

IFIC Bank PLC

Condensed Interim Financial Reports (Un-audited)

as at and for the half year ended 30 June 2025

IFIC Bank PLC
Condensed Consolidated Balance Sheet (Un-audited)
as at 30 June 2025

		Amount in BDT	
Particulars	Note	30 June 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	3	42,483,169,676	47,347,595,404
Cash in hand (including foreign currency)		16,982,623,523	18,522,368,536
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		25,500,546,153	28,825,226,868
Balance with other banks and financial institutions	4	6,686,036,534	6,138,736,073
In Bangladesh		5,408,442,139	4,931,592,446
Outside Bangladesh		1,277,594,395	1,207,143,627
Money at call and on short notice		3,400,000,000	-
Investments	5	78,041,412,753	50,175,459,871
Government securities	5.1	61,292,517,096	33,410,121,882
Other investments		16,748,895,657	16,765,337,989
Loans and advances / investments	6	448,937,859,868	448,881,936,255
Loans, cash credit, overdrafts etc.	6.1	433,641,353,319	430,931,034,460
Bills purchased and discounted	6.2	15,296,506,549	17,950,901,795
Fixed assets including premises, furniture and fixtures	7	9,529,321,985	10,005,638,748
Other assets	8	9,891,813,383	8,882,355,186
Non-banking assets		222,515,223	48,000,000
Total assets		599,192,129,421	571,479,721,538
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial institutions and agents	9	4,248,391,212	5,326,091,293
Subordinated debt		9,000,000,000	9,000,000,000
Deposits and other accounts	10	507,631,682,162	474,407,638,349
Current deposit and other accounts		147,722,227,775	131,730,427,943
Bills payable		4,795,616,780	2,440,291,895
Savings bank deposits		20,936,453,275	20,501,483,344
Fixed deposits		334,177,384,332	319,735,435,167
Other liabilities	11	54,603,099,161	47,842,518,472
Total liabilities		575,483,172,536	536,576,248,114
Capital/Shareholders' equity			
Paid up capital	12.2	19,220,866,470	19,220,866,470
Statutory reserve		9,456,371,856	9,456,371,856
General reserve		155,071,397	155,071,397
Revaluation reserve against securities		98,286,397	20,221,071
Revaluation reserve against fixed assets		138,155,094	138,155,094
Foreign currency translation reserve		33,657,099	22,324,825
Surplus/(deficit) in profit and loss account		(5,393,470,274)	5,890,444,021
Total shareholders' equity		23,708,938,039	34,903,454,734
Non-controlling interest		18,846	18,690
Total equity		23,708,956,885	34,903,473,424
Total liabilities and equity		599,192,129,421	571,479,721,538

IFIC Bank PLC
Condensed Consolidated Balance Sheet (Un-audited)
as at 30 June 2025

		Amount in BDT	
Particulars	Note	30 June 2025	31 December 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		45,246,419,162	51,616,911,408
Acceptances and endorsements		12,471,699,793	13,360,972,801
Letters of guarantee		15,981,585,571	17,328,792,718
Irrevocable letters of credit		10,933,223,540	12,150,803,250
Bills for collection		5,859,910,258	8,776,342,639
Other contingent liabilities		-	-
Other commitments		-	-
Documentary 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 commitments		-	-
Total off-balance sheet exposures including contingent liabilities		45,246,419,162	51,616,911,408

These interim financial reports should be read in conjunction with the annexed notes.

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Chief Financial Officer	Company Secretary	Managing Director	Director	Director

Dhaka, 30 July 2025

IFIC Bank PLC
Condensed Consolidated Profit and Loss Account (Un-audited)
for the period ended 30 June 2025

Amount in BDT

Particulars	Note	1 January to 30 June 2025	1 January to 30 June 2024	1 April to 30 June 2025	1 April to 30 June 2024
Interest / investments income	13	11,819,881,930	21,544,682,427	5,244,199,050	11,223,719,835
Interest paid / profit shared on deposits, borrowings etc.	14	21,612,187,384	17,192,855,839	10,961,116,804	9,285,003,151
Net interest income / profit on investments		(9,792,305,454)	4,351,826,588	(5,716,917,754)	1,938,716,683
Investment income	15	3,036,932,997	3,149,786,734	1,638,934,282	1,854,150,802
Commission, exchange and brokerage	16	1,188,520,130	1,709,971,497	680,682,304	864,171,580
Other operating income		220,672,646	169,219,950	121,398,219	101,607,469
		4,446,125,773	5,028,978,181	2,441,014,805	2,819,929,852
Total operating income		(5,346,179,681)	9,380,804,769	(3,275,902,949)	4,758,646,535
Salary and allowances	17	2,528,182,663	2,419,585,582	1,330,992,078	1,315,627,889
Rent, taxes, insurance, electricity etc.	18	700,457,467	660,239,336	337,673,754	320,624,883
Legal expenses		5,317,781	8,985,941	2,959,090	4,653,305
Postage, stamp, telecommunication etc.		144,881,583	144,731,340	73,159,008	72,008,846
Stationery, printing, advertisement etc.		138,082,519	216,141,249	63,527,915	99,093,725
Managing Director's salary and allowances		11,160,000	14,988,294	5,580,000	6,661,363
Directors' fees		3,031,833	2,667,177	1,654,333	1,635,000
Auditors' fees		1,523,750	1,552,500	761,875	776,250
Depreciation and repair of bank's assets		1,151,723,427	1,082,147,808	581,963,631	550,260,493
Other expenses		1,214,084,738	1,286,859,582	593,749,241	663,959,413
Total operating expenses		5,898,445,761	5,837,898,809	2,992,020,925	3,035,301,168
Operating profit/(loss)		(11,244,625,442)	3,542,905,960	(6,267,923,874)	1,723,345,367
Share of profit of joint ventures/associates		(1,354,610)	(9,183,854)	(2,073,057)	(5,575,536)
Profit/(loss) before provision		(11,245,980,052)	3,533,722,106	(6,269,996,931)	1,717,769,831
Provision for loans, investments & other assets					
Provision for loans and advance		-	937,264,510	-	512,988,987
Provision for diminution in value of investments		792,716	518,863,469	238,875	276,794,406
Other provisions		-	40,363,323	-	15,422,196
Total provision		792,716	1,496,491,302	238,875	805,205,589
Profit/(Loss) before taxes		(11,246,772,768)	2,037,230,804	(6,270,235,806)	912,564,242
Provision for taxation					
Current tax		112,321,071	1,457,325,422	53,693,125	710,548,909
Deferred tax expense/(income)		(75,179,699)	(52,730,265)	(36,888,346)	(19,797,222)
		37,141,372	1,404,595,157	16,804,779	690,751,687
Net profit/(loss) after taxation		(11,283,914,140)	632,635,646	(6,287,040,585)	221,812,554
Net profit/(loss) after tax attributable to:					
Equity holders of the Bank		(11,283,914,296)	632,635,902	(6,287,040,664)	221,812,682
Non-controlling interest		156	(256)	79	(128)
		(11,283,914,140)	632,635,646	(6,287,040,585)	221,812,554
Earnings Per Share (EPS)	19	(5.87)	0.33	(3.27)	0.12

These interim financial reports should be read in conjunction with the annexed notes.

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Chief Financial Officer	Company Secretary	Managing Director	Director	Director

Dhaka, 30 July 2025

IFIC Bank PLC
Condensed Consolidated Cash Flow Statement (Un-audited)
for the period ended 30 June 2025

Amount in BDT

Particulars	1 January to 30 June 2025	1 January to 30 June 2024
A. Cash flows from operating activities		
Interest/investment income receipts in cash	14,916,297,055	24,595,132,230
Interest/profit paid on deposits and borrowings	(20,011,627,929)	(15,779,392,835)
Dividend received	12,128,701	6,940,427
Fees and commission received	1,188,520,130	1,709,971,497
Recoveries of loans/investment previously written-off	88,341,038	62,735,490
Cash payments to employees	(2,539,342,663)	(2,687,703,876)
Cash payments to suppliers	(710,888,044)	(811,692,130)
Income taxes paid	(190,771,074)	(1,249,624,246)
Receipts from other operating activities	221,669,188	170,706,514
Payments for other operating activities	(1,924,950,034)	(1,761,726,923)
Operating cash flows before changing in operating assets and liabilities	(8,950,623,632)	4,255,346,147
Increase/(decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase/sale of trading securities	(18,358,737,798)	(29,725,917,986)
Loans and advances to other banks	-	-
Loans and advances to customers	7,346,450,966	(16,304,695,251)
Other assets	(928,442,115)	(1,142,246,192)
Deposits from other banks	(1,230,041)	(1,990,859,333)
Deposits from customers	31,615,596,066	54,251,651,678
Other liabilities	(1,073,726,845)	(383,731,244)
	18,599,910,233	4,704,201,672
Net cash flows from/(used in) operating activities	9,649,286,601	8,959,547,819
B. Cash flows from investing activities		
Net proceeds/(payments) from sale/(purchase) of Government securities	(9,386,794,338)	(1,988,620,467)
Net proceeds/(payments) from sale/(purchase) of securities	15,087,722	(1,036,455,398)
Purchase of property, plant & equipment	(224,810,165)	(330,357,634)
Proceeds from sale of property, plant & equipment	5,302,540	4,403,160
Net cash flows from/(used in) investing activities	(9,591,214,241)	(3,351,030,338)
C. Cash flows from financing activities		
Borrowing from/(repayment to) other banks, financial institutions and agents	(1,077,700,081)	3,297,910,378
Net cash flows from/(used in) financing activities	(1,077,700,081)	3,297,910,378
D. Net increase/(decrease) in cash (A+B+C)	(1,019,627,721)	8,906,427,859
E. Effects of exchange rate changes on cash and cash equivalents	107,599,154	217,980,478
F. Opening balance of cash and cash equivalents	53,491,708,677	38,107,033,624
G. Closing balance of cash and cash equivalents (D+E+F)	52,579,680,110	47,231,441,961
Closing cash and cash equivalents		
Cash in hand	16,982,623,523	15,752,864,931
Balance with Bangladesh Bank and its agents bank	25,500,546,153	24,142,315,738
Balance with other banks and financial institutions	6,686,036,534	7,329,346,292
Money at call and on short notice	3,400,000,000	-
Prize bonds	10,473,900	6,915,000
	52,579,680,110	47,231,441,961

IFIC Bank PLC
Condensed Consolidated Statement of Changes in Equity (Un-audited)
for the period ended 30 June 2025

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/(deficit) in profit and loss account	Non-controlling interest	Total
Balance as at 1 January 2025	19,220,866,470	9,456,371,856	155,071,397	20,221,071	138,155,094	22,324,825	5,890,444,022	18,690	34,903,473,424
Impact of changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance as at 1 January 2025	19,220,866,470	9,456,371,856	155,071,397	20,221,071	138,155,094	22,324,825	5,890,444,022	18,690	34,903,473,425
Surplus/(deficit) on account of revaluation of investments	-	-	-	78,065,326	-	-	-	-	78,065,326
Effect of foreign currency translation	-	-	-	-	-	11,332,274	-	-	11,332,274
Net gain and losses not recognized in the profit and loss account	19,220,866,470	9,456,371,856	155,071,397	98,286,397	138,155,094	33,657,099	5,890,444,022	18,690	34,992,871,025
Net profit/(loss) for the period	-	-	-	-	-	-	(11,283,914,296)	156	(11,283,914,140)
Balance as at 30 June 2025	19,220,866,470	9,456,371,856	155,071,397	98,286,397	138,155,094	33,657,099	(5,393,470,274)	18,846	23,708,956,885

Balance as at 1 January 2024	18,305,587,120	9,418,446,509	155,071,397	43,663,729	138,155,094	14,517,362	8,049,824,854	18,836	36,125,284,901
Impact of changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance as at 1 January 2024	18,305,587,120	9,418,446,509	155,071,397	43,663,729	138,155,094	14,517,362	8,049,824,854	18,836	36,125,284,901
Surplus/(deficit) on account of revaluation of investments	-	-	-	35,130,904	-	-	-	-	35,130,904
Effect of foreign currency translation	-	-	-	-	-	7,571,684	-	-	7,571,684
Net gain and losses not recognized in the profit and loss account	18,305,587,120	9,418,446,509	155,071,397	78,794,633	138,155,094	22,089,046	8,049,824,854	18,836	36,167,987,489
Net profit/(loss) for the period	-	-	-	-	-	-	632,635,902	(256)	632,635,646
Bonus share issued for the year 2023	915,279,350	-	-	-	-	-	(915,279,350)	-	-
Balance as at 30 June 2024	19,220,866,470	9,418,446,509	155,071,397	78,794,633	138,155,094	22,089,046	7,767,181,406	18,580	36,800,623,136

IFIC Bank PLC
Condensed Separate Balance Sheet (Un-audited)
as at 30 June 2025

		Amount in BDT	
Particulars	Note	30 June 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	3	42,483,071,703	47,347,536,727
Cash in hand (including foreign currency)		16,982,525,550	18,522,309,859
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		25,500,546,153	28,825,226,868
Balance with other banks and financial institutions	4	6,612,604,299	6,072,802,349
In Bangladesh		5,411,106,608	4,935,006,915
Outside Bangladesh		1,201,497,691	1,137,795,434
Money at call and on short notice		3,400,000,000	-
Investments	5	71,356,372,100	43,559,510,333
Government securities	5.1	61,243,912,746	33,410,121,882
Other investments		10,112,459,354	10,149,388,451
Loans and advances / investments	6	447,284,697,920	447,266,096,212
Loans, cash credit, overdrafts etc.	6.1	431,988,191,371	429,315,194,417
Bills purchased and discounted	6.2	15,296,506,549	17,950,901,795
Fixed assets including premises, furniture and fixtures	7	9,503,275,967	9,978,282,259
Other assets	8	12,448,434,847	11,421,400,734
Non-banking assets		222,515,223	48,000,000
Total assets		593,310,972,058	565,693,628,615
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial Institutions and agents	9	4,248,391,212	5,326,091,293
Subordinated debt		9,000,000,000	9,000,000,000
Deposits and other accounts	10	507,733,792,056	474,592,012,335
Current deposit and other accounts		147,794,144,958	131,914,611,486
Bills payable		4,795,616,780	2,440,291,895
Savings bank deposits		20,936,453,275	20,501,483,344
Fixed deposits		334,207,577,043	319,735,625,610
Other liabilities	11	52,489,918,333	45,730,119,730
Total liabilities		573,472,101,601	534,648,223,358
Capital/Shareholders' equity			
Paid up capital	12.2	19,220,866,470	19,220,866,470
Statutory reserve		9,353,911,426	9,353,911,426
General reserve		155,071,397	155,071,397
Revaluation reserve against securities		98,286,397	20,221,071
Revaluation reserve against fixed assets		138,155,094	138,155,094
Surplus/(deficit) in profit and loss account		(9,127,420,327)	2,157,179,799
Total shareholders' equity		19,838,870,457	31,045,405,257
Total liabilities and shareholders' equity		593,310,972,058	565,693,628,615

IFIC Bank PLC
Condensed Separate Balance Sheet (Un-audited)
as at 30 June 2025

		Amount in BDT	
Particulars	Note	30 June 2025	31 December 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		45,246,419,162	51,616,911,408
Acceptances and endorsements		12,471,699,793	13,360,972,801
Letters of guarantee		15,981,585,571	17,328,792,718
Irrevocable letters of credit		10,933,223,540	12,150,803,250
Bills for collection		5,859,910,258	8,776,342,639
Other contingent liabilities		-	-
Other commitments		-	-
Documentary 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 commitments		-	-
Total off-balance sheet exposures including contingent liabilities		45,246,419,162	51,616,911,408

These interim financial reports should be read in conjunction with the annexed notes.

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Chief Financial Officer	Company Secretary	Managing Director	Director	Director

Dhaka, 30 July 2025

IFIC Bank PLC
Condensed Separate Profit and Loss Account (Un-audited)
for the period ended 30 June 2025

Amount in BDT

Particulars	Note	1 January to 30 June 2025	1 January to 30 June 2024	1 April to 30 June 2025	1 April to 30 June 2024
Interest / investments income	13	11,923,057,178	21,631,948,792	5,296,532,224	11,272,556,554
Interest paid / profit shared on deposits, borrowings etc.	14	21,614,710,353	17,194,675,340	10,962,900,190	9,286,822,652
Net interest income / profit on investments		(9,691,653,175)	4,437,273,452	(5,666,367,966)	1,985,733,902
Investment income	15	2,869,748,162	2,973,816,079	1,556,146,583	1,766,329,588
Commission, exchange and brokerage	16	1,173,669,990	1,636,658,606	673,411,125	845,790,260
Other operating income		224,101,667	164,571,155	124,977,308	99,626,351
		4,267,519,819	4,775,045,840	2,354,535,016	2,711,746,198
Total operating income		(5,424,133,356)	9,212,319,292	(3,311,832,950)	4,697,480,100
Salary and allowances	17	2,498,082,082	2,393,006,632	1,315,414,765	1,301,710,824
Rent, taxes, insurance, electricity, etc.	18	694,974,034	656,949,289	334,777,150	319,094,716
Legal expenses		3,985,474	7,631,659	2,375,724	4,126,273
Postage, stamp, telecommunication, etc.		144,146,095	144,057,320	72,748,539	71,675,262
Stationery, printing, advertisement, etc.		135,923,725	213,578,412	61,892,415	98,285,134
Managing Director's salary and allowances		11,160,000	14,988,294	5,580,000	6,661,363
Directors' fees		2,588,333	2,229,177	1,268,333	1,340,000
Auditors' fees		1,437,500	1,437,500	718,750	718,750
Depreciation and repair of bank's assets		1,145,789,213	1,074,848,164	578,892,965	546,870,527
Other expenses		1,197,145,093	1,264,126,370	585,143,265	653,753,114
Total operating expenses		5,835,231,549	5,772,852,817	2,958,811,906	3,004,235,964
Profit/(Loss) before provision		(11,259,364,905)	3,439,466,475	(6,270,644,856)	1,693,244,137
Provision for loans, investments and other assets					
Provision for loans and advance		-	937,264,510	-	512,988,987
Provision for diminution in value of investments		-	437,769,290	-	241,030,866
Other provisions		-	40,363,323	-	15,422,196
Total Provision		-	1,415,397,123	-	769,442,049
Profit/(Loss) before taxes		(11,259,364,905)	2,024,069,352	(6,270,644,856)	923,802,088
Provision for taxation					
Current tax		100,000,000	1,437,250,000	48,000,000	703,625,000
Deferred tax expense/(income)		(74,764,779)	(52,432,513)	(36,682,390)	(19,698,535)
		25,235,221	1,384,817,487	11,317,610	683,926,466
Net profit/(loss) after taxation		(11,284,600,126)	639,251,866	(6,281,962,466)	239,875,622
Earnings Per Share (EPS)	19	(5.87)	0.33	(3.27)	0.12

These interim financial reports should be read in conjunction with the annexed notes.

Sd/-	Sd/-	Sd/-	Sd/-	Sd/-
Chief Financial Officer	Company Secretary	Managing Director	Director	Director

Dhaka, 30 July 2025

IFIC Bank PLC
Condensed Separate Cash Flow Statement (Un-audited)
for the period ended 30 June 2025

Amount in BDT

Particulars	1 January to 30 June 2025	1 January to 30 June 2024
A. Cash flows from operating activities		
Interest/investment income receipts in cash	14,830,169,347	24,449,632,226
Interest/profit paid on deposits and borrowings	(20,014,150,898)	(15,781,212,336)
Dividend received	10,187,072	4,665,005
Fees and commission received	1,173,669,990	1,636,658,606
Recoveries of loans/investment previously written-off	88,341,038	62,735,490
Cash payments to employees	(2,509,242,082)	(2,658,994,926)
Cash payments to suppliers	(707,686,708)	(811,564,679)
Income taxes paid	(170,225,434)	(1,200,999,248)
Receipts from other operating activities	136,757,171	165,754,912
Payments for other operating activities	(1,643,977,939)	(1,544,336,383)
Operating cash flows before changing in operating assets and liabilities	(8,806,158,443)	4,322,338,667
Increase/(decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase/sale of trading securities	(18,358,737,798)	(29,725,917,986)
Loans and advances to other banks	-	-
Loans and advances to customers	7,311,815,772	(16,648,504,410)
Other assets	(930,591,520)	(1,096,714,893)
Deposits from other banks	(1,230,041)	(1,990,859,333)
Deposits from customers	31,491,748,792	54,303,995,575
Other liabilities	(1,073,811,861)	(383,518,421)
	18,439,193,344	4,458,480,533
Net cash flows from/(used in) operating activities	9,633,034,901	8,780,819,200
B. Cash flows from investing activities		
Net proceeds/(payments) from sale/(purchase) of Government securities	(9,386,794,338)	(1,988,620,467)
Net proceeds/(payments) from sale/(purchase) of securities	36,929,097	(835,665,398)
Purchase of property, plant & equipment	(224,810,165)	(330,357,634)
Proceeds from sale of property, plant & equipment	5,302,540	4,403,160
Net cash flows from/(used in) investing activities	(9,569,372,866)	(3,150,240,337)
C. Cash flows from financing activities		
Borrowing from/(repayment to) other banks, financial institutions and agents	(1,077,700,081)	3,297,910,378
Net cash flows from/(used in) financing activities	(1,077,700,081)	3,297,910,378
D. Net increase/(decrease) in cash (A+B+C)	(1,014,038,046)	8,928,489,241
E. Effects of exchange rate changes on cash and cash equivalents	94,471,671	210,663,193
F. Opening balance of cash and cash equivalents	53,425,716,276	38,028,950,687
G. Closing balance of cash and cash equivalents (D+E+F)	52,506,149,902	47,168,103,119
Closing cash and cash equivalents		
Cash in hand	16,982,525,550	15,752,784,871
Balance with Bangladesh Bank and its agents bank	25,500,546,153	24,142,315,738
Balance with other banks and financial institutions	6,612,604,299	7,266,087,509
Money at call and on short notice	3,400,000,000	-
Prize bonds	10,473,900	6,915,000
	52,506,149,902	47,168,103,119

The reconciliation of cash flows from operating activities (solo basis) has been disclosed in note 22 of these financial statements.

IFIC Bank PLC
Condensed Separate Statement of Changes in Equity (Un-audited)
for the period ended 30 June 2025

Amount in BDT

Particulars	Paid up capital	Statutory reserve	General reserve	Revaluation reserve against securities	Revaluation reserve against fixed assets	Surplus/(deficit) in profit and loss account	Total
Balance as at 1 January 2025	19,220,866,470	9,353,911,426	155,071,397	20,221,071	138,155,094	2,157,179,799	31,045,405,257
Impact of changes in accounting policy	-	-	-	-	-	-	-
Restated balance as at 1 January 2025	19,220,866,470	9,353,911,426	155,071,397	20,221,071	138,155,094	2,157,179,799	31,045,405,257
Surplus/deficit on account of revaluation of investments	-	-	-	78,065,326	-	-	78,065,326
Net gain and losses not recognized in the income statement	19,220,866,470	9,353,911,426	155,071,397	98,286,397	-	2,157,179,799	30,985,315,489
Net profit/(loss) for the period	-	-	-	-	138,155,094	(11,284,600,126)	(11,146,445,032)
Balance as at 30 June 2025	19,220,866,470	9,353,911,426	155,071,397	98,286,397	138,155,094	(9,127,420,327)	19,838,870,457
Balance as at 1 January 2024	18,305,587,120	9,353,911,426	155,071,397	43,663,729	138,155,094	4,097,137,707	32,093,526,473
Impact of changes in accounting policy	-	-	-	-	-	-	-
Restated balance as at 1 January 2024	18,305,587,120	9,353,911,426	155,071,397	43,663,729	138,155,094	4,097,137,707	32,093,526,473
Surplus/deficit on account of revaluation of investments	-	-	-	35,130,904	-	-	35,130,904
Net gain and losses not recognized in the income statement	18,305,587,120	9,353,911,426	155,071,397	78,794,633	138,155,094	4,097,137,707	32,128,657,377
Net profit/(loss) for the period	-	-	-	-	-	639,251,866	639,251,866
Bonus share issued for the year 2023	915,279,350	-	-	-	-	(915,279,350)	-
Balance as at 30 June 2024	19,220,866,470	9,353,911,426	155,071,397	78,794,633	138,155,094	3,821,110,223	32,767,909,243

Notes to the Financial Statements

As at and for the period ended 30 June 2025

1. Reporting Entity

1.1. IFIC Bank PLC

IFIC Bank PLC, previously known as International Finance Investment and Commerce Bank Limited (hereinafter referred to as "the Bank" / "IFIC Bank"), started its journey in 1976 at the instance of the Government as a joint venture between the Government of Bangladesh and sponsors in the private sector with the objective of working as a finance company within the country and setting up joint venture banks/financial institutions abroad. In 1983 when the Government allowed to open up banking in the private sector, the finance company was converted into a full fledge commercial bank. Currently the Government of the People's Republic of Bangladesh holds 32.75% of the share capital of the Bank.

Its shares are listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. The Bank has 189 Branches (including 1 Islamic Banking Branch), 1,225 Uposhakhas and 31 ATM booths with 43 ATMs as at 30 June 2025.

The principal activities of the Bank are to provide all types of commercial banking services, within the stipulations laid down by the Banking Companies Act 1991 as amended and directives as received from Bangladesh Bank and other regulatory authorities time to time, through its Branches, Uposhakhas and Alternative Delivery Channels like ATM Booths and Internet Banking, Digital Channel etc.

1.2. Off-shore Banking Unit (OBU)

The operation of OBU is governed under prudential regulations of Bangladesh Bank and business of OBU has been reported with solo Financial Statements.

1.3. IFIC Islamic Banking

IFIC Bank PLC started Islami Banking operation based on Islami Shariah principles dated 25 July 2024. All activities of Islami Banking branch are carried out under the guidance of a Shariah Supervisory Committee.

2. Basis of Preparation and Accounting Policies

2.1. Basis of preparation

The condensed consolidated and separate Financial Statements of the Group comprising the Bank, its subsidiaries and its associates (hereinafter "the/these financial statements") as at and for the 2nd quarter ended 30 June 2025 have been prepared on a going concern basis in accordance with IAS 34: *Interim Financial Reporting*, the "First Schedule" (section 38) of the Banking Companies Act 1991 as amended,

BRPD Circular number 14 dated 25 June 2003, other Bangladesh Bank Circulars and International Financial Reporting Standards (IFRS), International Accounting Standards (IASs) as adopted by the Financial Reporting Council (FRC), Bangladesh Securities and Exchange Rules 2020 and notifications time to time, the Companies Act 1994, Financial Reporting Act 2015 and other prevailing laws and rules applicable in Bangladesh. Exception circumstances where local law or Bangladesh Bank guideline override, are explained in the latest annual audited consolidated and separate financial statements as at and for the year ended 31 December 2024. These condensed consolidated and separate interim financial statements do not include all the information required for full annual financial statements prepared in accordance with International Financial Reporting Standards (IFRS).

2.2. Accounting policies

Accounting policies applied in the interim financial statements as at and for the period ended 30 June 2025 are same as at that were applied in its last annual audited consolidated and separate financial statements as at and for the year ended 31 December 2024.

2.3. Reporting period

These condensed consolidated and separate financial statements cover from 1 January to 30 June 2025. The reporting period of all subsidiaries and associates are same as Bank.

2.4. Date of authorization

The Board of Directors has authorized these financial statements for public issue on 30 July 2025.

2.5. General

Financial information presented in BDT has been rounded off to nearest integer, except otherwise indicated.

To facilitate comparison, certain relevant balances pertaining to the previous period have been rearranged/reclassified wherever necessary to conform to current period's presentation.

2.6 Credit rating of the bank

Types of Rating	Financial Statement	Rating Status			Validity
		Long Term	Short Term	Outlook	
Entity	Jan to Dec 2024	BBB+	ST-3	Stable	30-Jun-26
Entity	Jan to Dec 2023	AA	ST-2	Stable	30-Jun-25

Notes to the Condensed Interim Financial Report
as at and for the period ended 30 June 2025

Amount in BDT

Particulars	Note	Group		Bank	
		30 June 2025	31 December 2024	30 June 2025	31 December 2024
3 Cash					
Cash in hand (including foreign currency)		16,982,623,523	18,522,368,536	16,982,525,550	18,522,309,859
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		25,500,546,153	28,825,226,868	25,500,546,153	28,825,226,868
		42,483,169,676	47,347,595,404	42,483,071,703	47,347,536,727
4 Balance with other banks and financial institutions					
In Bangladesh		5,408,442,139	4,931,592,446	5,411,106,608	4,935,006,915
Outside Bangladesh		1,277,594,395	1,207,143,627	1,201,497,691	1,137,795,434
		6,686,036,534	6,138,736,073	6,612,604,299	6,072,802,349
5 Investments					
Government Securities	5.1	61,292,517,096	33,410,121,882	61,243,912,746	33,410,121,882
Other Investments		16,748,895,657	16,765,337,989	10,112,459,354	10,149,388,451
		78,041,412,753	50,175,459,871	71,356,372,100	43,559,510,333
5.1 Government securities					
Treasury bills		20,187,859,666	5,829,513,517	20,139,255,316	5,829,513,517
Treasury bonds		39,845,663,530	27,425,231,165	39,845,663,530	27,425,231,165
Bangladesh Government Islami Investment Bond		1,248,520,000	150,000,000	1,248,520,000	150,000,000
Prize bond		10,473,900	5,377,200	10,473,900	5,377,200
		61,292,517,096	33,410,121,882	61,243,912,746	33,410,121,882
6 Loans and advances / investments					
Loans, cash credit, overdraft etc.	6.1	433,641,353,319	430,931,034,460	431,988,191,371	429,315,194,417
Bill purchased and discounted	6.2	15,296,506,549	17,950,901,795	15,296,506,549	17,950,901,795
		448,937,859,868	448,881,936,255	447,284,697,920	447,266,096,212
6.1 Loans, cash credit, overdraft etc.					
Inside Bangladesh					
Term loan industrial		16,142,534,068	15,912,779,577	16,142,534,068	15,912,779,577
Term loan consumer finance		1,037,385,119	1,187,755,604	1,037,385,119	1,187,755,604
Agricultural loan		1,447,577,997	3,530,797,754	1,447,577,997	3,530,797,754
Term loan women entrepreneur		10,784,547	12,634,400	10,784,547	12,634,400
Term loan-others		161,746,062,362	149,964,156,819	161,746,062,362	149,964,156,819
House building loan		79,778,458,854	85,655,644,738	79,778,458,854	85,655,644,738
Staff loan		873,105,059	898,186,285	873,105,059	898,186,285
Transport loan		12,398,020	19,595,173	12,398,020	19,595,173
Loan general		1,848,656,102	1,852,800,745	1,848,656,102	1,852,800,745
Demand loan		6,514,869,856	5,165,020,995	6,514,869,856	5,165,020,995
Overdrafts		145,022,216,998	143,905,704,499	147,377,179,149	146,257,158,328
Cash credit		13,106,190,166	16,727,931,676	13,106,190,166	16,727,931,676
Credit card finance		141,492,233	140,943,988	141,492,233	140,943,988
PIF-Loan against trust receipt (LTR)		1,023,726,066	939,099,323	1,023,726,066	939,099,323
Lease finance		91,526,592	95,093,282	91,526,592	95,093,282
Margin loan		4,008,124,099	3,967,293,872	-	-
		432,805,108,138	429,975,438,730	431,151,946,190	428,359,598,687
Islamic Investment					
Hire Purchase under Shirkatul Melk Home Finance		9,006,250	-	9,006,250	-
Outside Bangladesh					
Term Loan-Foreign Currency (OBU)		827,238,931	955,595,730	827,238,931	955,595,730
		433,641,353,319	430,931,034,460	431,988,191,371	429,315,194,417
6.2 Bills purchased and discounted					
Payable in Bangladesh		15,276,009,356	17,945,681,795	15,276,009,356	17,945,681,795
Payable outside Bangladesh		20,497,193	5,220,000	20,497,193	5,220,000
		15,296,506,549	17,950,901,795	15,296,506,549	17,950,901,795

Particulars	Note	Group		Bank	
		30 June 2025	31 December 2024	30 June 2025	31 December 2024
7 Fixed assets including premises, furniture and fixtures					
Cost/revalued:					
Land		2,536,305,059	2,536,305,059	2,536,305,059	2,536,305,059
Buildings and premises		1,902,617,204	1,902,617,204	1,902,617,204	1,902,617,204
Wooden furniture		472,155,608	471,885,888	470,540,485	470,561,995
Steel furniture		316,433,503	315,132,073	316,417,003	315,132,073
Computer equipment		2,221,557,881	2,143,541,162	2,207,492,827	2,129,657,728
Office equipment		598,460,657	598,955,433	598,460,657	598,955,433
Electrical & gas equipment		1,856,388,708	1,853,935,826	1,852,785,388	1,851,085,646
Leasehold improvement		1,674,705,501	1,658,002,774	1,655,839,938	1,641,774,356
Vehicles		241,401,876	257,228,912	241,401,876	257,228,912
Soft furnishing		14,227,435	14,084,659	14,114,281	14,084,659
Software		2,421,360,407	2,358,211,554	2,417,531,677	2,354,855,501
		14,255,613,840	14,109,900,544	14,213,506,395	14,072,258,566
Capital work in progress		83,051,808	45,408,924	83,051,808	45,408,924
		14,338,665,648	14,155,309,468	14,296,558,203	14,117,667,490
Right of Use Assets		2,455,279,248	2,455,279,248	2,409,260,759	2,409,260,759
		16,793,944,895	16,610,588,716	16,705,818,962	16,526,928,249
Less: Accumulated depreciation		(7,264,622,910)	(6,604,949,968)	(7,202,542,995)	(6,548,645,990)
Written down value		9,529,321,985	10,005,638,748	9,503,275,967	9,978,282,259
8 Other Assets					
Stationery and stamps		99,687,035	103,098,019	99,687,035	103,098,019
Suspense account		2,325,748,522	1,820,710,915	2,324,338,596	1,818,065,386
Advance, deposit and prepayments		865,021,494	678,870,987	861,110,889	675,020,989
Accrued interest & other income receivable		1,324,940,440	1,397,554,060	1,322,985,621	1,371,533,242
Advance income tax (net off Provision)		221,672,525	143,222,521	158,426,302	88,200,868
Investment in subsidiaries		-	-	2,629,975,999	2,629,975,999
Deferred tax assets	8.1	4,753,317,179	4,678,137,482	4,751,203,802	4,676,439,022
Others receivable		301,426,187	60,761,201	300,706,603	59,067,209
		9,891,813,383	8,882,355,186	12,448,434,847	11,421,400,734
8.1	Deferred tax assets have been recognized and measured as per International Accounting Standards (IAS)-12: Income Taxes and BRPD Circular no. 11 dated 12 December 2011 based on temporary difference in the carrying amount of the assets and liabilities in the financial statements and its tax base. Calculation of deferred tax assets is as follows:				
Deferred tax assets [i + iii]				4,829,302,357	4,824,715,583
Deferred tax liabilities [ii + iv]				(78,098,555)	(148,276,561)
Deferred tax assets/(liabilities)				4,751,203,802	4,676,439,022
i) Deferred tax on provision for loans and advances classified as bad & loss					
Carrying amount				12,789,255,386	12,789,255,386
Tax base				-	-
Deductible/(taxable) temporary difference				12,789,255,386	12,789,255,386
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				4,795,970,770	4,795,970,770
Opening deferred tax assets/(liabilities)				4,795,970,770	3,081,770,770
Deferred tax (expense)/income (A)				-	1,714,200,000
ii) Deferred tax on fixed assets					
Carrying amount				5,553,506,360	5,888,642,159
Tax base				5,410,257,708	5,558,252,160
Deductible/(Taxable) temporary difference				143,248,652	330,389,999
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				(53,718,244)	(123,896,250)
Opening deferred tax assets/(liabilities)				(123,896,250)	(213,803,489)
Deferred tax (expense)/income (B)				70,178,006	89,907,239

Particulars	Note	Group		Bank	
		30 June 2025	31 December 2024	30 June 2025	31 December 2024
iii) Deferred tax on leased assets					
Right-of-Use Assets				1,337,877,856	1,510,024,510
Less: Lease Liabilities				(1,326,208,447)	(1,462,531,535)
Carrying amount				11,669,409	47,492,975
Tax base				100,553,640	124,145,811
Temporary difference				88,884,231	76,652,836
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				33,331,587	28,744,813
Opening deferred tax assets/(liabilities)				28,744,813	18,619,030
Deferred tax (expense)/income (C)				4,586,773	10,125,783
Deferred tax (expense)/income (A+B+C)				74,764,779	1,814,233,022
iv) Deferred tax on land revaluation surplus					
Carrying amount				248,495,500	248,495,500
Tax base				-	-
Temporary difference				(248,495,500)	(248,495,500)
Tax rate				6% , 8%	6% , 8%
Closing deferred tax assets/(liabilities)				(24,380,311)	(24,380,311)
9 Borrowing from other banks, financial Institutions and agents					
In Bangladesh		4,248,391,212	5,326,091,293	4,248,391,212	5,326,091,293
Outside Bangladesh		-	-	-	-
		4,248,391,212	5,326,091,293	4,248,391,212	5,326,091,293
10 Deposits and other accounts					
Current deposit and other accounts		147,722,227,775	131,730,427,943	147,794,144,958	131,914,611,486
Bills payable		4,795,616,780	2,440,291,895	4,795,616,780	2,440,291,895
Savings bank deposits		20,936,453,275	20,501,483,344	20,936,453,275	20,501,483,344
Fixed Deposits		334,177,384,332	319,735,435,167	334,207,577,043	319,735,625,610
		507,631,682,162	474,407,638,349	507,733,792,056	474,592,012,335
10.1 Deposits and other accounts					
Deposit from banks		49,496,112	50,726,153	49,496,112	50,726,153
Deposit in OBU		8,811,869	8,317,650	8,811,869	8,317,650
Deposit in Islamic Banking		1,425,781,126	749,442,200	1,425,781,126	749,442,200
Deposit from customers		506,147,593,055	473,599,152,346	506,249,702,949	473,783,526,332
		507,631,682,162	474,407,638,349	507,733,792,056	474,592,012,335
11 Other liabilities					
Specific provision for classified loans and advance		13,428,162,826	13,428,162,826	13,428,162,826	13,428,162,826
General provision for unclassified loans and advances		2,370,195,528	2,369,956,653	2,098,817,448	2,098,817,448
Provision for loans and advance		15,798,358,354	15,798,119,479	15,526,980,274	15,526,980,274
Provision for off balance sheet items		1,192,041,154	1,192,041,154	1,192,041,154	1,192,041,154
Provision for diminution in value of investments		1,421,541,206	1,420,987,365	1,114,269,699	1,114,269,699
Provision for FDR in Financial Institution		166,854,667	166,854,667	166,854,667	166,854,667
Provision for other assets		648,077,656	648,077,656	648,077,656	648,077,656
Provision for loans, investments and other assets		19,226,873,037	19,226,080,321	18,648,223,450	18,648,223,450
Interest suspense accounts		32,148,350,539	24,388,134,514	30,647,507,729	22,887,291,704
Provision for Non-banking Asset		174,515,223	-	174,515,223	-
Start-up fund		80,067,088	80,067,088	80,067,088	80,067,088
Climate risk fund		20,000,000	20,000,000	20,000,000	20,000,000
Lease Liability		1,351,023,604	1,489,660,602	1,326,208,447	1,462,531,535
Rebate to good borrowers		21,870,000	21,870,000	21,870,000	21,870,000
Interest payable on borrowing and bond		507,119,879	557,821,394	507,119,879	557,821,394
Accrued expenses		613,688,633	525,566,548	605,199,613	519,295,793
Visa card payable		36,178,631	151,146,272	36,178,631	151,146,272
Withholding Tax, VAT and Excise duty payable*		232,266,113	1,301,141,917	232,152,079	1,300,876,546
Unclaimed dividend account	11.1	-	-	-	-
Payable against Gov. Bond & Sanchaypatra		150,556,856	13,897,785	150,556,856	13,897,785
Others		40,589,559	67,132,031	40,319,338	67,098,163
		54,603,099,161	47,842,518,472	52,489,918,333	45,730,119,730

* Subsequently deposited to government exchequer.

** Bank maintained total provision of BDT 18,648 million against the requirement of BDT 214,244 million against loans & advances, diminution in value of investment and other provisions on Solo basis.

Particulars	Note	Group		Bank	
		30 June 2025	31 December 2024	30 June 2025	31 December 2024
11.1 Unclaimed dividend account					
More than 3 years		-	-	-	-
More than 4 years		-	-	-	-
More than 5 years & above		-	-	-	-
		-	-	-	-
Unclaimed or undistributed dividend amounting BDT 7,677,503.50 has been transferred to the Capital Market Stabilization Fund (CMSF) as per the notification: SEC/SRMIC/165-2020/part-1/166 dated 06 July 2021 issued by the Bangladesh Securities and Exchange Commission (BSEC)					
12 Share Capital					
12.1 Authorized Capital					
4,000,000,000 ordinary shares of Taka 10 each		40,000,000,000	40,000,000,000	40,000,000,000	40,000,000,000
12.2 Issued, subscribed and fully paid up capital					
8,000,000 ordinary shares of Taka 10 each issued for cash		80,000,000	80,000,000	80,000,000	80,000,000
4,400,000 ordinary shares of Taka 10 each issued as rights share		44,000,000	44,000,000	44,000,000	44,000,000
563,821,907 ordinary shares of Taka 10 each issued as rights share		5,638,219,070	5,638,219,070	5,638,219,070	5,638,219,070
1,345,864,740 [Year 2024: 1,345,864,740] ordinary shares of Taka 10 each issued for bonus share		13,458,647,400	13,458,647,400	13,458,647,400	13,458,647,400
		19,220,866,470	19,220,866,470	19,220,866,470	19,220,866,470
12.3 Issued, subscribed and fully paid up Capital-Shareholders' Category					
1,292,630,997 [Year 2024: 1,292,630,997 ordinary shares of Taka 10 each fully paid held by the Sponsors, Directors, Institutions, Foreign investors & General Public.		12,926,309,970	12,926,309,970	12,926,309,970	12,926,309,970
629,455,650 [Year 2024: 629,455,650 ordinary shares of Taka 10 each fully paid held by the Government of the People's Republic of Bangladesh.		6,294,556,500	6,294,556,500	6,294,556,500	6,294,556,500
		19,220,866,470	19,220,866,470	19,220,866,470	19,220,866,470

Particulars	Note	Group		Bank	
		1 January to 30 June 2025	1 January to 30 June 2024	1 January to 30 June 2025	1 January to 30 June 2024
13 Interest income / profit on investments					
Conventional Banking					
Term loan-industrial		458,761,978	792,388,919	458,761,978	792,388,919
Term Loan-Agricultural Loan		108,993,052	373,334,707	108,993,052	373,334,707
Term loan-consumer finance		64,550,871	72,101,452	64,550,871	72,101,452
Term Loan-Housing Finance		4,037,939,289	4,838,259,872	4,037,939,289	4,838,259,872
Term Loan-Transport loan		960,222	1,310,128	960,222	1,310,128
Term Loan-Lease finance		2,547,489	4,169,799	2,547,489	4,169,799
Term Loan-Foreign Currency (OBU)		34,003,836	44,289,871	34,003,836	44,289,871
Term loan-others		1,248,747,063	5,417,424,797	1,248,747,063	5,417,424,797
Overdrafts		3,509,480,171	7,396,824,128	3,661,136,036	7,524,582,911
Cash credit		515,551,350	788,121,232	515,551,350	788,121,232
Credit card		5,929,627	7,561,223	5,929,627	7,561,223
Demand loan		222,553,048	277,726,025	222,553,048	277,726,025
Loan general		132,427	1,705,621	132,427	1,705,621
Loan against trust receipt (LTR)		69,599,241	52,870,756	69,599,241	52,870,756
Staff loan		18,255,785	17,781,027	18,255,785	17,781,027
Overdue interest		213,280,677	324,562,995	213,280,677	324,562,995
Interest on Margin Loan		48,480,617	40,492,418	-	-
Interest income from loan and advances		10,559,766,743	20,450,924,970	10,662,941,991	20,538,191,335
Documentary bill purchased (Inland & Foreign)		92,582,150	84,348,873	92,582,150	84,348,873
Payment against documents		786,215,681	635,589,265	786,215,681	635,589,265
Interest income from bills paid and discounted		878,797,831	719,938,138	878,797,831	719,938,138
Balance with other banks and financial institutions		381,311,106	373,819,319	381,311,106	373,819,319
		11,819,875,680	21,544,682,427	11,923,050,928	21,631,948,792
IFIC Islamic Banking					
Profit on investments		6,250	-	6,250	-
		11,819,881,930	21,544,682,427	11,923,057,178	21,631,948,792
14 Interest paid / profit shared on deposits, borrowings etc.					
Interest paid on deposits		20,549,759,633	16,434,023,595	20,552,282,602	16,435,843,096
Interest paid on borrowings		1,016,151,404	758,832,244	1,016,151,404	758,832,244
		21,565,911,037	17,192,855,839	21,568,434,006	17,194,675,340
IFIC Islamic Banking					
Profit shared on deposits		46,276,347	-	46,276,347	-
		21,612,187,384	17,192,855,839	21,614,710,353	17,194,675,340
15 Investment income					
Interest income		3,023,807,754	3,141,359,744	2,858,564,548	2,967,967,317
Non interest income		13,125,243	8,426,990	11,183,614	5,848,762
		3,036,932,997	3,149,786,734	2,869,748,162	2,973,816,079
16 Commission, exchange and brokerage					
Commission		962,322,634	1,020,081,393	953,793,369	965,941,757
Exchange gain/(loss)		219,876,621	670,716,849	219,876,621	670,716,849
Brokerage		6,320,875	19,173,255	-	-
		1,188,520,130	1,709,971,497	1,173,669,990	1,636,658,606
17 Salaries and allowances					
Basic salary		1,226,157,833	1,139,367,241	1,204,113,648	1,120,239,048
Bonus		212,906,997	196,520,322	210,333,251	194,434,988
Other allowances		870,028,065	840,054,898	864,545,415	834,689,475
Provident fund- Bank's contribution		113,089,768	99,594,828	113,089,768	99,594,828
Contribution to gratuity fund		106,000,000	144,048,293	106,000,000	144,048,293
		2,528,182,663	2,419,585,582	2,498,082,082	2,393,006,632

Total number of employees in the Bank for the half year ended 30 June 2025 were 5,725 (H1 Y2024: 5,779). Number of employees for the half year ended 30 June 2025 who were paid remuneration less than Tk. 36,000 was nil (H1 Y2024: nil).

Particulars	Note	Group		Bank	
		1 January to 30 June 2025	1 January to 30 June 2024	1 January to 30 June 2025	1 January to 30 June 2024
18 Rent, taxes, insurance, electricity etc.					
Rent paid		322,728,934	311,234,639	320,840,580	309,596,207
Rates & taxes		9,840,251	9,012,839	7,532,124	8,581,224
Insurance premium		242,020,725	223,461,990	241,832,964	223,302,991
Electricity & water		125,867,556	116,529,867	124,768,366	115,468,866
		700,457,467	660,239,336	694,974,034	656,949,289
19 Earnings Per Share (EPS)*					
Net profit after tax		(11,283,914,140)	632,635,646	(11,284,600,126)	639,251,866
Number of ordinary shares outstanding		1,922,086,647	1,922,086,647	1,922,086,647	1,922,086,647
Earning Per Share (EPS)		(5.87)	0.33	(5.87)	0.33
EPS of the Bank as of H1 Y2025 is negative as Bank incurred net loss due to deterioration in asset quality.					
20 Net Operating Cash Flow per Share*					
Net cash flows from operating activities		9,649,286,601	8,959,547,819	9,633,034,901	8,780,819,200
Number of ordinary shares outstanding in respective period		1,922,086,647	1,922,086,647	1,922,086,647	1,922,086,647
Net Operating Cash Flow per Share		5.02	4.66	5.01	4.57
21 Net Asset Value (NAV) per Share*					
Net assets value		23,708,956,885	36,800,623,136	19,838,870,457	32,767,909,243
Number of ordinary shares outstanding in respective period		1,922,086,647	1,922,086,647	1,922,086,647	1,922,086,647
Net Asset Value (NAV) per Share		12.34	19.15	10.32	17.05
NAV as of H1 Y2025 is lower compared to H1 Y2024 due to net loss of the Bank.					
22 Reconciliation of statement of cash flows from operating activities (Solo basis)					
Net profit after taxation				(11,284,600,126)	639,251,866
Add/(less): Adjustment					
Depreciation on fixed asset				562,694,279	585,256,301
Amortization on software				134,860,722	91,369,078
Provision (tax)				25,235,221	1,384,817,487
Provision (loans and others)				-	1,415,397,123
Recovery of written off loans				-	62,735,490
Interest receivable				48,547,621	(150,283,883)
Interest payable on deposits				1,600,559,455	1,413,463,004
Rent paid - lease adjustment				(190,029,548)	(203,255,357)
Accrued expense				436,685,078	503,606,449
Interest on leased assets				30,114,289	31,980,357
				2,648,667,116	4,884,086,049
Changes in operating assets and liabilities					
Changes in loans & advances				7,311,815,772	(16,648,504,410)
Changes in deposit and other accounts				31,490,518,751	52,313,136,242
Changes of trading securities				(18,358,737,798)	(29,725,917,986)
Changes in other assets				(930,591,520)	(1,096,714,893)
Changes in other liabilities				(1,073,811,861)	(383,518,421)
				18,439,193,344	4,458,480,532
Income tax paid				(170,225,434)	(1,200,999,248)
Net cash flows from/(used in) operating activities				9,633,034,901	8,780,819,200