BAY LEASING & INVESTMENT LTD

Consolidated Un-Audited Financial Statement as on June 30, 2026

Balance Sheet

(Amount in Taka)

Particulars	30-06-2026	31-12-2025
PROPERTY AND ASSETS		
Cash	**43,175,107**	**39,760,509**
In hand (including foreign currencies)	66,967	173,845
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	43,108,140	39,586,664
Balance with banks and other financial institutions	**193,126,887**	**134,522,234**
In Bangladesh	193,126,887	134,522,234
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investments	**949,930,328**	**960,166,172**
Government	-	-
Others	949,930,328	960,166,172
Lease, loans and advances	**10,270,305,701**	**10,245,067,090**
Lease, loans and advances	10,270,305,701	10,245,067,090
Bills purchased and discounted	-	-
Fixed assets including premises, furniture and fixtures	**1,295,047,425**	**1,366,832,997**
Other assets	**211,301,202**	**192,704,286**
Non - financial institutional assets	-	-
Total Assets	**12,962,886,650**	**12,939,053,288**
LIABILITIES AND CAPITAL		
Liabilities		
Borrowing from banks, other financial institutions and agents	**4,100,109,830**	**4,302,592,131**
Deposits and other accounts	**4,935,732,720**	**4,865,917,642**
Current Accounts & Other Accounts etc.	-	-
Bills Payable	-	-
Savings Bank Deposits	-	-
Term & Other Deposit Products	4,864,511,543	4,829,093,809
Bearer Certificates of Deposits	-	-
Other Deposits	71,221,177	36,823,833
Other liabilities	**6,918,901,068**	**6,539,085,141**
Total liabilities	**15,954,743,618**	**15,707,594,914**
Capital / Shareholders' equity		
Paid- up capital	1,408,884,435	1,408,884,435.00
Statutory reserve	623,950,000	623,950,000
Share premium	121,115,565	121,115,565
General reserve	111,271,430	111,271,430
Assets revaluation reserve	294,825,451	294,825,451
Retained surplus	(5,551,905,429)	(5,328,590,543)
Total equity attributable to the equityholders' of the company	**(2,991,858,548)**	**(2,768,543,662)**
Non-Controlling Interest	1,580	2,036
Total Liabilities and Shareholders' Equity	**12,962,886,650**	**12,939,053,288**

Off-Balance Sheet Items

Contingent liabilities	-	-
Acceptances and endorsements	-	-
Letters of guarantee	150,000,000	150,000,000
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	**150,000,000**	**150,000,000**
Net asset value per share	**(21.24)**	**(19.65)**

SD Chairman | SD Director | SD Managing Director | SD Company Secretary | SD Head of Accounts

Profit & Loss Account

	(Amount in Taka)		(Amount in Taka)	
	01-01-2026 to 30-06-2026	01-01-2025 to 30-06-2025	01-04-2026 to 30-06-2026	01-04-2025 to 30-06-2025
Interest income	138,434,323	272,066,314	64,542,953	159,419,126
Interest paid on deposit, borrowing etc.	(366,347,104)	(501,894,368)	(138,135,315)	(251,243,235)
Net interest income	**(227,912,781)**	**(229,828,054)**	**(73,592,362)**	**(91,824,109)**
Investment income	(9,927,106)	(11,528,770)	(8,739,997)	2,445,356
Commission, exchange and brokerage income	5,121,211	4,003,055	3,180,401	2,239,888
Other operating income	97,328,626	6,812,188	96,039,964	5,316,353
Total operating income	**(135,390,050)**	**(230,541,581)**	**16,888,006**	**(81,822,512)**
Salary and allowances	33,224,002	38,257,388	16,391,840	17,996,741
Rent, taxes, insurance, electricity, etc	2,433,592	3,984,361	1,448,284	3,159,159
Legal expenses	895,079	751,568	490,196	51,520
Postage, stamp, telecommunication, etc	517,929	557,095	322,116	226,425
Stationery, printing, advertisement, etc.	1,244,754	656,978	444,938	328,696
Managing Director's salary and benefits	-	1,965,323	-	756,323
Director's fees	864,000	239,200	500,400	128,800
Auditor's fees	204,000	207,000	102,000	119,600
Charges on loan losses	-	-	-	-
Depreciation and repairs of assets	15,277,750	16,321,903	7,686,305	8,317,098
Other expenses	6,332,018	7,698,649	4,697,854	4,937,754
Total operating expenses	**60,993,123**	**70,639,465**	**32,083,932**	**36,022,116**
Profit/(Loss) before provision	**(196,383,173)**	**(301,181,046)**	**(15,195,926)**	**(117,844,628)**
Provision against lease, loans and advances	30,100,195	128,135,616	12,987,310	60,828,028
Provision against diminution in value of Investment	-	-	-	-
Other provision	-	-	-	-
Total provision	**30,100,195**	**128,135,616**	**12,987,310**	**60,828,028**
Net profit/(Loss) before taxes	**(226,483,368)**	**(429,316,662)**	**(28,183,236)**	**(178,672,656)**
Provision for taxation	(3,168,026)	(3,990,632)	(3,917,442)	(3,166,365)
Net profit/(Loss) after taxation	**(223,315,342)**	**(425,326,030)**	**(24,265,794)**	**(175,506,291)**
Net Profit/(Loss) after Tax Attributable to:				
Equityholders' of the company	(223,314,886)	(425,325,422)	(24,265,549)	(175,505,940)
Non controlling interest	(456)	(608)	(245)	(351)
	(223,315,342)	**(425,326,030)**	**(24,265,794)**	**(175,506,291)**
Appropriations				
Statutory reserve	-	-	-	-
Non controlling interest	(456)	(608)	(245)	(351)
	(456)	**(608)**	**(245)**	**(351)**
Retained Surplus	**(223,314,886)**	**(425,325,422)**	**(24,265,549)**	**(175,505,940)**
Earning Per Share (EPS)	**(1.59)**	**(3.02)**	**(0.17)**	**(1.25)**

SD Chairman | SD Director | SD Managing Director | SD Company Secretary | SD Head of Accounts

Statement of Changes in Equity

Particulars	Paid-up capital	Share premium	Statutory reserve	General reserve	Assets Revaluation Reserve	Retained earnings	Total	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at January 01, 2026	1,408,884,435	121,115,565	623,950,000	111,271,430	294,825,451	(5,328,590,543)	**(2,768,543,662)**	2,036	**(2,768,541,626)**
Adjustment in previous year	-	-	-	-	-	-	-		-
Restated balance	**1,408,884,435**	**121,115,565**	**623,950,000**	**111,271,430**	**294,825,451**	**(5,328,590,543)**	**(2,768,543,662)**	**2,036**	**(2,768,541,626)**
Surplus / deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus / deficit on account of revaluation of investments	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	(223,314,886)	(223,314,886)	(456)	**(223,315,342)**
Dividend	-	-	-	-	-	-	-	-	-
Appropriation made during the year	-	-	-	-	-	-	-	-	-
Balance as at June 30, 2026	**1,408,884,435**	**121,115,565**	**623,950,000**	**111,271,430**	**294,825,451**	**(5,551,905,429)**	**(2,991,858,548)**	**1,580**	**(2,991,856,968)**
Balance as at June 30, 2025	**1,408,884,435**	**121,115,565**	**623,950,000**	**111,271,430**	**300,546,673**	**(6,540,936,028)**	**(3,975,167,925)**	**5,441**	**(3,975,162,484)**

Cash Flow Statement

(Amount in Taka)

		30-06-2026	30-06-2025
A)	**Cash flows from operating activities**		
	Interest receipts	236,068,962	308,594,569
	Interest payments	(378,861,784)	(494,076,937)
	Dividend receipts	(11,614,898)	(7,319,161)
	Receipts against Fees and commission	5,121,211	4,003,055
	Payments to employees	(33,224,002)	(40,222,711)
	Payments to suppliers	(1,244,754)	(656,978)
	Receipts from other operating activities	15,902,016	9,965,078
	Payments for other operating activities	(13,059,860)	(16,710,206)
	Cash generated from operating activities before changes in operating assets and liabilities	**(180,913,109)**	**(236,423,291)**
	Increase / decrease in operating assets and liabilities		
	Lease, loans and advances to customers	(32,824,686)	1,938,534
	Other assets	(19,345,126)	(10,874,560)
	Margin Loan	7,586,075	9,123,642
	Margin Deposit	36,121,144	973,473
	Deposits from other banks / borrowings	(3,000,000)	(91,700,000)
	Deposits from customers	38,417,734	10,047,074
	Payment against Call Loan	(9,652,600,000)	(32,430,000,000)
	Receipt against Call Loan	9,590,000,000	32,410,000,000
	Other liabilities account of customers	(59,589,087)	87,826,597
		(95,233,946)	(12,665,240)
	Net cash flows from operating activities	**(276,147,055)**	**(249,088,531)**
B)	**Cash flows from investing activities**		
	Proceeds from sale of securities	176,182,779	41,339,964
	Payments for purchases of securities	(164,259,143)	-
	Proceeds from sale of Fixed Assets	139,782,610	-
	Purchase of property, plant and equipment	(167,140)	(132,638)
	Net cash used in investing activities	**151,539,106**	**41,207,326**
C)	**Cash flows from financing activities**		
	Receipts of long term loan	553,078,360	114,687,671
	Repayment of long term loan	(112,152,367)	(26,423,120)
	Net draw down/(payment) of short term loan	(254,290,865)	(13,470,536)
	Dividend paid	(7,928)	-
	Net Cash flows from financing activities	**186,627,200**	**74,794,015**
D)	Net increase / (decrease) in cash and cash equivalents **(A+ B + C)**	62,019,251	(133,087,190)
E)	Effects of exchange rate changes on cash and cash equivalents	-	-
F)	Cash and cash equivalents at beginning of the year	174,282,743	711,955,327
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**236,301,994**	**578,868,137**
	Cash and cash equivalents at end of the year		
	Cash in hand (including foreign currencies)	66,967	112,346
	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	43,108,140	42,277,291
	Balance with banks and other financial institutions	193,126,887	536,478,500
		236,301,994	**578,868,137**
	Net operating cash flow per share	**(1.96)**	**(1.77)**

Bay Leasing & Investment Limited
Selected Explanatory Notes
As at and for the half year ended June 30, 2026

1.00 Legal Framework

Bay Leasing & Investment Limited, a Public Limited Company was incorporated in Bangladesh on February 07, 1996 under the Companies Act 1994 and eventually was granted license by Bangladesh Bank on May 25, 1996 to function as a Non-Banking Financial Institution regulated by the Financial Institutions Act 2023.
The registered office of the Company is located at Eunoos Trade Centre, Level-18. 52-53 Dilkusha C/A, Dhaka-1000.

2.00 Basis of Preparation

a) Statement of compliance

The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS), the Companies Act, 1994 and other applicable laws and regulations. The presentation of the financial statements has been made as per the requirements of DFIM Circular No: 11, dated December 23, 2009 issued by the Department of Financial Institutions and Markets of Bangladesh Bank.

b) Other regulatory compliance

As required BLI Capital Limited also complies with the applicable provisions of the following major laws/ statutes:
-Securities and Exchange Rules, 1987;
-Securities and Exchange Commission Act, 1993;
-Securities and Exchange Commission (Stock-Dealer, Stock-Broker and Authorized Representatives) Rules, 2000;
-Income Tax Ordinance, 2023;
-Income Tax Rules, 2023;
-Negotiable Instruments Act, 1881; and
Other applicable laws and regulations.

2.01 Accounting Policies

The Accounting policies and methods of computation adopted for the preparation of these interim financial statements are the same as those applied in preparation of Annual Financial Statements for the year ended on December 31, 2025.

2.03 Approval of half yearly report

The half yearly financial statements for the period ended June 30, 2026 were approved by the 230th meeting of the Board of Directors held on July 27, 2026.

3.00 General

The preparation of financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. The half yearly financial statements for the period ended June 30, 2026 are un-audited. The comparative figures have been restated and rearranged whenever considered necessary to ensure comparability with the current financial statements. Figures are rounded-off to the nearest integer.

For details of the published Un-Audited Financial Statements as on June 30, 2026
Please visit http://www.blilbd.com