars	Jun 2026	Jun 2025
	Taka	Taka
Profit before tax as per profit and loss accounts	3,995,257,985	2,166,655,297
Adjustment for non-cash items:		
Provision for loans and advances/investments	1,579,798,475	3,428,123,218
Provision for diminution in value of investments	-	394,223,789
Provision for off- balance sheet items	-	(207,621,056)
Depreciation of property, plant and equipment	215,617,178	219,159,639
Recoveries on Loans previously written-off	408,206,717	712,062,302
Foreign exchange gain/(loss)	115,729	3,056,614
Sale proceeds of the fixed assets	1,484,763	421,514
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(19,741,417,424)	(10,591,277,667)
Other operating assets	(699,367,153)	(1,944,129,707)
Deposits from other banks	34,873,619,610	(10,422,259,844)
Deposits from customers	27,787,166,806	19,766,127,194
Others operating liabilities	5,975,985,463	878,883,169
Income tax paid	(1,444,441,157)	(810,068,430)
Net cash flows from operating activities	52,952,026,993	3,593,356,032

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