IFIC Bank PLC

Condensed Interim Financial Reports (Un-audited)

as at and for the period ended 30 September 2025

IFIC Bank PLC

Condensed Consolidated Balance Sheet (Un-audited)

as at 30 September 2025

Amount in BDT

Particulars	Note	30 September 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	**3**	**38,839,602,850**	**47,347,595,404**
Cash in hand (including foreign currency)		14,890,527,841	18,522,368,536
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		23,949,075,009	28,825,226,868
Balance with other banks and financial institutions	**4**	**6,204,478,004**	**6,138,736,073**
In Bangladesh		5,105,988,370	4,931,592,446
Outside Bangladesh		1,098,489,634	1,207,143,627
Money at call and on short notice		**-**	**-**
Investments	**5**	**82,064,759,773**	**50,175,459,871**
Government securities	5.1	65,340,916,809	33,410,121,882
Other investments		16,723,842,964	16,765,337,989
Loans and advances / investments	**6**	**448,737,353,230**	**448,881,936,255**
Loans, cash credit, overdrafts etc.	6.1	433,604,858,489	430,931,034,460
Bills purchased and discounted	6.2	15,132,494,741	17,950,901,795
Fixed assets including premises, furniture and fixtures	**7**	**9,251,366,380**	**10,005,638,748**
Other assets	**8**	**9,771,431,627**	**8,882,355,186**
Non-banking assets		**222,515,223**	**48,000,000**
Total assets		**595,091,507,087**	**571,479,721,538**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial institutions and agents	**9**	**2,420,742,039**	**5,326,091,293**
Subordinated debt		**7,000,000,000**	**9,000,000,000**
Deposits and other accounts	**10**	**511,150,014,480**	**474,407,638,349**
Current deposit and other accounts		139,228,719,535	131,730,427,943
Bills payable		1,799,653,975	2,440,291,895
Savings bank deposits		20,753,821,059	20,501,483,344
Fixed deposits		349,367,819,911	319,735,435,167
Other liabilities	**11**	**57,403,131,363**	**47,842,518,472**
Total liabilities		**577,973,887,883**	**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		288,855,149	20,221,071
Revaluation reserve against fixed assets		138,155,094	138,155,094
Foreign currency translation reserve		31,131,490	22,324,825
Surplus/(deficit) in profit and loss account		(12,172,851,206)	5,890,444,021
Total shareholders' equity		**17,117,600,250**	**34,903,454,734**
Non-controlling interest		18,954	18,690
Total equity		**17,117,619,204**	**34,903,473,424**
Total liabilities and equity		**595,091,507,087**	**571,479,721,538**

IFIC Bank PLC

Condensed Consolidated Balance Sheet (Un-audited)
as at 30 September 2025

Amount in BDT

Particulars	Note	30 September 2025	31 December 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		**42,135,664,932**	**51,616,911,408**
Acceptances and endorsements		10,989,861,788	13,360,972,801
Letters of guarantee		15,788,852,713	17,328,792,718
Irrevocable letters of credit		10,187,057,519	12,150,803,250
Bills for collection		5,169,892,912	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		**42,135,664,932**	**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, 29 October 2025

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

Amount in BDT

Particulars	Note	1 January to 30 September 2025	1 January to 30 September 2024	1 July to 30 September 2025	1 July to 30 September 2024
Interest / investments income	13	16,620,309,941	33,285,006,475	4,800,428,011	11,740,324,048
Interest paid / profit shared on deposits, borrowings etc.	14	32,780,284,442	27,142,500,433	11,168,097,058	9,949,644,594
Net interest income / profit on investments		**(16,159,974,501)**	**6,142,506,042**	**(6,367,669,047)**	**1,790,679,455**
Investment income	15	5,040,308,431	4,125,170,271	2,003,375,434	975,383,537
Commission, exchange and brokerage	16	1,691,101,414	2,367,558,630	502,581,284	657,587,133
Other operating income		361,108,820	256,589,843	140,436,174	87,369,893
		7,092,518,665	**6,749,318,744**	**2,646,392,892**	**1,720,340,563**
Total operating income		**(9,067,455,836)**	**12,891,824,786**	**(3,721,276,155)**	**3,511,020,017**
Salary and allowances	17	3,807,315,467	3,686,291,184	1,279,132,804	1,266,705,602
Rent, taxes, insurance, electricity etc.	18	1,056,328,505	1,174,671,769	355,871,038	514,432,433
Legal expenses		7,239,236	14,337,672	1,921,455	5,351,731
Postage, stamp, telecommunication etc.		211,152,526	215,583,152	66,270,943	70,851,812
Stationery, printing, advertisement etc.		225,993,458	329,554,571	87,910,939	113,413,322
Managing Director's salary and allowances		15,690,000	19,518,294	4,530,000	4,530,000
Directors' fees		4,709,333	3,385,984	1,677,500	718,807
Auditors' fees		2,285,625	2,328,750	761,875	776,250
Depreciation and repair of bank's assets		1,760,350,111	1,509,206,934	608,626,684	427,059,126
Other expenses		1,751,643,798	1,815,256,727	537,559,060	528,397,145
Total operating expenses		**8,842,708,059**	**8,770,135,036**	**2,944,262,298**	**2,932,236,227**
Operating profit/(loss)		**(17,910,163,895)**	**4,121,689,750**	**(6,665,538,453)**	**578,783,791**
Share of profit of joint ventures/associates		(3,881,500)	(13,350,582)	(2,526,890)	(4,166,728)
Profit/(loss) before provision		**(17,914,045,395)**	**4,108,339,168**	**(6,668,065,343)**	**574,617,063**
Provision for loans, investments & other assets	11				
Provision for loans and advance		-	1,609,782,493	-	672,517,983
Provision for diminution in value of investments		(114,432,969)	777,788,331	(115,225,685)	258,924,862
Other provisions		115,225,685	66,597,748	115,225,685	26,234,425
Total provision		**792,716**	**2,454,168,572**	**-**	**957,677,270**
Profit/(Loss) before taxes		**(17,914,838,111)**	**1,654,170,596**	**(6,668,065,343)**	**(383,060,207)**
Provision for taxation					
Current tax		261,336,925	1,669,016,605	149,015,854	211,691,183
Deferred tax expense/(income)		(112,880,073)	(715,018,303)	(37,700,374)	(662,288,039)
		148,456,852	**953,998,302**	**111,315,480**	**(450,596,856)**
Net profit/(loss) after taxation		**(18,063,294,963)**	**700,172,294**	**(6,779,380,823)**	**67,536,648**
Net profit/(loss) after tax attributable to:					
Equity holders of the Bank		(18,063,295,227)	700,172,424	(6,779,380,931)	67,536,522
Non-controlling interest		264	(130)	108	126
		(18,063,294,963)	**700,172,294**	**(6,779,380,823)**	**67,536,648**
Earnings Per Share (EPS)	19	**(9.40)**	**0.36**	**(3.53)**	**0.04**

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, 29 October 2025

IFIC Bank PLC

Condensed Consolidated Cash Flow Statement (Un-audited)

for the period ended 30 September 2025

Amount in BDT

	Particulars	1 January to 30 September 2025	1 January to 30 September 2024
A.	**Cash flows from operating activities**		
	Interest/investment income receipts in cash	21,839,982,898	37,846,272,783
	Interest/profit paid on deposits and borrowings	(29,576,283,413)	(24,618,123,450)
	Dividend received	12,981,201	7,900,427
	Fees and commission received	1,691,101,414	2,367,558,630
	Recoveries of loans/investment previously written-off	105,376,767	90,217,507
	Cash payments to employees	(3,823,005,467)	(3,958,939,478)
	Cash payments to suppliers	(1,042,252,142)	(1,120,925,457)
	Income taxes paid	(357,019,973)	(1,510,200,912)
	Receipts from other operating activities	364,451,942	266,998,172
	Payments for other operating activities	(3,002,823,696)	(2,790,623,356)
	Operating cash flows before changing in operating assets and liabilities	**(13,787,490,469)**	**6,580,134,866**
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase/sale of trading securities	(22,683,588,504)	6,192,099,708
	Loans and advances to other banks	-	-
	Loans and advances to customers	10,531,435,574	(25,349,402,283)
	Other assets	(876,655,297)	(961,312,861)
	Deposits from other banks	(14,854,531)	(4,504,059,424)
	Deposits from customers	33,209,212,301	13,790,462,151
	Other liabilities	(736,938,460)	(394,423,828)
		19,428,611,083	**(11,226,636,537)**
	Net cash flows from/(used in) operating activities	**5,641,120,614**	**(4,646,501,671)**
B.	**Cash flows from investing activities**		
	Net proceeds/(payments) from sale/(purchase) of Government securities	(8,963,805,343)	4,009,720,787
	Net proceeds/(payments) from sale/(purchase) of securities	37,613,525	(1,028,732,376)
	Purchase of property, plant & equipment	(309,195,409)	(547,005,379)
	Proceeds from sale of property, plant & equipment	5,420,203	4,959,837
	Net cash flows from/(used in) investing activities	**(9,229,967,024)**	**2,438,942,870**
C.	**Cash flows from financing activities**		
	Borrowing from/(repayment to) other banks, financial institutions and agents	(4,905,349,254)	(3,404,783,822)
	Net cash flows from/(used in) financing activities	**(4,905,349,254)**	**(3,404,783,822)**
D.	**Net increase/(decrease) in cash (A+B+C)**	**(8,494,195,664)**	**(5,612,342,623)**
E.	Effects of exchange rate changes on cash and cash equivalents	59,328,541	155,626,706
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)**	**45,056,841,554**	**32,650,317,707**
	Closing cash and cash equivalents		
	Cash in hand	14,890,527,841	17,619,862,135
	Balance with Bangladesh Bank and its agents bank	23,949,075,009	8,765,472,477
	Balance with other banks and financial institutions	6,204,478,004	6,259,236,395
	Money at call and on short notice	-	-
	Prize bonds	12,760,700	5,746,700
		45,056,841,554	**32,650,317,707**

IFIC Bank PLC

Condensed Consolidated Statement of Changes in Equity (Un-audited)

for the period ended 30 September 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	-	-	-	268,634,078	-	-	-	-	**268,634,078**
Effect of foreign currency translation	-	-	-	-	-	8,806,665	-	-	**8,806,665**
Net gain and losses not recognized in the profit and loss account	**19,220,866,470**	**9,456,371,856**	**155,071,397**	**288,855,149**	**138,155,094**	**31,131,490**	**5,890,444,022**	**18,690**	**35,180,914,168**
Net profit/(loss) for the period	-	-	-	-	-	-	(18,063,295,227)	264	**(18,063,294,963)**
Balance as at 30 September 2025	**19,220,866,470**	**9,456,371,856**	**155,071,397**	**288,855,149**	**138,155,094**	**31,131,490**	**(12,172,851,206)**	**18,954**	**17,117,619,204**
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	-	-	-	(39,337,719)	-	-	-	-	**(39,337,719)**
Effect of foreign currency translation	-	-	-	-	-	12,429,078	-	-	**12,429,078**
Net gain and losses not recognized in the profit and loss account	**18,305,587,120**	**9,418,446,509**	**155,071,397**	**4,326,010**	**138,155,094**	**26,946,440**	**8,049,824,854**	**18,836**	**36,098,376,260**
Net profit/(loss) for the period	-	-	-	-	-	-	700,172,424	(130)	**700,172,294**
Bonus share issued for the year 2023	915,279,350	-	-	-	-	-	(915,279,350)	-	**-**
Balance as at 30 September 2024	**19,220,866,470**	**9,418,446,509**	**155,071,397**	**4,326,010**	**138,155,094**	**26,946,440**	**7,834,717,928**	**18,706**	**36,798,548,555**

IFIC Bank PLC

Condensed Separate Balance Sheet (Un-audited)
as at 30 September 2025

Amount in BDT

Particulars	Note	30 September 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	**3**	**38,839,554,296**	**47,347,536,727**
Cash in hand (including foreign currency)		14,890,479,287	18,522,309,859
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		23,949,075,009	28,825,226,868
Balance with other banks and financial institutions	**4**	**6,133,486,636**	**6,072,802,349**
In Bangladesh		5,109,402,839	4,935,006,915
Outside Bangladesh		1,024,083,797	1,137,795,434
Money at call and on short notice		**-**	**-**
Investments	**5**	**75,439,515,228**	**43,559,510,333**
Government securities	5.1	65,340,916,809	33,410,121,882
Other investments		10,098,598,419	10,149,388,451
Loans and advances / investments	**6**	**447,115,872,030**	**447,266,096,212**
Loans, cash credit, overdrafts etc.	6.1	431,983,377,289	429,315,194,417
Bills purchased and discounted	6.2	15,132,494,741	17,950,901,795
Fixed assets including premises, furniture and fixtures	**7**	**9,227,321,610**	**9,978,282,259**
Other assets	**8**	**12,247,497,795**	**11,421,400,734**
Non-banking assets		**222,515,223**	**48,000,000**
Total assets		**589,225,762,817**	**565,693,628,615**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial Institutions and agents	**9**	**2,420,742,039**	**5,326,091,293**
Subordinated debt		**7,000,000,000**	**9,000,000,000**
Deposits and other accounts	**10**	**511,276,607,370**	**474,592,012,335**
Current deposit and other accounts		139,251,100,964	131,914,611,486
Bills payable		1,799,653,975	2,440,291,895
Savings bank deposits		20,753,821,059	20,501,483,344
Fixed deposits		349,472,031,372	319,735,625,610
Other liabilities	**11**	**55,289,165,992**	**45,730,119,730**
Total liabilities		**575,986,515,401**	**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		288,855,149	20,221,071
Revaluation reserve against fixed assets		138,155,094	138,155,094
Surplus/(deficit) in profit and loss account		(15,917,612,120)	2,157,179,799
Total shareholders' equity		**13,239,247,416**	**31,045,405,257**
Total liabilities and shareholders' equity		**589,225,762,817**	**565,693,628,615**

IFIC Bank PLC

Condensed Separate Balance Sheet (Un-audited)
as at 30 September 2025

Amount in BDT

Particulars	Note	30 September 2025	31 December 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		**42,135,664,932**	**51,616,911,408**
Acceptances and endorsements		10,989,861,788	13,360,972,801
Letters of guarantee		15,788,852,713	17,328,792,718
Irrevocable letters of credit		10,187,057,519	12,150,803,250
Bills for collection		5,169,892,912	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		**42,135,664,932**	**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, 29 October 2025

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

Amount in BDT

Particulars	Note	1 January to 30 September 2025	1 January to 30 September 2024	1 July to 30 September 2025	1 July to 30 September 2024
Interest / investments income	13	16,768,360,091	33,426,871,688	4,845,302,913	11,794,922,896
Interest paid / profit shared on deposits, borrowings etc.	14	32,784,577,316	27,144,333,468	11,169,866,963	9,949,658,128
Net interest income / profit on investments		**(16,016,217,225)**	**6,282,538,220**	**(6,324,564,050)**	**1,845,264,768**
Investment income	15	4,789,878,231	3,876,834,666	1,920,130,069	903,018,588
Commission, exchange and brokerage	16	1,666,382,340	2,278,573,591	492,712,350	641,914,984
Other operating income		364,465,966	232,301,548	140,364,299	67,730,393
		6,820,726,537	**6,387,709,805**	**2,553,206,718**	**1,612,663,964**
Total operating income		**(9,195,490,688)**	**12,670,248,025**	**(3,771,357,332)**	**3,457,928,732**
Salary and allowances	17	3,765,669,771	3,648,131,557	1,267,587,689	1,255,124,925
Rent, taxes, insurance, electricity, etc.	18	1,048,005,213	1,169,650,660	353,031,179	512,701,372
Legal expenses		5,238,174	11,784,309	1,252,700	4,152,650
Postage, stamp, telecommunication, etc.		210,105,829	214,536,795	65,959,734	70,479,475
Stationery, printing, advertisement, etc.		223,703,330	326,625,896	87,779,605	113,047,484
Managing Director's salary and allowances		15,690,000	19,518,294	4,530,000	4,530,000
Directors' fees		3,978,333	2,804,984	1,390,000	575,807
Auditors' fees		2,156,250	2,156,250	718,750	718,750
Depreciation and repair of bank's assets		1,751,332,682	1,497,695,034	605,543,469	422,846,871
Other expenses		1,725,701,646	1,780,618,063	528,556,553	516,491,693
Total operating expenses		**8,751,581,228**	**8,673,521,842**	**2,916,349,679**	**2,900,669,026**
Profit/(Loss) before provision		**(17,947,071,916)**	**3,996,726,183**	**(6,687,707,011)**	**557,259,706**
Provision for loans, investments and other assets	11				
Provision for loans and advance		-	1,609,782,493	-	672,517,983
Provision for diminution in value of investments		(115,225,685)	538,716,057	(115,225,685)	100,946,767
Other provisions		115,225,685	66,597,748	115,225,685	26,234,425
Total Provision		**-**	**2,215,096,298**	**-**	**799,699,175**
Profit/(Loss) before taxes		**(17,947,071,916)**	**1,781,629,885**	**(6,687,707,011)**	**(242,439,469)**
Provision for taxation					
Current tax		240,000,000	1,636,184,587	140,000,000	198,934,587
Deferred tax expense/(income)		(112,279,997)	(714,436,942)	(37,515,218)	(662,004,429)
		127,720,003	**921,747,645**	**102,484,782**	**(463,069,843)**
Net profit/(loss) after taxation		**(18,074,791,919)**	**859,882,240**	**(6,790,191,793)**	**220,630,374**
Earnings Per Share (EPS)	19	**(9.40)**	**0.45**	**(3.53)**	**0.11**

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, 29 October 2025

IFIC Bank PLC

Condensed Separate Cash Flow Statement (Un-audited)

for the period ended 30 September 2025

Amount in BDT

	Particulars	1 January to 30 September 2025	1 January to 30 September 2024
A.	**Cash flows from operating activities**		
	Interest/investment income receipts in cash	21,797,418,669	37,601,488,952
	Interest/profit paid on deposits and borrowings	(29,580,576,287)	(24,619,956,485)
	Dividend received	11,039,572	5,625,005
	Fees and commission received	1,666,382,340	2,278,573,591
	Recoveries of loans/investment previously written-off	105,376,767	90,217,507
	Cash payments to employees	(3,781,359,771)	(3,918,649,851)
	Cash payments to suppliers	(1,041,776,449)	(1,122,831,677)
	Income taxes paid	(332,176,355)	(1,425,811,731)
	Receipts from other operating activities	261,787,205	242,403,582
	Payments for other operating activities	(2,805,574,242)	(2,445,413,380)
	Operating cash flows before changing in operating assets and liabilities	**(13,699,458,551)**	**6,685,645,514**
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase/sale of trading securities	(22,683,588,504)	6,192,099,708
	Loans and advances to other banks	-	-
	Loans and advances to customers	10,567,720,862	(25,677,827,346)
	Other assets	(874,558,632)	(983,405,506)
	Deposits from other banks	(14,854,531)	(4,504,059,424)
	Deposits from customers	33,076,894,033	13,837,900,544
	Other liabilities	(737,204,514)	(394,443,335)
		19,334,408,714	**(11,529,735,358)**
	Net cash flows from/(used in) operating activities	**5,634,950,163**	**(4,844,089,845)**
B.	**Cash flows from investing activities**		
	Net proceeds/(payments) from sale/(purchase) of Government securities	(8,963,805,343)	4,009,720,787
	Net proceeds/(payments) from sale/(purchase) of securities	50,790,032	(833,412,126)
	Purchase of property, plant & equipment	(309,195,409)	(547,005,379)
	Proceeds from sale of property, plant & equipment	5,420,203	4,959,837
	Net cash flows from/(used in) investing activities	**(9,216,790,517)**	**2,634,263,120**
C.	**Cash flows from financing activities**		
	Borrowing from/(repayment to) other banks, financial institutions and agents	(4,905,349,254)	(3,404,783,822)
	Net cash flows from/(used in) financing activities	**(4,905,349,254)**	**(3,404,783,822)**
D.	**Net increase/(decrease) in cash (A+B+C)**	**(8,487,189,608)**	**(5,614,610,547)**
E.	Effects of exchange rate changes on cash and cash equivalents	47,274,963	143,452,027
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)**	**44,985,801,632**	**32,557,792,167**
	Closing cash and cash equivalents		
	Cash in hand	14,890,479,287	17,619,787,918
	Balance with Bangladesh Bank and its agents bank	23,949,075,009	8,765,472,477
	Balance with other banks and financial institutions	6,133,486,636	6,166,785,071
	Money at call and on short notice	-	-
	Prize bonds	12,760,700	5,746,700
		44,985,801,632	**32,557,792,167**

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 September 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	-	-	-	268,634,078	-	-	**268,634,078**
Net gain and losses not recognized in the income statement	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**288,855,149**	**-**	**2,157,179,799**	**31,175,884,241**
Net profit/(loss) for the period	-	-	-	-	138,155,094	(18,074,791,919)	**(17,936,636,825)**
Balance as at 30 September 2025	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**288,855,149**	**138,155,094**	**(15,917,612,120)**	**13,239,247,416**
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	-	-	-	(39,337,719)	-	-	**(39,337,719)**
Net gain and losses not recognized in the income statement	**18,305,587,120**	**9,353,911,426**	**155,071,397**	**4,326,010**	**138,155,094**	**4,097,137,707**	**32,054,188,754**
Net profit/(loss) for the period	-	-	-	-	-	859,882,240	**859,882,240**
Bonus share issued for the year 2023	915,279,350	-	-	-	-	(915,279,350)	**-**
Balance as at 30 September 2024	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**4,326,010**	**138,155,094**	**4,041,740,597**	**32,914,070,994**

Notes to the Financial Statements

As at and for the period ended 30 September 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 aboard. 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 33 ATM booths with 45 ATMs as at 30 September 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 3rd quarter ended 30 September 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 September 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 September 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 29 October 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.

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

Amount in BDT

	Particulars	Note	Group		Bank	
			30 September 2025	31 December 2024	30 September 2025	31 December 2024
3	**Cash**					
	Cash in hand (including foreign currency)		14,890,527,841	18,522,368,536	14,890,479,287	18,522,309,859
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		23,949,075,009	28,825,226,868	23,949,075,009	28,825,226,868
			38,839,602,850	**47,347,595,404**	**38,839,554,296**	**47,347,536,727**
4	**Balance with other banks and financial institutions**					
	In Bangladesh		5,105,988,370	4,931,592,446	5,109,402,839	4,935,006,915
	Outside Bangladesh		1,098,489,634	1,207,143,627	1,024,083,797	1,137,795,434
			6,204,478,004	**6,138,736,073**	**6,133,486,636**	**6,072,802,349**
5	**Investments**					
	Government Securities	5.1	65,340,916,809	33,410,121,882	65,340,916,809	33,410,121,882
	Other Investments		16,723,842,964	16,765,337,989	10,098,598,419	10,149,388,451
			82,064,759,773	**50,175,459,871**	**75,439,515,228**	**43,559,510,333**
5.1	**Government securities**					
	Treasury bills		27,327,879,022	5,829,513,517	27,327,879,022	5,829,513,517
	Treasury bonds		36,681,757,087	27,425,231,165	36,681,757,087	27,425,231,165
	Bangladesh Government Islami Investment Bond		1,318,520,000	150,000,000	1,318,520,000	150,000,000
	Prize bond		12,760,700	5,377,200	12,760,700	5,377,200
			65,340,916,809	**33,410,121,882**	**65,340,916,809**	**33,410,121,882**
6	**Loans and advances / investments**					
	Loans, cash credit, overdraft etc.	6.1	433,604,858,489	430,931,034,460	431,983,377,289	429,315,194,417
	Bill purchased and discounted	6.2	15,132,494,741	17,950,901,795	15,132,494,741	17,950,901,795
			448,737,353,230	**448,881,936,255**	**447,115,872,030**	**447,266,096,212**
6.1	**Loans, cash credit, overdraft etc.**					
	Inside Bangladesh					
	Term loan industrial		15,341,989,841	15,912,779,577	15,341,989,841	15,912,779,577
	Term loan consumer finance		1,017,555,618	1,187,755,604	1,017,555,618	1,187,755,604
	Agricultural loan		1,784,276,494	3,530,797,754	1,784,276,494	3,530,797,754
	Term loan women entrepreneur		9,774,766	12,634,400	9,774,766	12,634,400
	Term loan-others		165,326,140,732	149,964,156,819	165,326,140,732	149,964,156,819
	House building loan		76,700,026,246	85,655,644,738	76,700,026,246	85,655,644,738
	Staff loan		862,536,641	898,186,285	862,536,641	898,186,285
	Transport loan		9,740,830	19,595,173	9,740,830	19,595,173
	Loan general		1,846,781,182	1,852,800,745	1,846,781,182	1,852,800,745
	Demand loan		6,190,862,084	5,165,020,995	6,190,862,084	5,165,020,995
	Overdrafts		145,560,659,075	143,905,704,499	147,906,231,553	146,257,158,328
	Cash credit		13,010,676,411	16,727,931,676	13,010,676,411	16,727,931,676
	Credit card finance		139,838,781	140,943,988	139,838,781	140,943,988
	PIF-Loan against trust receipt (LTR)		994,728,680	939,099,323	994,728,680	939,099,323
	Lease finance		87,772,428	95,093,282	87,772,428	95,093,282
	Margin loan		3,967,053,678	3,967,293,872	-	-
			432,850,413,487	**429,975,438,730**	**431,228,932,287**	**428,359,598,687**
	Islamic Investment					
	Hire Purchase under Shirkatul Melk Home Finance		19,222,703	-	19,222,703	-
	Outside Bangladesh					
	Term Loan-Foreign Currency (OBU)		735,222,299	955,595,730	735,222,299	955,595,730
			433,604,858,489	**430,931,034,460**	**431,983,377,289**	**429,315,194,417**
6.2	**Bills purchased and discounted**					
	Payable in Bangladesh		15,065,080,069	17,945,681,795	15,065,080,069	17,945,681,795
	Payable outside Bangladesh		67,414,672	5,220,000	67,414,672	5,220,000
			15,132,494,741	**17,950,901,795**	**15,132,494,741**	**17,950,901,795**

Particulars	Note	Group		Bank	
		30 September 2025	31 December 2024	30 September 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		471,365,529	471,885,888	469,750,406	470,561,995
Steel furniture		317,200,728	315,132,073	317,184,228	315,132,073
Computer equipment		2,219,720,234	2,143,541,162	2,205,546,880	2,129,657,728
Office equipment		598,736,185	598,955,433	598,736,185	598,955,433
Electrical & gas equipment		1,855,009,068	1,853,935,826	1,851,405,748	1,851,085,646
Leasehold improvement		1,674,461,296	1,658,002,774	1,655,958,688	1,641,774,356
Vehicles		241,401,876	257,228,912	241,401,876	257,228,912
Soft furnishing		14,205,005	14,084,659	14,091,851	14,084,659
Software		2,486,892,208	2,358,211,554	2,483,173,503	2,354,855,501
		14,317,914,393	**14,109,900,544**	**14,276,171,628**	**14,072,258,566**
Capital work in progress		95,733,616	45,408,924	95,733,616	45,408,924
		14,413,648,009	**14,155,309,468**	**14,371,905,244**	**14,117,667,490**
Right of Use Assets		2,455,279,248	2,455,279,248	2,409,260,759	2,409,260,759
		16,868,927,257	**16,610,588,716**	**16,781,166,003**	**16,526,928,249**
Less: Accumulated depreciation		(7,617,560,877)	(6,604,949,968)	(7,553,844,393)	(6,548,645,990)
Written down value		**9,251,366,380**	**10,005,638,748**	**9,227,321,610**	**9,978,282,259**
8 Other Assets					
Stationery and stamps		113,398,273	103,098,019	113,398,273	103,098,019
Suspense account		2,456,794,322	1,820,710,915	2,452,468,505	1,818,065,386
Advance, deposit and prepayments		787,962,185	678,870,987	783,308,193	675,020,989
Accrued interest & other income receivable		1,201,412,083	1,397,554,060	1,118,615,318	1,371,533,242
Advance income tax (net off Provision)		238,905,569	143,222,521	180,377,223	88,200,868
Investment in subsidiaries		-	-	2,629,975,999	2,629,975,999
Deferred tax assets	8.1	4,791,017,554	4,678,137,482	4,788,719,020	4,676,439,022
Others receivable		181,941,639	60,761,201	180,635,264	59,067,209
		9,771,431,627	**8,882,355,186**	**12,247,497,795**	**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:

	Bank 30 September 2025	Bank 31 December 2024
Deferred tax assets [i + iii]	4,831,595,744	4,824,715,583
Deferred tax liabilities [ii + iv]	(42,876,724)	(148,276,561)
Deferred tax assets/(liabilities)	**4,788,719,020**	**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	5,352,911,370	5,888,642,159
Tax base	5,303,587,603	5,558,252,160
Deductible/(Taxable) temporary difference	**49,323,768**	**330,389,999**
Tax rate	37.50%	37.50%
Closing deferred tax assets/(liabilities)	**(18,496,413)**	**(123,896,250)**
Opening deferred tax assets/(liabilities)	(123,896,250)	(213,803,489)
Deferred tax (expense)/income (B)	**105,399,837**	**89,907,239**

Particulars	Note	Group		Bank	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
iii) Deferred tax on leased assets					
Right-of-Use Assets				1,251,804,528	1,510,024,510
Less: Lease Liabilities				(1,258,046,903)	(1,462,531,535)
Carrying amount				(6,242,375)	47,492,975
Tax base				88,757,555	124,145,811
Temporary difference				**94,999,929**	**76,652,836**
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				**35,624,974**	**28,744,813**
Opening deferred tax assets/(liabilities)				28,744,813	18,619,030
Deferred tax (expense)/income (C)				**6,880,160**	**10,125,783**
Deferred tax (expense)/income (A+B+C)				**112,279,997**	**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		2,420,742,039	5,326,091,293	2,420,742,039	5,326,091,293
Outside Bangladesh		-	-	-	-
		2,420,742,039	**5,326,091,293**	**2,420,742,039**	**5,326,091,293**
10 Deposits and other accounts					
Current deposit and other accounts		139,228,719,535	131,730,427,943	139,251,100,964	131,914,611,486
Bills payable		1,799,653,975	2,440,291,895	1,799,653,975	2,440,291,895
Savings bank deposits		20,753,821,059	20,501,483,344	20,753,821,059	20,501,483,344
Fixed Deposits		349,367,819,911	319,735,435,167	349,472,031,372	319,735,625,610
		511,150,014,480	**474,407,638,349**	**511,276,607,370**	**474,592,012,335**
10.1 Deposits and other accounts					
Deposit from banks		35,871,622	50,726,153	35,871,622	50,726,153
Deposit in OBU		8,885,465	8,317,650	8,885,465	8,317,650
Unclaimed dividend account	10.1.1	5,027,677	5,098,009	5,027,677	5,098,009
Deposit in Islamic Banking		1,473,054,733	749,442,200	1,473,054,733	749,442,200
Deposit from customers		509,627,174,983	473,594,054,337	509,753,767,873	473,778,428,323
		511,150,014,480	**474,407,638,349**	**511,276,607,370**	**474,592,012,335**
10.1.1 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)

Particulars	Note	Group 30 September 2025	Group 31 December 2024	Bank 30 September 2025	Bank 31 December 2024
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		1,306,315,521	1,420,987,365	999,044,014	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		763,303,341	648,077,656	763,303,341	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		35,176,491,478	24,388,134,514	33,675,648,668	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		1,281,578,395	1,489,660,602	1,258,046,903	1,462,531,535

Particulars	Note	Group		Bank	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024
Rebate to good borrowers		21,870,000	21,870,000	21,870,000	21,870,000
Interest payable on borrowing and bond		139,266,890	557,821,394	139,266,890	557,821,394
Accrued expenses		486,089,707	525,566,548	475,713,519	519,295,793
Visa card payable		40,209,702	151,146,272	40,209,702	151,146,272
Withholding Tax, VAT and Excise duty payable*		630,297,078	1,301,141,917	629,974,610	1,300,876,546
Payable against Gov. Bond & Sanchaypatra		85,313,229	13,897,785	85,313,229	13,897,785
Others		40,559,536	67,132,031	40,316,711	67,098,163
		57,403,131,363	**47,842,518,472**	**55,289,165,992**	**45,730,119,730**

* Subsequently deposited to government exchequer.

** Bank maintained total provision of BDT 18,648 million against the requirement of BDT 209,012 million against loans & advances, diminution in value of investment and other provisions on Solo basis.

*** During the period, a provision of BDT 165 million was required to be released against the diminution in value of investments. However, the Bank released BDT 115 million only, the same amount has been maintained under provision requirement of other assets.

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 September 2025	1 January to 30 September 2024	1 January to 30 September 2025	1 January to 30 September 2024
13 Interest income / profit on investments					
Conventional Banking					
Term loan-industrial		752,916,623	1,181,942,616	752,916,623	1,181,942,616
Term Loan-Agricultural Loan		151,012,679	574,402,405	151,012,679	574,402,405
Term loan-consumer finance		98,476,097	113,123,493	98,476,097	113,123,493
Term Loan-Housing Finance		6,116,138,430	7,293,343,003	6,116,138,430	7,293,343,003
Term Loan-Transport loan		1,297,437	2,068,090	1,297,437	2,068,090
Term Loan-Lease finance		3,686,451	5,520,401	3,686,451	5,520,401
Term Loan-Foreign Currency (OBU)		47,690,972	65,869,673	47,690,972	65,869,673
Term loan-others		1,772,286,053	8,907,694,984	1,772,286,053	8,907,694,984
Overdrafts		4,329,802,740	11,289,735,763	4,556,869,744	11,495,393,241
Cash credit		776,987,864	1,165,013,400	776,987,864	1,165,013,400
Credit card		8,960,038	11,533,367	8,960,038	11,533,367
Demand loan		328,699,254	438,170,498	328,699,254	438,170,498
Loan general		147,001	2,458,521	147,001	2,458,521
Loan against trust receipt (LTR)		101,480,765	79,240,334	101,480,765	79,240,334
Staff loan		27,541,024	26,915,683	27,541,024	26,915,683
Overdue interest		254,154,525	414,416,300	254,154,525	414,416,300
Interest on Margin Loan		79,016,854	63,792,265	-	-
Interest income from loan and advances		**14,850,294,807**	**31,635,240,796**	**14,998,344,957**	**31,777,106,009**
Documentary bill purchased (Inland & Foreign)		118,128,903	159,401,163	118,128,903	159,401,163
Payment against documents		1,057,605,181	981,335,509	1,057,605,181	981,335,509
Interest income from bills paid and discounted		1,175,734,084	1,140,736,672	1,175,734,084	1,140,736,672
Balance with other banks and financial institutions		593,827,921	509,029,007	593,827,921	509,029,007
		16,619,856,812	**33,285,006,475**	**16,767,906,962**	**33,426,871,688**
IFIC Islamic Banking					
Profit on investments		453,129	-	453,129	-
		16,620,309,941	**33,285,006,475**	**16,768,360,091**	**33,426,871,688**
14 Interest paid / profit shared on deposits, borrowings etc.					
Interest paid on deposits		31,312,491,481	25,595,336,789	31,316,784,355	25,597,169,824
Interest paid on borrowings		1,393,246,874	1,543,385,489	1,393,246,874	1,543,385,489
		32,705,738,355	**27,138,722,278**	**32,710,031,229**	**27,140,555,313**
IFIC Islamic Banking					
Profit shared on deposits		74,546,087	3,778,155	74,546,087	3,778,155
		32,780,284,442	**27,142,500,433**	**32,784,577,316**	**27,144,333,468**
15 Investment income					
Interest income		5,023,984,108	4,106,861,515	4,776,140,653	3,861,107,627
Non interest income		16,324,322	18,308,756	13,737,578	15,727,039
		5,040,308,431	**4,125,170,271**	**4,789,878,231**	**3,876,834,666**
16 Commission, exchange and brokerage					
Commission		1,344,075,659	1,398,350,991	1,332,429,304	1,335,800,331
Exchange gain/(loss)		333,953,036	942,773,260	333,953,036	942,773,260
Brokerage		13,072,719	26,434,380	-	-
		1,691,101,414	**2,367,558,630**	**1,666,382,340**	**2,278,573,591**
17 Salaries and allowances					
Basic salary		1,847,057,817	1,722,262,960	1,816,064,957	1,694,334,954
Bonus		325,423,855	302,405,195	322,850,109	300,319,861
Other allowances		1,310,629,427	1,276,781,079	1,302,550,337	1,268,634,792
Provident fund- Bank's contribution		171,204,368	150,793,657	171,204,368	150,793,657
Contribution to gratuity fund		153,000,000	234,048,293	153,000,000	234,048,293
		3,807,315,467	**3,686,291,184**	**3,765,669,771**	**3,648,131,557**

Total number of employees in the Bank for the 3rd quarter ended 30 September 2025 were 6,008 (Q3 Y2024: 5,816). Number of employees for the 3rd quarter ended 30 September 2025 who were paid remuneration less than Tk. 36,000 was nil (Q3 Y2024: nil).

	Particulars	Note	Group		Bank	
			1 January to 30 September 2025	1 January to 30 September 2024	1 January to 30 September 2025	1 January to 30 September 2024
18	**Rent, taxes, insurance, electricity etc.**					
	Rent paid		484,287,500	635,177,462	481,459,430	632,637,716
	Rates & taxes		23,069,216	30,917,147	19,436,548	30,226,428
	Insurance premium		340,492,591	310,077,376	340,285,573	309,913,065
	Electricity & water		208,479,198	198,499,785	206,823,662	196,873,451
			1,056,328,505	**1,174,671,769**	**1,048,005,213**	**1,169,650,660**
19	**Earnings Per Share (EPS)***					
	Net profit after tax		(18,063,294,963)	700,172,294	(18,074,791,919)	859,882,240
	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)		**(9.40)**	**0.36**	**(9.40)**	**0.45**
	EPS of the Bank as of Q3 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		5,641,120,614	(4,646,501,671)	5,634,950,163	(4,844,089,845)
	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		**2.93**	**(2.42)**	**2.93**	**(2.52)**
	NOCFPS of the Bank as of Q3 Y2025 is higher compared to Q3 Y2024 due to higher deposit growth.					
21	**Net Asset Value (NAV) per Share***					
	Net assets value		17,117,619,204	36,798,548,555	13,239,247,416	32,914,070,994
	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		**8.91**	**19.15**	**6.89**	**17.12**
	NAV as of Q3 Y2025 is lower compared to Q3 Y2024 due to net loss of the Bank.					
22	**Reconciliation of statement of cash flows from operating activities (Solo basis)**					
	Net profit after taxation				(18,074,791,919)	859,882,240
	Add/(less): Adjustment					
	Depreciation on fixed asset				846,133,364	719,864,617
	Amortization on software				209,411,306	139,130,027
	Provision (tax)				127,720,003	921,747,645
	Provision (loans and others)				-	2,215,096,298
	Recovery of written off loans				-	90,217,507
	Interest receivable				252,917,924	313,509,637
	Interest payable on deposits				3,204,001,029	2,524,376,983
	Rent paid - lease adjustment				(285,044,321)	(135,503,571)
	Accrued expense				307,198,984	692,815,624
	Interest on leased assets				45,171,434	21,320,238
					4,707,509,723	**7,251,575,005**
	Changes in operating assets and liabilities					
	Changes in loans & advances				10,567,720,862	(25,677,827,346)
	Changes in deposit and other accounts				33,062,039,502	9,333,841,120
	Changes of trading securities				(22,683,588,504)	6,192,099,708
	Changes in other assets				(874,558,632)	(983,405,506)
	Changes in other liabilities				(737,204,514)	(394,443,335)
					19,334,408,714	**(11,529,735,359)**
	Income tax paid				(332,176,355)	(1,425,811,731)
	Net cash flows from/(used in) operating activities				**5,634,950,163**	**(4,844,089,845)**