IFIC Bank PLC

Condensed Interim Financial Reports (Un-audited)

as at and for the 2nd Quarter ended 30 June 2026

IFIC Bank PLC

Condensed Consolidated Balance Sheet (Un-audited)

as at 30 June 2026

Amount in BDT

Particulars	Note	30 June 2026	31 December 2025
PROPERTY AND ASSETS			
Cash	**3**	**40,059,766,107**	**48,304,048,770**
Cash in hand (including foreign currency)		15,677,803,281	16,991,408,465
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		24,381,962,826	31,312,640,305
Balance with other banks and financial institutions	**4**	**7,001,604,520**	**6,983,424,013**
In Bangladesh		5,652,661,610	5,496,560,534
Outside Bangladesh		1,348,942,910	1,486,863,479
Money at call and on short notice		**-**	**-**
Investments	**5**	**74,473,879,023**	**73,460,434,535**
Government securities	5.1	57,727,667,726	56,762,836,596
Other investments		16,746,211,297	16,697,597,939
Loans and advances / investments	**6**	**452,834,445,606**	**444,996,718,150**
Loans, cash credit, overdrafts etc.	6.1	442,904,743,844	434,894,827,256
Bills purchased and discounted	6.2	9,929,701,762	10,101,890,894
Fixed assets including premises, furniture and fixtures	**7**	**8,921,605,601**	**9,614,491,669**
Other assets	**8**	**10,399,348,707**	**8,706,734,120**
Non-banking assets		**214,082,134**	**222,515,223**
Total assets		**593,904,731,697**	**592,288,366,478**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial institutions and agents	**9**	**2,703,506,799**	**3,273,998,530**
Subordinated debt		**7,000,000,000**	**7,000,000,000**
Deposits and other accounts	**10**	**530,869,773,695**	**517,024,447,706**
Current deposit and other accounts		142,099,786,328	140,250,197,331
Bills payable		3,132,804,996	1,922,660,552
Savings bank deposits		21,146,035,865	20,094,233,611
Fixed deposits		364,491,146,506	354,757,356,212
Other liabilities	**11**	**60,426,453,391**	**55,446,944,138**
Total liabilities		**600,999,733,885**	**582,745,390,376**
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
Start-up fund		80,067,088	80,067,088
Revaluation reserve against securities		211,567,040	169,944,140
Revaluation reserve against fixed assets		138,155,094	138,155,094
Foreign currency translation reserve		31,133,521	31,641,538
Surplus/(deficit) in profit and loss account		(36,388,253,707)	(19,709,160,590)
Total shareholders' equity		**(7,095,021,241)**	**9,542,956,993**
Non-controlling interest		19,053	19,109
Total equity		**(7,095,002,188)**	**9,542,976,102**
Total liabilities and equity		**593,904,731,697**	**592,288,366,478**

IFIC Bank PLC

Condensed Consolidated Balance Sheet (Un-audited)
as at 30 June 2026

Amount in BDT

Particulars	Note	30 June 2026	31 December 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		**42,367,262,000**	**43,047,984,545**
Acceptances and endorsements		10,513,952,963	10,133,233,633
Letters of guarantee		15,108,315,195	15,842,952,253
Irrevocable letters of credit		10,991,528,035	10,897,120,560
Bills for collection		5,753,465,807	6,174,678,099
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		**42,367,262,000**	**43,047,984,545**

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 July 2026

IFIC Bank PLC
Condensed Consolidated Profit and Loss Account (Un-audited)
for the period ended 30 June 2026

Amount in BDT

Particulars	Note	1 January to 30 June 2026	1 January to 30 June 2025	1 April to 30 June 2026	1 April to 30 June 2025
Interest / investments income	13	7,368,148,701	11,819,881,930	3,741,219,337	5,244,199,050
Interest paid / profit shared on deposits, borrowings etc.	14	22,791,659,493	21,612,187,384	11,391,319,510	10,961,116,804
Net interest income / profit on investments		**(15,423,510,792)**	**(9,792,305,454)**	**(7,650,100,173)**	**(5,716,917,754)**
Investment income	15	3,393,037,834	3,036,932,997	1,721,608,710	1,638,934,282
Commission, exchange and brokerage	16	1,162,016,282	1,188,520,130	750,489,294	680,682,304
Other operating income	17	225,135,936	220,672,646	119,760,575	121,398,219
		4,780,190,052	**4,446,125,773**	**2,591,858,579**	**2,441,014,805**
Total operating income		**(10,643,320,740)**	**(5,346,179,681)**	**(5,058,241,594)**	**(3,275,902,949)**
Salary and allowances	18	2,571,361,999	2,528,182,663	1,285,925,103	1,330,992,078
Rent, taxes, insurance, electricity etc.	19	666,946,925	700,457,467	320,455,159	337,673,754
Legal expenses		7,237,256	5,317,781	4,094,232	2,959,090
Postage, stamp, telecommunication etc.		140,720,603	144,881,583	69,312,379	73,159,008
Stationery, printing, advertisement etc.		148,743,863	138,082,519	74,434,281	63,527,915
Managing Director's salary and allowances		11,160,000	11,160,000	5,580,000	5,580,000
Directors' fees		3,129,000	3,031,833	1,643,500	1,654,333
Auditors' fees		1,523,750	1,523,750	790,625	761,875
Depreciation and repair of bank's assets		1,280,496,607	1,151,723,427	642,540,116	581,963,631
Other expenses		1,135,419,491	1,214,084,738	572,794,112	593,749,241
Total operating expenses		**5,966,739,494**	**5,898,445,761**	**2,977,569,507**	**2,992,020,925**
Operating profit/(loss)		**(16,610,060,234)**	**(11,244,625,442)**	**(8,035,811,101)**	**(6,267,923,874)**
Share of profit of joint ventures/associates		2,920,859	(1,354,610)	198,089	(2,073,057)
Profit/(loss) before provision		**(16,607,139,375)**	**(11,245,980,052)**	**(8,035,613,012)**	**(6,269,996,931)**
Provision for loans, investments & other assets					
Provision for loans and advance		12,816,936	-	12,816,936	-
Provision for diminution in value of investments		(93,731,852)	792,716	(37,955,530)	238,875
Other provisions		110,956,312	-	47,179,990	-
Total provision		**30,041,396**	**792,716**	**22,041,396**	**238,875**
Profit/(Loss) before taxes		**(16,637,180,771)**	**(11,246,772,768)**	**(8,057,654,408)**	**(6,270,235,806)**
Provision for taxation					
Current tax		144,872,522	112,321,071	75,241,995	53,693,125
Deferred tax expense/(income)		(93,110,119)	(75,179,699)	(63,774,097)	(36,888,346)
		51,762,403	**37,141,372**	**11,467,898**	**16,804,779**
Net profit/(loss) after taxation		**(16,688,943,174)**	**(11,283,914,140)**	**(8,069,122,306)**	**(6,287,040,585)**
Net profit/(loss) after tax attributable to:					
Equity holders of the Bank		(16,688,943,118)	(11,283,914,296)	(8,069,122,175)	(6,287,040,664)
Non-controlling interest		(56)	156	(131)	79
		(16,688,943,174)	**(11,283,914,140)**	**(8,069,122,306)**	**(6,287,040,585)**
Earnings Per Share (EPS)	20	**(8.68)**	**(5.87)**	**(4.20)**	**(3.27)**

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 July 2026

IFIC Bank PLC
Condensed Consolidated Cash Flow Statement (Un-audited)
for the period ended 30 June 2026

Amount in BDT

	Particulars	1 January to 30 June 2026	1 January to 30 June 2025
A.	**Cash flows from operating activities**		
	Interest/investment income receipts in cash	10,843,557,223	14,916,297,055
	Interest/profit paid on deposits and borrowings	(21,043,730,342)	(20,011,627,929)
	Dividend received	8,196,194	12,128,701
	Fees and commission received	1,162,016,282	1,188,520,130
	Recoveries of loans/investment previously written-off	94,151,430	88,341,038
	Cash payments to employees	(2,582,521,999)	(2,539,342,663)
	Cash payments to suppliers	(623,455,685)	(710,888,044)
	Income taxes paid	(935,095,678)	(190,771,074)
	Receipts from other operating activities	229,149,283	221,669,188
	Payments for other operating activities	(1,659,114,494)	(1,924,950,034)
	Operating cash flows before changing in operating assets and liabilities	**(14,506,847,786)**	**(8,950,623,632)**
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase/sale of trading securities	(1,618,018,997)	(18,358,737,798)
	Loans and advances to other banks	-	-
	Loans and advances to customers	(1,966,637,582)	7,346,450,966
	Other assets	(921,083,425)	(928,442,115)
	Deposits from other banks	5,447,878	(1,230,041)
	Deposits from customers	12,124,112,516	31,615,596,066
	Other liabilities	(1,361,703,892)	(1,073,726,845)
		6,262,116,498	**18,599,910,233**
	Net cash flows from/(used in) operating activities	**(8,244,731,288)**	**9,649,286,601**
B.	**Cash flows from investing activities**		
	Net proceeds/(payments) from sale/(purchase) of Government securities	694,810,767	(9,386,794,338)
	Net proceeds/(payments) from sale/(purchase) of securities	(45,692,499)	15,087,722
	Purchase of property, plant & equipment	(86,033,329)	(224,810,165)
	Proceeds from sale of property, plant & equipment	6,839,810	5,302,540
	Net cash flows from/(used in) investing activities	**569,924,749**	**(9,591,214,241)**
C.	**Cash flows from financing activities**		
	Borrowing from/(repayment to) other banks, financial institutions and agents	(570,491,731)	(1,077,700,081)
	Net cash flows from/(used in) financing activities	**(570,491,731)**	**(1,077,700,081)**
D.	**Net increase/(decrease) in cash (A+B+C)**	**(8,245,298,270)**	**(1,019,627,721)**
E.	Effects of exchange rate changes on cash and cash equivalents	18,530,914	107,599,154
F.	**Opening balance of cash and cash equivalents**	**55,298,588,683**	**53,491,708,677**
G.	**Closing balance of cash and cash equivalents (D+E+F)**	**47,071,821,327**	**52,579,680,110**
	Closing cash and cash equivalents		
	Cash in hand	15,677,803,281	16,982,623,523
	Balance with Bangladesh Bank and its agents bank	24,381,962,826	25,500,546,153
	Balance with other banks and financial institutions	7,001,604,520	6,686,036,534
	Money at call and on short notice	-	3,400,000,000
	Prize bonds	10,450,700	10,473,900
		47,071,821,327	**52,579,680,110**

IFIC Bank PLC
Condensed Consolidated Statement of Changes in Equity (Un-audited)
for the period ended 30 June 2026

Amount in BDT

Particulars	Paid up capital	Statutory reserve	General reserve	Start-up fund	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 2026	19,220,866,470	9,456,371,856	155,071,397	80,067,088	169,944,140	138,155,094	31,641,538	(19,709,160,590)	19,109	**9,542,976,102**
Impact of changes in accounting policy	-	-	-	-	-	-	-	-	-	**-**
Restated balance as at 1 January 2026	**19,220,866,470**	**9,456,371,856**	**155,071,397**	**80,067,088**	**169,944,140**	**138,155,094**	**31,641,538**	**(19,709,160,590)**	**19,109**	**9,542,976,102**
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	41,622,900	-	-	-	-	**41,622,900**
Effect of foreign currency translation	-	-	-	-	-	-	(508,017)	-	-	**(508,017)**
Net gain and losses not recognized in the profit and loss account	**19,220,866,470**	**9,456,371,856**	**155,071,397**	**80,067,088**	**211,567,040**	**138,155,094**	**31,133,521**	**(19,709,160,590)**	**19,109**	**9,584,090,985**
Net profit/(loss) for the period	-	-	-	-	-	-	-	(16,688,943,118)	(56)	**(16,688,943,174)**
Gain from sale of Non-banking Assets	-	-	-	-	-	-	-	9,850,000	-	**9,850,000**
Balance as at 30 June 2026	**19,220,866,470**	**9,456,371,856**	**155,071,397**	**80,067,088**	**211,567,040**	**138,155,094**	**31,133,521**	**(36,388,253,707)**	**19,053**	**(7,095,002,188)**
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	-	-	-	-	-	-	-	(11,283,914,297)	156	**(11,283,914,141)**
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**	**(5,393,470,275)**	**18,846**	**23,708,956,884**

IFIC Bank PLC

Condensed Separate Balance Sheet (Un-audited)
as at 30 June 2026

Amount in BDT

Particulars	Note	30 June 2026	31 December 2025
PROPERTY AND ASSETS			
Cash	**3**	**40,045,967,701**	**48,300,634,859**
Cash in hand (including foreign currency)		15,664,004,875	16,987,994,554
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		24,381,962,826	31,312,640,305
Balance with other banks and financial institutions	**4**	**6,971,531,938**	**6,938,314,800**
In Bangladesh		5,656,074,279	5,499,973,203
Outside Bangladesh		1,315,457,659	1,438,341,597
Money at call and on short notice		**-**	**-**
Investments	**5**	**67,859,168,489**	**66,843,223,300**
Government securities	5.1	57,727,667,726	56,762,836,596
Other investments		10,131,500,763	10,080,386,704
Loans and advances / investments	**6**	**451,090,232,433**	**443,295,028,706**
Loans, cash credit, overdrafts etc.	6.1	441,160,530,671	433,193,137,812
Bills purchased and discounted	6.2	9,929,701,762	10,101,890,894
Fixed assets including premises, furniture and fixtures	**7**	**8,891,939,829**	**9,579,724,843**
Other assets	**8**	**12,933,315,095**	**11,222,672,234**
Non-banking assets		**214,082,134**	**222,515,223**
Total assets		**588,006,237,618**	**586,402,113,964**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial Institutions and agents	**9**	**2,703,506,799**	**3,273,998,530**
Subordinated debt		**7,000,000,000**	**7,000,000,000**
Deposits and other accounts	**10**	**531,025,212,537**	**517,161,954,205**
Current deposit and other accounts		142,175,774,494	140,281,066,065
Bills payable		3,132,804,996	1,922,660,552
Savings bank deposits		21,146,035,865	20,094,233,611
Fixed deposits		364,570,597,182	354,863,993,977
Other liabilities	**11**	**58,264,192,808**	**53,307,898,356**
Total liabilities		**598,992,912,144**	**580,743,851,091**
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
Start-up fund		80,067,088	80,067,088
Revaluation reserve against securities		211,567,040	169,944,140
Revaluation reserve against fixed assets		138,155,094	138,155,094
Surplus/(deficit) in profit and loss account		(40,146,313,041)	(23,459,752,743)
Total shareholders' equity		**(10,986,674,526)**	**5,658,262,872**
Total liabilities and shareholders' equity		**588,006,237,618**	**586,402,113,964**

IFIC Bank PLC

Condensed Separate Balance Sheet (Un-audited)
as at 30 June 2026

Amount in BDT

Particulars	Note	30 June 2026	31 December 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		**42,367,262,000**	**43,047,984,545**
Acceptances and endorsements		10,513,952,963	10,133,233,633
Letters of guarantee		15,108,315,195	15,842,952,253
Irrevocable letters of credit		10,991,528,035	10,897,120,560
Bills for collection		5,753,465,807	6,174,678,099
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		**42,367,262,000**	**43,047,984,545**

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 July 2026

IFIC Bank PLC
Condensed Separate Profit and Loss Account (Un-audited)
for the period ended 30 June 2026

Amount in BDT

Particulars	Note	1 January to 30 June 2026	1 January to 30 June 2025	1 April to 30 June 2026	1 April to 30 June 2025
Interest / investments income	13	7,452,094,284	11,923,057,178	3,784,857,062	5,296,532,224
Interest paid / profit shared on deposits, borrowings etc.	14	22,797,366,649	21,614,710,353	11,394,034,400	10,962,900,190
Net interest income / profit on investments		**(15,345,272,365)**	**(9,691,653,175)**	**(7,609,177,338)**	**(5,666,367,966)**
Investment income	15	3,222,954,137	2,869,748,162	1,633,682,378	1,556,146,583
Commission, exchange and brokerage	16	1,129,828,879	1,173,669,990	734,469,305	673,411,125
Other operating income	17	224,920,506	224,101,667	119,650,148	124,977,308
		4,577,703,522	**4,267,519,819**	**2,487,801,831**	**2,354,535,016**
Total operating income/(loss)		**(10,767,568,843)**	**(5,424,133,356)**	**(5,121,375,507)**	**(3,311,832,950)**
Salary and allowances	18	2,543,891,634	2,498,082,082	1,272,197,568	1,315,414,765
Rent, taxes, insurance, electricity, etc.	19	660,592,724	694,974,034	316,708,679	334,777,150
Legal expenses		6,180,572	3,985,474	3,680,417	2,375,724
Postage, stamp, telecommunication, etc.		139,778,481	144,146,095	68,845,501	72,748,539
Stationery, printing, advertisement, etc.		147,954,958	135,923,725	74,147,151	61,892,415
Managing Director's salary and allowances		11,160,000	11,160,000	5,580,000	5,580,000
Directors' fees		2,968,000	2,588,333	1,563,000	1,268,333
Auditors' fees		1,437,500	1,437,500	718,750	718,750
Depreciation and repair of bank's assets		1,272,128,383	1,145,789,213	637,727,626	578,892,965
Other expenses		1,110,415,662	1,197,145,093	560,946,470	585,143,265
Total operating expenses		**5,896,507,914**	**5,835,231,549**	**2,942,115,162**	**2,958,811,906**
Profit/(Loss) before provision		**(16,664,076,757)**	**(11,259,364,905)**	**(8,063,490,669)**	**(6,270,644,856)**
Provision for loans, investments and other assets					
Provision for loans and advance		-	-	-	-
Provision for diminution in value of investments		(110,956,312)	-	(47,179,990)	-
Other provisions		110,956,312	-	47,179,990	-
Total Provision		**-**	**-**	**-**	**-**
Profit/(Loss) before taxes		**(16,664,076,757)**	**(11,259,364,905)**	**(8,063,490,669)**	**(6,270,644,856)**
Provision for taxation					
Current tax		125,000,000	100,000,000	65,000,000	48,000,000
Deferred tax expense/(income)		(92,666,459)	(74,764,779)	(63,691,606)	(36,682,390)
		32,333,541	**25,235,221**	**1,308,394**	**11,317,610**
Net profit/(loss) after taxation		**(16,696,410,298)**	**(11,284,600,126)**	**(8,064,799,063)**	**(6,281,962,466)**
Earnings Per Share (EPS)	20	**(8.69)**	**(5.87)**	**(4.20)**	**(3.27)**

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 July 2026

IFIC Bank PLC
Condensed Separate Cash Flow Statement (Un-audited)
for the period ended 30 June 2026

Amount in BDT

	Particulars	1 January to 30 June 2026	1 January to 30 June 2025
A.	**Cash flows from operating activities**		
	Interest/investment income receipts in cash	10,751,636,701	14,831,718,817
	Interest/profit paid on deposits and borrowings	(21,049,437,498)	(20,014,150,898)
	Dividend received	7,075,378	10,187,072
	Fees and commission received	1,129,828,879	1,173,669,990
	Recoveries of loans/investment previously written-off	94,151,430	86,791,568
	Cash payments to employees	(2,555,051,634)	(2,509,242,082)
	Cash payments to suppliers	(623,936,084)	(707,686,708)
	Income taxes paid	(890,266,817)	(170,225,434)
	Receipts from other operating activities	133,454,126	136,757,171
	Payments for other operating activities	(1,353,661,902)	(1,643,977,939)
	Operating cash flows before changing in operating assets and liabilities	**(14,356,207,421)**	**(8,806,158,443)**
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase/sale of trading securities	(1,618,018,997)	(18,358,737,798)
	Loans and advances to other banks	-	-
	Loans and advances to customers	(2,026,695,062)	7,311,815,772
	Other assets	(939,058,294)	(930,591,520)
	Deposits from other banks	5,447,878	(1,230,041)
	Deposits from customers	12,073,723,984	31,491,748,792
	Other liabilities	(1,361,588,674)	(1,073,811,861)
		6,133,810,835	**18,439,193,345**
	Net cash flows from/(used in) operating activities	**(8,222,396,586)**	**9,633,034,901**
B.	**Cash flows from investing activities**		
	Net proceeds/(payments) from sale/(purchase) of Government securities	694,810,767	(9,386,794,338)
	Net proceeds/(payments) from sale/(purchase) of securities	(51,114,059)	36,929,097
	Purchase of property, plant & equipment	(86,033,329)	(224,810,165)
	Proceeds from sale of property, plant & equipment	6,839,810	5,302,540
	Net cash flows from/(used in) investing activities	**564,503,189**	**(9,569,372,866)**
C.	**Cash flows from financing activities**		
	Borrowing from/(repayment to) other banks, financial institutions and agents	(570,491,731)	(1,077,700,081)
	Net cash flows from/(used in) financing activities	**(570,491,731)**	**(1,077,700,081)**
D.	**Net increase/(decrease) in cash (A+B+C)**	**(8,228,385,128)**	**(1,014,038,046)**
E.	Effects of exchange rate changes on cash and cash equivalents	6,269,910	94,471,671
F.	**Opening balance of cash and cash equivalents**	**55,250,065,557**	**53,425,716,276**
G.	**Closing balance of cash and cash equivalents (D+E+F)**	**47,027,950,339**	**52,506,149,902**
	Closing cash and cash equivalents		
	Cash in hand	15,664,004,875	16,982,525,550
	Balance with Bangladesh Bank and its agents bank	24,381,962,826	25,500,546,153
	Balance with other banks and financial institutions	6,971,531,938	6,612,604,299
	Money at call and on short notice	-	3,400,000,000
	Prize bonds	10,450,700	10,473,900
		47,027,950,339	**52,506,149,902**

The reconciliation of cash flows from operating activities (solo basis) has been disclosed in note 23 of these financial statements.

IFIC Bank PLC

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

for the period ended 30 June 2026

Amount in BDT

Particulars	Paid up capital	Statutory reserve	General reserve	Start-up fund	Revaluation reserve against securities	Revaluation reserve against fixed assets	Surplus/(deficit) in profit and loss account	Total
Balance as at 1 January 2026	19,220,866,470	9,353,911,426	155,071,397	80,067,088	169,944,140	138,155,094	(23,459,752,743)	**5,658,262,872**
Impact of changes in accounting policy	-	-	-	-	-	-	-	**-**
Restated balance as at 1 January 2026	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**80,067,088**	**169,944,140**	**138,155,094**	**(23,459,752,743)**	**5,658,262,872**
Surplus/deficit on account of revaluation of investments	-	-	-	-	41,622,900	-	-	**41,622,900**
Net gain and losses not recognized in the income statement	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**80,067,088**	**211,567,040**	**138,155,094**	**(23,459,752,743)**	**5,699,885,772**
Net profit/(loss) for the period	-	-	-	-	-	-	(16,696,410,298)	**(16,696,410,298)**
Gain from sale of Non-banking Assets	-	-	-	-	-	-	9,850,000	**9,850,000**
Balance as at 30 June 2026	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**80,067,088**	**211,567,040**	**138,155,094**	**(40,146,313,041)**	**(10,986,674,526)**
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**	**138,155,094**	**2,157,179,799**	**31,123,470,583**
Net profit/(loss) for the period	-	-	-	-	-	-	(11,284,600,127)	**(11,284,600,127)**
Balance as at 30 June 2025	**19,220,866,470**	**9,353,911,426**	**155,071,397**	**-**	**98,286,397**	**138,155,094**	**(9,127,420,328)**	**19,838,870,456**

Notes to the Financial Statements

As at and for the period ended 30 June 2026

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), 1,224 Uposhakhas and 71 ATM booths with 84 ATMs as at 30 June 2026.

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 2026 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 2025. 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 2026 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 2025.

2.3. Reporting period

These condensed consolidated and separate financial statements cover from 1 January to 30 June 2026. 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 July 2026.

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 2025	BBB	ST-3	Stable	30-Jun-27
Entity	Jan to Dec 2024	BBB+	ST-3	Stable	30-Jun-26

Amount in BDT

	Particulars	Note	Group		Bank	
			30 June 2026	31 December 2025	30 June 2026	31 December 2025
3	**Cash**					
	Cash in hand (including foreign currency)		15,677,803,281	16,991,408,465	15,664,004,875	16,987,994,554
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		24,381,962,826	31,312,640,305	24,381,962,826	31,312,640,305
			40,059,766,107	**48,304,048,770**	**40,045,967,701**	**48,300,634,859**
4	**Balance with other banks and financial institutions**					
	In Bangladesh		5,652,661,610	5,496,560,534	5,656,074,279	5,499,973,203
	Outside Bangladesh		1,348,942,910	1,486,863,479	1,315,457,659	1,438,341,597
			7,001,604,520	**6,983,424,013**	**6,971,531,938**	**6,938,314,800**
5	**Investments**					
	Government Securities	5.1	57,727,667,726	56,762,836,596	57,727,667,726	56,762,836,596
	Other Investments		16,746,211,297	16,697,597,939	10,131,500,763	10,080,386,704
			74,473,879,023	**73,460,434,535**	**67,859,168,489**	**66,843,223,300**
5.1	**Government securities**					
	Treasury bills		27,889,652,266	24,296,439,269	27,889,652,266	24,296,439,269
	Treasury bonds		28,803,874,760	31,321,641,427	28,803,874,760	31,321,641,427
	Bangladesh Government Islami Investment Bond		1,023,690,000	1,133,640,000	1,023,690,000	1,133,640,000
	Prize bond		10,450,700	11,115,900	10,450,700	11,115,900
			57,727,667,726	**56,762,836,596**	**57,727,667,726**	**56,762,836,596**
6	**Loans and advances / investments**					
	Loans, cash credit, overdraft etc.	6.1	442,904,743,844	434,894,827,256	441,160,530,671	433,193,137,812
	Bill purchased and discounted	6.2	9,929,701,762	10,101,890,894	9,929,701,762	10,101,890,894
			452,834,445,606	**444,996,718,150**	**451,090,232,433**	**443,295,028,706**
6.1	**Loans, cash credit, overdraft etc.**					
	Term loan industrial		12,655,637,793	12,887,547,758	12,655,637,793	12,887,547,758
	Term loan consumer finance		1,234,541,466	1,031,790,923	1,234,541,466	1,031,790,923
	Agricultural loan		2,924,958,204	2,025,845,731	2,924,958,204	2,025,845,731
	Term loan women entrepreneur		8,115,026	8,665,835	8,115,026	8,665,835
	Term loan-others		178,244,766,787	171,393,793,977	178,244,766,787	171,393,793,977
	House building loan		70,257,136,305	73,975,617,695	70,257,136,305	73,975,617,695
	Staff loan		1,087,746,246	1,025,967,638	1,087,746,246	1,025,967,638
	Transport loan		12,154,023	6,823,111	12,154,023	6,823,111
	Loan general		1,846,331,623	1,846,389,397	1,846,331,623	1,846,389,397
	Demand loan		8,282,887,200	6,843,971,208	8,282,887,200	6,843,971,208
	Overdrafts		147,742,283,146	146,813,185,787	150,037,887,642	149,114,961,313
	Cash credit		10,705,353,469	11,151,233,818	10,705,353,469	11,151,233,818
	Credit card finance		449,068,690	159,227,635	449,068,690	159,227,635
	PIF-Loan against trust receipt (LTR)		2,086,339,360	943,913,969	2,086,339,360	943,913,969
	Lease finance		75,403,809	86,895,252	75,403,809	86,895,252
	Margin loan		4,039,817,669	4,003,464,970	-	-
			441,652,540,816	**434,204,334,704**	**439,908,327,643**	**432,502,645,260**
	Islamic Investment					
	Gross Murabaha CMSME		664,488,889	-	664,488,889	-
	Less: Unearned profit		(29,322,222)	-	(29,322,222)	-
	Net Murabaha CMSME		**635,166,667**	**-**	**635,166,667**	**-**
	Hire Purchase under Shirkatul Melk Home Finance		48,147,309	21,985,339	48,147,309	21,985,339
			683,313,976	**21,985,339**	**683,313,976**	**21,985,339**
	Term Loan-Foreign Currency (OBU)		568,889,052	668,507,213	568,889,052	668,507,213
			442,904,743,844	**434,894,827,256**	**441,160,530,671**	**433,193,137,812**
6.2	**Bills purchased and discounted**					
	Payable in Bangladesh		9,891,047,272	10,010,564,847	9,891,047,272	10,010,564,847
	Payable outside Bangladesh		38,654,490	91,326,047	38,654,490	91,326,047
			9,929,701,762	**10,101,890,894**	**9,929,701,762**	**10,101,890,894**

Particulars	Note	Group		Bank	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
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		775,087,647	762,707,656	773,376,824	760,996,833
Computer equipment		2,971,963,572	2,932,814,783	2,957,790,218	2,918,641,429
Office equipment		487,210,915	486,416,915	487,210,915	486,416,915
Electrical & gas equipment		1,527,988,203	1,525,798,352	1,524,364,620	1,522,195,032
Leasehold improvement		1,709,550,987	1,697,111,287	1,690,961,621	1,678,406,406
Vehicles		241,424,716	241,424,716	241,424,716	241,424,716
Software		2,420,618,326	2,419,207,158	2,416,915,188	2,415,461,438
		14,572,766,630	**14,504,403,131**	**14,530,966,365**	**14,462,465,032**
Capital work in progress		16,061,783	2,352,501	16,061,783	2,352,501
		14,588,828,413	**14,506,755,632**	**14,547,028,148**	**14,464,817,533**
Right of Use Assets		3,094,213,524	3,094,213,524	3,035,849,579	3,035,849,579
		17,683,041,938	**17,600,969,156**	**17,582,877,727**	**17,500,667,112**
Less: Accumulated depreciation		(8,761,436,337)	(7,986,477,487)	(8,690,937,898)	(7,920,942,269)
Written down value		**8,921,605,601**	**9,614,491,669**	**8,891,939,829**	**9,579,724,843**
8 Other Assets					
Stationery and stamps		86,597,701	95,447,783	86,597,701	95,447,783
Suspense account		3,373,725,627	2,863,108,575	3,385,866,132	2,855,905,007
Advance, deposit and prepayments		862,726,688	676,746,424	859,992,970	673,785,271
Accrued interest & other income receivable		1,410,219,498	1,506,728,353	1,408,682,808	1,495,031,517
Advance income tax (net off Provision)		1,251,459,187	476,529,289	1,152,283,780	387,016,963
Investment in subsidiaries		-	-	2,629,975,999	2,629,975,999
Deferred tax assets	8.1	3,129,597,116	3,036,486,997	3,126,763,746	3,034,097,287
Others receivable		285,022,890	51,686,699	283,151,959	51,412,407
		10,399,348,707	**8,706,734,120**	**12,933,315,095**	**11,222,672,234**

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:

	30 June 2026	31 December 2025
Deferred tax assets [i + iii]	3,023,285,478	3,018,349,579
Deferred tax liabilities [ii + iv]	103,478,268	15,747,708
Deferred tax assets/(liabilities)	**3,126,763,746**	**3,034,097,287**
i) Deferred tax on provision for loans and advances classified as bad & loss		
Carrying amount	7,928,505,253	7,928,505,253
Tax base	-	-
Deductible/(taxable) temporary difference	7,928,505,253	7,928,505,253
Tax rate	37.50%	37.50%
Closing deferred tax assets/(liabilities)	2,973,189,470	2,973,189,470
Opening deferred tax assets/(liabilities)	2,973,189,470	4,795,970,770
Deferred tax (expense)/income (A)	**-**	**(1,822,781,300)**
ii) Deferred tax on fixed assets		
Carrying amount	4,718,444,994	5,188,424,334
Tax base	5,059,401,204	5,295,432,383
Deductible/(Taxable) temporary difference	**(340,956,210)**	**(107,008,049)**
Tax rate	37.50%	37.50%
Closing deferred tax assets/(liabilities)	**127,858,579**	**40,128,019**
Opening deferred tax assets/(liabilities)	40,128,019	(123,896,250)
Deferred tax (expense)/income (B)	**87,730,560**	**164,024,269**

Particulars	Note	Group		Bank	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
iii) Deferred tax on leased assets					
Right-of-Use Assets				1,636,109,042	1,863,904,931
Less: Lease Liabilities				(1,656,943,496)	(1,841,792,341)
Carrying amount				(20,834,454)	22,112,590
Tax base				112,754,901	142,539,547
Temporary difference				**133,589,355**	**120,426,958**
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				**50,096,008**	**45,160,109**
Opening deferred tax assets/(liabilities)				45,160,109	28,744,813
Deferred tax (expense)/income (C)				**4,935,899**	**16,415,296**
Deferred tax (expense)/income (A+B+C)				**92,666,459**	**(1,642,341,735)**
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		2,703,506,799	3,273,998,530	2,703,506,799	3,273,998,530
Outside Bangladesh		-	-	-	-
		2,703,506,799	**3,273,998,530**	**2,703,506,799**	**3,273,998,530**
10 Deposits and other accounts					
Current deposit and other accounts		142,099,786,328	140,250,197,331	142,175,774,494	140,281,066,065
Bills payable		3,132,804,996	1,922,660,552	3,132,804,996	1,922,660,552
Savings bank deposits		21,146,035,865	20,094,233,611	21,146,035,865	20,094,233,611
Fixed Deposits		364,491,146,506	354,757,356,212	364,570,597,182	354,863,993,977
		530,869,773,695	**517,024,447,706**	**531,025,212,537**	**517,161,954,205**
10.1 Deposits and other accounts					
Deposit from banks		57,731,058	52,283,180	57,731,058	52,283,180
Deposit in OBU		9,408,815	9,069,810	9,408,815	9,069,810
Unclaimed dividend account	10.1.1	4,999,840	4,999,840	4,999,840	4,999,840
Deposit in Islamic Banking		2,146,743,053	1,463,815,289	2,146,743,053	1,463,815,289
Deposit from customers		528,650,890,929	515,494,279,587	528,806,329,771	515,631,786,086
		530,869,773,695	**517,024,447,706**	**531,025,212,537**	**517,161,954,205**
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 June 2026	Group 31 December 2025	Bank 30 June 2026	Bank 31 December 2025
11 Other liabilities					
Specific provision for classified loans		7,928,979,077	7,835,405,253	7,928,979,077	7,928,505,253
General provision for unclassified loans		2,304,912,464	2,385,195,528	2,005,717,448	2,005,717,448
Provision for loans and advance		**10,233,891,541**	**10,220,600,781**	**9,934,696,525**	**9,934,222,701**
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		1,179,768,652	1,273,500,504	855,272,685	966,228,997
Provision for FDR in Financial Institution		166,854,667	166,854,667	166,854,667	166,854,667
Provision for other assets		903,894,670	792,938,358	903,894,670	792,938,358
Provision for loans, investments and other assets		**13,676,450,684**	**13,645,935,464**	**13,052,759,701**	**13,052,285,877**
Interest suspense on loans & advances		43,400,538,647	37,338,126,389	41,899,695,837	35,837,283,579
Interest suspense on placement		242,000,000	-	242,000,000	-
Provision for Non-banking Asset		166,082,134	174,515,223	166,082,134	174,515,223
Climate risk fund		20,000,000	20,000,000	20,000,000	20,000,000
Lease Liability		1,688,498,423	1,876,796,034	1,656,943,496	1,841,792,341
Interest payable on borrowing and bond		409,427,180	445,584,499	409,427,180	445,584,499

Particulars	Note	Group		Bank	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
Accrued expenses		578,065,859	317,022,173	572,428,799	308,122,502
Visa card payable		65,436,322	54,756,875	65,436,322	54,756,875
Withholding Tax, VAT and Excise duty payable*		476,745	1,449,658,103	476,745	1,449,280,109
Payable against Gov. Bond & Sanchaypatra		100,976,785	43,168,230	100,976,785	43,168,230
Others		78,500,612	81,381,148	77,965,809	81,109,121
		60,426,453,391	**55,446,944,138**	**58,264,192,808**	**53,307,898,356**

* Subsequently deposited to government exchequer.

** Bank maintained total provision of BDT 13,053 million against the requirement of BDT 234,432 million against loans & advances, diminution in value of investment and other provisions on Solo basis.

*** During the period, a provision of BDT 640 million was required to be released against the diminution in value of investments. However, the Bank released BDT 111 million only and 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 2025: 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 2025: 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 2025: 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 2026	1 January to 30 June 2025	1 January to 30 June 2026	1 January to 30 June 2025
13	**Interest income / profit on investments**					
	Conventional Banking					
	Term loan-industrial		336,456,087	458,761,978	336,456,087	458,761,978
	Term Loan-Agricultural Loan		118,017,664	108,993,052	118,017,664	108,993,052
	Term loan-consumer finance		65,696,004	64,550,871	65,696,004	64,550,871
	Term Loan-Housing Finance		3,533,748,604	4,038,899,511	3,533,748,604	4,038,899,511
	Term Loan-Lease finance		2,203,429	2,547,489	2,203,429	2,547,489
	Term Loan-Foreign Currency (OBU)		24,142,456	34,003,836	24,142,456	34,003,836
	Term loan-others		788,635,699	1,248,747,063	788,635,699	1,248,747,063
	Overdrafts		1,308,942,415	4,388,278,002	1,460,306,030	4,539,933,867
	Cash credit		428,731,650	515,551,350	428,731,650	515,551,350
	Credit card		7,479,356	5,929,627	7,479,356	5,929,627
	Demand loan		342,226,694	222,685,475	342,226,694	222,685,475
	Loan against trust receipt (LTR)		89,173,779	69,599,241	89,173,779	69,599,241
	Staff loan		27,371,358	18,255,785	27,371,358	18,255,785
	Overdue interest		60,747,281	213,280,677	60,747,281	213,280,677
	Balance with other banks and financial institutions		165,229,567	381,311,106	165,229,567	381,311,106
	Interest on Margin Loan		67,418,032	48,480,617	-	-
			7,366,220,075	**11,819,875,680**	**7,450,165,658**	**11,923,050,928**
	IFIC Islamic Banking					
	Profit on investments		1,928,626	6,250	1,928,626	6,250
			7,368,148,701	**11,819,881,930**	**7,452,094,284**	**11,923,057,178**
14	**Interest paid / profit shared on deposits, borrowings etc.**					
	Interest paid on deposits		21,798,352,920	20,549,759,633	21,804,060,076	20,552,282,602
	Interest paid on borrowings		935,260,263	1,016,151,404	935,260,263	1,016,151,404
			22,733,613,183	**21,565,911,037**	**22,739,320,339**	**21,568,434,006**
	IFIC Islamic Banking					
	Profit shared on deposits		58,046,310	46,276,347	58,046,310	46,276,347
			22,791,659,493	**21,612,187,384**	**22,797,366,649**	**21,614,710,353**
15	**Investment income**					
	Interest income		3,380,828,293	3,023,807,754	3,213,193,708	2,858,564,548
	Non interest income		12,209,541	13,125,243	9,760,429	11,183,614
			3,393,037,834	**3,036,932,997**	**3,222,954,137**	**2,869,748,162**
16	**Commission, exchange and brokerage**					
	Commission		960,145,099	962,322,634	940,299,641	953,793,369
	Exchange gain/(loss)		189,529,238	219,876,621	189,529,238	219,876,621
	Brokerage		12,341,945	6,320,875	-	-
			1,162,016,282	**1,188,520,130**	**1,129,828,879**	**1,173,669,990**
17	**Other operating income**					
	Locker rent		6,362,000	8,033,500	6,362,000	8,033,500
	Cheque Book charge recovery		60,666,190	60,298,950	60,666,190	60,298,950
	Gain/(loss) on sale of fixed assets		124,695	4,417,600	124,695	4,417,600
	Recovery on written off advance		94,151,430	88,341,038	94,151,430	88,341,038
	Miscellaneous earning		63,831,621	59,581,558	63,616,190	63,010,579
			225,135,936	**220,672,646**	**224,920,506**	**224,101,667**
18	**Salaries and allowances**					
	Basic salary		1,256,624,742	1,226,157,833	1,236,895,591	1,204,113,648
	Bonus		230,609,770	212,906,997	226,245,579	210,333,251
	Other allowances		882,680,815	870,028,065	879,303,791	864,545,415
	Provident fund- Bank's contribution		114,496,673	113,089,768	114,496,673	113,089,768
	Contribution to gratuity fund		86,950,000	106,000,000	86,950,000	106,000,000
			2,571,361,999	**2,528,182,663**	**2,543,891,634**	**2,498,082,082**

Total number of employees in the Bank for the 2nd quarter ended 30 June 2026 were 6,061 (H1 Y2025: 5,725). Number of employees for the 2nd quarter ended 30 June 2026 who were paid remuneration less than Tk. 36,000 was nil (H1 Y2025: nil).

	Particulars	Note	Group		Bank	
			1 January to 30 June 2026	1 January to 30 June 2025	1 January to 30 June 2026	1 January to 30 June 2025
19	**Rent, taxes, insurance, electricity etc.**					
	Rent paid		279,013,187	322,728,934	277,116,105	320,840,580
	Rates & taxes		9,834,361	9,840,251	7,484,876	7,532,124
	Insurance premium		252,631,470	242,020,725	251,839,314	241,832,964
	Electricity & water		125,467,907	125,867,556	124,152,428	124,768,366
			666,946,925	**700,457,467**	**660,592,724**	**694,974,034**
20	**Earnings Per Share (EPS)***					
	Net profit after tax		(16,688,943,174)	(11,283,914,140)	(16,696,410,298)	(11,284,600,126)
	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)		**(8.68)**	**(5.87)**	**(8.69)**	**(5.87)**
	EPS of the Bank as of H1 Y2026 is negative and deteriorated as Bank incurred net loss due to deterioration in asset quality.					
21	**Net Operating Cash Flow per Share***					
	Net cash flows from operating activities		(8,244,731,288)	9,649,286,601	(8,222,396,586)	9,633,034,901
	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		**(4.29)**	**5.02**	**(4.28)**	**5.01**
	NOCFPS of the Bank as of H1 Y2026 is lower compared to H1 Y2025 due to operating loss.					
22	**Net Asset Value (NAV) per Share***					
	Net assets value		(7,095,002,188)	23,708,956,884	(10,986,674,526)	19,838,870,456
	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		**(3.69)**	**12.34**	**(5.72)**	**10.32**
	NAV as of H1 Y2026 is lower compared to H1 Y2025 due to net loss of the Bank.					
23	**Reconciliation of statement of cash flows from operating activities (Solo basis)**					
	Net profit after taxation				(16,696,410,298)	(11,284,600,126)
	Add/(less): Adjustment					
	Depreciation on fixed asset				629,331,447	562,694,279
	Amortization on software				144,466,626	134,860,722
	Provision (tax)				32,333,541	25,235,221
	Interest receivable				86,348,709	48,547,621
	Interest payable on deposits				1,747,929,151	1,600,559,455
	Rent paid - lease adjustment				(251,117,449)	(190,029,548)
	Accrued expense				804,693,711	436,685,078
	Interest on leased assets				36,483,958	30,114,289
					3,230,469,695	**2,648,667,116**
	Changes in operating assets and liabilities					
	Changes in loans & advances				(2,026,695,062)	7,311,815,772
	Changes in deposit and other accounts				12,079,171,862	31,490,518,751
	Changes of trading securities				(1,618,018,997)	(18,358,737,798)
	Changes in other assets				(939,058,294)	(930,591,520)
	Changes in other liabilities				(1,361,588,674)	(1,073,811,861)
					6,133,810,835	**18,439,193,344**
	Income tax paid				(890,266,817)	(170,225,434)
	Net cash flows from/(used in) operating activities				**(8,222,396,586)**	**9,633,034,901**