## DHAKA, DAY MAY 0, 2017

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Particulars PROPERTY AND ASSETS

Money at call and on short notice

Bills purchased and discounted

sh credit, overdrafts etc

PROPERTY AND ASSETS Cash Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agent bank(s) (including currency) Balance with other banks and financial institutions

Fixed assets including premises, furniture and fixtures

FIC

Bangladesh Outside Bangladesh

Investments Government securities Other investments

Loans and advances

Other assets Non-banking assets Total assets



INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LIMITED

## **Condensed Interim Financial Report (Un-audited)** As at and for the 1st quarter ended 31 March 2017

Condensed Separate Balance Sheet (Un-audited)

IAL FINANCE INVESTMENT AND CO Condensed Consolidated Balance Sheet (U		ſED		Condensed ?	Separate Balance Sheet (Un- as at 31 March 2017	-audited)	
as at 31 March 2017	Sil uuulleu)	Amount in BDT	Particulars			31 March 2017	Amount in BDT 31 December 2016
	31 March 2017	31 December 2016	PROPERTY AND ASSE	тѕ		ST March 2017	ST Detember 2010
			Cash			14,173,117,493	14,067,154,663
(r.e. e.	14,181,162,832	14,079,419,866	Cash in hand (including fo			1,834,270,952	2,006,140,356
ırrency) d its agent bank(s) (including foreign	1,842,316,291	2,018,405,559	Balance with Bangladesh I	Bank and its agent bar	nk(s) (including	12 229 946 541	12,061,014,307
	12,338,846,541	12,061,014,307	foreign currency)			12,338,846,541	
nancial institutions	6,569,488,538	9,008,977,771	<b>Balance with other banks</b>	s and financial instit	utions	6,569,488,538	9,008,977,771
	3,944,041,469 2,625,447,069	7,592,399,021 1,416,578,750	In Bangladesh			3,944,041,469	7,592,399,021
		1,410,576,750	Outside Bangladesh			2,625,447,069	1,416,578,750
e	1,080,000,000 24,560,428,529	- 26,279,460,893	Money at call and on sho	rt notice		1,080,000,000	-
	20,577,879,250	20,754,752,878	Investments			23,404,094,903	25,204,524,182
	3,982,549,279	5,524,708,015	Government securities			20,577,879,250	20,754,752,878
	152,241,113,346	141,258,758,320	Other investments			2,826,215,653	4,449,771,304
	142,695,954,703	132,138,872,955	Loans and advances			148,269,579,325	137,118,111,549
	9,545,158,643	9,119,885,365	Loans, cash credit, overdra Bills purchased and discou			138,724,420,682 9,545,158,643	127,998,226,184 9,119,885,365
furniture and fixtures	3,477,810,238	3,498,780,629					
	6,116,801,702	5,752,191,395	Fixed assets including pro	emises, furniture and	d fixtures	3,467,174,826	3,487,927,670
	373,474,800	373,474,800	Other assets			8,156,835,975	7,790,544,123
	208,600,279,985	200,251,063,674	Non-banking assets			373,474,800	373,474,800
			Total assets			205,493,765,860	197,050,714,758
	7 514 963 965	6 1 61 73 1 106	LIABILITIES AND CAP	PITAL			
ancial institutions and agents	7,514,862,865 3,500,000,000	6,161,734,496 3,500,000,000	Liabilities				
	165,152,001,219	160,132,621,436	Borrowing from other ba	inks, financial institu	utions and agents	7,510,248,609	5,827,168,923
5	20,856,116,808	20,040,265,832	Subordinated debt			3,500,000,000	3,500,000,000
	1,557,641,558	2,075,645,107	Deposits and other accou			165,144,556,181	160,155,006,094
	27,571,981,160	27,886,177,596	Current deposit and other a Bills payable	accounts		20,848,671,770 1,557,641,558	20,062,650,490 2,075,645,107
	115,166,261,693	110,130,532,901	Savings bank deposits			27,571,981,160	27,886,177,596
	18,128,781,505	16,534,308,924	Fixed deposits			115,166,261,693	110,130,532,901
	194,295,645,589	186,328,664,856					
			Other liabilities Total liabilities			<u>16,255,248,847</u> 192,410,053,637	<u>14,728,215,189</u> 184,210,390,206
	5,638,219,070	5,638,219,070				192,410,000,007	184,210,320,200
	4,649,226,843	4,649,226,843	Capital/Shareholders' eq	uity		5 (22) 210 070	5 532 210 070
. •	155,071,397	155,071,397	Paid up capital			5,638,219,070	5,638,219,070
ties assets	8,527,757 115,314,704	13,387,424 115,314,704	Statutory reserve General reserve			4,649,226,843 155,071,397	4,649,226,843 155,071,397
ve	43,644,193	(27,858,562)	Revaluation reserve agains	at securities		8,527,757	13,387,424
	3,694,623,853	3,379,031,381	Revaluation reserve agains			115,314,704	115,314,704
	14,304,627,817	13,922,392,257	Surplus in profit and loss a			2,517,352,453	2,269,105,114
	6,579	6,561	Total shareholders' equit			13,083,712,223	12,840,324,552
s' equity	14,304,634,396 208,600,279,985	13,922,398,818 200,251,063,674	Total liabilities and share			205,493,765,860	197,050,714,758
	200,000,279,905	200,251,005,074					
s			OFF BALANCE SHEET	ITEMS		56 054 761 943	72 602 495 941
	56,054,761,842 16,240,574,071	<b>52,602,485,841</b> 15,524,365,117	Contingent liabilities Acceptances and endorsem			56,054,761,842 16,240,574,071	<b>52,602,485,841</b> 15,524,365,117
	16,240,574,071 9,814,549,676	15,524,365,117 9,742,638,146	Letters of guarantee	lents		9,814,549,676	9,742,638,146
	20,588,411,029	17,535,059,809	Irrevocable letters of credit	t		20,588,411,029	17,535,059,809
	9,411,227,066	9,800,422,769	Bills for collection			9,411,227,066	9,800,422,769
			Other contingent liabilities	<u>;</u>			
			Other commitments				
rade-related transactions	-		Documentary credit and sh			_	-
vard deposit placed	-	-	Forward assets purchased a			-	-
ing underwriting facilities	-	-	Undrawn note issuance and Undrawn formal standby fa	a revolving underwind acilities credit lines a	ang facilities	-	
, credit lines and other commitments	-		Total off-Balance Sheet e	exposures including o	contingent liabilities	56,054,761,842	52,602,485,841
es including contingent liabilities	<u>56,054,761,842</u> 25.37	<u>52,602,485,841</u> 24.69	Net Asset Value (NAV) P	er Share		23.21	22.77
<b>c</b> uld be read in conjunction with the annexed		£1.02	These interim financial rep	ort should be read in	n conjunction with the annex	ed notes.	
sd/- sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-	sd/-
Company Managing	Director	Chairman	Chief Financial	Company	Managing Director	Director	Chairman
Secretary Director			Officer	Secretary			
			Dhaka, 9 May 2017				
lensed Consolidated Profit and Loss Acco	ount (Un-audited)			Condensed Separa	ite Profit and Loss Accou	nt (Un-audited)	
lensed Consolidated Profit and Loss Acco for the 1st quarter ended 31 March	1 2017	Amount in BDT		for the 1s	st quarter ended 31 March	1 2017	
	C 1 2017	Amount in BDT					Amount in BDT

	for the 1st q	uarter ended 31 M	arch 2017	
				Amount in BDT
Particulars			Q1 2017	Q1 2016
Interest income			3,175,001,195	3,153,128,234
Interest paid on deposits	, borrowings, etc.	2,002,114,384	2,120,627,840	
Net interest income			1,172,886,811	1,032,500,394
Investment income			460,747,271	561,558,262
Commission, exchange a	and brokerage		400,213,231	356,022,239
Other operating income	ind brokeruge		113,675,062	128,200,242
other operating meenie			974,635,564	1,045,780,743
Total operating income	3		2,147,522,375	2,078,281,137
Salaries and allowances	P		519,656,922	509,465,913
Rent, taxes, insurance, e	lootnioitri oto		190,813,507	190,316,507
Legal expenses	lectricity, etc.		696,000	1,180,750
Postage, stamp, telecom	munication ata		17,823,505	16,357,749
Stationery, printing, adv			122,839,687	42,113,980
Managing Director's sala			3,292,500	3,292,500
Directors' fee	ary		3,292,500	248,000
Auditors' fee			384,000	248,000
Charges on loan loss			—	—
Depreciation and repair	of bank's assets		125,368,445	94,019,710
Other expenses	of bank's assets		178,159,480	169,849,846
Total operating expens	08		1,159,034,046	1,026,844,955
Profit/(Loss) before pr			988,488,330	1,051,436,182
Provision for loans, inv		a en en en elsen	200,400,550	1,031,430,182
Specific provision	estments and other a	issets	325,101,085	425,708,766
General provision			432,331,231	(8,137,116)
Provision for off-Shore I	Doulting soult		(644,791)	(7,229,093)
Provision for off-balance			34,526,728	26,804,375
Provision for diminution			(276,189,174)	127,884,739
Other provisions	in value of investmer	its	12,761,056	6,933,611
Total Provision			527,886,135	571,965,283
Profit/(Loss) before tax	200		460,602,195	479,470,899
			400,002,195	4/9,4/0,899
Provision for taxation				
Current tax			320,000,000	400,000,000
Deferred tax expense/(in	icome)		(107,645,144)	(103,905,464)
			212,354,856	296,094,536
Net profit after taxatio	n		248,247,339	183,376,363
Retained earning brough	it forward from previo	us vear	2,269,105,114	2,075,811,204
Profit available for app			2,517,352,453	2,259,187,567
Appropriations				
Statutory reserve			-	-
General reserve			-	-
Dividend				
			-	-
Retained surplus			2,517,352,453	2,259,187,567
Earnings Per Share [Q	1 2016 restated]	0.44	0.33	
These interim financial r	report should be read	in conjunction wit	h the annexed notes.	
sd/-	sd/-	sd/-	sd/-	sd/-
Chief Financial	Company Secretary	Managing	Director	Chairman

Chief Financial Officer Dhaka, 9 May 2017 Managing Director

Company Secretary

LIABILITIES AND CAPITAL Liabilities Borrowing from other banks, financial institutions and agent Subordinated debt Deposits and other accounts Current deposit and other accounts Bills payable Savings bank deposits Fixed deposits Other liabilities Total liabilities Capital/Shareholders' equity Paid up capital Statutory reserve General reserve General reserve Revaluation reserve against securities Revaluation reserve against fixed assets Foreign currency translation reserve Surplus in profit and loss account **Attributable to equity holders** Non-controlling interest Total shareholders' equity Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Documents credit and short term trade-related transactions Forward assets purchased and forward deposit placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commit Total off-Balance Sheet exposures including contingent liabil Net Asset Value (NAV) Per Share These interim financial report should be read in conjunction wit sd/sd/· sd, Chief Financial Officer Company Secretary Manag Direc Dhaka, 9 May 2017 Condensed Consolidated Profit a for the 1st quarter end **mount in BDT Q1 2016** 3,202,086,073 2,167,405,907 **1,034,680,166** Q1 2017 Particulars Interest income Interest paid on deposits, borrowings etc Net Interest income 2,008,469,715 1,197,557,310 Investment income Commission, exchange and brokerage Other operating income 473,795,940 430,654,893 561,558,262 377,569,701 113,686,885 ,018,137,718 ,215,695,029 128,238,723 1,067,366,686 2,102,046,852 Total operating income 

 Total operating income

 Salaries and allowances

 Rent, taxes, insurance, electricity etc.

 Legal expenses

 Postage, stamp, telecommunication etc.

 Stationery, printing, advertisement etc.

 Managing Director's salary

 Directors' fee

 Auditors' fee

 Charges on loan loss

 Depreciation and repair of bank's assets

 Other expenses

 525,161,937 193,880,881 1,465,169 17,857,858 122,945,359 3,292,500 384,000 515,242,718 193,539,995 1,313,735 16,386,124 42,237,611 3,292,500 282,500 146,284 94,826,573 176,503,578 **L,043,771,618 L,058,275,234** 126,131,502 Other expenses Total operating expenses Operating profit 184,667,291 1,175,786,497 1,039,908,532 Operating profit
Share of profit of investment in joint ventures
Profit before provision
Provision for loans, investments and other assets
Specific provision
General provision
Provision for off-shore banking unit
Provision for off-shalance sheet exposures
Provision for off-shalance sheet exposures
Provision for other assets
Total provision
Profit/(Loss) before taxes
Provision for taxation
Current tax
Deformed tax 87,636,000 1,127,544,532 103,814,9661,162,090,200 385,101,085 432,331,231 (644,791) 34,526,728 (276,189,174) 12,761,056 587,886,135 539,658,397 425,708,766 (8,137,116) (7,229,093) 26,804,375 128,076,696 6,933,611 **572,157,240 589,932,960** 402,603,446 (103,905,464) 298,697,982 291,234,978 331,711,052 (107,645,144) 224,065,908 315,592,489 Deferred tax 291,234,942

Net profit after taxation Net profit after tax attributable to: Equity holders of the Bank Non-controlling interest Retained earning brought forward from previous year Add: Net profit after tax (attributable to equity holders of the Bank) Profit available for appropriation Appropriations Statutory reserve Statutory reserve Dividend 315,592,471 18 **3,379,031,381** 36 2,817,321,961 315,592,471 3,694,623,852 291,234,942 3,108,556,903 3,694,623,852 0.56 3,108,556,903 
 Retained surplus
 Operation

 Consolidated Earnings Per Share (EPS) [Q1 2016 restated]
 These interim financial report should be read in conjunction with the annexed notes
 sd/ sd/sd/ sd/ sd/ Chief Financial Officer Dhaka, 9 May 2017 Managing Director Director Chairman Company Secretary

for the 1st quarter ended 31 March 2017

			Amount in BDT
	Particulars	Q1 2017	Q1 2016
А.	Cash flows from operating activities		
	Interest received	3,821,187,618	3,852,006,044
	Interest payments	(1,641,543,357)	(1,858,410,600)
	Dividend received	38,654,314	14,831,613
	Fees and commission received	441,411,290	376,458,459
	Recoveries of loans and advances previously written-off	29,425,465	33,806,990
	Cash payments to employees	(528,833,726)	(518,535,218)
	Cash payments to suppliers	(45,051,795)	11,696,180
	Income taxes paid	(191,130,795)	(263,776,117)
	Receipts from other operating activities	126,017,794	139,015,892
	Payments for other operating activities	(475,276,118)	(413,765,918)
	Operating cash flows before changing in operating assets and liabilities	1,574,860,691	1,373,327,325
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Loans and advances to other banks	-	-
	Loans and advances to customers	(10,591,000,100)	174,364,963
	Other assets	(252,518,761)	(183,876,478)
	Deposits from other banks	6,817,754,000	(747,039,225)
	Deposits from customers	(1,115,306,142)	2,286,794,450
	Trading liabilities	-	-
	Other liabilities	60,484,669	466,970,478
		(5,080,586,334)	1,997,214,188
	Net cash flows from/(used in) operating activities	(3,505,725,643)	3,370,541,513
в.	Cash flows from investing activities		
	Net proceeds/(payments) from sale/(purchase) of Government securities	172,703,861	3,367,203,438
	Net proceeds/(payments) from sale/(purchase) of securities	1,623,555,651	(76,198,733)
	Purchase of property, plant & equipment	(53,347,771)	(341,578,251)
	Proceeds from sale of property, plant & equipment		818,110
	Net cash flows from/(used in) investing activities	1,742,911,741	2,950,244,565
с.	Cash flows from financing activities		
	Borrowing from other banks, financial institution and agents	538,615,005	(858,228,781)
	Payment against lease obligation	(973,501)	(1,550,902)
	Net cash flows from/(used in) financing activities	537,641,504	(859,779,683)
	Net increase/(decrease) in cash (A+B+C)	(1,225,172,398)	5,461,006,395
	Effects of exchange rate changes on cash and cash equivalents	(31,883,969)	6,901,182
	Opening balance of cash and cash equivalents	23,091,914,737	17,608,744,275
G.	Closing balance of cash and cash equivalents (D+E+F)	21,834,858,370	23,076,651,852
	Closing cash and cash equivalents		
	Cash in hand	1,842,316,291	1,564,621,419
	Balance with Bangladesh Bank and its agents bank	12,338,846,541	10,957,797,297
	Balance with other banks and financial institutions	6,569,488,538	9,950,329,036
	Money at call and on short notice	1,080,000,000	600,000,000
	Prize bonds	4,207,000	3,904,100
		21,834,858,370	23,076,651,852
	Net Operating Cash Flow Per Share (NOCFPS)	(6.22)	6.70

Condensed Consolidated Statement of Changes in Equity (Un-audited) for the 1st quarter ended 31 March 2017

									Amount in BDT
Particulars	Paid up capital	Statutory reserve	General reserve	Revaluation reserve against securities	Revaluation reserve against fixed assets	Foreign currency translation reserve	Surplus in profit and loss account	Non- controlling interest	Total
Balance as at 1 January 2017	5,638,219,070	4,649,226,843	155,071,397	13,387,424	115,314,704	(27,858,562)	3,379,031,381	6,561	13,922,398,818
Impact of changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated Balance as at 1 January 2017	5,638,219,070	4,649,226,843	155,071,397	13,387,424	115,314,704	(27,858,562)	3,379,031,381	6,561	13,922,398,818
Surplus/deficit on account of revaluation of investments	-	-	-	(4,859,667)	-	-	-	-	(4,859,667)
Effect of foreign currency translation	-	-	-	-	-	71,502,754	-	-	71,502,754
Net gains and losses not recognized in the profit and	5,638,219,070	4,649,226,843	155,071,397	8,527,757	115,314,704	43,644,193	3,379,031,381	6,561	13,989,041,906
loss account Net profit for the period	-	-	-	-	-	-	315,592,471	18	315,592,490
Balance as at 31 March 2017	5,638,219,070	4,649,226,843	155,071,397	8,527,757	115,314,704	43,644,193	3,694,623,853	6,579	14,304,634,396
Balance as at 1 January 2016 Impact of changes in accounting policy	5,034,124,170	4,232,499,880	155,071,397	41,391,939	115,314,704	(25,350,388)	2,817,321,961	7,521	12,370,381,184
Restated Balance as at 1 January 2016	5,034,124,170	4,232,499,880	155,071,397	41,391,939	115,314,704	(25,350,388)	2,817,321,961	7,521	12,370,381,184
Surplus/(deficit) on account of revaluation of									
investments	-	-	-	(36,768,468)	-	-	-	-	(36,768,468)
Effect of foreign currency translation	-	-	-	-	-	(1,839,409)	-	-	(1,839,409)
Net gains and losses not recognized in the profit and	5,034,124,170	4,232,499,880	155,071,397	4,623,471	115,314,704	(27,189,797)	2,817,321,961	7,521	12,331,773,307
loss account Net profit for the period	-	-	-	-	-	-	291,234,942	36	291,234,978
Balance as at 31 March 2016	5,034,124,170	4,232,499,880	155,071,397	4,623,471	115,314,704	(27,189,797)	3,108,556,903	7,557	12,623,008,285

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for the 1st quarter ended 31 March 2017

	for the 1st quarter ended 31 March 2017		
			Amount in BDT
	Particulars	Q1 2017	Q1 2016
А.	Cash flows from operating activities		
	Interest received	3,790,161,788	3,803,048,205
	Interest payments	(1,635,188,026)	(1,811,632,533)
	Dividend received	38,654,314	14,831,613
	Fees and commission received	400,213,231	356,022,239
	Recoveries of loans and advances previously written-off	29,425,465	33,806,990
	Cash payments to employees	(523, 328, 711)	(512, 758, 413)
	Cash payments to suppliers	(45,051,795)	11,696,180
	Income taxes paid	(182, 938, 875)	(263, 776, 117)
	Receipts from other operating activities	97,395,661	138,977,411
	Payments for other operating activities	(464,028,682)	(362,630,487)
	Operating cash flows before changing in operating assets and liabilities	1,505,314,371	1,407,585,088
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Loans and advances to other banks	-	-
	Loans and advances to customers	(10,576,046,871)	558,017,904
	Other assets	(252,496,069)	(221,439,734)
	Deposits from other banks	6,817,754,000	(747,039,225)
	Deposits from customers	(1,127,487,715)	2,349,523,626
	Trading liabilities	-	-
	Other liabilities	(8,799,271)	(37,433,445)
		(5,147,075,926)	1,901,629,125
-	Net cash flows from/(used in) operating activities	(3,641,761,555)	3,309,214,213
в.	Cash flows from investing activities		
	Net proceeds/(payments) from sale/(purchase) of Government securities	172,703,861	3,367,203,438
	Net proceeds/(payments) from sale/(purchase) of securities	1,623,555,651	24,809,270
	Purchase of property, plant & equipment Proceeds from sale of property, plant & equipment	(53,315,640)	(341,578,251)
	Proceeds from sale of property, plant & equipment	-	818,110
	Net cash flows from/(used in) investing activities	1,742,943,872	3,051,252,567
C.	Cash flows from financing activities	1,/72,/70,0/2	3,031,222,007
<b>.</b>	Cash hows from thaneng activities Borrowing from other banks, financial institution and agents	683,079,686	(903, 263, 182)
	Payment against lease obligation	(973,501)	(1,550,902)
	Net cash flows from/(used in) financing activities	682,106,185	(904,814,084)
D	Net cash flows from/(used in) financing activities Net increase/(decrease) in cash (A+B+C)	(1,216,711,498)	5,455,652,697
	<b>Net increase/(decrease) in cash (A+B+C)</b> Effects of exchange rate changes on cash and cash equivalents	(1,216,711,498) (36,125,005)	5,455,652,697 6,901,182
	Opening balance of cash and cash equivalents	(36,125,005) 23,079,649,534	6,901,182 17,579,655,952
	Opening balance of cash and cash equivalents Closing balance of cash and cash equivalents (D+E+F)	23,079,649,534 21,826,813,031	23,042,209,830
G.	Closing balance of cash and cash equivalents (D+E+F)	21,820,813,031	23,042,209,830
	Closing cash and cash equivalents		
	Cash in hand	1,834,270,952	1,532,008,469
		1,834,270,932	10,957,797,297
	Balance with Bangladesh Bank and its agents bank		
	Balance with other banks and financial institutions	6,569,488,538	9,948,499,964
	Money at call and on short notice	1,080,000,000	600,000,000
	Prize bonds	4,207,000	3,904,100
		21,826,813,031	23,042,209,830
	Net Operating Cash Flow Per Share (NOCFPS)	(6.46)	6.57

## Condensed Separate Statement of Changes in Equity (Un-audited)

for the 1st quarter ended 31 March 2017	

							Amount in BDT
Particulars	Paid up capital	Statutory reserve	General reserve	Revaluation reserve against securities	Revaluation reserve against fixed assets	Surplus in profit and loss account	Total
Balance as at 1 January 2017	5,638,219,070	4,649,226,843	155,071,397	13,387,424	115,314,704	2,269,105,114	12,840,324,552
Impact of changes in accounting policy	-	-	-	-	-	-	-
Restated balance as at 1 January 2017	5,638,219,070	4,649,226,843	155,071,397	13,387,424	115,314,704	2,269,105,114	12,840,324,552
Surplus/deficit on account of revaluation of							
investments	-	-	-	(4,859,667)	-	-	(4,859,667)
Net gains and losses not recognized in the							
income statement	5,638,219,070	4,649,226,843	155,071,397	8,527,757	115,314,704	2,269,105,114	12,835,464,885
Net profit for the period	-	-	-	-	-	248,247,339	248,247,339
Balance as at 31 March 2017	5,638,219,070	4,649,226,843	155,071,397	8,527,757	115,314,704	2,517,352,453	13,083,712,223
Balance as at 1 January 2016	5,034,124,170	4,232,499,880	155,071,397	41,391,939	115,314,704	2,075,811,204	11,654,213,295
Impact of changes in accounting policy	-	-	-	-	-	-	
Restated balance as at 1 January 2016	5,034,124,170	4,232,499,880	155,071,397	41,391,939	115,314,704	2,075,811,204	11,654,213,295
Surplus/deficit on account of revaluation of							
investments	-	-	-	(36,768,468)	-	-	(36,768,468)
Net gains and losses not recognized in the							
income statement	5,034,124,170	4,232,499,880	155,071,397	4,623,471	115,314,704	2,075,811,204	11,617,444,827
Net profit for the year	-	-	-	-	-	183,376,363	183,376,363
Balance as at 31 March 2016	5,034,124,170	4,232,499,880	155,071,397	4,623,471	115,314,704	2,259,187,568	11,800,821,190

"The details of the published quarterly financial statements are available in the website of IFIC Bank Limited. The address of the website is www.ificbank.com.bd"

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