Southeast Bank PLC and its Subsidiaries Consolidated Balance Sheet

As at 31 March 2025

As at 31 March 2025			
			ovisional and unaudited
	_	Mar 2025	Dec 2024
	Note	Taka	<u>Taka</u>
PROPERTY AND ASSETS			
Cash			
In hand (including foreign currencies)	Г	4 029 022 502	5 022 707 155
Balance with Bangladesh Bank and its agent banks		4,938,033,503	5,833,707,155
(including foreign currencies)		21 726 952 497	16 414 255 002
(including foreign currencies)	L	21,736,853,487	16,414,355,983
Balance with other banks and financial institutions		26,674,886,990	22,248,063,138
In Bangladesh	Г	1 901 914 000	1 641 527 070
Outside Bangladesh		1,891,814,990 5,755,529,010	1,641,537,070
Outside Dangladesii	L	7,647,344,000	3,192,707,795
Money at call and on short notice		4,359,300,000	4,834,244,865 5,124,300,000
Investments		4,557,500,000	3,124,300,000
Government	Г	97,260,028,352	106,003,711,542
Others		17,779,336,734	17,730,709,004
Others	L	115,039,365,086	123,734,420,546
Loans and advances/investments	2	113,037,303,000	123,734,420,340
Loans, cash credit, overdrafts etc./investments	ÍГ	374,186,394,222	267 197 299 055
Bills purchased and discounted		1 1	367,187,288,055
Bills purchased and discounted	L	5,561,017,232 379,747,411,454	5,719,958,600
Fixed assets including premises, furniture and fixtures			372,907,246,655
Other assets		10,238,114,838	10,388,991,687
Non-banking assets		9,054,672,037	6,621,330,039
Total assets	_	552,761,094,405	545,858,596,930
A Otal dissets	=	332,701,074,403	343,030,370,730
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	_		
Subordinated bond		8,000,000,000	8,000,000,000
Perpetual bond	·	5,000,000,000	5,000,000,000
Other borrowings		19,034,843,804	21,873,117,697
•		32,034,843,804	34,873,117,697
Deposits and other accounts	_		
Current/Al-wadeeah current accounts and other accounts	3	73,791,827,234	79,105,734,695
Bills payable		3,003,898,504	3,313,481,373
Savings bank/Mudaraba savings bank deposits		44,475,050,831	44,213,977,761
Fixed deposits/Mudaraba fixed deposits	L	294,634,269,506	284,710,706,289
•		415,905,046,075	411,343,900,118
Od B 1996		73 F0 4 420 202	(0 000 777 000
Other liabilities	_	72,794,438,293 520,734,328,172	68,088,735,880 514,305,753,695
Total liabilities		320,/34,326,1/2	314,303,733,073
Capital/shareholders' equity	4		
Paid up capital	Ē	13,373,963,880	13,373,963,880
Statutory reserve		13,373,963,880	13,239,565,890
Revaluation reserve		4,690,513,568	4,628,024,197
Other reserve		247,650,000	247,650,000
Foreign currency translation reserve	1	(1,455,280)	(313,596)
Retained earnings	.	332,827,282	54,677,896
Total shareholders' equity	_	32,017,463,330	31,543,568,267
Non-controlling interest		9,302,903	9,274,968
Total liabilities and shareholders' equity	_	552,761,094,405	545,858,596,930
	=		

Southeast Bank PLC and its Subsidiaries Consolidated Balance Sheet

As at 31 March 2025

•		Prov	isional and unaudited
		Mar 2025	Dec 2024
	Note	Taka	Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	_		
Acceptances and endorsements		86,727,602,008	84,286,411,866
Letters of guarantee		21,985,046,077	18,043,431,604
Irrevocable letters of credit		57,201,750,136	54,036,785,770
Bills for collection		42,481,671,011	45,450,202,910
Other contingent liabilities		1,847,627,000	1,858,889,000
Total contingent liabilities	_	210,243,696,232	203,675,721,150
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		- 11	-
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	_	210,243,696,232	203,675,721,150
	==	•	

Chairman

Director

Managing Director (CC)

Chief Financial Officer

Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Profit and Loss Account

For the period ended 31 March 2025

Provisional and unaudited

Particulars	Note	Mar 2025	Mar 2024
		Taka	Taka
Interest income/profit on investments		7,761,357,377	6,385,389,994
Interest paid/profit shared on deposits and borrowings etc.		(7,234,163,019)	(5,527,276,722)
Net interest income/net profit on investments		527,194,358	858,113,272
Investment income		2,313,817,288	1,995,376,948
Commission, exchange and brokerage		1,149,568,619	1,061,496,490
Other operating income		286,432,991	244,702,099
Outer operating moonie		3,749,818,898	3,301,575,537
Total operating income (A)		4,277,013,256	4,159,688,809
Salaries and allowances		700,370,393	608,504,402
Rent, taxes, insurance, electricity, etc.		299,604,281	277,519,791
Legal expenses		80,700	195,462
Postage, stamp, telecommunication, etc.		38,413,987	55,505,737
Stationery, printing, advertisements, etc		46,875,158	69,558,945
Managing Director's salary and fees		2,920,000	3,255,000
Directors' fees		767,894	316,513
Depreciation and repair		212,165,291	237,814,881
Other expenses		506,370,190	502,594,596
Total operating expenses (B)			
Profit before provision (C=A-B)		1,807,567,894 2,469,445,362	1,755,265,327 2,404,423,482
Provision for loans and advances/investments		2,407,443,302	2,404,423,462
General provision		1,058,968,367	36,306,940
General provision for COVID-19		1,030,900,307	
Specific provision		220 625 772	(53,043,113)
Specific provision	•	228,635,773 1,287,604,140	477,333,180 460,597,007
Provision for diminution in value of investments		180,442,508	740,241,647
Other provisions		109,171,132	(22,624,434)
Total provision (D)		1,577,217,780	1,178,214,220
Total profit before taxation (E=C-D)		892,227,582	1,226,209,262
Provision for taxation		092,227,302	1,220,209,202
Current		352,649,118	307,348,585
Deferred		(441,131)	
Deletted		352,207,987	(2,694,941) 304,653,644
Not mustice often togetion	9	540,019,595	921,555,618
Net profit after taxation		340,017,373	721,333,010
Net profit after taxation attributable to:			
Equity holders' of the Bank		539,991,661	921,552,941
Non-controlling interest		27,934	2,677
Net profit after taxation	l	540,019,595	921,555,618
-	:		
Appropriations	ı	124 207 000]	 1
Statutory reserve		134,397,990	0 166 007
Start-up fund		5,396,557	9,166,997
Dividend for perpetual bondholders		126,000,000	80,100,000
CSR Fund			
	,	265,794,547	89,266,997
Retained surplus during the period	:	274,225,048	832,288,621
Earnings per share (par value Taka 10)	5	0.40	0.69
	· ·		

Chairman

Director

Managing Director (CC

Rislan

Chief Financial Officer

Company Secretary

Southeast Bank PLC and its Subsidiaries

Consolidated Cash Flow Statement

For the period ended 31 March 2025

	Particulars	Mar 2025	Mar 2024
		Taka	Taka
A.	Cash flows from operating activities:		
	Interest receipts in cash	9,322,080,458	7,588,706,697
	Interest payments	(7,259,755,941)	(5,238,267,212)
	Dividend receipts	31,944,483	28,282,788
	Fees and commission receipts in cash	1,149,568,619	1,061,496,490
	Recoveries on loans previously written-off	647,994,720	85,658,455
	Cash payments to employees	(703,290,393)	(611,759,402)
	Cash payments to suppliers	(50,063,051)	(64,261,171)
	Income taxes paid	(336,230,237)	(347,119,453)
	Receipts from other operating activities	666,674,884	761,710,386
	Payments for other operating activities	(857,777,552)	(864,349,042)
	Operating profit before changes in operating assets and liabilities (i)	2,611,145,990	2,400,098,537
	Increase (decrease) in operating assets and liabilities		
	Sale of trading securities	55,538,500	147,792,668
	Purchase of trading securities	(6,910,771)	(60,020,826)
	Loans and advances to customers	(6,840,164,799)	(3,547,681,364)
	Other assets	(1,328,363,322)	(1,822,353,913)
	Deposits from other banks	(2,838,273,893)	(193,999,369)
	Deposits from customers	4,563,893,122	10,033,727,539
	Other liabilities	1,711,656,604	320,264,945
	Cash generated from (used in) operating assets and liabilities (ii)	(4,682,624,558)	4,877,729,681
	Net cash flows from operating activities (a=i+ii)	(2,071,478,568)	7,277,828,218
В.	Cash flows from investing activities:		
	Proceeds from sale of securities	256,886,667,196	17,865,870,191
	Payments for purchase of securities	(256,813,684,142)	(17,347,436,485)
	Purchase of fixed assets	(34,654,874)	(17,239,614)
	Sale proceeds of fixed assets	192,574	280,900
	Cash generated from (used in) investing activities (b)	38,520,755	501,474,993
C.	Cash flows from financing activities:		
	Receipts from issue of loan capital & debt security	-	630,000,000
	Payment against lease obligation	(56,110,308)	(58,544,332)
	Cash generated from (used in) financing activities (c)	(56,110,308)	571,455,668
D.	Net increase (decrease) in cash and cash equivalents (a+b+c)	(2,089,068,121)	8,350,758,879
	Effects of exchange rate changes on cash and cash equivalents	2,901,619	(2,050,510)
F.	Cash and cash equivalents at beginning of the year	45,684,046,594	41,747,190,988
	Cash and cash equivalents at end of the period (D+E+F)	43,597,880,092	50,095,899,357
	Cook and each equivalents at and of the period perpendicular		
	Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies)	4,938,033,503	5,482,826,533
	Balance with Bangladesh Bank and its agent banks	4,930,033,303	3,402,020,333
	(including foreign currencies)	21,736,853,487	13,815,469,389
	Balance with other banks and financial institutions	7,647,344,000	7,023,904,335
	Money at call and on short notice	4,359,300,000	621,300,000
	Treasury bills	4,906,086,902	23,141,969,600
	Prize bond	10,262,200	10,429,500
		43,597,880,092	50,095,899,357

Southeast Bank PLC and its Subsidiaries Consolidated Statement of Changes in Equity For the period ended 31 March 2025

Particulars	Paid up capital	Paid up capital Statutory reserve	Revaluation reserve	Other reserves	Translation reserve	Retained earnings	Total	Non-controlling interest	Total equity of the Group
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January 2025	13,373,963,880	13,239,565,890	4,628,024,197	247,650,000	(313,596)	54,677,896	31,543,568,267	9,274,968	31,552,843,235
Changes in accounting policy/ Prior year adjustments			ı	•				1	
Restated balance	13,373,963,880	13,239,565,890	4,628,024,197	247,650,000	(313,596)	54,677,896	31,543,568,267	9,274,968	31,552,843,235
Surplus/deficit on account of revaluation of properties	•		•		•	•	•	•	•
Surplus/deficit on account of revaluation of investments	ı	•	62,489,371	•	•	•	62,489,371		62,489,371
Currency translation differences		-	-		(1,141,684)	3,952,272	2,810,588	•	2,810,588
Net gains and losses not recognized in the income statement	•		62,489,371	-	(1,141,684)	3,952,272	65,299,959	-	65,299,960
Net profit for the period	•	•		•		539,991,661	539,991,661	27,934	540,019,595
Cash dividend	•	•	•	•	•	•	•		•
Issue of share capital/ Bonus share	•			•	•	•		•	•
Appropriation made during the period						•	•		•
Statutory reserve	•	134,397,990	•	•	•	(134,397,990)			•
Start-up fund						(5,396,557)	(5,396,557)		(5,396,557)
Dividend for perpetual bondholders						(126,000,000)	(126,000,000)		(126,000,000)
CSR fund						•			•
Balance as at 31 March 2025	13,373,963,880	13,373,963,880	4,690,513,568	247,650,000	(1,455,280)	332,827,282	32,017,463,330	9,302,903	32,026,766,233
Balance as at 31 March 2024	12,859,580,660	12,859,580,660	4,405,058,103	247,650,000	(4,548,505)	2,497,491,051	32,864,811,969	10,238,317	32,875,050,286

Southeast Bank PLC Balance Sheet

- - -

As at 31 March 2025

As at 31 March 202		sional and unaudited
•	Mar 2025	sional and unaudited Dec 2024
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	4,936,682,912	5,826,066,461
Balance with Bangladesh Bank and its agent banks		
(including foreign currencies)	21,736,853,487	16,414,355,983
	26,673,536,399	22,240,422,444
Balance with other banks and financial institutions		
In Bangladesh	1,888,051,078	1,925,068,788
Outside Bangladesh	5,395,624,925	2,889,587,474
	7,283,676,003	4,814,656,262
Money at call and on short notice	4,359,300,000	5,124,300,000
Investments		
Government	97,260,028,352	106,003,711,542
Others	14,856,101,888	14,809,453,388
	112,116,130,240	120,813,164,930
Loans and advances/investments		
Loans, cash credit, overdrafts etc./investments	371,283,201,507	364,267,281,352
Bills purchased and discounted	5,561,017,232	5,719,958,600
	376,844,218,739	369,987,239,952
Fixed assets including premises, furniture and fixtures	9,845,850,925	9,987,036,402
Other assets	13,714,249,096	11,186,223,906
Non - banking assets	-	-
Total assets	550,836,961,402	544,153,043,896
<u>LIABILITIES AND CAPITAL</u>		
Liabilities		
Borrowings from other banks, financial institutions and agents		
Subordinated bond	8,000,000,000	8,000,000,000
Perpetual bond	5,000,000,000	5,000,000,000
Other borrowings	19,034,843,804	21,873,117,697
	32,034,843,804	34,873,117,697
Deposits and other accounts	[70.012.066.026
Current/Al-wadeeah current accounts and other accounts	73,180,130,044	79,012,866,036
Bills payable	3,003,898,504	3,313,481,373
Savings bank/Mudaraba savings bank deposits	44,475,050,831	44,213,977,761
Fixed deposits/Mudaraba fixed deposits	295,235,934,694 415,895,014,073	285,061,563,263 411,601,888,433
0.0		
Other liabilities	70,925,129,062	66,170,855,103
Total liabilities	518,854,986,939	512,645,861,233
Capital/shareholders' equity Paid up capital	13,373,963,880	13,373,963,880
• •	13,373,963,880	13,239,565,890
Statutory reserve Revaluation reserve	4,690,513,568	4,628,024,197
Other reserve	247,650,000	247,650,000
Other reserve Retained earnings	295,883,135	17,978,696
Total shareholders' equity	31,981,974,463	31,507,182,663
Total liabilities and shareholders' equity	550,836,961,402	544,153,043,896
I viai navinties and shareholders equity	330,030,701,402	JT7,1JJ,U4J,0JU

Southeast Bank PLC **Balance Sheet**

As at 31 March 2025

	<u>Provi</u>	sional and unaudited
	Mar 2025	Dec 2024
	Taka	Taka
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	86,727,602,008	84,286,411,866
Letters of guarantee	21,985,046,077	18,043,431,604
Irrevocable letters of credit	57,201,750,136	54,036,785,770
Bills for collection	42,481,671,011	45,450,202,910
Other contingent liabilities	1,847,627,000	1,858,889,000
Total contingent liabilities	210,243,696,232	203,675,721,150
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

203,675,721,150

210,243,696,232

Chief Financial Officer

Southeast Bank PLC Profit and Loss Account

For the period ended 31 March 2025

Provisional and unaudited

Particulars	Mar 2025	Mar 2024
	Taka	Taka
Interest income/profit on investments	7,754,063,596	6,363,130,895
Interest paid/profit shared on deposits and borrowings etc.	(7,248,925,773)	(5,526,237,569)
Net interest income/net profit on investments	505,137,823	836,893,326
Investment income	2,310,147,168	1,989,408,497
Commission, exchange and brokerage	1,125,059,145	1,037,981,416
Other operating income	283,084,118	238,176,879
	3,718,290,431	3,265,566,792
Total operating income (A)	4,223,428,254	4,102,460,118
Salaries and allowances	685,313,033	594,927,684
Rent, taxes, insurance, electricity, etc.	295,917,455	274,636,648
Legal expenses	50,000	195,462
Postage, stamp, telecommunication, etc.	38,321,256	55,385,692
Stationery, printing, advertisements, etc.	42,434,824	68,899,552
Managing Director's salary and fees	2,920,000	3,255,000
Directors' fees	727,894	316,513
Depreciation and repair of bank's assets	201,751,247	227,991,263
Other expenses	489,119,082	491,938,430
Total operating expenses (B)	1,756,554,791	1,717,546,244
Profit before provision (C=A-B)	2,466,873,463	2,384,913,874
Provision for loans and advances/investments	2,100,072,102	2,001,510,071
General provision	1,058,968,367	36,306,940
General provision due to COVID-19	1,000,500,507	(53,043,113)
Specific provision	228,635,773	477,333,180
Specific provision	1,287,604,140	460,597,007
Provision for diminution in value of investments	180,442,508	738,241,647
Other provisions	109,171,132	(30,624,434)
Total provision (D)	1,577,217,780	1,168,214,220
Total profit before taxation (C-D)	889,655,683	1,216,699,654
Provision for taxation		1,210,0>>,001
Current	350,441,131	302,694,941
Deferred	(441,131)	(2,694,941)
Deferred	350,000,000	300,000,000
Net profit after taxation	539,655,683	916,699,654
Appropriations		
Statutory reserve	134,397,990	
Start-up fund	5,396,557	9,166,997
Dividend for perpetual bondholders	126,000,000	80,100,000
Dividend for perpendit contantiquers	265,794,547	89,266,997
Retained surplus during the period	273,861,136	827,432,657
Earnings per share (par value Taka 10)	0.40	0.69

Kiston

Chief Financial Officer

Director

Managing Director

Company Secretary

Southeast Bank PLC

Cash Flow Statement

For the period ended 31 March 2025

Taks	Г	Particulars	Mar 2025	Mar 2024
Interest payment (7,937,747,406) (5,231,079,273) Dividend receipts 28,765,858 Fees and commission receipts in cash (1,125,059,145 1,037,981,416 Recoveries on Loans previously written-off (647,994,720 85,658,455 Cash payments to suppliers (688,233,033) Cash payments to suppliers (45,622,717) (63,601,778) Income taxes paid (356,409,067) (358,409,067) Receipts from other operating activities (880,774,113) Operating profit before changes in operating assets and liabilities (880,774,113) Increase (decrease) in operating assets and liabilities (880,774,113) Sale of trading securities (90,784,457) Loans and advances to customers (6,856,978,878) (3,548,173,057) Other assets (2,126,455,667) (1,809,050,822) Deposits from other banks (2,838,273,893) (16,226,187) Deposits from customers (2,126,455,667) (1,809,050,822) Other liabilities (2,278,973,206 (1,809,050,822) Cash generated from (used in) operating assets and liabilities (ii) (5,191,323,333) (5,571,997,671 Net cash flows from investing activities (=i+it) (2,410,258,763) (7,425,324,380) B. Cash flows from investing activities (=i+it) (2,58,13,684,142) (17,432,668,075) Payments for purchase of securities (256,813,684,142) (17,432,668,075) Payments for purchase of securities (256,813,684,142) (17,432,668,075) Payments for purchase of securities (256,813,684,142) (17,432,668,075) Payment against lease obligation (36,101,308) (38,343,332) Cash generated from (used in) investing activities (b) (36,110,308) (38,343,332) Cash generated from (used in) investing activities (b) (36,110,308) (38,343,332) Cash generated from (used in) investing activities (b) (36,110,308) (38,343,332) Cash generated from (used in) investing activities (b) (36,110,308) (38,341,322) Cash and cash equivalents at heginning of the year (4,247,990,008) (4,943,033) Cash generated from (used i	A.	Cash flows from operating activities:	Taka	Taka
Interest payment (7,937,747,406) (5,231,079,273) Fees and commission receipts in cash 1,125,059,145 1,037,981,416 Recoveries on Loans previously written-off 647,994,720 85,658,455 Cash payments to employees (688,233,033) (638,251,				
Dividend receipts 2,876,838 1,175,0591 1,037,981,416 Recoveries on Loans previously written-off 647,994,720 85,658,455 Cash payments to employees (688,233,033) (598,182,684) Cash payments to employees (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,233,033) (598,182,684) (688,232,033) (598,182,684) (688,232,033) (685,672,935) (685,372,935) (685,372,935) (685,372,935) (685,372,935) (685,372,935) (685,372,935) (685,372,935) (685,377,113) (875,172,15) (875,172,172,15) (875,172,172,172,172,172,172,172,172,172,172				
Fees and commission receipts in cash 1,125,059,145 647,994,720 55,538,545 Cash payments to employees (688,233,033) (598,182,684) Cash payments to employees (45,622,717) (63,601,778) Income taxes paid (356,490,067) (356,672,935) Receipts from other operating activities (880,774,113) (859,1772,15) (859,1722,15) (85				
Recoveries on Loans previously written-off				
Cash payments to employees Cash payments to suppliers (A5,622,717) Income taxes paid (A5,622,717) Receipts from other operating activities (A5,649,067) Receipts from other operating activities (A5,649,067) Receipts from other operating activities (A50,774,131) Receipts from other operating activities (A50,774,131) Receipts from other operating activities (A50,774,131) Receipts from other operating assets and liabilities Sale of trading securities Sale of trading securities Loans and advances to customers (A5,678,787) Cher assets (A2,832,738,607) Receipts from other banks activities (a=i+ii) Receipts from investing activities (a=i+ii) Receipts from investing activities (a=i+ii) Receipts from investing activities Proceeds from sale of securities Payments for purchase of securities Payments for purchase of securities Payments for purchase of securities Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital & debt security Receipts from issue of loan capital				
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Receipts from other operating activities				
Receipts from other operating activities Payments for other operating activities Operating profit before changes in operating assets and liabilities (i) Increase (decrease) in operating assets and liabilities Sale of trading securities Purchase of trading securities Purchase of trading securities Loans and advances to customers Other assets Deposits from other banks Deposits from cother banks Deposits from customers Other liabilities Cash and eaving from (used in) operating assets and liabilities (ii) Net cash flows from operating activities (a=i+ii) Cash and one operating activities Proceeds from sale of securities Payments for purchase of securities Payments for purchase of securities Payments for purchase of securities Payments for fixed assets Cash flows from investing activities (b) Cash generated from (used in) investing activities (b) Cash generated from (used in) investing activities (b) Cash generated from (used in) investing activities (c) Cash generated from (used in) investing activities (c) Cash generated from (used in) investing activities (c) Cash generated from (used in) financing activities (c) Cash generated from (used in) financing activities (c) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cas		• •		1 ' ' ' ' 1
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Increase (decrease) in operating assets and liabilities Sale of trading securities Purchase of trading securities (6,856,978,7877) (90,784,4457) (3,548,173,057) (1,809,050,822)			(850,774,113)	
Sale of trading securities		Operating profit before changes in operating assets and liabilities (i)	2,781,065,075	2,353,326,709
Sale of trading securities		Y		
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Loans and advances to customers			33,338,300	
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Deposits from other banks C2,838,273,893 (163,261,871) Deposits from customers 4,295,872,805 10,013,476,915 C4,973,973,204 666,98,296 C4,973,973,204 666,98,296 C4,973,973,204 666,98,296 C4,973,273,205 C4,973,273,204 666,98,296 C4,973,273,274 C4,973,274 C4,973,273,274 C4,973,273				
Deposits from customers				
Other liabilities 2,278,973,204 666,998,296 Cash generated from (used in) operating assets and liabilities (ii) (5,191,323,838) 5,071,997,671 Net cash flows from operating activities (a=i+ii) (2,410,258,763) 7,425,324,380 B. Cash flows from investing activities:			, , , , ,	
Cash generated from (used in) operating assets and liabilities (ii)		Deposits from customers		10,013,476,915
Net cash flows from investing activities (a=i+ii)		Other liabilities	2,278,973,204	666,998,296
Proceeds from sale of securities 256,886,667,196 (256,813,684,142) (17,432,668,075) (17,432,668,075) (17,432,668,075) (17,432,668,075) (19,809,732) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,902) (19,809,809,802) (19,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,809,802) (19,809,		Cash generated from (used in) operating assets and liabilities (ii)	(5,191,323,838)	5,071,997,671
Proceeds from sale of securities Payments for purchase of securities Payments for purchase of securities Purchase of fixed assets (256,813,684,142) (17,432,668,075) (19,809,732) Sale proceeds of fixed assets Purchase of fixed assets (34,805,653) (192,574) Cash generated from (used in) investing activities (b) 38,369,975 413,673,284 C. Cash flows from financing activities: Receipts from issue of loan capital & debt security Payment against lease obligation Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond Prize bond 1,7,865,870,191 (17,432,668,075) (19,809,732) (19,80		Net cash flows from operating activities (a=i+ii)	(2,410,258,763)	7,425,324,380
Proceeds from sale of securities Payments for purchase of securities Payments for purchase of securities Purchase of fixed assets (256,813,684,142) (17,432,668,075) (19,809,732) Sale proceeds of fixed assets Purchase of fixed assets (34,805,653) (192,574) Cash generated from (used in) investing activities (b) 38,369,975 413,673,284 C. Cash flows from financing activities: Receipts from issue of loan capital & debt security Payment against lease obligation Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond Prize bond 1,7,865,870,191 (17,432,668,075) (19,809,732) (19,80				
Payments for purchase of securities (256,813,684,142) (17,432,668,075) (19,809,732) (1	В.	Cash flows from investing activities:		
Purchase of fixed assets (34,805,653) (19,809,732) 280,900		Proceeds from sale of securities	256,886,667,196	17,865,870,191
Purchase of fixed assets (34,805,653) (19,809,732) 280,900		Payments for purchase of securities	(256,813,684,142)	(17,432,668,075)
Sale proceeds of fixed assets 192,574 280,900 Cash generated from (used in) investing activities (b) 38,369,975 413,673,284 C. Cash flows from financing activities:				
Cash generated from (used in) investing activities (b) 38,369,975 413,673,284 C. Cash flows from financing activities: 630,000,000 Receipts from issue of loan capital & debt security (56,110,308) (58,544,332) Payment against lease obligation (56,110,308) (58,544,332) Cash generated from (used in) financing activities (c) (56,110,308) 571,455,668 D. Net increase (decrease) in cash and cash equivalents (a+b+c) (2,427,999,096) 8,410,453,332 E. Effects of exchange rate changes on cash and cash equivalents 4,043,303 - F. Cash and cash equivalents at beginning of the year 45,656,817,297 41,584,695,645 G. Cash and cash equivalents at end of the period (D+E+F) 43,232,861,504 49,995,148,977 Cash in hand (including foreign currencies) 4,936,682,912 5,476,733,233 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 21,736,853,487 13,815,469,389 Balance with other banks and financial institutions 7,283,676,003 6,929,247,255 Money at call and on short notice 4,359,300,000 621,300,000 Treasury bills 4,906,086,902 23,141,969,600 Pri		Sale proceeds of fixed assets		
C. Cash flows from financing activities: Receipts from issue of loan capital & debt security Payment against lease obligation Cash generated from (used in) financing activities (c) D. Net increase (decrease) in cash and cash equivalents (a+b+c) Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period (D+E+F) Cash and cincluding foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond Cash flows from financing activities (56,110,308) (58,544,332) (58,544,332) (2,2427,999,096) 8,410,453,332 4,043,303 - 4,5656,817,297 41,584,695,645 49,995,148,977 41,584,695,645 49,995,148,977 13,815,469,389 6,292,247,255 6,2				413,673,284
Receipts from issue of loan capital & debt security Cash generated from (used in) financing activities (c) (56,110,308) (58,544,332)				
Payment against lease obligation (56,110,308) (58,544,332) Cash generated from (used in) financing activities (c) (56,110,308) (58,544,332) D. Net increase (decrease) in cash and cash equivalents (a+b+c) (2,427,999,096) 8,410,453,332 E. Effects of exchange rate changes on cash and cash equivalents 4,043,303 - F. Cash and cash equivalents at beginning of the year 45,656,817,297 41,584,695,645 G. Cash and cash equivalents at end of the period (D+E+F) 43,232,861,504 49,995,148,977 Cash and cash equivalents at end of the period represents 4,936,682,912 5,476,733,233 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 21,736,853,487 13,815,469,389 Balance with other banks and financial institutions 7,283,676,003 6,929,247,255 Money at call and on short notice 4,906,086,902 23,141,969,600 Treasury bills 4,906,086,902 23,141,969,600 Prize bond 10,262,200 10,429,500	C.	Cash flows from financing activities:		
Cash generated from (used in) financing activities (c) (56,110,308) 571,455,668 D. Net increase (decrease) in cash and cash equivalents (a+b+c) (2,427,999,096) 8,410,453,332 E. Effects of exchange rate changes on cash and cash equivalents 4,043,303 - F. Cash and cash equivalents at beginning of the year 45,656,817,297 41,584,695,645 G. Cash and cash equivalents at end of the period (D+E+F) 43,232,861,504 49,995,148,977 Cash in hand (including foreign currencies) 4,936,682,912 5,476,733,233 Balance with Bangladesh Bank and its agent banks (including foreign currencies) 21,736,853,487 13,815,469,389 Balance with other banks and financial institutions 7,283,676,003 6,929,247,255 Money at call and on short notice 4,906,086,902 23,141,969,600 Treasury bills 4,906,086,902 23,141,969,600 Prize bond 10,262,200 10,429,500		Receipts from issue of loan capital & debt security	-	
D. Net increase (decrease) in cash and cash equivalents (a+b+c) E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond R. 410,453,332 4,043,303 - 41,584,695,645 43,232,861,504 49,995,148,977 44,936,682,912 5,476,733,233 13,815,469,389 6,929,247,255 6,929,247,255 4,906,086,902 23,141,969,600 10,429,500		Payment against lease obligation	(56,110,308)	
E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond A,043,303 -41,584,695,645 43,232,861,504 49,995,148,977 5,476,733,233 13,815,469,389 13,815,469,389 6,929,247,255 4,936,086,902 23,141,969,600 10,429,500		Cash generated from (used in) financing activities (c)	(56,110,308)	571,455,668
E. Effects of exchange rate changes on cash and cash equivalents F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond A,043,303 -41,584,695,645 43,232,861,504 49,995,148,977 5,476,733,233 13,815,469,389 13,815,469,389 6,929,247,255 4,936,086,902 23,141,969,600 10,429,500	n	Note that the state of the stat	(2.427.000.006)	9 410 452 222
F. Cash and cash equivalents at beginning of the year G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond 45,656,817,297 41,584,695,645 49,995,148,977 44,936,682,912 5,476,733,233 21,736,853,487 13,815,469,389 13,815,469,389 4,359,300,000 621,300,000 621,300,000 10,429,500				0,410,433,332
G. Cash and cash equivalents at end of the period (D+E+F) Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond A4,232,861,504 4,936,682,912 5,476,733,233 21,736,853,487 13,815,469,389 6,929,247,255 4,359,300,000 621,300,000 23,141,969,600 10,429,500			, ,	41 504 605 645
Cash and cash equivalents at end of the period represents Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond Cash and cash equivalents at end of the period represents 4,936,682,912 5,476,733,233 21,736,853,487 7,283,676,003 4,359,300,000 621,300,000 23,141,969,600 10,429,500				
Cash in hand (including foreign currencies) 4,936,682,912 5,476,733,233 Balance with Bangladesh Bank and its agent banks 21,736,853,487 13,815,469,389 Balance with other banks and financial institutions 7,283,676,003 6,929,247,255 Money at call and on short notice 4,359,300,000 621,300,000 Treasury bills 4,906,086,902 23,141,969,600 Prize bond 10,262,200 10,429,500	G.	Cash and cash equivalents at end of the period (D+E+F)	43,232,861,504	49,995,148,977
Cash in hand (including foreign currencies) 4,936,682,912 5,476,733,233 Balance with Bangladesh Bank and its agent banks 21,736,853,487 13,815,469,389 Balance with other banks and financial institutions 7,283,676,003 6,929,247,255 Money at call and on short notice 4,359,300,000 621,300,000 Treasury bills 4,906,086,902 23,141,969,600 Prize bond 10,262,200 10,429,500		Cash and cash equivalents at end of the period represents		
Balance with Bangladesh Bank and its agent banks (including foreign currencies) Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond 21,736,853,487 7,283,676,003 4,359,300,000 4,359,300,000 4,906,086,902 23,141,969,600 10,429,500			4,936,682,912	5,476,733,233
(including foreign currencies) 21,736,853,487 13,815,469,389 Balance with other banks and financial institutions 7,283,676,003 6,929,247,255 Money at call and on short notice 4,359,300,000 621,300,000 Treasury bills 4,906,086,902 23,141,969,600 Prize bond 10,262,200 10,429,500				
Balance with other banks and financial institutions Money at call and on short notice Treasury bills Prize bond 7,283,676,003 4,359,300,000 621,300,000 23,141,969,600 10,262,200 10,429,500			21,736,853,487	13,815,469,389
Money at call and on short notice 4,359,300,000 621,300,000 Treasury bills 4,906,086,902 23,141,969,600 Prize bond 10,262,200 10,429,500				
Treasury bills Prize bond 4,906,086,902 10,262,200 23,141,969,600 10,429,500				
Prize bond 10,262,200 10,429,500		•		
				10,429,500
				49,995,148,977

Southeast Bank PLC
Statement of Changes in Equity
For the period ended 31 March 2025

32,759,883,623	2,388,014,200	247,650,000	4,405,058,103	12,859,580,660	12,859,580,660	Balance as at 31 March 2024
31,981,974,463	295,883,135	247,650,000	4,690,513,568	13,373,963,880	13,373,963,880	Balance as at 31 March 2025
1	•					CSR fund
(126,000,000)	(126,000,000)					Dividend for perpetual bondholders
(5,396,557)	(5,396,557)		•	•	•	Start-up fund
1	(134,397,990)	1	·	134,397,990		Statutory reserve
						Appropriation made during the period
•	ı		•	•		Issue of share capital/ Bonus share
•	•	•	•	•	•	Cash dividend
539,655,683	539,655,683	-	•	•	ı	Net profit for the period
66,532,674	4,043,303	1	62,489,371	-	1	Net gains and losses not recognized in the income statement
4,043,303	4,043,303	•	•	•	-	Currency translation differences
62,489,371	•	1	62,489,371	•	,	Surplus/deficit on account of revaluation of investments
•		1	1	•	1	Surplus/deficit on account of revaluation of properties
31,507,182,663	17,978,696	247,650,000	4,628,024,197	13,239,565,890	13,373,963,880	Restated balance
į.	•	•	•	•	•	Changes in accounting policy/ prior year adjustments
31,507,182,663	17,978,696	247,650,000	4,628,024,197	13,239,565,890	13,373,963,880	Balance as at 1 January 2025
Taka	Taka	Taka	Taka	Taka	Taka	
Total	Retained earnings	Other	Revaluation reserve	Statutory reserve	Paid up capital	Particulars

Southeast Bank PLC and its subsidiaries Notes to the Financial Statements As at and for the period ended 31 March 2025

Corporate profile and significant Accounting policies

1. Reporting entity

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 period ended on March 31, 2025 comprise the Bank and its subsidiaries (together referred to as the "Group" and individually as "Group entities").

1.1 Change of accounting policy

Accounting policies in these financial statements are same as those applied in its last annual financial statements of December 31, 2024.

1.2 Basis of consolidation

The consolidated financial statements include the financial statements of Southeast Bank PLC and its three subsidiaries, Southeast Bank Capital Services Limited, Southeast Exchange Company (South Africa) Pty Limited and TeleCash Limited, for the period ended on March 31, 2025.

1.3 Earnings per share

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.

		Mar 2025	Dec 2024
		Taka	Taka
2	Consolidated Loans and advances/investments		
	Loans, cash credit, overdrafts etc./investments		
	Southeast Bank PLC	371,283,201,507	364,267,281,352
	Southeast Bank Capital Services Limited	2,903,192,715	2,920,006,703
	Boutleast Built Capital Set 11003 Elimiou	374,186,394,222	367,187,288,055
	Bills purchased and discounted	<i>57</i> 1,100,07 1,222	
	Southeast Bank PLC	5,561,017,232	5,719,958,600
	Southeast Bank Capital Services Limited	-	
	Southbast Saint Suprim 541 1665 Similes	5,561,017,232	5,719,958,600
		379,747,411,454	372,907,246,655
3	Consolidated deposits and other accounts		
	Current/Al-wadeeah current accounts and other accounts		
	Southeast Bank PLC	73,180,130,044	79,012,866,036
	Tele Cash Limited	531,719,793	7,370,168
	Southeast Bank Capital Services Limited	103,994,706	108,304,744
	Southeast Bank Capital Sci vices Emilied	73,815,844,543	79,128,540,947
	Less: Inter company balance eliminated	24,017,309	22,806,252
	Less. The company varance eminiated	73,791,827,234	79,105,734,695
	Bills payable		77,200,101,020
	Southeast Bank PLC	3,003,898,504	3,313,481,373
	Southeast Dank i LC	3,003,898,504	3,313,481,373
	Savings bank/Mudaraba savings bank deposits		0,010,101,010
	Southeast Bank PLC	44,475,050,831	44,213,977,761
	Southeast Dank i LC	44,475,050,831	44,213,977,761
	Fixed deposits/Mudaraba fixed deposits		,,,-,
	Southeast Bank PLC	295,235,934,694	285,061,563,263
	Tele Cash Limited		290,473,436
	Southeast Bank Capital Services Limited	_	- 1
	Less: Inter company balance eliminated	601,665,188	641,330,410
	2000. And Company outsides Commission	294,634,269,506	284,710,706,289
		415,905,046,075	411,343,900,118

Share Capital Authorised	Mar 2025 Taka	Dec 2024 Taka
1,500,000,000 Ordinary shares of Tk 10 each	15,000,000,000	15,000,000,000
Issued, subscribed and paid up		
378,164,970 ordinary shares of Tk 10 each issued for cash	3,781,649,700	3,781,649,700
959,231,418 ordinary shares of Tk 10 each issued as bonus shares 1,337,396,388	9,592,314,180 13,373,963,880	9,592,314,180 13,373,963,880
Shareholders' Equity		
Paid up capital	13,373,963,880	13,373,963,880
Statutory reserve	13,373,963,880	13,239,565,890
Revaluation reserve	4,690,513,568	4,628,024,197
Other reserve	247,650,000	247,650,000
Foreign currency translation reserve	(1,455,280)	(313,596)
Retained earnings	332,827,282	54,677,896
	32,017,463,330	31,543,568,267

4.1 Summary of unclaimed dividends

Unclaimed dividend as on 31 March 2025 was an amount of BDT 64,907,169 against 88,301 nos. of shareholders, including an amount of BDT 26,685,792.12 against 71,405 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.

		Mar 2025	Mar 2024
5	Consolidated Earnings per share	Taka	Taka
	Net profit after tax for the period (Taka)	540,019,595	921,555,618
	. , ,	1 ' 11	
	Number of ordinary shares outstanding	1,337,396,388	1,337,396,388
	Earnings per share (EPS) (Taka)*	0.40	0.69
	Earnings per share		
	Net profit after tax for the period (Taka)	539,655,683	916,699,654
	Number of ordinary shares outstanding	1,337,396,388	1,337,396,388
	Earnings per share (EPS) (Taka)*	0.40	0.69

^{*}EPS decreased due to increase of 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). Previous year's figures have been restated for the issue of bonus shares.

6	Consolidated Net Asset Value (NAV) per share	Mar 2025 Taka	Mar 2024 Taka
	Net Asset Value (NAV) Number of ordinary shares outstanding Net Asset Value (NAV) per share	32,017,463,330 1,337,396,388 23.94	32,864,811,969 1,285,958,066 25.56
	Net Asset Value (NAV) per share		
	Net Asset Value (NAV) Number of ordinary shares outstanding Net Asset Value (NAV) per share	31,981,974,463 1,337,396,388 23.91	32,759,883,623 1,285,958,066 25.48
7	Consolidated Net Operating Cash Flow per share		
	Net Operating Cash Flow Number of ordinary shares outstanding Net Operating Cash Flow per share (NOCFPS)*	(2,071,478,568) 1,337,396,388 (1.55)	7,277,828,218 1,285,958,066 5.66
	Net Operating Cash Flow per share		
	Net Operating Cash Flow Number of ordinary shares outstanding Net Operating Cash Flow per share (NOCFPS)*	(2,410,258,763) 1,337,396,388 (1.80)	7,425,324,380 1,285,958,066 5.7 7

^{*}Net operating cash flow per share (NOCFPS) decreased due to decrease in deposit from other banks & customers and increase of disbursement of loans and Advances as compared to previous period.

8 Aggregate provision held against country risk

In compliance with the Bangladesh Bank's BRPD circulars no 07 dated April 13, 2021 on "Guidelines on Country Risk Management (GCRM)" for Banks, disclosures on country wise exposure and provision requirement for country risk exposures as on March 31, 2025 have been prepared and risk based provision requirement has been calculated as per aforesaid circular. Accordingly, no provision was required as on March 31, 2025.

Reconciliation of effective tax rate	Mar 2025		Mar 2024	
	%	Taka	%	Taka
Profit before taxation as per profit and loss account		889,655,683		1,216,699,654
Income tax as per applicable tax rate	37.50%	333,620,881	37.50%	456,262,370
Factors affecting the tax charge for current year				, ,
Non deductible expenses	102.49%	911,772,749	47.67%	580,005,111
Deductible expenses	-90.41%	(804,334,772)	-50.36%	(612,721,338)
Tax savings from reduced tax rates for dividend	-0.57%	(5,063,301)	-0.37%	(4,509,393)
Tax savings for capital loss	-9.62%	(85,554,426)	-9.56%	(116,341,809)
Change in taxable temporary difference	-0.05%	(441,131)	-0.22%	(2,694,941)
Total income tax expenses	39.34%	350,000,000	24.66%	300,000,000

10 Reconciliation of net profit with cash flows from operating activities

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Particulars	Taka	Taka
Profit before tax as per profit and loss accounts	889,655,683	1,216,699,654
Adjustment for non-cash items:		
Provision for loans and advances/investments	1,287,604,140	460,597,007
Provision for diminution in value of investments	180,442,508	738,241,647
Provision for off- balance sheet items	103,171,132	(30,624,434)
Depreciation of property, plant and equipment	107,515,264	125,119,643
Recoveries on Loans previously written-off	647,994,720	85,658,455
Foreign exchange gain/(loss)	4,043,303	-
Sale proceeds of the fixed assets	192,574	280,900
Increase/decrease in operating assets & liabilities:		
Loans and advances to customers	(6,856,978,787)	(3,548,173,057)
Other operating assets	(2,126,455,667)	(1,809,050,822)
Deposits from other banks	(2,838,273,893)	(163,261,871)
Deposits from customers	4,295,872,805	10,013,476,915
Others operating liabilities	2,251,447,523	702,033,278
Income tax paid	(356,490,067)	(365,672,935)
Net cash flows from operating activities	(2,410,258,763)	7,425,324,380

The Financial Statements of the bank for period ended on March 31, 2025 are available in website. The address of the website is www.southeastbank.com.bd