

IFIC Bank PLC

Condensed Interim Financial Reports (Un-audited)
as at and for the 3rd Quarter ended 30 September 2026

IFIC Bank PLC
Condensed Consolidated Balance Sheet (Un-audited)
as at 30 September 2026

		Amount in BDT	
Particulars	Note	30 September 2026	31 December 2025
PROPERTY AND ASSETS			
Cash	3	41,424,965,880	48,304,048,770
Cash in hand (including foreign currency)		15,780,787,299	16,991,408,465
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		25,644,178,581	31,312,640,305
Balance with other banks and financial institutions	4	5,714,238,881	6,983,424,013
In Bangladesh		4,844,077,252	5,496,560,534
Outside Bangladesh		870,161,629	1,486,863,479
Money at call and on short notice		1,500,000,000	-
Investments	5	84,015,936,848	73,460,434,535
Government securities	5.1	67,310,638,754	56,762,836,596
Other investments		16,705,298,094	16,697,597,939
Loans and advances / investments	6	456,611,742,825	444,996,718,150
Loans, cash credit, overdrafts etc.	6.1	445,695,399,958	434,894,827,256
Bills purchased and discounted	6.2	10,916,342,867	10,101,890,894
Fixed assets including premises, furniture and fixtures	7	8,615,905,806	9,614,491,669
Other assets	8	10,418,741,594	8,706,734,120
Non-banking assets		214,082,134	222,515,223
Total assets		608,515,613,967	592,288,366,478
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial institutions and agents	9	8,072,084,548	3,273,998,530
Subordinated debt		5,000,000,000	7,000,000,000
Deposits and other accounts	10	548,456,452,807	517,024,447,706
Current deposit and other accounts		140,998,007,923	140,250,197,331
Bills payable		1,578,542,249	1,922,660,552
Savings bank deposits		21,483,265,818	20,094,233,611
Fixed deposits		384,396,636,817	354,757,356,212
Other liabilities	11	62,459,810,911	55,446,944,138
Total liabilities		623,988,348,266	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		216,218,269	169,944,140
Revaluation reserve against fixed assets		138,155,094	138,155,094
Foreign currency translation reserve		31,315,971	31,641,538
Surplus/(deficit) in profit and loss account		(44,770,819,514)	(19,709,160,590)
Total shareholders' equity		(15,472,753,369)	9,542,956,993
Non-controlling interest		19,069	19,109
Total equity		(15,472,734,300)	9,542,976,102
Total liabilities and equity		608,515,613,967	592,288,366,478

IFIC Bank PLC
Condensed Consolidated Balance Sheet (Un-audited)
as at 30 September 2026

			Amount in BDT
Particulars	Note	30 September 2026	31 December 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		43,983,359,058	43,047,984,545
Acceptances and endorsements		10,997,187,153	10,133,233,633
Letters of guarantee		14,656,943,950	15,842,952,253
Irrevocable letters of credit		12,253,965,084	10,897,120,560
Bills for collection		6,075,262,871	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		43,983,359,058	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 October 2026

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

					Amount in BDT
Particulars	Note	1 January to 30 September 2026	1 January to 30 September 2025	1 July to 30 September 2026	1 July to 30 September 2025
Interest / investments income	13	11,225,882,236	16,620,309,941	3,857,733,535	4,800,428,011
Interest paid / profit shared on deposits, borrowings etc.	14	34,113,831,817	32,780,284,442	11,322,172,324	11,168,097,058
Net interest income / profit on investments		(22,887,949,581)	(16,159,974,501)	(7,464,438,789)	(6,367,669,047)
Investment income	15	4,949,806,825	5,040,308,431	1,556,768,991	2,003,375,434
Commission, exchange and brokerage	16	1,665,527,419	1,691,101,414	503,511,137	502,581,284
Other operating income	17	341,260,849	361,108,820	116,124,913	140,436,174
		6,956,595,093	7,092,518,665	2,176,405,041	2,646,392,892
Total operating income		(15,931,354,488)	(9,067,455,836)	(5,288,033,748)	(3,721,276,155)
Salary and allowances	18	3,869,139,318	3,807,315,467	1,297,777,319	1,279,132,804
Rent, taxes, insurance, electricity etc.	19	1,058,772,166	1,056,328,505	391,825,241	355,871,038
Legal expenses		9,504,961	7,239,236	2,267,705	1,921,455
Postage, stamp, telecommunication etc.		205,433,576	211,152,526	64,712,973	66,270,943
Stationery, printing, advertisement etc.		235,329,590	225,993,458	86,585,727	87,910,939
Managing Director's salary and allowances		15,690,000	15,690,000	4,530,000	4,530,000
Directors' fees		4,493,000	4,709,333	1,364,000	1,677,500
Auditors' fees		2,285,625	2,285,625	761,875	761,875
Depreciation and repair of bank's assets		1,921,535,702	1,760,350,111	641,039,095	608,626,684
Other expenses		1,700,313,802	1,751,643,798	564,894,311	537,559,060
Total operating expenses		9,022,497,740	8,842,708,059	3,055,758,246	2,944,262,298
Operating profit/(loss)		(24,953,852,228)	(17,910,163,895)	(8,343,791,994)	(6,665,538,453)
Share of profit of joint ventures/associates		(1,772,768)	(3,881,500)	(4,693,627)	(2,526,890)
Profit/(loss) before provision		(24,955,624,996)	(17,914,045,395)	(8,348,485,621)	(6,668,065,343)
Provision for loans, investments & other assets					
Provision for loans and advance		19,281,667	-	6,464,731	-
Provision for diminution in value of investments		(135,663,097)	(114,432,969)	(41,931,245)	(115,225,685)
Other provisions		159,015,738	115,225,685	48,059,426	115,225,685
Total provision		42,634,308	792,716	12,592,912	-
Profit/(Loss) before taxes		(24,998,259,304)	(17,914,838,111)	(8,361,078,533)	(6,668,065,343)
Provision for taxation					
Current tax		205,108,824	261,336,925	60,236,302	149,015,854
Deferred tax expense/(income)		(131,859,164)	(112,880,073)	(38,749,045)	(37,700,374)
		73,249,660	148,456,852	21,487,257	111,315,480
Net profit/(loss) after taxation		(25,071,508,964)	(18,063,294,963)	(8,382,565,790)	(6,779,380,823)
Net profit/(loss) after tax attributable to:					
Equity holders of the Bank		(25,071,508,924)	(18,063,295,227)	(8,382,565,806)	(6,779,380,931)
Non-controlling interest		(40)	264	16	108
		(25,071,508,964)	(18,063,294,963)	(8,382,565,790)	(6,779,380,823)
Earnings Per Share (EPS)	20	(13.04)	(9.40)	(4.36)	(3.53)

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 2026

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

Amount in BDT

Particulars	1 January to 30 September 2026	1 January to 30 September 2025
A. Cash flows from operating activities		
Interest/investment income receipts in cash	16,160,381,702	21,839,982,898
Interest/profit paid on deposits and borrowings	(30,562,499,997)	(29,576,283,413)
Dividend received	9,130,694	12,981,201
Fees and commission received	1,665,527,419	1,691,101,414
Recoveries of loans/investment previously written-off	131,609,508	105,376,767
Cash payments to employees	(3,884,829,318)	(3,823,005,467)
Cash payments to suppliers	(973,052,020)	(1,042,252,142)
Income taxes paid	(1,212,822,871)	(357,019,973)
Receipts from other operating activities	357,616,359	364,451,942
Payments for other operating activities	(2,803,784,027)	(3,002,823,696)
Operating cash flows before changing in operating assets and liabilities	(21,112,722,551)	(13,787,490,469)
Increase/(decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase/sale of trading securities	(9,768,039,214)	(22,683,588,504)
Loans and advances to other banks	-	-
Loans and advances to customers	(3,933,063,391)	10,531,435,574
Other assets	(601,456,098)	(876,655,297)
Deposits from other banks	(29,067,763)	(14,854,531)
Deposits from customers	27,650,057,111	33,209,212,301
Other liabilities	(772,257,173)	(736,938,460)
	12,546,173,472	19,428,611,083
Net cash flows from/(used in) operating activities	(8,566,549,079)	5,641,120,614
B. Cash flows from investing activities		
Net proceeds/(payments) from sale/(purchase) of Government securities	(733,488,815)	(8,963,805,343)
Net proceeds/(payments) from sale/(purchase) of securities	(9,472,923)	37,613,525
Purchase of property, plant & equipment	(162,053,207)	(309,195,409)
Proceeds from sale of property, plant & equipment	150,183	5,420,203
Net cash flows from/(used in) investing activities	(904,864,762)	(9,229,967,024)
C. Cash flows from financing activities		
Borrowing from/(repayment to) other banks, financial institutions and agents	2,798,086,018	(4,905,349,254)
Net cash flows from/(used in) financing activities	2,798,086,018	(4,905,349,254)
D. Net increase/(decrease) in cash (A+B+C)	(6,673,327,823)	(8,494,195,664)
E. Effects of exchange rate changes on cash and cash equivalents	21,793,501	59,328,541
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)	48,647,054,361	45,056,841,554
Closing cash and cash equivalents		
Cash in hand	15,780,787,299	14,890,527,841
Balance with Bangladesh Bank and its agents bank	25,644,178,581	23,949,075,009
Balance with other banks and financial institutions	5,714,238,881	6,204,478,004
Money at call and on short notice	1,500,000,000	-
Prize bonds	7,849,600	12,760,700
	48,647,054,361	45,056,841,554

IFIC Bank PLC
Condensed Consolidated Statement of Changes in Equity (Un-audited)
for the period ended 30 September 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	-	-	-	-	46,274,129	-	-	-	-	46,274,129
Effect of foreign currency translation	-	-	-	-	-	-	(325,567)	-	-	(325,567)
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	216,218,269	138,155,094	31,315,971	(19,709,160,590)	19,109	9,588,924,664
Net profit/(loss) for the period	-	-	-	-	-	-	-	(25,071,508,924)	(40)	(25,071,508,964)
Gain from sale of Non-banking Assets	-	-	-	-	-	-	-	9,850,000	-	9,850,000
Balance as at 30 September 2026	19,220,866,470	9,456,371,856	155,071,397	80,067,088	216,218,269	138,155,094	31,315,971	(44,770,819,514)	19,069	(15,472,734,300)

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	(12,172,851,205)	18,954	17,117,619,205

IFIC Bank PLC
Condensed Separate Balance Sheet (Un-audited)
as at 30 September 2026

		Amount in BDT	
Particulars	Note	30 September 2026	31 December 2025
PROPERTY AND ASSETS			
Cash	3	41,412,065,036	48,300,634,859
Cash in hand (including foreign currency)		15,767,886,455	16,987,994,554
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		25,644,178,581	31,312,640,305
Balance with other banks and financial institutions	4	5,690,910,493	6,938,314,800
In Bangladesh		4,844,172,564	5,499,973,203
Outside Bangladesh		846,737,929	1,438,341,597
Money at call and on short notice		1,500,000,000	-
Investments	5	77,369,978,531	66,843,223,300
Government securities	5.1	67,310,638,754	56,762,836,596
Other investments		10,059,339,777	10,080,386,704
Loans and advances / investments	6	454,901,855,708	443,295,028,706
Loans, cash credit, overdrafts etc.	6.1	443,985,512,841	433,193,137,812
Bills purchased and discounted	6.2	10,916,342,867	10,101,890,894
Fixed assets including premises, furniture and fixtures	7	8,588,531,731	9,579,724,843
Other assets	8	12,878,619,061	11,222,672,234
Non-banking assets		214,082,134	222,515,223
Total assets		602,556,042,693	586,402,113,964
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial Institutions and agents	9	8,072,084,548	3,273,998,530
Subordinated debt		5,000,000,000	7,000,000,000
Deposits and other accounts	10	548,557,599,728	517,161,954,205
Current deposit and other accounts		141,019,065,150	140,281,066,065
Bills payable		1,578,542,249	1,922,660,552
Savings bank deposits		21,483,265,818	20,094,233,611
Fixed deposits		384,476,726,511	354,863,993,977
Other liabilities	11	60,285,603,722	53,307,898,356
Total liabilities		621,915,287,998	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		216,218,269	169,944,140
Revaluation reserve against fixed assets		138,155,094	138,155,094
Surplus/(deficit) in profit and loss account		(48,523,535,049)	(23,459,752,743)
Total shareholders' equity		(19,359,245,305)	5,658,262,872
Total liabilities and shareholders' equity		602,556,042,693	586,402,113,964

IFIC Bank PLC
Condensed Separate Balance Sheet (Un-audited)
as at 30 September 2026

Particulars	Note	Amount in BDT	
		30 September 2026	31 December 2025
OFF-BALANCE SHEET ITEMS			
Contingent liabilities		43,983,359,058	43,047,984,545
Acceptances and endorsements		10,997,187,153	10,133,233,633
Letters of guarantee		14,656,943,950	15,842,952,253
Irrevocable letters of credit		12,253,965,084	10,897,120,560
Bills for collection		6,075,262,871	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		43,983,359,058	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 October 2026

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

Amount in BDT					
Particulars	Note	1 January to 30 September 2026	1 January to 30 September 2025	1 July to 30 September 2026	1 July to 30 September 2025
Interest / investments income	13	11,362,566,126	16,768,360,091	3,910,471,842	4,845,302,913
Interest paid / profit shared on deposits, borrowings etc.	14	34,121,552,602	32,784,577,316	11,324,185,953	11,169,866,963
Net interest income / profit on investments		(22,758,986,476)	(16,016,217,225)	(7,413,714,111)	(6,324,564,050)
Investment income	15	4,693,687,392	4,789,878,231	1,470,733,255	1,920,130,069
Commission, exchange and brokerage	16	1,619,992,141	1,666,382,340	490,163,262	492,712,350
Other operating income	17	340,940,574	364,465,966	116,020,068	140,364,299
		6,654,620,107	6,820,726,537	2,076,916,585	2,553,206,718
Total operating income/(loss)		(16,104,366,369)	(9,195,490,688)	(5,336,797,526)	(3,771,357,332)
Salary and allowances	18	3,830,040,316	3,765,669,771	1,286,148,682	1,267,587,689
Rent, taxes, insurance, electricity, etc.	19	1,049,909,729	1,048,005,213	389,317,005	353,031,179
Legal expenses		7,491,126	5,238,174	1,310,554	1,252,700
Postage, stamp, telecommunication, etc.		204,244,572	210,105,829	64,466,091	65,959,734
Stationery, printing, advertisement, etc.		234,470,407	223,703,330	86,515,449	87,779,605
Managing Director's salary and allowances		15,690,000	15,690,000	4,530,000	4,530,000
Directors' fees		4,263,000	3,978,333	1,295,000	1,390,000
Auditors' fees		2,156,250	2,156,250	718,750	718,750
Depreciation and repair of bank's assets		1,909,006,227	1,751,332,682	636,877,844	605,543,469
Other expenses		1,663,722,262	1,725,701,646	553,306,600	528,556,553
Total operating expenses		8,920,993,889	8,751,581,228	3,024,485,975	2,916,349,679
Profit/(Loss) before provision		(25,025,360,258)	(17,947,071,916)	(8,361,283,501)	(6,687,707,011)
Provision for loans, investments and other assets					
Provision for loans and advance		-	-	-	-
Provision for diminution in value of investments		(159,015,738)	(115,225,685)	(48,059,426)	(115,225,685)
Other provisions		159,015,738	115,225,685	48,059,426	115,225,685
Total Provision		-	-	-	-
Profit/(Loss) before taxes		(25,025,360,258)	(17,947,071,916)	(8,361,283,501)	(6,687,707,011)
Provision for taxation					
Current tax		180,000,000	240,000,000	55,000,000	140,000,000
Deferred tax expense/(income)		(131,727,952)	(112,279,997)	(39,061,493)	(37,515,218)
		48,272,048	127,720,003	15,938,507	102,484,782
Net profit/(loss) after taxation		(25,073,632,306)	(18,074,791,919)	(8,377,222,008)	(6,790,191,793)
Earnings Per Share (EPS)	20	(13.05)	(9.40)	(4.36)	(3.53)

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 2026

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

Amount in BDT

Particulars	1 January to 30 September 2026	1 January to 30 September 2025
A. Cash flows from operating activities		
Interest/investment income receipts in cash	16,121,059,931	21,797,418,669
Interest/profit paid on deposits and borrowings	(30,570,220,782)	(29,580,576,287)
Dividend received	8,009,878	11,039,572
Fees and commission received	1,619,992,141	1,666,382,340
Recoveries of loans/investment previously written-off	131,609,508	105,376,767
Cash payments to employees	(3,845,730,316)	(3,781,359,771)
Cash payments to suppliers	(974,336,738)	(1,041,776,449)
Income taxes paid	(1,166,950,283)	(332,176,355)
Receipts from other operating activities	222,254,856	261,787,205
Payments for other operating activities	(2,608,755,571)	(2,805,574,242)
Operating cash flows before changing in operating assets and liabilities	(21,063,067,376)	(13,699,458,551)
Increase/(decrease) in operating assets and liabilities		
Statutory deposits	-	-
Purchase/sale of trading securities	(9,768,039,214)	(22,683,588,504)
Loans and advances to other banks	-	-
Loans and advances to customers	(3,876,425,193)	10,567,720,862
Other assets	(623,008,673)	(874,558,632)
Deposits from other banks	(29,067,763)	(14,854,531)
Deposits from customers	27,559,801,233	33,076,894,033
Other liabilities	(772,500,081)	(737,204,514)
	12,490,760,309	19,334,408,714
Net cash flows from/(used in) operating activities	(8,572,307,067)	5,634,950,163
B. Cash flows from investing activities		
Net proceeds/(payments) from sale/(purchase) of Government securities	(733,488,815)	(8,963,805,343)
Net proceeds/(payments) from sale/(purchase) of securities	21,046,927	50,790,032
Purchase of property, plant & equipment	(162,053,207)	(309,195,409)
Proceeds from sale of property, plant & equipment	150,183	5,420,203
Net cash flows from/(used in) investing activities	(874,344,912)	(9,216,790,517)
C. Cash flows from financing activities		
Borrowing from/(repayment to) other banks, financial institutions and agents	2,798,086,018	(4,905,349,254)
Net cash flows from/(used in) financing activities	2,798,086,018	(4,905,349,254)
D. Net increase/(decrease) in cash (A+B+C)	(6,648,565,961)	(8,487,189,608)
E. Effects of exchange rate changes on cash and cash equivalents	9,325,533	47,274,963
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)	48,610,825,129	44,985,801,632
Closing cash and cash equivalents		
Cash in hand	15,767,886,455	14,890,479,287
Balance with Bangladesh Bank and its agents bank	25,644,178,581	23,949,075,009
Balance with other banks and financial institutions	5,690,910,493	6,133,486,636
Money at call and on short notice	1,500,000,000	-
Prize bonds	7,849,600	12,760,700
	48,610,825,129	44,985,801,632

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 September 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	-	-	-	-	46,274,129	-	-	46,274,129
Net gain and losses not recognized in the income statement	19,220,866,470	9,353,911,426	155,071,397	80,067,088	216,218,269	138,155,094	(23,459,752,743)	5,704,537,001
Net profit/(loss) for the period	-	-	-	-	-	-	(25,073,632,306)	(25,073,632,306)
Gain from sale of Non-banking Assets	-	-	-	-	-	-	9,850,000	9,850,000
Balance as at 30 September 2026	19,220,866,470	9,353,911,426	155,071,397	80,067,088	216,218,269	138,155,094	(48,523,535,049)	(19,359,245,305)
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	138,155,094	2,157,179,799	31,314,039,335
Net profit/(loss) for the period	-	-	-	-	-	-	(18,074,791,919)	(18,074,791,919)
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

Notes to the Financial Statements

As at and for the period ended 30 September 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 abroad. In 1983 when the Government allowed to open up banking in the private sector, the finance company was converted into a full fledged 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 and 5 Islamic Banking Window), 1,224 Uposhakhas and 84 ATM booths with 97 ATMs as at 30 September 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 3rd quarter ended 30 September 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 September 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 September 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 October 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.

Notes to the Condensed Interim Financial Report
as at and for the period ended 30 September 2026

		Amount in BDT			
Particulars	Note	Group		Bank	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
3 Cash					
Cash in hand (including foreign currency)		15,780,787,299	16,991,408,465	15,767,886,455	16,987,994,554
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)		25,644,178,581	31,312,640,305	25,644,178,581	31,312,640,305
		41,424,965,880	48,304,048,770	41,412,065,036	48,300,634,859
4 Balance with other banks and financial institutions					
In Bangladesh		4,844,077,252	5,496,560,534	4,844,172,564	5,499,973,203
Outside Bangladesh		870,161,629	1,486,863,479	846,737,929	1,438,341,597
		5,714,238,881	6,983,424,013	5,690,910,493	6,938,314,800
5 Investments					
Government Securities	5.1	67,310,638,754	56,762,836,596	67,310,638,754	56,762,836,596
Other Investments		16,705,298,094	16,697,597,939	10,059,339,777	10,080,386,704
		84,015,936,848	73,460,434,535	77,369,978,531	66,843,223,300
5.1 Government securities					
Treasury bills		32,031,730,784	24,296,439,269	32,031,730,784	24,296,439,269
Treasury bonds		29,704,791,370	31,321,641,427	29,704,791,370	31,321,641,427
Bangladesh Government Islami Investment Bond		973,690,000	1,133,640,000	973,690,000	1,133,640,000
Prize bond		7,849,600	11,115,900	7,849,600	11,115,900
		67,310,638,754	56,762,836,596	67,310,638,754	56,762,836,596
6 Loans and advances / investments					
Loans, cash credit, overdraft etc.	6.1	445,695,399,958	434,894,827,256	443,985,512,841	433,193,137,812
Bill purchased and discounted	6.2	10,916,342,867	10,101,890,894	10,916,342,867	10,101,890,894
		456,611,742,825	444,996,718,150	454,901,855,708	443,295,028,706
6.1 Loans, cash credit, overdraft etc.					
Term loan industrial		12,252,916,160	12,887,547,758	12,252,916,160	12,887,547,758
Term loan consumer finance		1,627,805,083	1,031,790,923	1,627,805,083	1,031,790,923
Agricultural loan		3,683,981,660	2,025,845,731	3,683,981,660	2,025,845,731
Term loan women entrepreneur		7,411,728	8,665,835	7,411,728	8,665,835
Term loan-others		182,502,165,342	171,393,793,977	182,502,165,342	171,393,793,977
House building loan		68,377,510,677	73,975,617,695	68,377,510,677	73,975,617,695
Staff loan		1,119,509,649	1,025,967,638	1,119,509,649	1,025,967,638
Transport loan		25,000,722	6,823,111	25,000,722	6,823,111
Loan general		1,846,331,093	1,846,389,397	1,846,331,093	1,846,389,397
Demand loan		9,413,187,628	6,843,971,208	9,413,187,628	6,843,971,208
Overdrafts		147,996,887,943	146,813,185,787	150,348,291,664	149,114,961,313
Cash credit		8,956,058,724	11,151,233,818	8,956,058,724	11,151,233,818
Credit card finance		472,757,094	159,227,635	472,757,094	159,227,635
PIF-Loan against trust receipt (LTR)		1,917,748,663	943,913,969	1,917,748,663	943,913,969
Lease finance		73,415,006	86,895,252	73,415,006	86,895,252
Margin loan		4,061,290,838	4,003,464,970	-	-
		444,333,978,010	434,204,334,704	442,624,090,893	432,502,645,260
Islamic Investment					
Gross Murabaha CMSME		806,319,824	-	806,319,824	-
Less: Unearned profit		(34,163,210)	-	(34,163,210)	-
Net Murabaha CMSME		772,156,614	-	772,156,614	-
Hire Purchase under Shirkatul Melk Home Finance		53,461,463	21,985,339	53,461,463	21,985,339
		825,618,077	21,985,339	825,618,077	21,985,339
Term Loan-Foreign Currency (OBU)		535,803,871	668,507,213	535,803,871	668,507,213
		445,695,399,958	434,894,827,256	443,985,512,841	433,193,137,812
6.2 Bills purchased and discounted					
Payable in Bangladesh		10,779,510,288	10,010,564,847	10,779,510,288	10,010,564,847
Payable outside Bangladesh		136,832,579	91,326,047	136,832,579	91,326,047
		10,916,342,867	10,101,890,894	10,916,342,867	10,101,890,894

Particulars	Note	Group		Bank	
		30 September 2026	31 December 2025	30 September 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		776,157,092	762,707,656	774,446,269	760,996,833
Computer equipment		3,022,313,380	2,932,814,783	3,008,140,026	2,918,641,429
Office equipment		488,732,510	486,416,915	488,732,510	486,416,915
Electrical & gas equipment		1,536,087,411	1,525,798,352	1,532,422,723	1,522,195,032
Leasehold improvement		1,713,146,696	1,697,111,287	1,694,563,459	1,678,406,406
Vehicles		241,424,716	241,424,716	241,424,716	241,424,716
Software		2,429,475,065	2,419,207,158	2,425,773,784	2,415,461,438
		14,646,259,133	14,504,403,131	14,604,425,750	14,462,465,032
Capital work in progress		18,539,275	2,352,501	18,539,275	2,352,501
		14,664,798,408	14,506,755,632	14,622,965,025	14,464,817,533
Right of Use Assets		3,094,213,524	3,094,213,524	3,035,849,579	3,035,849,579
		17,759,011,933	17,600,969,156	17,658,814,604	17,500,667,112
Less: Accumulated depreciation		(9,143,106,126)	(7,986,477,487)	(9,070,282,873)	(7,920,942,269)
Written down value		8,615,905,806	9,614,491,669	8,588,531,731	9,579,724,843
8 Other Assets					
Stationery and stamps		89,647,863	95,447,783	89,647,863	95,447,783
Suspense account		3,216,929,567	2,863,108,575	3,231,211,412	2,855,905,007
Advance, deposit and prepayments		809,863,433	676,746,424	807,038,518	673,785,271
Accrued interest & other income receivable		1,492,999,776	1,506,728,353	1,409,291,436	1,495,031,517
Advance income tax (net off Provision)		1,468,950,077	476,529,289	1,373,967,246	387,016,963
Investment in subsidiaries		-	-	2,629,975,999	2,629,975,999
Deferred tax assets	8.1	3,168,346,161	3,036,486,997	3,165,825,239	3,034,097,287
Others receivable		172,004,716	51,686,699	171,661,348	51,412,407
		10,418,741,594	8,706,734,120	12,878,619,061	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:				
Deferred tax assets [i + iii]				3,025,753,428	3,018,349,579
Deferred tax liabilities [ii + iv]				140,071,811	15,747,708
Deferred tax assets/(liabilities)				3,165,825,239	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				4,528,363,811	5,188,424,334
Tax base				4,966,902,804	5,295,432,383
Deductible/(Taxable) temporary difference				(438,538,993)	(107,008,049)
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				164,452,122	40,128,019
Opening deferred tax assets/(liabilities)				40,128,019	(123,896,250)
Deferred tax (expense)/income (B)				124,324,104	164,024,269

Particulars	Note	Group		Bank	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
iii) Deferred tax on leased assets					
Right-of-Use Assets				1,522,211,098	1,863,904,931
Less: Lease Liabilities				(1,564,519,074)	(1,841,792,341)
Carrying amount				(42,307,976)	22,112,590
Tax base				97,862,578	142,539,547
Temporary difference				140,170,554	120,426,958
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				52,563,958	45,160,109
Opening deferred tax assets/(liabilities)				45,160,109	28,744,813
Deferred tax (expense)/income (C)				7,403,849	16,415,296
Deferred tax (expense)/income (A+B+C)				131,727,952	(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	9.1	8,072,084,548	3,273,998,530	8,072,084,548	3,273,998,530
Outside Bangladesh		-	-	-	-
		8,072,084,548	3,273,998,530	8,072,084,548	3,273,998,530
9.1 In Bangladesh					
Short term borrowing					
Mercantile Bank Limited		-	700,000,000	-	700,000,000
Borrowing from Bangladesh Bank					
Collateralized Borrowing_Special Govt. bond		4,592,577,000	-	4,592,577,000	-
Export Development Fund (EDF)		2,502,869,084	1,735,235,187	2,502,869,084	1,735,235,187
Small and Medium Enterprise (SME)		610,238,464	838,763,343	610,238,464	838,763,343
Pre Shipment Credit		366,400,000	-	366,400,000	-
		8,072,084,548	3,273,998,530	8,072,084,548	3,273,998,530
10 Deposits and other accounts					
Current deposit and other accounts		140,998,007,923	140,250,197,331	141,019,065,150	140,281,066,065
Bills payable		1,578,542,249	1,922,660,552	1,578,542,249	1,922,660,552
Savings bank deposits		21,483,265,818	20,094,233,611	21,483,265,818	20,094,233,611
Fixed Deposits		384,396,636,817	354,757,356,212	384,476,726,511	354,863,993,977
		548,456,452,807	517,024,447,706	548,557,599,728	517,161,954,205
10.1 Deposits and other accounts					
Deposit from banks		23,215,417	52,283,180	23,215,417	52,283,180
Deposit in OBU		9,571,756	9,069,810	9,571,756	9,069,810
Unclaimed dividend account	10.1.1	4,901,311	4,999,840	4,901,311	4,999,840
Deposit in Islamic Banking		2,518,408,666	1,463,815,289	2,518,408,666	1,463,815,289
Deposit from customers		545,900,355,656	515,494,279,587	546,001,502,577	515,631,786,086
		548,456,452,807	517,024,447,706	548,557,599,728	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		Bank	
		30 September 2026	31 December 2025	30 September 2026	31 December 2025
11 Other liabilities					
Specific provision for classified loans		7,928,979,077	7,928,505,253	7,928,979,077	7,928,505,253
General provision for unclassified loans		2,311,377,195	2,292,095,528	2,005,717,448	2,005,717,448
Provision for loans and advance		10,240,356,273	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		1,137,837,407	1,273,500,504	807,213,259	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		951,954,096	792,938,358	951,954,096	792,938,358
Provision for loans, investments and other assets		13,689,043,597	13,645,935,464	13,052,759,701	13,052,285,877
Interest suspense on loans & advances		45,254,506,562	37,338,126,389	43,753,663,752	35,837,283,579
Interest suspense on placement		334,000,000	-	334,000,000	-
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		1,594,177,413	1,876,796,034	1,564,519,074	1,841,792,341
Interest payable on borrowing and bond		132,004,266	445,584,499	132,004,266	445,584,499
Accrued expenses		435,159,755	317,022,173	428,630,541	308,122,502
Visa card payable		63,826,953	54,756,875	63,826,953	54,756,875
Withholding Tax, VAT and Excise duty payable*		629,391,674	1,449,658,103	629,033,382	1,449,280,109
Payable against Gov. Bond & Sanchaypatra		58,942,930	43,168,230	58,942,930	43,168,230
Others		82,675,628	81,381,148	82,140,989	81,109,121
		62,459,810,911	55,446,944,138	60,285,603,722	53,307,898,356

* Subsequently deposited to government exchequer.

** Bank maintained total provision of BDT 13,053 million against the requirement of BDT 233,732 million against loans & advances, diminution in value of investment and other provisions on Solo basis.

*** During the period, a provision of BDT 546 million was required to be released against the diminution in value of investments. However, the Bank released BDT 159 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
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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 September 2026	1 January to 30 September 2025	1 January to 30 September 2026	1 January to 30 September 2025
13 Interest income / profit on investments					
Conventional Banking					
Term loan-industrial		451,339,836	752,916,623	451,339,836	752,916,623
Term Loan-Agricultural Loan		207,402,318	151,012,679	207,402,318	151,012,679
Term loan-consumer finance		110,851,068	98,476,097	110,851,068	98,476,097
Term Loan-Housing Finance		5,295,620,731	6,117,435,867	5,295,620,731	6,117,435,867
Term Loan-Lease finance		3,063,344	3,686,451	3,063,344	3,686,451
Term Loan-Foreign Currency (OBU)		38,730,438	47,690,972	38,730,438	47,690,972
Term loan-others		1,149,819,413	1,772,286,053	1,149,819,413	1,772,286,053
Overdrafts		2,183,899,921	5,505,536,824	2,405,193,301	5,732,603,828
Cash credit		627,670,947	776,987,864	627,670,947	776,987,864
Credit card		15,126,871	8,960,038	15,126,871	8,960,038
Demand loan		537,247,788	328,846,255	537,247,788	328,846,255
Loan against trust receipt (LTR)		154,120,816	101,480,765	154,120,816	101,480,765
Staff loan		43,124,979	27,541,024	43,124,979	27,541,024
Overdue interest		83,450,656	254,154,525	83,450,656	254,154,525
Balance with other banks and financial institutions		236,253,888	593,827,921	236,253,888	593,827,921
Interest on Margin Loan		84,609,490	79,016,854	-	-
		11,222,332,504	16,619,856,812	11,359,016,394	16,767,906,962
IFIC Islamic Banking					
Profit on investments		3,549,732	453,129	3,549,732	453,129
		11,225,882,236	16,620,309,941	11,362,566,126	16,768,360,091
14 Interest paid / profit shared on deposits, borrowings etc.					
Interest paid on deposits		32,775,378,327	31,312,491,481	32,783,099,112	31,316,784,355
Interest paid on borrowings		1,241,167,652	1,393,246,874	1,241,167,652	1,393,246,874
		34,016,545,979	32,705,738,355	34,024,266,764	32,710,031,229
IFIC Islamic Banking					
Profit shared on deposits		97,285,838	74,546,087	97,285,838	74,546,087
		34,113,831,817	32,780,284,442	34,121,552,602	32,784,577,316
15 Investment income					
Interest income		4,924,320,622	5,023,984,108	4,672,753,724	4,776,140,653
Non interest income		25,486,203	16,324,322	20,933,668	13,737,578
		4,949,806,825	5,040,308,431	4,693,687,392	4,789,878,231
16 Commission, exchange and brokerage					
Commission		1,352,066,403	1,344,075,659	1,326,072,013	1,332,429,304
Exchange gain/(loss)		293,920,128	333,953,036	293,920,128	333,953,036
Brokerage		19,540,887	13,072,719	-	-
		1,665,527,419	1,691,101,414	1,619,992,141	1,666,382,340
17 Other operating income					
Locker rent		10,330,000	12,494,550	10,330,000	12,494,550
Cheque Book charge recovery		95,062,950	92,722,730	95,062,950	92,722,730
Gain/(loss) on sale of fixed assets		129,911	2,185,332	129,911	2,185,332
Recovery on written off advance		131,609,508	105,376,767	131,609,508	105,376,767
Miscellaneous earning		104,128,480	148,329,441	103,808,205	151,686,587
		341,260,849	361,108,820	340,940,574	364,465,966
18 Salaries and allowances					
Basic salary		1,891,005,576	1,847,057,817	1,862,374,932	1,816,064,957
Bonus		343,974,607	325,423,855	341,464,134	322,850,109
Other allowances		1,331,388,919	1,310,629,427	1,323,431,034	1,302,550,337
Provident fund- Bank's contribution		172,320,216	171,204,368	172,320,216	171,204,368
Contribution to gratuity fund		130,450,000	153,000,000	130,450,000	153,000,000
		3,869,139,318	3,807,315,467	3,830,040,316	3,765,669,771

Total number of employees in the Bank for the 3rd quarter ended 30 September 2026 were 6,165 (Q3 Y2025: 6,008). Number of employees for the 3rd quarter ended 30 September 2026 who were paid remuneration less than Tk. 36,000 was nil (Q3 Y2025: nil).

Particulars	Note	Group		Bank	
		1 January to 30 September 2026	1 January to 30 September 2025	1 January to 30 September 2026	1 January to 30 September 2025
19 Rent, taxes, insurance, electricity etc.					
Rent paid		422,289,295	484,287,500	419,441,161	481,459,430
Rates & taxes		24,946,541	23,069,216	22,088,678	19,436,548
Insurance premium		395,518,869	340,492,591	394,304,490	340,285,573
Electricity & water		216,017,461	208,479,198	214,075,400	206,823,662
		1,058,772,166	1,056,328,505	1,049,909,729	1,048,005,213
20 Earnings Per Share (EPS)*					
Net profit after tax		(25,071,508,964)	(18,063,294,963)	(25,073,632,306)	(18,074,791,919)
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)		(13.04)	(9.40)	(13.05)	(9.40)
EPS of the Bank as of Q3 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		(8,566,549,079)	5,641,120,614	(8,572,307,067)	5,634,950,163
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		(4.46)	2.93	(4.46)	2.93
NOCFPS of the Bank as of Q3 Y2026 is lower compared to Q3 Y2025 due to operating loss.					
22 Net Asset Value (NAV) per Share*					
Net assets value		(15,472,734,300)	17,117,619,205	(19,359,245,305)	13,239,247,416
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		(8.05)	8.91	(10.07)	6.89
NAV as of Q3 Y2026 is lower compared to Q3 Y2025 due to net loss of the Bank.					
23 Reconciliation of statement of cash flows from operating activities (Solo basis)					
Net profit after taxation				(25,073,632,306)	(18,074,791,919)
Add/(less): Adjustment					
Depreciation on fixed asset				939,253,461	846,133,364
Amortization on software				213,972,587	209,411,306
Provision (tax)				48,272,048	127,720,003
Interest receivable				85,740,081	252,917,924
Interest payable on deposits				3,551,331,820	3,204,001,029
Rent paid - lease adjustment				(376,676,173)	(285,044,321)
Accrued expense				660,895,453	307,198,984
Interest on leased assets				54,725,937	45,171,434
				5,177,515,214	4,707,509,723
Changes in operating assets and liabilities					
Changes in loans & advances				(3,876,425,193)	10,567,720,862
Changes in deposit and other accounts				27,530,733,470	33,062,039,502
Changes of trading securities				(9,768,039,214)	(22,683,588,504)
Changes in other assets				(623,008,673)	(874,558,632)
Changes in other liabilities				(772,500,081)	(737,204,514)
				12,490,760,309	19,334,408,714
Income tax paid				(1,166,950,283)	(332,176,355)
Net cash flows from/(used in) operating activities				(8,572,307,067)	5,634,950,163