IFIC

সেবায় • সাফল্যে • আস্থায়

সময় সম্ভাবনার
একসাথে এগিয়ে যাবার

ANNUAL REPORT
2025

সময় সম্ভাবনার
একসাথে এগিয়ে যাবার

এই প্রত্যয়কে ধারণ করেই আইএফআইসি ব্যাংক পিএলসি পরিবর্তিত বৈশ্বিক অর্থনৈতিক বাস্তবতা এবং বহুমাত্রিক প্রতিকূলতার মধ্যেও দৃঢ় আত্মবিশ্বাসে তার অগ্রযাত্রা অব্যাহত রেখেছে। সাম্প্রতিক অর্থনৈতিক প্রেক্ষাপট ও শিল্পখাতজুড়ে বিরাজমান চ্যালেঞ্জ আমাদের সহনশীলতা, পুনর্গঠনের সক্ষমতা এবং দায়িত্বশীলতার ভিত্তিকে আরও সুদৃঢ় করেছে। আমরা বিশ্বাস করি, প্রতিটি সংকটই নতুন সম্ভাবনার দিগন্ত উন্মোচন করে, যা বাস্তবায়নে প্রয়োজন সুসংগঠিত প্রচেষ্টা, দূরদর্শী দিকনির্দেশনা এবং সম্মিলিত অঙ্গীকার।

গ্রাহকের অটুট আস্থা, অংশীজনদের অব্যাহত সহযোগিতা এবং কর্মীদের নিষ্ঠা আমাদের অগ্রযাত্রার মূল ভিত্তি হিসেবে কাজ করছে। ডিজিটাল রূপান্তর, ইসলামি ব্যাংকিংয়ের সম্প্রসারণ এবং আর্থিক অন্তর্ভুক্তি জোরদারের মাধ্যমে আমরা দেশের সর্বস্তরের মানুষের কাছে আরও সহজলভ্য, আধুনিক এবং দায়িত্বশীল ব্যাংকিং সেবা পৌঁছে দিতে প্রতিশ্রুতিবদ্ধ। কিউআর-ভিত্তিক ক্যাশলেস ইকোসিস্টেম সম্প্রসারণ থেকে শুরু করে উপশাখা নেটওয়ার্কের কৌশলগত বিস্তার– প্রতিটি উদ্যোগই আমাদের ভবিষ্যৎমুখী দৃষ্টিভঙ্গি এবং টেকসই প্রবৃদ্ধির প্রতি অঙ্গীকারের প্রতিফলন। প্রায় পাঁচ দশকের অভিজ্ঞতা ও আস্থার ভিত্তিকে সঙ্গে নিয়ে আইএফআইসি ব্যাংক পিএলসি এগিয়ে চলেছে এমন এক ভবিষ্যতের দিকে, যেখানে দায়িত্বশীলতা, উদ্ভাবন এবং অন্তর্ভুক্তিমূলক প্রবৃদ্ধি একে অপরের পরিপূরক হয়ে উঠবে।

IFIC

সবচেয়ে বেশি
(১৪০০+)
শাখা-উপশাখায়
দেশের বৃহত্তম ব্যাংক
আইএফআইসি



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IFIC



গ্রাহকই শক্তি
সাফল্যই সাহস

যাত্রা দুর্নিবার

প্রায় অর্ধশতকের ব্যাংকিং সেবার পথচলায়
আমরা পেয়েছি অনন্য সব অর্জন

৩২.৭৫%
সরকারি মালিকানা

১৪০০+
শাখা-উপশাখা

২২ লক্ষ+
গ্রাহক

৫২ হাজার+
কোটি টাকা আমানত

৪,০৫,০০০+
আমার ব্যাংক
মোবাইল অ্যাপ ব্যবহারকারী

৬,০০০+
সুদক্ষ জনশক্তি

৮০%
তরুণ কর্মীবাহিনী

২৮%
নারী কর্মী

সেবায়, সাফল্যে, আস্থায় সমৃদ্ধির পথে এগিয়ে যাব একসাথে

আইএফআইসি ব্যাংক পিএলসি
IFICBankPLC www.ificbank.com.bd

ব্যাংকিং সেবা নিতে আসুন
যেকোনো শাখা-উপশাখায়

বিস্তারিত জানতে কল করুন
১৬২৫৫
০৯৬৬৬৭ ১৬২৫৫



Letter of Transmittal

To
All shareholders of IFIC Bank PLC
Bangladesh Bank
Bangladesh Securities and Exchange Commission (BSEC)
Registrar of Joint Stock Companies & Firms (RJSC & F)
Financial Reporting Council (FRC)
Dhaka Stock Exchange PLC. (DSE)
Chittagong Stock Exchange PLC (CSE)

Annual Report for the year ended 31 December 2025

Dear Sir (s),

We are pleased to present before you a copy of the Annual Report 2025 along with audited Financial Statements including consolidated and separate Balance Sheet as at 31 December 2025, Profit and Loss Account, Cash Flow Statement, Statement of Changes in Equity and Liquidity Statement for the year ended on 31 December 2025 with the notes thereto of IFIC Bank PLC and its Subsidiaries for your kind information and record.

Yours sincerely,

Mokammel Hoque, FCS
Company Secretary



Mission

Our Mission is to provide service to our clients with the help of a skilled and dedicated workforce whose creative talents, innovative actions and competitive edge make our position unique in giving quality service to all institutions and individuals that we care for.

We are committed to the welfare and economic prosperity of the people and the community, for we derive from them our inspiration and drive for onward progress to prosperity.

In an intensely competitive and complex financial and business environment, we particularly focus on growth and profitability of all concerned.

Vision

At IFIC, we want to be the preferred financial service provider through innovative, sustainable and inclusive growth and deliver the best in class value to all stakeholders.

Core Values

Integrity	:	Upholding integrity in all that we do, always, everywhere.
Fairness	:	Striving to offer the best to our customers equitably with transparency.
Innovation	:	Encouraging and nurturing creativity.
Commitment	:	Committed to excellence in customer service and maximization of stakeholders' value through teamwork.



Ethical Principles

Code of Conduct

At IFIC Bank PLC, the Code of Conduct serves as a fundamental instrument for outlining expected behaviours, underscoring the significance of a robust ethics policy to foster fairness and integrity within the institution.

The principles articulated in IFIC Bank Code of Conduct are applicable to all individuals connected with the Bank. This Code embodies both personal and collective dedication to advancing corporate governance practices by prioritizing compliance, thereby enhancing the Bank's credibility and ensuring transparency in its operations.

Confidentiality
All employees are required to diligently protect and uphold the organization's property in accordance with the operational and IT security policies while also maintaining the highest standards of information confidentiality.

Commitment to Environment
Emphasizing on the area of energy and climate change IFIC Bank tries to support the process of sustainable economic growth of the country.

Acceptance of Gifts
Employees are discouraged to accept gifts, benefits or any sort of questionable offers from customers and persons associated with the Bank's interests.

Anti-Money Laundering and Terrorist Financing
IFIC prohibits any kind of money laundering and formulates Anti-Money Laundering guidelines and ensures best practices to take appropriate preventive measures against any kind of fraud and money laundering.

Zero Tolerance to Violence, Harassment, Discrimination
The Bank is committed to preventing discrimination, violence, harassment ensuring that all employees have equal opportunities. Employment here is determined by merit and individual qualifications.

Conflict of Interest
Bank employees must avoid any activity where personal interests might conflict with their professional duties.

Transparent and Accurate Reporting
The Bank ensures that reports and communications are genuine, complete and accurate and must not be deceiving for genuine and precise financial reporting

Work Environment
IFIC expects employees should conduct themselves with the highest standard of integrity and professionalism both inside and outside the workplace. They shall take necessary actions to ensure that their behavior/actions do not compromise the business interests, safety and security or confidentiality of IFIC Bank.



Business Ethics

IFIC Bank PLC believes that Business Ethics Practices provides a foundation for the stability and sustainable growth of the Bank and supports the Bank's effort in achieving its stipulated goals. The Bank, therefore, encourages all parties to conduct business and perform their duties in accordance with this Business Ethics Practices:

Honesty & Integrity
The Bank will adhere to honesty & integrity in conducting its business.

Compliance with Laws and Regulations
The Bank will conduct its business in accordance with the laws and regulations and will not assist, encourage, or support any wrongful transactions or activities.

Good Management and effective & efficient Internal Control
The Bank will put in place a good management system and risk management system for effective & efficient internal control.

Standards
The Bank will comply with various standards which are generally acceptable for conducting the banking business.

Concern for Stakeholders
The Bank realizes the importance of proper conduct to various stakeholders with appropriate co-operation and mutual support. The Bank will treat its customers, counterparties or competitors with mutual good understanding and co-operation.

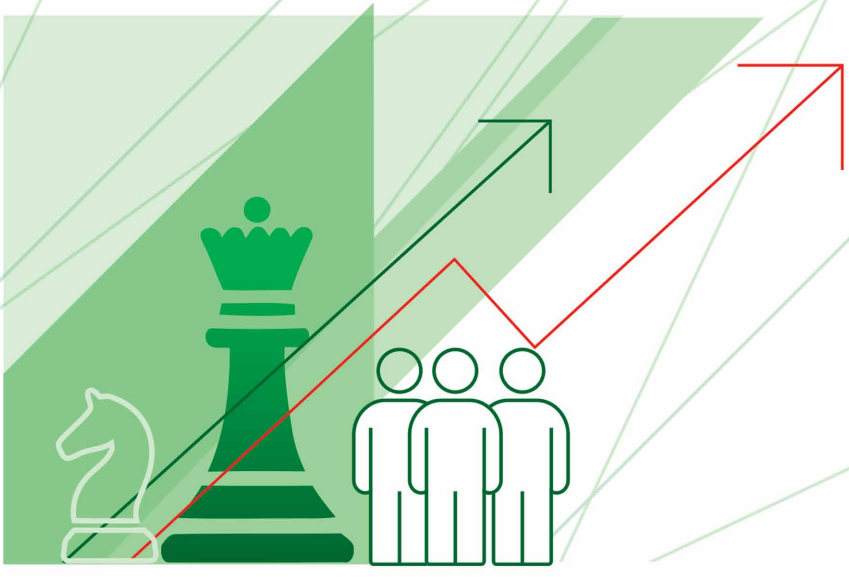
Preservation of the Bank's Reputation
The Bank will uphold a good reputation and will refrain from engaging in any activity that may jeopardize its reputation.



HR Compliance

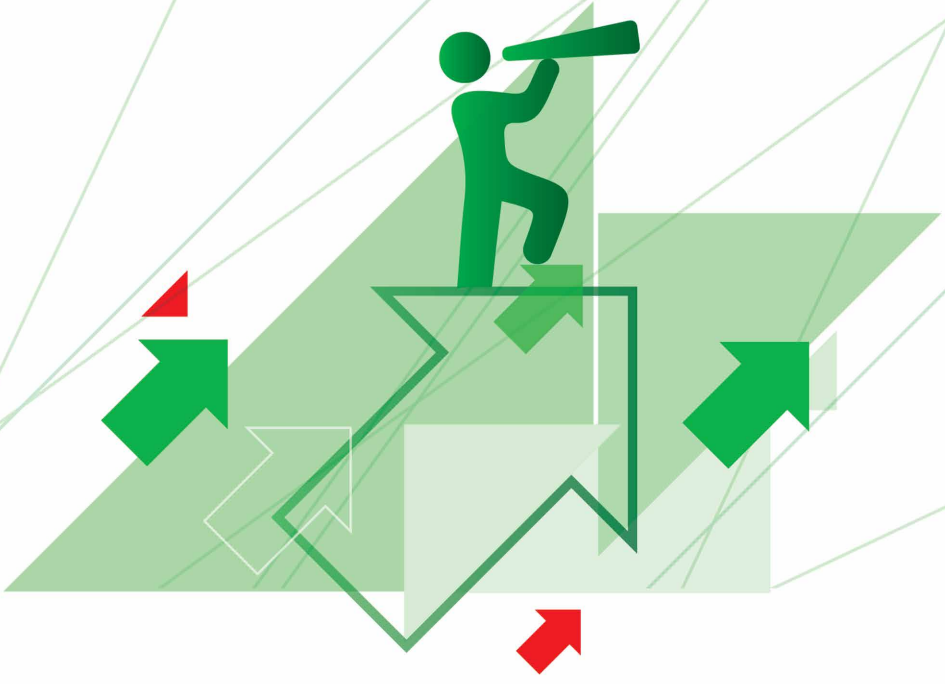
HR compliance at IFIC Bank is guided by values that promote ethical conduct, effective risk management and a disciplined, safe and productive workforce. The Bank ensures compliance with all applicable HR regulations and internal policies to foster a healthy work environment. As part of strengthening a compliance culture, employees are encouraged to adhere to internal rules and applicable laws of the land supported through continuous training and awareness programs.

The Bank has comprehensive policies covering key HR functions, including recruitment, promotion, leave, transfer, training, performance management, compensation, reward & recognition and retirement. In addition, the Bank follows a structured disciplinary framework titled "আইএফআইসি ব্যাংক এমপ্লয়ী শৃঙ্খলা, আচরণ ও আপীল বিধি" aligned with applicable laws providing a formal process for addressing employee misconduct. The Bank's Code of Conduct further reinforces ethical behavior and strengthens the overall compliance culture.



Strategic Priority

- To strive for sound business growth by ensuring customer satisfaction through quality and timely services;
- To manage and operate the Bank in the most efficient manner to ensure the achievement of goals;
- To maintain adequate capital flow to support further growth;
- To ensure effective and efficient risk management for sustainable business growth;
- To diversify loan portfolio through structured finance and expansion of Corporate, SME, Agriculture and Retail businesses;
- To mount state-of-the-art technologies and adopt innovative ideas for financial inclusion;
- To groom human resources for serving customers efficiently;
- To increase brand visibility by creating a positive image of the Bank;
- To be a trendsetter in serving society and remain responsive to the environment;
- To ensure sound corporate governance practices;
- To facilitate mobility in banking by up-gradation of the Internet and Mobile Banking;
- To add value for all stakeholders.



Cautionary Statement Regarding Forward-Looking Statement

This Annual Report and Financial Statements for the year 2025 contains certain forward-looking statements are based on and include statements, about the Bank's current estimates, intentions, beliefs, expectations, goals, strategies, and projections which are highly correlated on external factors, future events and outcomes.

These forward-looking statements are not guarantees the future performance of the Bank as these statements is based on the Management's beliefs, assumptions and expectations of future operations and economic performance, considering the information currently available to the Bank. These forward-looking statements involve known and unknown risks, uncertainties, and social, economic, and financial impact due to ongoing Ukraine and Russia war, which are not currently known to the Bank that might cause actual results of operations, performance or financial condition to be materially different from the expectations of future results, performance or financial conditions.

The Bank will not undertake any obligation to publicly update or revise any of the forward-looking statements, contained in this Annual Report, regardless of whether those statements are affected because of new information, future events or otherwise. The Bank may qualify any or all the forward-looking statements by these cautionary factors.



Corporate Profile

Name of the Company
IFIC Bank PLC

Legal Form
IFIC Bank PLC was incorporated in Bangladesh and registered with the Registrar of Joint Stock Companies & Firms as a public company limited by shares

Company Registration Number
C- 4967, Dated: 08 October 1976

Authorized Capital
BDT 40,000.00 million

Paid up Capital
BDT 19,220.87 million

Listing Status
Listed with Dhaka Stock Exchange PLC. (DSE) and Chittagong Stock Exchange PLC (CSE) in 1986 and 1997 respectively

Tax Payer Identification Number (TIN)
135055865054

VAT Registration Number (Old)
19081167140

Business Identification Number (BIN)
000136288-0208

Subsidiary Companies
IFIC Securities Limited
IFIC Investment Limited
IFIC Money Transfer (UK) Limited

Registered Office
IFIC Tower, 61 Purana Paltan
G. P. O. Box: 2229, Dhaka 1000
IP Phone No. 09666716250 (Hunting)
Fax: 880-2-9554102, Swift: IFIC BD DH
E-mail: info@ificbankbd.com
Website: www.ificbank.com.bd

Off-shore Banking Unit (OBU)
IFIC Bank PLC - OBU
TSC-1

Auditors
Islam Jahid & Co.,
Chartered Accountants

Legal Adviser
Ahsanul Karim

Tax Consultants
Adil & Associates

Credit Rating Agency
Emerging Credit Rating Limited

Chairman
Md. Mehmood Husain

Managing Director
Syed Mansur Mustafa

Company Secretary
Mokammel Hoque, FCS

Chief Financial Officer
Dilip Kumar Mandal, FCA

Head of ICC
Md. Mozahid Kabir

No. of Employees	**5,963**
No. of Branches	**189**
No. of Uposhakhas	**1,224**
No. of Shareholders	**48,875**

Investor Relations
IFIC Tower (17th Floor)
61 Purana Paltan, Dhaka 1000
Hotline: 09666716250



Global Corporate Structure

A : Subsidiary

i. Local Subsidiary (Subsidiary in Bangladesh)

- IFIC Securities Limited
- IFIC Investment Limited

ii. Foreign Subsidiary (A fully owned subsidiary in the United Kingdom)

- IFIC Money Transfer [UK] Limited

B : Foreign Affiliate

Oman Exchange LLC
A joint venture exchange company in Oman
Holding 49% share

Nabil Bank Limited
A commercial Bank in Nepal
Holding 7.77% share

MCB Bank Limited
A commercial Bank in Pakistan
Holding a nominal share

IFIC

আইএফআইসি

আমার একাউন্ট

সুবিধা যেমনই চাই একাউন্ট একটাই



দৈনিক হারে আকর্ষণীয় মুনাফা মাস শেষে জমা হয়



কারেন্ট একাউন্টের মতো যত খুশি লেনদেন



ডুয়েল কারেন্সি কার্ড সুবিধা



ব্যবসায়িক লেনদেন করা যায়

থাকুন, দেশের বৃহত্তম ব্যাংকের সাথে

ওয়ান স্টপ সার্ভিস নিয়ে সারা দেশে ছড়িয়ে আছে ১৪০০+ শাখা-উপশাখা

এজেন্ট নয় সরাসরি ব্যাংকের সাথে ব্যাংকিং

বিস্তারিত জানতে
১৬২৫৫
০৯৬৬৬৭ ১৬২৫৫

আইএফআইসি ব্যাংক পিএলসি

IFICBankPLC www.ificbank.com.bd



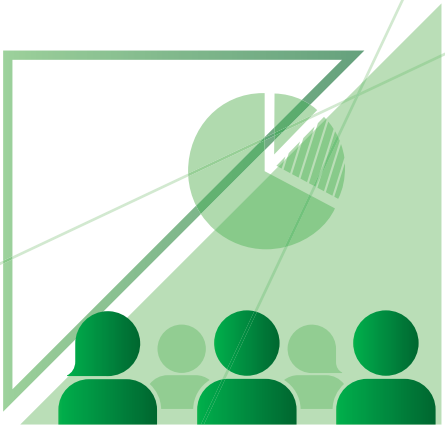
Milestones in the Development

1976	Established as an Investment & Finance Company under an arrangement of joint venture with the Govt. of Bangladesh.
1980	Commenced operation in Foreign Exchange Business in a limited scale.
1982	Obtained permission from the Govt. to operate as a commercial Bank. Set up its first overseas joint venture (Bank of Maldives Limited) in the Republic of Maldives (IFIC's share in Bank of Maldives Limited was subsequently sold to the Govt. of Maldives in 1992).
1983	Commenced operation as a full-fledged Commercial Bank in Bangladesh.
1985	Set up a joint venture Exchange Company in the Sultanate of Oman, titled Oman Bangladesh Exchange Company which was subsequently, renamed as Oman Exchange LLC.
1987	Set up its first overseas branch at Karachi in Pakistan.
1993	Set up its second overseas branch at Lahore in Pakistan.
1994	Set up its first joint venture in Nepal for banking operation, titled Nepal Bangladesh Bank Limited.
1999	Set up its second joint venture in Nepal for lease financing, titled Nepal Bangladesh Finance & Leasing Co. Limited (Which was merged with NBBL in 2007).
2003	Set up a new Bank in Pakistan, NDLC-IFIC Bank Limited through merger and amalgamation of the Overseas Branches of IFIC with the local leasing company, NDLC. Subsequently renamed as NIB Bank Limited and which was again merged with MCB Bank Limited in 2017.
2005	Acquired MISYS solution for real time online banking application. Core Risk Management implemented.
2007	Launched VISA branded Credit Card (completed full range of Cards i.e. Debit, Credit & Pre-paid by 2010).
2010	Set up its Off-shore Banking Unit (OBU).
2011	Established a fully owned subsidiary exchange company named IFIC Money Transfer [UK] Limited.

2012	Inauguration of the 100th Branch at Tejgaon-Gulshan Link Road in Dhaka.
2013	Achieved the Landmark of BDT 10,000 crore in Deposits.
2014	Launched IFIC Mobile Banking Service.
2015	Crossed the Landmark of BDT 20,000 crore in Foreign Trade Business.
2016	Inauguration of IFIC Tower at 61 Purana Paltan, Dhaka.
2017	Launched an innovative product IFIC Aamar Account, combining benefits of current & saving accounts, FDR, credit cards etc. Became market leader in Home Loan product under retail banking segment. Introduced One Stop Service model in the branches for the first time in Bangladesh.
2018	IFIC Home Loan outstanding crossed the amount BDT 2,911.40 crore. IFIC Aamar Account balance stood at BDT 1,456.49 crore with a total of 99,399 nos. Accounts.
2019	Established 35 Uposhakhas across the country. Launched IFIC Aamar Bank (Digital Banking Platform). Launched IFIC Shohoj Account to expand financial inclusion.
2020	Number of Branches crossed 150 and number of Uposhakhas around the country stood at 285. IFIC Home Loan sanctioned amount BDT 61,061.92 Million as of 31 December 2020. Launched IFIC Shohoj Rin. Formation of IFIC Investment Limited for merchant banking operations.
2021	Number of Branches crossed 160 and number of Uposhakhas around the country stood at 785.
2022	Inauguration of the 1000th Uposhakha at Meherpur.
2023	IFIC Bank has become the largest bank in the country in terms of business outlets, with 1,360 Branches and Uposhakhas.
2024	IFIC Bank reached BDT 500,000.00 Million in total Deposits, including BDT 100,000.00 Million from female customers. Launched 'IFIC Aamar Bank' App. Launched 'IFIC Islamic' a shariah-complaint full range of Islamic banking services. Established 1200 uposhakhas, bringing total number of banking network to over 1400.
2025	Customer base crossed 2.14 million while female deposits reached a landmark BDT 12,000 crore.



Information on Corporate Governance



Composition of Board & Its Committees

Board of Directors

Md. Mehmood Husain
Chairman/Chairperson

Md. Ebtadul Islam
(Independent Director)

Kazi Md. Mahboob Kasem, FCA
(Independent Director)

Md. Golam Mostofa
(Govt. Nominated Director)

Md Monzorul Haque
(Govt. Nominated Director)

Syed Mansur Mustafa
Managing Director

Company Secretary
Mokammel Hoque

Executive Committee of the Board

Chairman
Md. Golam Mostofa

Members
Md. Mehmood Husain

Secretary to the Committee
Mokammel Hoque

Audit Committee of the Board

Chairman/Chairperson
Kazi Md. Mahboob Kasem, FCA

Members
Md. Ebtadul Islam
Md Monzorul Haque

Secretary to the Committee
Mokammel Hoque

Risk Management Committee of the Board

Chairman
Md. Ebtadul Islam

Members
Kazi Md. Mahboob Kasem, FCA
Md. Golam Mostofa
Md Monzorul Haque

Secretary to the Committee
Mokammel Hoque



From Left

Md Monzorul Haque
Director

Md. Golam Mostofa
Director

Md. Ebtadul Islam
Independent Director



From Right

Md. Mehmood Husain
Chairman

Kazi Md. Mahboob Kasem, FCA
Independent Director

Syed Mansur Mustafa
Managing Director

Directors' Profile



Md. Mehmood Husain
Chairman/Chairperson

Mr. Md. Mehmood Husain has been appointed as an Independent Director on 04 September 2024 through the reconstitution of the Board of IFIC Bank PLC by Bangladesh Bank and elected as Chairman of the Board of Directors of the Bank in its 894th Meeting held on 08 September 2024.

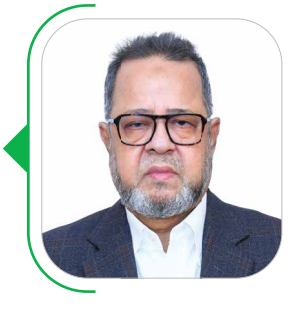
He was born on 01 January 1959. He completed his graduation in BSS (Hons.) and Master's in Economics from University of Dhaka. He started his career in National Bank Limited as Probationary Officer in 1984.

Mr. Md. Mehmood Husain was an Independent Director of Lanka Bangla Finance Limited. He also worked as the Managing Director and CEO of National Bank PLC, NRB Bank PLC, and Bank Asia PLC for almost 12 years. His career extends over 39 years and includes experience in all sectors of banking. Mr. Husain has a track record of success in Banking and financial organizations, including meeting departmental goals and objectives. He served as Vice Chairman, and Member of the Governing Body of the Association of Bankers of Bangladesh Ltd. (ABB). He is also a Life Member of the Bangladesh Economic Association and the Dhaka University Economic Department Alumni Association. He is actively associated with various social organizations.

Mr. Husain has received significant training in the banking sector at home and abroad, having attended the Leadership and Innovation Workshop Programme in the United Kingdom, the United States, and France.

Mr. Husain is a Member of the Executive Committee of the Board of Directors of IFIC Bank PLC. He is also the Chairman of the IFIC Money Transfer (UK) Limited, UK. He is the Director of Oman Exchange LLC, a joint venture operation of the Bank in the Sultanate of Oman.

Md. Ebtadul Islam
Independent Director



Mr. Md. Ebtadul Islam was appointed as an Independent Director through the reconstitution of the Board of Directors of IFIC Bank PLC by Bangladesh Bank on September 4, 2024.

Prior to joining IFIC Bank, he held the position of Executive Director at Bangladesh Bank, where he demonstrated his extensive expertise in Finance and Management. During his career in Bangladesh Bank, Mr. Islam held important positions in various Departments including Executive Director, General Manager and Office Chief in different District Office. He was assigned as a Supernumerary Professor in BIBM.

Mr. Islam obtained Honors and Masters in English from Rajshahi University. He has done M. A in Economics from USA. He attended several training courses, workshops and seminars at home and abroad.

Mr. Islam is the Chairman of the Risk Management Committee and a Member of the Audit Committee of the Board of Directors of IFIC Bank PLC. He is also the Director of IFIC Money Transfer (UK) Limited, UK.



Kazi Md. Mahboob Kasem, FCA
Independent Director

Mr. Kazi Md. Mahboob Kasem, FCA was appointed as an Independent Director through the reconstitution of the Board of Directors of IFIC Bank PLC by Bangladesh Bank on 04 September 2024. He is currently a Partner in one of the established and reputable Chartered Accountants firm of M/s. A Wahab & Co. Mr. Mahboob is the Chairman of the Audit Committee and a Member of the Risk Management Committee of the Board of Directors of IFIC Bank PLC. He is also the Director of IFIC Money Transfer (UK) Limited, UK.

Mr. Mahboob completed his Master's in Management from Dhaka College, worked for KPMG Bangladesh (Rahman Rahman Huq) for completion of CA Article ship and qualified as Chartered Accountant in Nov-Dec 2003 examination held under the Institute of Chartered Accountants of Bangladesh. He has been admitted as the Fellow Member of the Institute of Chartered Accountants of Bangladesh in the year 2009.

Mr. Mahboob began his professional journey with KPMG Bangladesh and accumulated over 23 years of leadership experience in financial management across a range of esteemed multinational and national organizations. He possesses a strong track record in driving financial strategy and overseeing complex financial operations. His technical proficiency spans International Accounting Standards (IAS), International Financial Reporting Standards (IFRS), International Standards on Auditing (ISA), as well as Tax and VAT Planning, and Company Secretarial Practices.

His diverse career includes six years with a leading Fortune 500 pharmaceutical company, three years with a major telecommunications operator, and two years in the textile and garments sector. For the past 12 years, Mr. Mahboob has held the position of Director and Partner at A. Wahab & Co., Chartered Accountants.

He has led and participated in audits, financial reviews, and due diligence exercises for numerous prominent conglomerates and internationally recognized companies across a wide range of industries, including manufacturing, construction and engineering, IT-enabled services, the development sector, liaison and branch offices, trading, banking, and financial institutions. Additionally, he has contributed to specialized assignments for Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC).

Mr. Mahboob's international experience is extensive, having provided advisory services in accounting, financial reporting, internal audit, tax, VAT, and policy development to organizations based in Australia, Austria, Canada, China, France, Finland, Germany, Japan, Malaysia, Norway, Switzerland, Spain, the UAE, the UK, and the US.

He also served as Team Leader for Organizational Risk Assessment Exercises in India and Sri Lanka, focusing on evaluating financial accounting, reporting, planning and budgeting, internal controls, staffing structures, program monitoring, and governance frameworks.

Furthermore, Mr. Mahboob was a contributor to the Ease of Doing Business publication by the World Bank Doing Business Team and received formal appreciation for his contributions for six consecutive years (2016-2021) from the World Bank Group in Washington, D.C.

Md. Golam Mostofa
Govt. Nominated Director



Mr. Golam Mostofa is the former Additional Secretary in the Ministry of Finance of the Government of the People's Republic of Bangladesh. He was nominated as the Representative Director of the Ministry of Finance of the Government of the People's Republic of Bangladesh through the reconstitution of the Board of Directors of IFIC Bank PLC by Bangladesh Bank on 04 September 2024.

Mr. Mostofa has earned Honors and Masters in Economics from Dhaka University. He has done MBA with major in Finance from Northern University Bangladesh.

After joining the administration cadre in 13th BCS in 1994, he served in various important positions in field administration including Dhaka Metropolitan Magistrate. He has held various positions in the Finance Department for over fifteen years. Last served as Additional Secretary (Regulations, Implementation and Public Institutions), Finance Department. Presently working as member in National Pension Authority. He completed Chain Management from London under the management of the Crown Agent of the United Kingdom, Core Courses on Pensions from Washington DC under the management of the World Bank and Regional Economic and Financial Monitoring course from Shanghai, China under the management of the Asian Development Bank. He has also participated in various training courses in the country and abroad.

Mr. Mostofa is the Chairman of the Executive Committee and a Member of the Risk Management Committee of the Board of Directors of IFIC Bank PLC. He is also the Director of IFIC Money Transfer (UK) Limited, UK.



Md Monzorul Haque
Govt. Nominated Director

Mr. Md Monzorul Haque is a Joint Secretary in the Ministry of Finance of the Government of the People's Republic of Bangladesh. He was nominated as the Representative Director of the Ministry of Finance of the Government of the People's Republic of Bangladesh through the reconstitution of the Board of Directors of IFIC Bank PLC by Bangladesh Bank on 04 September 2024.

Mr. Md Monzorul Haque joined the civil service in 2001 in the Administration cadre. He is currently working as a Senior Consultant, SPFMS Project of Finance Division. Mr. Haque did his Honours and Master's degree in Economics from Dhaka University. He also obtained Certificate in International Business Management from University of West London, UK and completed Master of Public Policy (MPP) from GRIPS, Japan. He has attended various important training in this field at home and abroad. Moreover, he is a Fiscal Economics and Economic Management (FEEM) graduate.

Mr. Haque is a Member of the Audit and Risk Management Committees of the Board of Directors of IFIC Bank PLC. He is the Chairman of IFIC Securities Limited, a fully owned subsidiary company of the Bank. He is also the Director of IFIC Money Transfer (UK) Limited, UK.

Syed Mansur Mustafa
Managing Director



Mr. Syed Mansur Mustafa is holding the position of Managing Director of IFIC Bank PLC. Prior to his present assignment, he served as DMD & Head of International Division, DMD & Chief Credit Officer as well as Chief Risk Officer and Chief Anti Money Laundering Compliance Officer (CAMLCO) of the bank.

He joined at IFIC Bank PLC as Senior Executive Vice President on April 06, 2015. Prior to joining IFIC Bank he also served at Trust Bank Limited. Mr. Mansur started his career as a Probationary Officer of AB Bank in 1996.

Mr. Syed Mansur Mustafa obtained graduation with Honours and post-graduation degree in International Relations from the University of Dhaka. He also has an MBA from the Institute of Business Administration (IBA) of the University of Dhaka.

Bangladesh Bank Observer's Profile



A.K.M. Kamruzzaman
Observer, IFIC Bank PLC (Nominated by Bangladesh Bank)

Mr. A.K.M. Kamruzzaman serves as an Observer on the Board of IFIC Bank PLC, nominated by Bangladesh Bank. He is a seasoned central banking professional with over 25 years of experience in banking regulation, supervision, foreign exchange operations, treasury management, and financial sector governance.

Currently serving as Director of the Forex Reserve & Treasury Management Department-1 of Bangladesh Bank, Mr. Kamruzzaman oversees the management and investment of the country's foreign exchange reserves and plays a key role in administering strategic financing facilities that support export growth and sustainable development initiatives.

Throughout his distinguished career at Bangladesh Bank, he has held a range of leadership positions spanning reserve management, foreign exchange inspection, banking supervision, financial integrity, and customer services. He has made notable contributions to policy formulation and institutional development, including serving as a core committee member in the preparation of Bangladesh Bank's Islamic Banking Guidelines and co-authoring the Islamic Banking Manual and Inspection Checklist.

As an Observer, Mr. Kamruzzaman brings valuable regulatory insight and extensive banking expertise to the Board's deliberations, supporting the Bank's commitment to sound governance and prudent banking practices.

Mr. Kamruzzaman has represented Bangladesh Bank in numerous international forums and professional development programmes organized by leading central banks and international institutions. He is also a recognized trainer and published author in the field of Islamic finance. He holds Honours and Master's degrees in Accounting from the University of Dhaka and is a Banking Diploma holder from the Institute of Bankers, Bangladesh.

DMDs' Profile



Md. Monitur Rahman

DMD, Chief Information officer

Md. Monitur Rahman is a senior Bangladeshi banking executive currently serving as Deputy Managing Director (DMD) and Chief Information Officer (CIO), and also holding responsibilities as Chief Anti-Money Laundering Compliance Officer (CAMLCO) at IFIC Bank PLC. He joined IFIC Bank on 30 August 2018 as Deputy Managing Director and Head of Operations & Information Technology, and later expanded his leadership role into enterprise technology, digital banking, compliance, and strategic governance functions within the bank.

He brings over 30+ years of experience in banking and public sector technology roles, having worked extensively with Standard Chartered Bank, ANZ Grindlays Bank, and the National Board of Revenue (NBR). Prior to joining IFIC Bank, he served as Head of Country Technology at Standard Chartered Bank Bangladesh, where he was responsible for managing large-scale banking systems and technology operations. His core expertise includes technology governance, IT infrastructure development, cybersecurity, network management, project management, operational banking governance, and service quality improvement.

He holds an MBA in Finance from North South University and a Bachelor's degree in Electrical & Electronic Engineering (EEE) from BUET, combining strong technical engineering foundations with financial and managerial expertise.

Overall, Md. Monitur Rahman is recognized as a technology-driven banking leader who plays a key role in strengthening IFIC Bank's digital transformation, operational resilience, and compliance framework through integrated leadership across IT and governance functions.

Md. Rafiqul Islam

DMD, Chief Credit Officer



Mr. Md. Rafiqul Islam commenced his tenure at IFIC Bank PLC in December 2014 and currently holds the position of Deputy Managing Director and Chief Credit Officer. He began his banking career in 1998 as a Probationary Officer at AB Bank PLC and subsequently held various roles at Trust Bank PLC, including Manager of Corporate Branches.

In IFIC Bank, Mr. Rafiqul Islam has managed several Corporate branches, including Principal Branch, Federation Branch, and Gulshan Branch.

Mr. Islam earned his MBA with a specialization in Human Resource Management and previously obtained an M.A. in English Literature from the University of Dhaka.



Sheikh Akhter Uddin Ahmed

DMD & Chief of Loan Performance Management

Mr. Sheikh Akhter Uddin Ahmed joined IFIC Bank PLC on 25 November 2025. At present he is serving as DMD & Chief of Loan Performance Management of the bank. With a distinguished career spanning 27 years across both domestic and international banking, Mr. Ahmed brings a wealth of expertise and proven leadership to the Bank.

He began his career in 1998 as a Probationary Officer at National Bank PLC, where he developed strong foundations in general banking, credit management, foreign exchange, and remittance operations. Over the years, he advanced through diverse leadership roles at both branch and head office levels, consistently demonstrating operational excellence and strategic foresight.

Mr. Ahmed spent more than a decade overseas as Chief Executive Officer, successfully managing nationwide operations, expanding branch networks, and building strategic global partnerships. Upon returning to Bangladesh, he held several senior leadership positions, including Deputy Managing Director and Managing Director (Current Charge) at National Bank PLC.

Mr. Ahmed's professional conduct reflects a strong foundation of integrity, teamwork, and a drive for continuous improvement. He is known for pragmatic decision-making, building high-performing teams, and delivering results through disciplined execution and close stakeholder collaboration.

With his extensive leadership experience and proven track record, Mr. Ahmed is expected to make a significant contribution to IFIC Bank's strategic growth, recovery initiatives, risk management, and service excellence. His appointment further reinforces IFIC Bank's commitment to strengthening governance and enhancing customer trust in the banking sector.



Senior Management Team

1	Mr. Syed Mansur Mustafa	Managing Director	Chairman
2	Mr. Md. Monitur Rahman	DMD & Chief Information Officer and CAMLCO	Member
3	Mr. Md. Rafiqul Islam	DMD & Chief Credit Officer	Member
4	Mr. Sheikh Akhter Uddin Ahmed	DMD & Chief of Loan Performance Management	Member
5	Mr. Helal Ahmed	Chief of Branch Business & Head of Operations	Member
6	Mr. Mohammad Sahin Uddin	Head of Treasury	Member
7	Mr. Mohammed Rashidul Kabir Rajib	Chief Risk Officer	Member
8	Mr. Dilip Kumar Mandal	Chief Financial Officer	Member Secretary



Senior Management

Managing Director	Syed Mansur Mustafa
Deputy Managing Director	Md. Monitur Rahman Md. Rafiqul Islam Sheikh Akhter Uddin Ahmed
Senior Executive Vice President	Dilip Kumar Mandal Abul Kashem Md Fazlul Kader Helal Ahmed Mohammad Sahin Uddin Md. Abdullah Al Masum
Executive Vice President	Syed Hassanuzzaman Md. Nazmul Haque Talukder Sohel Mahmud Zahiduzzaman Mokammel Hoque Md. Mozahid Kabir Mohammed Rashidul Kabir Rajib Abdullah Al Hafiz Mohammad Zamal Uddin
Senior Vice President	Mohammed Mizanur Rahman Tagore Lakshaman Chandra Ghosh S.M. Alamgir Hassan Morshed Ali Humaira Parveen Runi A.B.M Mohsin Kamal Molla
First Vice President	A.K.M Zahirul Islam Md. Nazimul Hoque Momenina Binte Muksood Naimur Rahman Abdur Rahman Iffat Ara Khandaker Anwar Ehtesham Md. Zakir Hossain Khandaker Mohammad Ashraful Alam
Vice President	Nazmun Nahar Begum Mohammad Rakibul Islam Omar Sharif Md. Abul Kalam Azad Asraful Alam Biswas Shamim Ahmed Sardar Md. Mominul Islam Md. Monjurul Mumin Muhammad Sami Ul Hoque Ahmed Monzurul Hasan Adnan Yasir Md. Fazle Amin A. M. Zahidur Rashid Md. Ashraful Alam Md. Tajmilur Rahman

Chairman's Message



Dear Shareholders,

Assalamu Alaikum,
As a representative of the Board, it is my great honor and privilege to present the Annual Report and Audited Financial Statements of IFIC Bank PLC for the financial year ended 31 December 2025 and to warmly welcome you all to the 49th Annual General Meeting of the Bank.

The Annual Report 2025, which has been made available to you, provides a comprehensive account of the Bank's financial performance, governance practices, internal control framework, and strategic progress during the year, together with the Auditors' Report. It also outlines our priorities and strategic direction as we continue our journey toward stabilization, recovery, resilience and profitability.

Economic Environment and Operating Context

The global economy maintained a fragile but resilient recovery trajectory during 2025 despite persistent geopolitical conflicts, inflationary pressure, elevated global interest rates, and financial market volatility. According to the International Monetary Fund (IMF), global economic growth was projected at approximately 3.2% to 3.3% during 2025, supported by moderate improvements in labor markets, easing inflationary trends, and gradual stabilization of global supply chains. Nevertheless, the global economy continued to face substantial downside risks arising from the prolonged Russia-Ukraine war, tensions in the Middle East, rising energy prices, geopolitical fragmentation, trade restrictions, and tightening financial conditions across both advanced and emerging economies. Inflationary pressure moderated gradually in several economies; however, higher fuel and commodity prices, exchange rate volatility, and debt servicing burdens continued to create severe macroeconomic challenges for developing countries.

Against this difficult global backdrop, Bangladesh experienced a highly challenging economic, political, and financial environment during FY 2024-25. The political imbalance arising from the July 2024 uprising significantly disrupted economic activities, weakened investor confidence, and adversely affected the country's Banking and financial sectors. Incidents of mob justice, vandalism, social unrest, labor instability, and attacks on business establishments across different parts of the country forced temporary closure and operational disruption of numerous industrial units including the retail businesses, transport operators, and commercial enterprises. The economy also faced substantial macroeconomic pressure arising from budgetary constraints, widening fiscal deficits, exchange rate volatility, and fund shortages within the public sector. GDP growth decelerated to 3.7 percent in FY25 from 4.2 percent in FY24 and 5.8 percent in FY23. Headline inflation fell from double-digit levels in early FY25 but remained elevated at 8.2 percent in last quarter of 2025 and thereby reducing consumer purchasing power and increasing the overall cost of doing business. The pressure on foreign exchange reserves, exchange rate management, and external debt servicing obligations remained substantial throughout the year.

The banking sector of Bangladesh experienced one of the most difficult operational periods in recent years during FY 2024-25. Several private commercial banks faced severe cash supply shortages, liquidity stress, and customer confidence challenges due to irregular deposit withdrawals, declining business transactions, and deteriorating asset quality.

The banking sector of Bangladesh experienced one of the most difficult operational periods in recent years during FY 2024-25. Several private commercial banks faced severe cash supply shortages, liquidity stress, and customer confidence challenges due to irregular deposit withdrawals, declining business transactions, and deteriorating asset quality. In addition, some financial institutions experienced difficulties in maintaining interbank payment settlement obligations and trade financing commitments due to acute liquidity shortages and foreign currency constraints.

The financial sector also witnessed a sharp rise in non-performing loans (NPLs) during the year as numerous businesses faced operational disruption, declining sales, and weakened repayment capacity following political unrest and economic slowdown. Recovery efforts by banks remained challenging due to legal complexities, weakened borrower cash flows, and reduced market activity. Moreover, loan fraud, Insider lending, politically connected borrowers, funds siphoned abroad and trade-based money laundering for a longer period of times contributed significantly to the volume national NPLs. Bangladesh Bank statistics indicated a substantial increase (30.60%) in classified loans at the end of 2025, creating additional pressure on many banks' capital adequacy, profitability, liquidity management, and restoration of customer confidence.

Systemwide NPLs rose sharply to 34 percent at end-June 2025, largely due to stricter asset classification and provisioning. As a result, country's total NPL volume stood at Tk 5.57 trillion as of December 2025 and around 40-50% of total NPL occurs due to fund siphoned/laundered, according to Bangladesh Bank data as per the report of "The Financial Express" dated March 31, 2026. Apart from these, there are taka 1.63 lakh Crore loans amount which are held under stay order from being officially classified. Beyond this, written-off loan amounting taka 62.30 Thousand Crore which also remains outside the balance sheets of the Banks.

Ongoing AQRs may reveal additional NPLs, but Central Bank regulations allow immediate reclassification of restructured exposures, masking underlying asset quality. The reported regulatory capital ratio of 4.5 percent is overstated due to sizeable, deferred loan loss provisions in 27 Banks. Private credit growth remains historically low at 7.6 percent (-2 percent in real terms). The authorities have approved the nationalization and merger of five insolvent Islamic Banks into a new Bank with 7 percent of system deposits, around 70 percent NPL ratio, resolution funding amounting to ½ percent of GDP from government and DPF (deposit protection fund), and prolonged regulatory forbearance which created concerns of depositor's safety and questions raised against overall stability of the banking industry.

Meanwhile, the national election in February 2026 significantly influenced the overall business and investment climate. Both domestic and foreign investors remained cautious regarding fresh investment decisions, industrial expansion, and long-term financing commitments pending greater political clarity and institutional stability.

The year 2025 represented a period of extraordinary economic stress, institutional reform, and financial sector challenges for Bangladesh. Nevertheless, the resilience of the country's banking system, entrepreneurial community, regulators, and workforce continued to support macroeconomic continuity and financial sector functionality during this difficult transition period.

As Chairperson of the Board, I express my deepest appreciation to our valued customers, shareholders, regulators, employees, management, and stakeholders for their unwavering confidence, dedication, and resilience throughout this exceptionally challenging year. Despite political uncertainty, liquidity stress, operational disruptions, and economic adversity, the Bank remained steadfast in maintaining uninterrupted banking services, strengthening governance practices, preserving customer trust, and supporting the broader national economy.

Bank Performance Highlights

The financial performance of IFIC Bank PLC for the year ended 31 December 2025 reflects a year of substantial financial stress and operational challenges compared to 2024, despite maintaining certain liquidity and deposit strengths. The Bank continued to maintain nationwide operations through its extensive delivery network comprising 189 branches, 1,224 Uposhakhas and 43 Booths incorporating 56 nos. of ATM's (including newly establishments of 13 more ATM Booths). Consolidated total assets of the Bank increased to BDT 592.29 billion in 2025 from BDT 571.48 billion in 2024, registering a growth of approximately 3.64%, mainly supported by higher investments in government securities and growth in customer deposits.

The Bank's consolidated deposit base increased from BDT 474.41 billion in 2024 to BDT 517.02 billion in 2025, reflecting a healthy growth of around 8.99% against the Country growth rate of 11.10%. Fixed deposits alone increased by approximately 10.96%, indicating that the Bank was still able to retain customer confidence and mobilize liquidity despite adverse market conditions. On the contrary, consolidated loans and advances marginally declined by around 0.87%, decreasing from BDT 448.88 billion to BDT 445.00 billion, which indicates cautious lending behavior and reduced credit expansion amid increasing sectoral risks and recovery concerns.

The Bank's consolidated deposit base increased from BDT 474.41 Billion in 2024 to BDT 517.02 Billion in 2025, reflecting a healthy growth of around 8.99% against the Country growth rate of 11.10%. Fixed deposits alone increased by approximately 10.96%, indicating that the Bank was still able to retain customer confidence and mobilize liquidity despite adverse market conditions.

From the liquidity perspective, however, the Bank maintained relative stability. Consolidated cash and cash equivalents increased from BDT 53.49 billion in 2024 to BDT 55.30 billion in 2025, reflecting growth of approximately 3.38%. Furthermore, the financial statements disclosed that regulatory liquidity indicators including CRR, SLR, LCR and NSFR remained above minimum regulatory requirements. This indicates that despite severe profitability and capital challenges, the Bank was still capable of maintaining short-term liquidity obligations and depositor confidence.

Investment in government securities increased significantly from BDT 33.41 billion in 2024 to BDT 56.76 billion in 2025, registering a substantial growth of approximately 69.90%. This demonstrates a strategic shift of the Bank toward comparatively safer and low-risk investment instruments instead of aggressive private sector lending amid dampen private sector credit climate. Total consolidated investments also increased by around 46.40% during the year. Such repositioning indicates management's intention to preserve liquidity and reduce credit exposure during a highly uncertain economic environment.

Total consolidated operating expenses increased slightly by around 1.60%, rising from BDT 11.69 billion in 2024 to BDT 11.87 billion in 2025. Major expense heads including salary and allowances increased by around 2.72%, while depreciation and repair expenses increased significantly by approximately 16.60%, indicating increased IT, operational and infrastructure maintenance costs. Despite management's efforts to control certain administrative expenses, the Bank's operating income turned heavily negative due to the collapse in interest earnings and mainly to the significant rise in non-earning assets 61.47% of total loans and advances.

Consequently, the Bank consolidatedly incurred an operating loss of BDT 23.60 billion in 2025 against a marginal operating profit of BDT 149.90 million in 2024. Consolidated Net loss after tax stood at BDT 25.60 billion compared to BDT 1.21 billion loss in the previous year, reflecting an increase in net loss of approximately 2,022%. Earnings per share (EPS) also sharply declined from negative BDT 0.63 in 2024 to negative BDT 13.32 in 2025.

Total consolidated shareholders' equity declined drastically from BDT 34.90 billion in 2024 to BDT 9.54 billion in 2025, representing a decline of approximately 72.66%. Consolidated Retained earnings turned deeply negative at BDT 19.71 billion deficit compared to retained surplus of BDT 5.89 billion in the previous year. Such erosion of capital indicates substantial pressure on the Bank's capital adequacy position and long-term financial resilience.

Major Strategic Drive in Recovery & Governance Restoration

The amount of non-performing loans (NPLs) of the Bank increased to BDT 272,505 million at the end of 2025 from BDT 245,856 million in 2024, primarily due to the deterioration of several large exposures amid the changing political and economic landscape. In response, the Bank has undertaken a comprehensive recovery and asset quality management initiative with heightened focus on recovery, regularization, and monitoring of classified accounts. As a result, total recovery from CL account for the year 2025 was BDT 69,197.34 Million including cash recovery BDT 5,405.13 Million.

The Bank has onboarded a Deputy Managing Director as the Chief of Loan Performance Management Division in the Senior Management Team to restructure and reinforce its recovery team. To expedite recovery from regular, deteriorating, and non-performing loans & advances, the Bank restructured the Loan Performance Management (LPM) Division, which comprises four dedicated departments: 1. Collection Unit, 2. Deteriorating Asset Management (DAM), 3. Special Asset Management (SAM), and 4. SAM (Hub). Based on the Recovery Policy, SAM Operational Manual, and related circulars of Bangladesh Bank, the LPM Division has undertaken strict legal actions against default borrowers, and intensified collection efforts for the recovery of NPL and increasing the Bank's profitability. Bank has filed 504 nos. of cases in 2025 in different Money Loan Courts across the country which are being monitored rigorously to expediate recovery.

To expedite the recovery of Written-off Loans, the Bank has formed a dedicated Written-off Loan Recovery Unit in addition to LPM Division, which comprises of Senior Executives & field-level officers under the direct supervision of the Managing Director.

Furthermore, the Bank is evaluating the effectiveness of appointing external recovery agents and leveraging Alternative Dispute Resolution (ADR) mechanisms within the applicable regulatory framework to accelerate the recovery of non-performing loans. In addition, to recover funds associated with large loan facilitation cases, the Bank has entered into non-disclosure arrangements with relevant stakeholders to support the recovery process and mitigate potential capital losses.

To assess and mitigate the risk, the Bank has onboarded Chief Risk Officer (CRO) to establish a strong risk management team with prior expertise and leadership skills under the supervision of Risk Management Committee with the objective of the overall risk governance framework and to optimize the risk controlling process onwards.

In addition, to ensure robust internal control and effective supervision of operations & processes execution, the Bank has appointed a "Head of Internal Control & Compliance" to lead the Division, strengthened the Audit Team. The Bank emphasizes leveraging the audit coverage, improving compliance adherence, and reducing operational and regulatory risks at the field level.

Additionally, departmental inquiries and necessary disciplinary actions are currently underway against officials involved in instances of inappropriate and irresponsible lending practices, including cases where credit evaluation norms & standards were compromised and not duly followed.

To strengthen operational effectiveness and accelerate business growth, the Bank has established Regional Offices (ROs) across strategically important locations. These offices serve as an extended management arm of the Head Office, facilitating closer supervision of branch operations, timely decision-making, and enhanced coordination among business units. The Regional Offices are entrusted with monitoring business performance, supporting branch management in achieving business targets, ensuring compliance with internal policies and regulatory requirements, and identifying emerging business opportunities within their respective regions. Through closer engagement with customers, local markets, and branch networks, the ROs play a pivotal role in driving revenue growth, improving service delivery standards, enhancing operational efficiency, and strengthening overall business governance. The decentralized oversight structure also enables the Bank to respond more effectively to market dynamics and customer needs, thereby contributing to sustainable growth and long-term value creation.

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Commitment to Governance, ESG, and Sustainability

Strong corporate governance remains the cornerstone of IFIC Bank's strategy. In 2025, the Bank further reinforced its governance framework, internal audit functions, and compliance culture in line with regulatory expectations and international standards.

Our commitment to Environmental, Social, and Governance (ESG) principles was further embedded into business decision-making. Sustainable financing, financial inclusion, responsible lending, and social impact initiatives continued to receive priority, reflecting our belief that long-term value creation must be aligned with national development goals and environmental responsibility.

Serving the Nation beyond Banking

IFIC Bank remains steadfast in its role as a responsible corporate citizen. Through targeted CSR initiatives, support for small and medium enterprises, agriculture, women entrepreneurs, and underserved communities, the Bank continued to contribute to inclusive economic growth and social well-being across the country.

Even after facing a challenging time throughout the year, we have continued our CSR activities in a humble way for the obligation to the society, environment, and the country. In the year 2025, some major CSR works of IFIC Bank PLC were-

1. Distribution of Blankets nationwide to Support Cold-Stricken Communities in January 2025 and distribution of new Clothes in March 2025 at Ramadan to Underprivileged Children across the country to spreads Eid joys.
2. Organized Blood Donation Drive, Bringing Hope to Children with Thalassemia
3. Initiated Tree Plantation Program in August 2025 and IFIC Eco Solve Case Studies and Awards Presented to Students for Innovative and Sustainable Contributions to Environmental Protection.
4. Donated a Bus to Patuakhali Science and Technology University (PSTU) for upgrading the transport facilities of its students.
5. Associated partnership with Kolosindur Football Academy to Empower Young Female Footballers in Haluaghat, Mymensingh.

6. Supports Women's Advancement in Technology by donating Computers and Books to Bangladesh Female Academy, Sunamganj, Holy Family School Mymensingh and Begum Rokeya Girls' High School Rangpur.

Strategic Focus and Board Oversight

Throughout 2025, the Board remained deeply engaged in identifying the lapses and causes for the failure and taking necessary actions while strengthening governance, restoring financial discipline, legal measures and reinforcing stakeholder confidence. The Board worked closely with management to ensure full compliance with regulatory directives and alignment with best practices in corporate governance, accountability, and ethical conducts.

Our strategic priorities for the upcoming years will focus on the following actions:

- Cautious reduction and optimization of fund cost in a bid to improve Net Interest Income (NII)
- Increasing the loan book of the Bank by cautious lending focusing on
  - (i) Export Oriented Businesses,
  - (ii) Micro & SME Sector,
  - (iii) Agri Financing and
  - (iv) Retail sector with particular focus on Home Loan (Urban, Semi-urban middle class) and Credit Card Business.
- To strengthen the Regional offices for better supervision of the operation, achieving higher efficiency and strong driving of business.
- Improving asset quality through focused recovery and resolution initiatives
- Exploration of New business avenues with enhanced products & services
- Strengthening capital and liquidity planning
- Enhancing risk management and internal controls
- Rebuilding core banking fundamentals while protecting customer trust
- Digitalization and process enhancement of service delivery model
- Employee upscaling and productivity enhancement

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- Cautious reduction and optimization of fund cost in a bid to improve Net Interest Income (NII)
- Increasing the loan book of the Bank by cautious lending focusing on
  - (i) Export Oriented Businesses,
  - (ii) Micro & SME Sector,
  - (iii) Agri Financing and
  - (iv) Retail sector with particular focus on Home Loan (Urban, Semi-urban middle class) and Credit Card Business.

The Board will also focus on improving respective unit's performance and taking necessary correction process after evaluation of performance and outcomes in terms of efficiency and effectiveness to optimize profitability and sustainability as well.

Outlook

While challenges persist, the progress made during 2025 gives us cautious optimism. The foundations laid through governance reforms, balance sheet discipline, and operational strengthening position IFIC Bank for gradual recovery and sustainable improvement.
With continued regulatory support, stakeholder confidence, and disciplined execution, we are committed to restoring the Bank's financial strength and long-term value.

Vote of Thanks

On behalf of the Board, I extend my sincere appreciation to the Government of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission, and all regulatory authorities for their guidance and cooperation.

I also express my heartfelt thanks to our Managing Director, Syed Mansur Mustafa, the management team, and all members of the IFIC family for their dedication, professionalism, and resilience throughout the year.

Finally, I thank our valued shareholders for their continued patience, trust, and support, and my fellow Directors for their guidance and stewardship. Together, we remain committed to steering IFIC Bank toward stability, integrity, and sustainable growth.

May Allah guide us and bless our collective efforts.



Md. Mehmood Husain
Chairman

Managing Director's Review



Dear Respected Shareholders,

Assalamu Alaikum.

I wish everyone good health, safety and well-being as we move forward together.

On behalf of the management of IFIC Bank PLC, I am pleased to present the Annual Report and audited financial statements of the Bank for the year ended 31 December 2025.

The year 2025 was marked by continued uncertainty in the global economic landscape. Global economy experienced multiple challenges due to economic inflation, geographical tensions, supply chain disruptions, elevated interest rates and ongoing volatility in commodity and energy markets which created challenges for both developed and emerging economies.

Against the global backdrop, Bangladesh's economy demonstrated resilience, supported by strong domestic demand, a growing service sector and continued infrastructure development. Nevertheless, the economy faced a number of challenges including inflationary pressure, foreign exchange market volatility, constrained liquidity conditions, higher funding costs and slower private sector investment. These factors combined with stress in certain sectors of the economy affected business activities and repayment capacity across the banking industry. The banking sector in particular, operated in a demanding environment characterized by rising non- performing loans, increased competition for depositors, pressure on interest margins and heightened concerns regarding asset quality. Banks were required to balance growth aspirations with prudent risk management and liquidity preservation.

Against these backdrops, IFIC Bank remained focused on maintaining operational resilience, protecting depositors' interest, strengthening governance and risk management practices and supporting customers through it's largest banking networks of 1413 nos. throughout the country.

IFIC Bank Performance

During the year, asset size of the Bank stood at BDT 586,402 million in Y2025 against BDT 565,694 million in Y2024, representing a growth of 3.66%. Deposits of the Bank rose to BDT 517,162 million in Y2025 from BDT 474,592 million in Y2024, demonstrating a growth of 8.97%. This growth reflects the confidence and trust of our customers and demonstrates the resilience of our extensive networks. Bank's retails deposits are strengthened further during the year continuing significance to funding stability and liquidity management.

Loans and Advances amount stands at BDT 443,295 million in Y2025. The Bank has undertaken a comprehensive recovery and asset quality management initiative with heightened focus on recovery, regularization, and monitoring of classified accounts.

During the year, asset size of the Bank stood at BDT 586,402 million in Y2025 against BDT 565,694 million in Y2024, representing a growth of 3.66%. Deposits of the Bank rose to BDT 517,162 million in Y2025 from BDT 474,592 million in Y2024, demonstrating a growth of 8.97%. This growth reflects the confidence and trust of our customers and demonstrates the resilience of our extensive networks. Bank's retails deposits are strengthened further during the year continuing significance to funding stability and liquidity management.

Despite achieving growth in both assets and deposits, the Bank incurred a loss in 2025 due to a significant deterioration in asset quality, as NPLs further increased during the year, resulting in lower interest income recognition and a higher level of interest suspense.

The Bank's capital position also came under considerable pressure due to the net loss and increased risk weighted assets. Management remains fully committed to addressing these challenges through intensified recovery efforts, strengthening credit risk practices, improving asset quality, enhancing operational efficiencies, and pursuing viable options for capital augmentation. We would like to highlight the key initiatives of the Bank during the year for kind perusal of the shareholders as follows.

Key initiatives in 2025

- Investment in government securities increased significantly from BDT 33.41 billion in 2024 to BDT 56.76 billion in 2025, registering a substantial growth of approximately 69.90%. This demonstrates a strategic shift of the Bank toward comparatively safer and low-risk investment instruments instead of lending.
- Retail deposits saw a remarkable growth from BDT 35,646 crore to BDT 41,953 crore, reflecting increased public trust.
- IFIC Bank achieved a significant milestone by crossing BDT 12,000 Crore in female deposits in 2025 setting a new benchmark in its women's banking journey.
- IFIC Bank established 13 new ATMs in 2025, bringing the total network to 56 ATMs.
- IFIC Bank did not receive any liquidity support from Bangladesh Bank and relied entirely on its own liquidity resources throughout the year.
- IFIC Bank carried on with its focus on the aggressive marketing & selling of IFIC Aamar Account, IFIC Shohoj Account, IFIC Aamar Bhobishawt and Monthly Income Scheme (MIS) and brought down the cost of deposits at a reasonable level.
- In 2025, IFIC Bank executed Memorandums of Understanding (MOUs) with 43 companies to provide payroll, cash management, hospital, utility and EduPay service solutions.
- IFIC Bank successfully served as a lead bank for the "Cashless Bangladesh Initiative" in Jashore.
- IFIC Bank once again achieved the PCI DSS (Payment Card Industry Data Security Standard) certification, an internationally recognized accolade reinforcing its commitment to safeguarding customer information.
- Under its commitment to community empowerment, IFIC Bank implemented Project #HerPower in partnership with Shakti Foundation. The initiative focused on providing nationwide

basic health education workshops for women, covering essential topics such as hygiene, nutrition, and overall well-being.

- As a responsible corporate citizen, IFIC Bank remained committed to creating a positive social impact through initiatives in education, healthcare, employee welfare and youth empowerment. During the year, the Bank supported underprivileged students, donated a student bus to Patuakhali Science & Technology University, conducted 96 health awareness workshops benefiting 2,226 individuals, provided assistance to critically ill patients, provided financial assistance for childcare support and extended financial support to 33 promising female footballers through its partnership with Kalsindur Football Academy.

Risk Management

During the year, we further strengthened our Enterprise Risk Management framework, with emphasis on credit discipline, asset quality, liquidity and balance sheet management, as well as recovery and monitoring processes. We also enhanced operational resilience through stronger internal controls, regulatory compliance, and cybersecurity preparedness in an increasingly digital banking landscape.

We view risk management as both a safeguard and a strategic enabler of long-term stability and value creation. Going forward, we remain committed to strengthening our risk culture, governance, and disciplined risk-return approach to support sustainable growth.

Commitment Towards the Employees

At IFIC Bank, our people remain our greatest strength. We are committed to building an inclusive, merit-based and empowering workplace where employees can grow, perform and succeed. During the year, we continued to invest in their development through focused training, clear career pathways, strong performance and reward systems, while placing equal emphasis on well-being and engagement. By attracting diverse talent and encouraging collaboration, we are shaping a future-ready workforce. I would like to sincerely thank our employees for their dedication, professionalism, and resilience, which continue to drive the Bank's performance and long-term success.

As a responsible corporate citizen, IFIC Bank remained committed to creating a positive social impact through initiatives in education, healthcare, employee welfare and youth empowerment. During the year, the Bank supported underprivileged students, donated a student bus to Patuakhali Science & Technology University, conducted 96 health awareness workshops benefiting 2,226 individuals, provided assistance to critically ill patients, provided financial assistance for childcare support and extended financial support to 33 promising female footballers through its partnership with Kalsindur Football Academy.

Initiatives for 2026

- The bank will reinforce the Regional Management Concept to strengthen operational oversight, improve monitoring efficiency, and enhance performance evaluation across its branch and uposhakha.
- The Bank will take initiatives to strengthen its product development capabilities to enhance market competitiveness and support sustainable growth.
- The Bank will focus on enhancing its card business to provide greater convenience and improved services to customers.
- The bank will focus on QR Business to facilitate cashless transaction as well as customer convenience.
- The bank will place greater emphasis on expanding its trade business to increase non-funded income.
- The Bank will focus on expanding its remittance business by providing remittance services to customers across the country through its branches and uposhakhas.
- The Bank will continue with its distinct focus on aggressive marketing and selling of its existing products namely IFIC Aamar Account, IFIC Shohoj Account, IFIC Aamar Bhobishawt, Monthly Income Scheme (MIS), IFIC Aamar Bari, IFIC Shohoj Rin and IFIC Aamar Subornogram.
- The Bank will continue to offer both Conventional and Islamic Banking Services to meet the diverse needs of its customers.
- The Bank will intensify its recovery efforts to reduce the Non-Performing Loan (NPL) ratio and strengthen overall asset quality.
- The Bank will place greater emphasis on SME and Retail banking to drive sustainable growth and expand its customer base across these key segments.
- The Bank will continue to strengthen its Information Technology (IT) security, building on its strong foundation to further enhance resilience and drive continuous advancement.

I would like to express my sincere gratitude to our valued customers, shareholders, correspondent partners and other stakeholders for their continued support and confidence during this challenging year for the bank.

I also express my heartfelt appreciation to our Board of Directors for their guidance and strategic leadership and all members of IFIC family for their dedication, resilience, and unwavering commitment. We remain committed to protecting our shareholders and contributing fully to the development of Bangladesh economy.



Syed Mansur Mustafa
Managing Director



Directors' Report

Respected Shareholders

As-salamu Alaikum,

Welcome to the 49th Annual General Meeting (AGM) of the Bank. The Board of Directors of IFIC Bank PLC is delighted to deliver the Annual Report and the Audited Financial Accounts for the year ended 31 December 2025 to you. The Annual Report has been prepared following Section 184 of the Companies Act of 1994, the Bank Company Act of 1991 (Amended up to date), and the Guidelines issued by the Bangladesh Securities and Exchange Commission (BSEC), including the latest notification, rules and regulations of all concerned regulatory authorities. This report includes a summary of the global and Bangladesh economies, the bank's performance, general strength, growth trends, and other key issues. The Board of Directors believes that the Report will provide all stakeholders with fascinating insights into the bank's performance throughout the fiscal year under review.

1. Global Economy

Geopolitical instability, characterized by conflicts such as the Israel-Gaza situation and the Russia-Ukraine war, alongside trade disputes, high interest rates, debt crises, and weak investment, poses significant risks to the global economy. The United Nations' "World Economic Situation and Prospects 2025" report, published on January 9, 2025, illustrates a fragile global economic landscape, predicting a slowdown in economic growth to 2.4 percent in 2025, down from 2.9 percent in 2024. This downturn is expected across both developed and developing nations. The World Bank's Global Economic Prospects report from June 2025 warns that growth could decline to 2.3 percent, marking the weakest global economic performance in 17 years, outside of explicit global recessions. Projections show growth may stabilize slightly at 2.4 percent in 2026 and 2.6 percent in 2027, yet the average GDP growth for the decade may remain around 2.5 percent the slowest rate since the 1960s.

The forecasts indicate a decline in advanced economies' growth from 1.7 percent in 2024 to 1.2 percent in 2025, with modest increases thereafter. Similarly, Emerging Markets and Developing Economies (EMDEs) are projected to decline from 4.2 percent in 2024 to 3.8 percent in both 2025 and 2026 before seeing slight growth to 3.9 percent in 2027. The International Monetary Fund (IMF) offers a somewhat optimistic outlook, projecting a global growth of 3.0 percent in 2025 and 3.1 percent in 2026, with advanced economies growing by 1.5 percent and then 1.6 percent.

The slow growth trajectory is attributed to rising trade tensions, global policy uncertainty, high tariffs, and geopolitical tensions, which are disrupting supply chains and eroding trust long-term. The economic environment appears increasingly slow, uncertain, and risky due to escalating pressures on production and investment. According to the July 2025 World Economic Outlook (WEO) update, the United States is expected to grow by 1.9 percent, with other countries, such as the United Kingdom (1.2 percent), Germany (0.1 percent), France (0.6 percent), Japan (0.7 percent), Italy (0.5 percent), and Canada (1.6 percent), showing modest growth. EMDEs are anticipated to see a growth of 4.1 percent in 2025, notably lower than the previous year's 0.2 percentage point decline, with India expected to lead growth at 6.4 percent and China at 4.8 percent. The Asian developing economies' growth is estimated to decrease from 5.3 percent in 2024 to 5.1 percent in 2025, while Russia's growth is projected to collapse from 4.3 percent in 2024 to a mere 0.9 percent in 2025. Overall, while advanced economies remain sluggish, emerging and developing Asia could maintain a stronger growth rate of 5.1 percent in the coming year, as per report insights.

Detailed projections of global economic growth are shown in Table 1.

Table 1: Overview of the World Economic Growth Projections

(Percent Changes)

Region/country	Actual	Projection		Difference from April 2025 WEO Projections	
	2024	2025	2026	2025	2026
World Output	3.3	3.0	3.1	0.2	0.1
Advanced Economies	1.8	1.5	1.6	0.1	0.1
United States of America	2.8	1.9	2.0	0.1	0.3
Euro Area	0.9	1.0	1.2	0.2	0.0
United Kingdom	1.1	1.2	1.4	0.1	0.0
Germany	-0.2	0.1	0.9	0.1	0.0
France	1.1	0.6	1.0	0.0	0.0
Italy	0.7	0.5	0.8	0.1	0.0
Russia	4.3	0.9	1.0	-0.6	0.1
Japan	0.2	0.7	0.5	0.1	-0.1
Canada	1.6	1.6	1.9	0.2	0.3
Emerging Market and Developing Economies	4.3	4.1	4.0	0.4	0.1
Emerging and Developing Asia	5.3	5.1	4.7	0.6	0.1
China	5.0	4.8	4.2	0.8	0.2
India	6.5	6.4	6.4	0.2	0.1
ASEAN-5*	4.6	4.1	4.1	0.1	0.2

Source: World Economic Outlook, July 2025, IMF.
Note: ASEAN-5: Malaysia, Philippines, Singapore and Thailand.

2. Bangladesh Economy

Bangladesh is undergoing a significant transition toward a commercialized agricultural landscape, supported by substantial credit disbursement and nearly full utilization of fertilizer subsidies. In FY 2024-25, food grain production rose to 503.54 lakh metric tonnes, complemented by self-sufficiency in meat and eggs and a massive five-fold increase in milk production since 2011. This productivity extends to the fisheries sector, which expects over 52 lakh metric tonnes of harvest, primarily from inland sources.

The industrial and manufacturing sectors are showing steady growth, with the production index rising by 5.49 percent. Government focus remains on the CMSME sector, which has seen over

Tk. 3,10,000 crore in financing, and the expansion of Export Processing Zones (EPZs) that now employ over half a million people, the majority of whom are women. Investment remains robust, with hundreds of new projects and joint ventures registered through the streamlined One-Stop Service.

Infrastructure and energy sectors have reached critical milestones, with electricity generation capacity exceeding 30,000 MW and a power distribution network serving nearly 5 crore consumers. While transportation networks, including 22,719 km of roadways and extensive rail and waterways, continue to expand, the energy sector faces a dwindling natural gas reserve, now estimated at 7.96 trillion cubic feet. Digital infrastructure has also improved, with bandwidth prices dropping significantly to under Tk. 140 per Mbps.

Social and environmental indicators show a complex picture of progress and challenges. While the poverty rate has dropped to 18.7 percent and health initiatives have improved life expectancy, income inequality is on the rise as reflected in a higher Gini Coefficient. The government has dedicated over 13 percent of its budget to social safety nets and is actively addressing the existential threat of climate change through the National Adaptation Plan and specialized gender-responsive climate strategies.

3. Banking Industry in 2025

The banking industry of Bangladesh in 2025 faced significant structural challenges despite ongoing reform efforts. The most critical issue was the sharp rise in non-performing loans (NPLs), which reached about 35.7% of total loans by September 2025, the highest level in the country's history. This surge reflects years of weak governance, poor loan classification practices, and political interference, with stricter monitoring in recent years revealing the true scale of distressed assets.

High NPLs have severely weakened banks' balance sheets, creating large provision deficits and eroding capital bases. According to international assessments such as those by the International Monetary Fund, undercapitalization and poor asset quality are limiting banks' ability to extend credit to productive sectors, thereby constraining private investment and overall economic growth.

Liquidity pressure and declining depositor confidence have also been key concerns. In some cases, deposit withdrawals shifted funds from weaker banks to relatively stronger ones, increasing concentration in the sector. State-owned banks were particularly affected, with very high default rates, while foreign banks remained comparatively stable with much lower NPL ratios.

Despite these stability challenges, the sector has seen a robust surge in digital integration and external inflows. Inward remittances reached a record high of over USD 30 billion for the FY 2024-25 period, bolstered by a 2.5% government incentive and a more market-driven exchange rate. This influx has been critical in stabilizing foreign exchange reserves at approximately USD 31.72 billion. Simultaneously, the landscape is shifting toward a "cashless" future with the operational rollout of the country's first digital banks and the widespread adoption of QR-based payment systems. While the industry remains under significant stress, the dual approach of strict governance and digital modernization marks 2025 as a pivotal year for the long-term health of Bangladesh's financial architecture.

3.1 Highlights of the Monetary Policy of Bangladesh Bank

Bangladesh Bank maintained a tight monetary policy stance throughout 2025 to address persistent inflationary pressures and ensure macroeconomic stability. The policy framework was centered on price control, exchange rate stability, and strengthening of the financial sector.

Inflation remained elevated, averaging around 9–10%, prompting the central bank to target a gradual reduction to 7–8% through disciplined liquidity management, higher policy interest rates, and support for essential supply chains. Accordingly, key policy rates were kept at relatively high levels, with the repo rate at around 10%, reinforcing a contractionary policy environment.

Monetary aggregates were managed conservatively, with broad money (M2) growth limited to approximately 8.4% and domestic credit growth programmed at around 11.5%. Private sector credit growth remained subdued due to tighter financial conditions, reflecting the intended moderation in demand.

A major structural reform during the period was the transition to a market-based interest rate regime, following the removal of the lending rate cap. This enhanced the efficiency of credit allocation and improved the transmission of monetary policy signals across the banking system.

In the external sector, the introduction of a crawling peg exchange rate mechanism contributed to improved exchange rate management and reduced volatility. Supported by steady remittance inflows and export recovery, foreign exchange reserves rose to over USD 21 billion, strengthening external resilience.

The banking sector remained a priority area, with measures undertaken to address elevated non-performing loans (NPLs). Initiatives such as asset quality reviews, enhanced supervision, and strengthened loan recovery frameworks were implemented to improve financial discipline and sectoral stability.

Liquidity conditions were tightly managed through open market operations and standing facilities, while credit flows were directed toward productive sectors, including agriculture, SMEs, and export-oriented industries, to support inclusive economic activity.

Economic growth moderated during the year, with GDP projected at 4–5% for FY2025, reflecting the impact of policy tightening and global uncertainties. However, despite the sluggish growth in advanced economy the GDP growth of Bangladesh is expected to be 5% in FY2026, supported by improved macroeconomic conditions and ongoing reforms.

Despite these efforts, key challenges persisted, including high inflation, exchange rate pressures, rising NPLs, and slower private sector credit growth, alongside external risks from global economic volatility.

Overall, Bangladesh Bank's monetary policy in 2025 was geared toward restoring macroeconomic stability, strengthening financial sector resilience, and laying the foundation for sustainable economic growth.

4. IFIC in the Banking Sector of Bangladesh

IFIC Bank PLC was set up at the instance of the Government in 1976 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 banks in the private sector, IFIC was converted into a full-fledged commercial bank. At present, the government of Bangladesh owns 32.75% of the Bank's share capital, while the remaining share capital is owned by the bank's sponsors/directors, local and foreign institutions, and general public shareholders.

A total of 189 branches and 1224 Uposhakhas of IFIC are dedicated to fulfilling the Mission of providing services to the clients with the help of a skilled and dedicated workforce. The wellbeing and economic development of the people and the community, as well as financial inclusion, are important to IFIC since it is one of the top Banks in the nation's Banking industry.

4.1 Client as Trusted & Development Partner

IFIC Bank recognizes customers as partners and aims to provide high-quality products and services at a very competitive price. The Bank focuses on Customer Service Excellence (CSE) while providing those products and services with the optimum desire to gain total customer satisfaction and confidence. The Bank hopes to build reliability, trust and friendship through honesty and integrity for a healthy long-term alliance.

The Bank provides a professional, safe and enjoyable work environment for its employees that supports job enthusiasm, positive relationships and effective teamwork. The Bank provides clear directions to motivate the team to achieve the goals. The Bank seeks loyalty of its employees to the company by treating them with respect, understanding and recognition.

4.2 Cluster Management

Cluster Management is considered a new and highly efficient form of innovative support providers that provides and channelizes specialized and customized business support services to the enterprises. The high-quality cluster management team works relentlessly to ensure cluster excellence in the Bank, where the efficient cluster Managers act as a driving force for the clusters. Their performance is very much linked to the professional expertise and the capability of the cluster managers who dispose of good cluster insight necessary for efficient support to the cluster members.

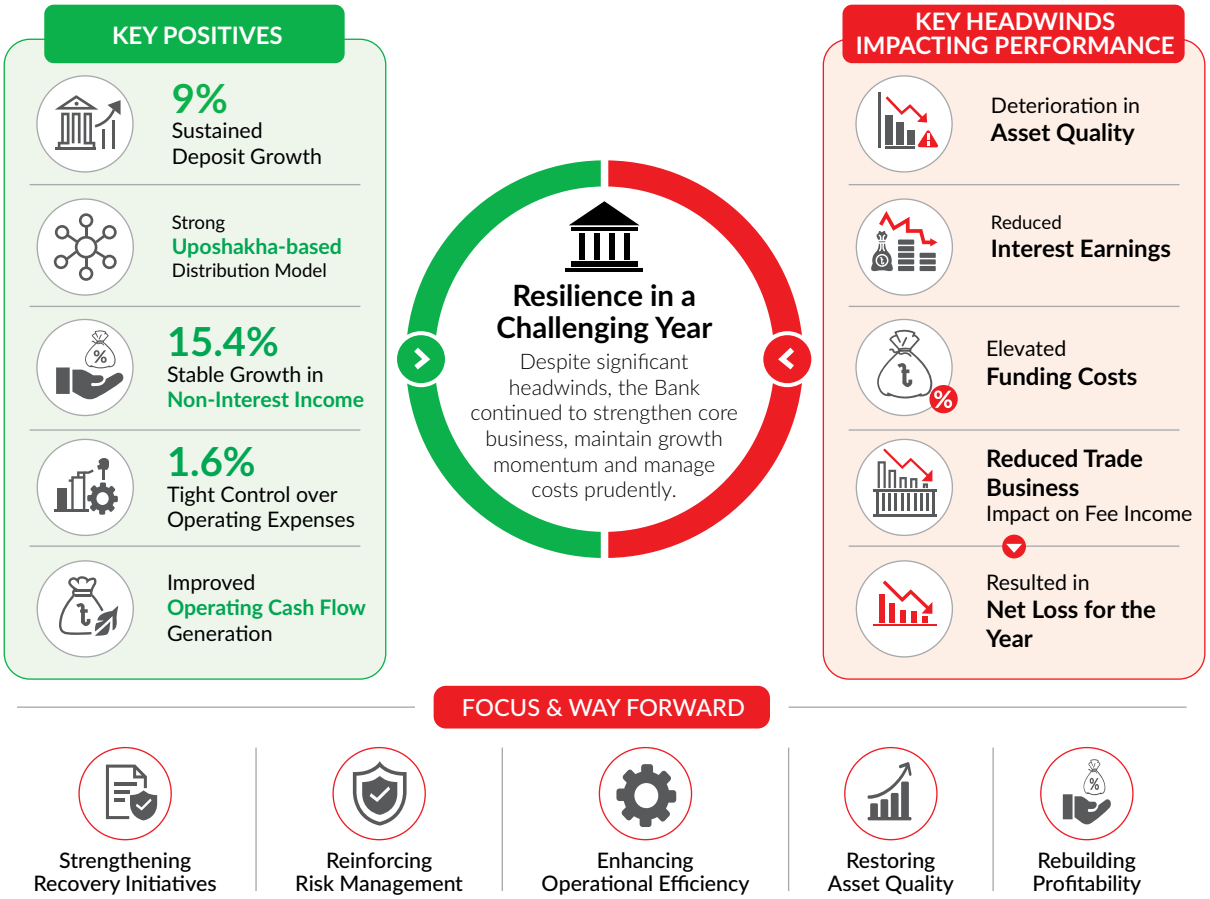
5. Financial Performance of IFIC Bank PLC

5.1 Financial Review

During 2025, IFIC Bank operated in a challenging banking environment charterized by heightened credit risk, liquidity pressure, elevated funding costs pressures resulting margin compressions. Despite these constraints, the Bank demonstrated operational resilience by maintaining steady deposit growth, preserving liquidity strength, and sustaining core franchise momentum through its diversified distribution network and disciplined cost management.

Financial Overview 2025

Operating in a Challenging Environment, Delivering Resilience



Total deposits registered a healthy growth of 9% during the year, reflecting continued customer confidence in the Bank and the growing contribution of the low cost Uposhakha-based banking model, which remained a key driver of deposit mobilization and customer outreach. Non-interest income also recorded a robust growth of 15.4%, supported by growth in investment activities, and fee-based financial services. At the same time, the Bank maintained prudent expense discipline, limiting operating expense growth to 1.6% despite inflationary pressures and expansion of service infrastructure.

However, the financial performance of the Bank was materially impacted by deterioration in quality of lending portfolio, reduced interest earnings, elevated cost of funds, and the impact of fee-based income from reduced trade business. These factors exerted significant pressure on net interest margin and overall profitability of the bank during the year 2025. Consequently, the Bank reported a net loss for 2025.

5.2 Financial Position

IFIC Bank maintained its nationwide presence through an extensive network of branches and sub-branches covering all divisions and districts of the country, supported by more than 1,400 service locations. Leveraging this well-established distribution network, the Bank's total assets increased to BDT 586,402 million at the end of 2025 from BDT 565,694 million in 2024, registering a growth of 3.7%.

During the year, due to several negative publicity, the Bank experienced temporary pressure on deposit growth amid sector-wise liquidity stress and elevated withdrawal trends following the changing political environment last year. Despite these challenges, strategic liquidity management initiatives and continued customer engagement helped restore depositor confidence and stabilize business momentum.

Consequently, total deposits stood at BDT 517,162 million at the end of 2025 compared to BDT 474,592 million in 2024, reflecting a growth of 8.97% with a net addition of BDT 42,570 million over the previous year. Additionally, the newly inaugurated Islamic Banking Branch, launched on 25 July 2024, mobilized deposits of BDT 1,464 million by the end of 2025, demonstrating positive growth in Shariah-based banking operations.

Table 2: Summary of Financial Position

BDT in Million

Particulars	Y2025	Y2024	Hold (%)	Growth	Growth (%)
Cash & Bank balance	55,239	53,420	9.4%	1,819	3.4%
Investment	66,843	43,560	11.4%	23,284	53.5%
Loan & Advances	443,295	447,266	75.6%	(3,971)	-0.9%
Fixed Assets	9,580	9,978	1.6%	(399)	-4.0%
Non-Banking and other Assets	11,445	11,469	2.0%	(24)	-0.2%
Total Assets	**586,402**	**565,694**	**100.0%**	**20,708**	**3.7%**
Borrowing from other banks & FIs	3,274	5,326	0.6%	(2,052)	-38.5%
Subordinated debt	7,000	9,000	1.2%	(2,000)	-22.2%
Deposits	517,162	474,592	88.2%	42,570	9.0%
Other liabilities	53,308	45,730	9.1%	7,578	16.6%
Shareholders' equity	5,658	31,045	1.0%	(25,387)	-81.8%
Total liabilities and shareholders' equity	**586,402**	**565,694**	**100.0%**	**20,708**	**3.7%**

Loans and advances of the Bank stood at BDT 443,295 million at the end of 2025 compared to BDT 447,266 million in 2024, reflecting a marginal decline of 0.9%. Considering the prevailing economic challenges and stress in the banking sector during the year, the Bank adopted a cautious lending approach with greater emphasis on recovery initiatives, regularization of non-performing loans, and strengthening overall asset quality rather than pursuing aggressive new credit expansion.

The lower growth in the lending portfolio was also impacted by the write-off of loans amounting to BDT 8,126 million during the year as part of the Bank's balance sheet clean-up and recovery management initiatives.

5.3 Asset Quality

The amount of non-performing loans (NPLs) of the Bank increased to BDT 272,505 million at the end of 2025 from BDT 245,856 million in 2024, primarily due to the deterioration of several large exposures amid the changing political and economic landscape. In response, the Bank has undertaken a comprehensive recovery and asset quality management initiative with heightened focus on recovery, regularization, and monitoring of classified accounts. The Bank has restructured and strengthened its recovery team, initiated necessary legal actions against defaulting borrowers, and intensified collection efforts in line with regulatory guidelines. In addition, the Bank is evaluating the effectiveness of appointing Recovery Agents and utilizing Alternative Dispute Resolution (ADR) mechanisms within the applicable regulatory framework to accelerate recovery of non-performing loans.

5.4 Financial Performance

A summary of the financial performance on a standalone basis of the Bank for the year 2025 are as follows:

Table 3: Summary of Financial Performance

BDT in Million

Particulars	Y2025	Y2024	Var	Var(%)
Net interest income (NII)	(22,095)	2,734	(24,828)	-908%
Non-interest income	10,182	8,824	1,359	15%
Operating Revenue	**(11,912)**	**11,557**	**(23,469)**	**-203%**
Operating expenses	11,742	11,563	180	2%
Operating Profit	**(23,655)**	**(5)**	**(23,649)**	**472,980%**
Provision	-	2,533	(2,533)	-100%
Profit before tax	**(23,655)**	**(2,539)**	**(21,116)**	**832%**
Tax	1,962	(1,514)	3,477	-230%
Profit after tax	**(25,617)**	**(1,025)**	**(24,592)**	**2,400%**
Earnings per share (EPS)	(13.33)	(0.53)	(12.79)	

- The weighted average Return on Advance (RoAdv) of the Bank has declined significantly to 4.79% at the end of Y2025 vis-à-vis 9.17% in Y2024. RoAdv decreased by 4.37% compared to the prior year, primarily due to a sharp deterioration in asset quality, increase in non-performing loans (NPLs), poor repayments from rescheduled accounts, and transfer of interest income to interest suspense as per regulatory guidelines. Similarly, the weighted average Cost of Fund (CoF) increased to 8.38% in Y2025 vis-à-vis 7.34% in Y2024, reflecting an increase of 1.04%. The rise in CoF was driven by higher cost of deposits amid liquidity pressure and competitive deposit mobilization requirements. As a result, Net Interest Income (NII) spread turned negative at -3.59% in Y2025 compared to +1.83% in Y2024, indicating severe margin compression.
- In the year 2025, the Bank reported a Net Interest Loss (NII) of BDT 22,095 million vis-à-vis BDT 2,734 million in Y2024. NII deteriorated by 908% compared to the prior year, mainly due to sharp decline in interest income (driven by reduced performing advances and higher NPL ratio of 61.47%) and an increase in interest expenses arising from higher deposit volumes and elevated funding costs.
- At the end of Y2025 under review, the Bank earned total non-interest income of BDT 10,182 million compared to BDT 8,824 million in Y2024. Non-interest income increased by 15.4% over the prior year, mainly driven by higher investment income from government securities. However, commission and exchange income declined due to contraction in trade-related business activity.
- The Bank reported total operating revenue of BDT -11,912 million in Y2025 vis-à-vis BDT 11,557 million in Y2024 which is sharply decreased by 203% over the prior year, primarily due to the negative NII position.
- During the year 2025, the Bank incurred operating expenses of BDT 11,742 million compared to BDT 11,563 million in Y2024. Operating expenses increased marginally by 1.6% compared to the prior year, reflecting strict cost containment measures despite slight growth in staff cost and depreciation due to ERP-related asset reclassification.
- At the end of Y2025, the Bank reported an operating loss of BDT 23,655 million compared to BDT 5 million loss in Y2024. The operating result deteriorated significantly due to sharp contraction in core earnings (NII), while operating expenses remained largely stable.
- During the year 2025, the Bank did not charge any additional provision in the Profit & Loss account due to the absence of operating profit.
- At the end of Y2025, current tax expenses of the Bank stood at BDT 320 million vis-à-vis BDT 300 million in Y2024, reflecting minimum tax obligation under applicable tax law. The Bank also recognized deferred tax expense of BDT 1,642 million compared to deferred tax income of BDT 1,814 million in Y2024, primarily due to changes in provisioning and write-off adjustments. As a result, net tax expense stood at BDT 1,962 million in Y2025 compared to negative BDT 1,514 million in Y2024.
- At the end of Y2025, the Bank reported a net loss of BDT 25,617 million vis-à-vis BDT 1,025 million loss in Y2024, primarily due to negative Net Interest Income as explained in earlier paragraph.

5.5 Quarterly Financial Performance

The Audit Committee of the Board and the Board of Directors (BoD) review the quarterly financial performance of the Bank on both standalone and consolidated basis as part of its established governance, oversight, and compliance framework. These reviews encompass continuous monitoring and evaluation of both financial and non-financial performance of the Bank and its Group entities.

During the year 2025, the Board Audit Committee reviewed the quarterly financial statements of the Bank, and the BoD duly approved the same prior to publication for stakeholders. The quarterly performance summary is as follows:

Table 4: Summary of Quarterly Financial Performance

BDT in Million

Particulars	Q1	Q2	Q3	Q4	Y2025
Net interest income (NII)	(4,025)	(5,666)	(6,325)	(6,078)	(22,095)
Non-interest income	1,913	2,355	2,553	3,362	10,182
Operating income	**(2,112)**	**(3,312)**	**(3,771)**	**(2,717)**	**(11,912)**
Operating expenses	2,876	2,959	2,916	2,991	11,742
Operating Profit	**(4,989)**	**(6,271)**	**(6,688)**	**(5,708)**	**(23,655)**
Provision	-	-	-	-	-
Profit before tax	**(4,989)**	**(6,271)**	**(6,688)**	**(5,708)**	**(23,655)**
Tax	14	11	102	1,835	1,962
Profit after tax	**(5,003)**	**(6,282)**	**(6,790)**	**(7,542)**	**(25,617)**
Earnings per share (EPS)	(2.60)	(3.27)	(3.53)	(3.92)	(13.33)

Financial performance of the Bank over the quarter deteriorated due to the downgrade of the number of exposures during the quarters.

5.6 Capital Overview

At the end of the year 2025, the Bank maintained total capital of BDT 10,643 million against the requirement of BDT 58,632 million and Capital to Risk Weighted Ratio [CRAR] stood at 1.82% opposed to the minimum regulatory threshold of 10.00%. The CRAR remained significantly below the regulatory threshold primarily due to the substantial net loss incurred during the year and deterioration in asset quality, which led to a sharp increase in Risk Weighted Assets (RWA) along with erosion of the capital base. The continued expansion of non-performing loans further exacerbated the pressure on capital adequacy.

To address the capital shortfall, the Bank is undertaking focused initiatives including strengthening recovery efforts, improving asset quality through enhanced credit monitoring and resolution of classified exposures, improving interest spread through pricing discipline, and rationalizing operating expenses. In parallel, the Bank is also actively evaluating strategic options to augment regulatory capital through potential capital injection, balance sheet restructuring, and other permissible capital enhancement measures to restore compliance with regulatory requirements.

Table 5: Regulatory Capital

BDT in Million

Particulars	Y2025	Y2024	Growth
Total RWA	**586,315**	**503,832**	**82,484**
Paid-up Capital	**19,221**	**19,221**	**-**
Reserve & Surplus	(16,775)	7,110	(23,885)
Tier 1 Capital	**2,446**	**26,331**	**(23,885)**
Tier 2 Capital	**8,198**	**10,291**	**(2,093)**
Total Capital	**10,643**	**36,622**	**(25,978)**
Required Capital	58,632	50,383	8,248
Surplus/(Shortfall)	**(47,988)**	**(13,761)**	**(34,227)**
Tier 1 to RWA	0.42%	5.23%	-4.81%
Tier 2 to RWA	1.40%	2.04%	-0.64%
Maintained CRAR	**1.82%**	**7.27%**	**-5.45%**
Required CRAR	10.00%	10.00%	-
Surplus/(Shortfall)	**-8.18%**	**-2.73%**	**-5.45%**

5.7 Credit Rating

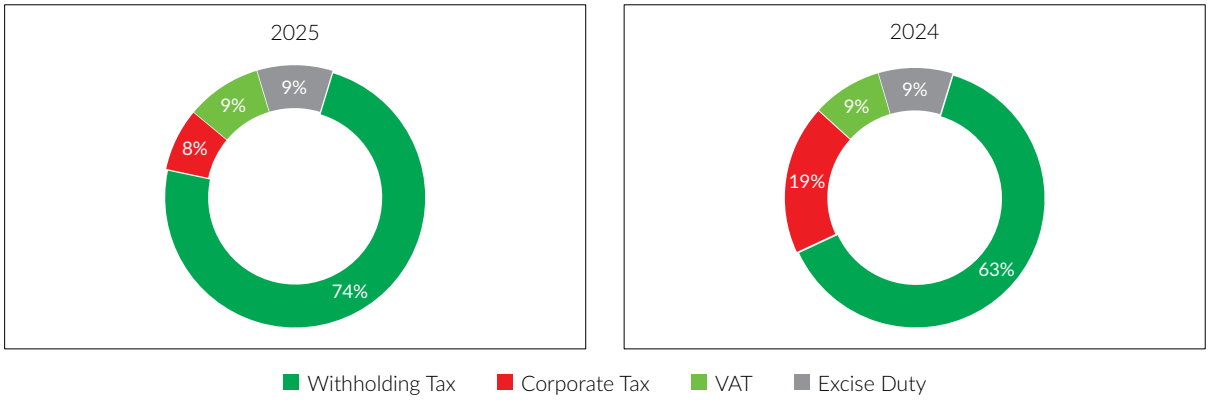
Particulars	31-Dec-24	31-Dec-23
Rating Company	ECRL	ECRL
Long Term	BBB+	AA
Short Term	ST-3	ST-2
Outlook	Stable	Stable
Date of Rating	July 30, 2025	June 24, 2024
Validity	June 30, 2026	June 30, 2025

As per Bangladesh Bank's guidelines and the notifications of the Bangladesh Securities and Exchange Commission (BSEC), IFIC Bank conducts annual credit rating assessments with appropriate disclosure requirements. For the year ended 31 December 2024, the Bank was rated by Emerging Credit Rating Limited (ECRL) and assigned a long-term rating of BBB+ and a short-term rating of ST-3, with a stable outlook. Currently, the Bank is in the process of undergoing a fresh credit rating exercise based on the financial statements for the year ended 2025.

5.8 Contribution to National Exchequer

BDT in Million

Year	Direct Tax		Indirect Tax		Total
	Withholding Tax	Corporate Tax	VAT	Excise Duty	
2025	6,253	658	792	794	**8,497**
2024	5,702	1,682	783	834	**9,001**



In compliance with the prevailing laws and regulations of the country, IFIC Bank remains committed to contributing to the national economy through timely collection and payment of government revenues. The Bank ensures appropriate deduction, collection, and deposit of withholding tax, VAT, excise duty, corporate tax, and other statutory levies to the government exchequer within the prescribed timelines and in accordance with applicable regulatory requirements.

During the year 2025, the Bank deposited a total of BDT 8,497 million to the government exchequer in the form of corporate tax, withholding tax, VAT, excise duty, and other levies, compared to BDT 9,001 million deposited during the year 2024. The decrease due to lower corporate tax which was mainly attributable to lower profitability and reduced business volume during the year under review.

5.9 Related party Disclosure

In the normal course of business, Bank entered few transactions with related parties during the year 2025 which details are furnished in Annexure – F of the financial statements. These transactions have been executed on an arm's length basis.

5.10 Preparation of Financial Statements and the Annual Report

- All relevant books and accounts were preserved as per regulation;
- Financial Statements have been prepared according to the appropriate accounting policies and procedures;
- All hypothesis and assumptions were made within these financial statements and are made on reasonable ground and prudent judgement;
- Preparation of Financial Statements (FS) of IFIC were according to the International Financial Reporting Standards (IFRS) as adopted by Financial Reporting Council (FRC) in Bangladesh and the instructions of Bangladesh Bank. Any departures from such requirements have been duly disclosed;
- Sincere efforts were put to ensure the integrity and legal compliance of IFIC's financial statements. The priority of the annual report is to portray a true and fair representation of the bank's activities and transactions as per prevailing laws of the land;
- There is no significant doubt upon the Bank's ability to continue as Going Concern. IFIC has neither intention nor the need to liquidate or curtail materially the scale of its operation. Hence, the Financial Statements of the Bank have been prepared on the going concern basis and will continue in operation for the foreseeable future.

The declaration on Financial Statements for the year ended on 31 December 2025 made by the Managing Director and the Chief Financial Officer (CFO) to the Board of Directors of the Bank and has been disclosed in this Annual Report.

5.11 Protection to minority shareholders

Through various strategies including multi-faceted internal control system including independent and internal audits as well as the establishment of independent management team, IFIC has fostered a professional environment where protection of minority shareholders is ensured. Any opportunity for controlling shareholders to apply aggressive or abusive strategies either directly or indirectly has been effectively rendered ineffective. Nevertheless, if

any issue arises at the Banks's AGM or elsewhere, a thorough investigation is conducted.

5.12 Dividend
As the Bank posted net loss in year 2025 and no distributable profit, the Board of Directors has not recommended any dividend for the year 2025.

5.13 Five Years Performance
Key operating and financial highlights of the past 5 (five) years are presented in this Annual Report.

5.14 Management's Discussion and Analysis
A Management's Discussion and Analysis signed by the Managing Director of the Bank has been presented with detailed analysis of the Bank's Financial Positions and Operations in this Annual Report.

6. Overseas Operations

Since the inception of its journey in 1983, IFIC Bank has been playing the pioneering role among the private sector banks in establishing joint venture/ overseas operations beyond the national boundary. The Bank has so far been able to set up joint venture operations in the Maldives, Oman, Nepal, Pakistan and UK. Bank's operation in the Maldives was, however, handed over to the Maldivian Government in 1993.

The overseas joint venture operations have not only brought a positive image for the Bank in the international arena but also contributed a lot to its profitability. A pen picture of the existing overseas joint venture operations of the Bank is furnished hereunder for information of the Honourable Shareholders.

6.1 Nabil Bank Limited, Nepal
Nepal Bangladesh Bank Limited, a joint venture commercial bank between IFIC Bank Limited and the Nepali Nationals, started its operation with effect from 06 June 1994 in Nepal with 50% equity from IFIC Bank Limited. IFIC Bank held 40.90% shares of Nepal Bangladesh Bank Limited prior to merger with Nabil Bank Limited.

On 11th July 2022, Nepal Bangladesh bank has been acquired by the Nabil Bank Limited with Swap Ratio of 100:43 and started operation in the name of Nabil Bank Limited. IFIC Bank presently holds 7.77% shares in Nabil Bank Limited and represents a Director on the Board of Nabil Bank Limited as promoter shareholder. The Bank has a network of 268 Branches at the different important locations in Nepal.

The profitability of Nabil Bank Limited is in increasing trend and recently, it has declared 12.50% Cash Dividend for the FY 2024/2025.

6.2 Oman Exchange, LLC
Oman Exchange LLC Oman Exchange LLC, a joint venture between IFIC Bank Limited and the Omani Nationals, was established in 1985 to facilitate remittance by the Bangladeshi wage earners from the Sultanate of Oman. IFIC Bank holds 49% shares in the Exchange Company and the balance 51% is held by the Omani Sponsors. The operations of the branches are fully computerized and have online system. The Exchange Company has a network of 11 (eleven) branches covering all the major cities/towns of Oman. In the meantime, the company has established direct remittance services with 9 (nine) countries such as Bangladesh, India, Indonesia, Nepal, Pakistan, Philippines, Qatar, Sri Lanka and U.A.E.

6.3 MCB Bank Ltd., Pakistan
IFIC Bank had two branches in Pakistan, one in Karachi and the other in Lahore. Karachi Branch was opened on 26 April 1987 while the Lahore Branch was opened on 23 December 1993.

To meet the Minimum Capital Requirement of the State Bank of Pakistan, the overseas branches of IFIC in Pakistan was merged with a reputed leasing company named National Development Leasing Corporation Ltd. (NDLC) and emerged as NDLC-IFIC Bank Limited with effect from 02 October 2003 and it was subsequently renamed as the NIB Bank Limited with effect from 28 November 2005. In 2017 NIB Bank Limited again merged with MCB Bank Limited and IFIC Bank now holds 175,508 shares of MCB Bank Limited.

6.4 IFIC Money Transfer (UK) Limited
IFIC Money Transfer (UK) Limited, a fully owned subsidiary exchange company of IFIC Bank was incorporated in UK and commenced its operation on 31 August 2011 to facilitate inward foreign remittance from the United Kingdom.

6.5 Correspondent Banking Relationship
Correspondent Banking Relationship IFIC Bank Limited has a wide range of correspondent networks across the world to facilitate smooth foreign trade transactions. The Bank maintains 25 (twenty-five) Standard Settlement Instructions (Nostro Accounts) involving 7 (seven) currencies, e.g. AUD, ACU-D, EUR, GBP, JPY, CNY and USD at important financial centers. Total correspondents of IFIC Bank stand at 355 (both local & foreign) as on 31 December 2025.

7. Retail Products

7.1 (a) Deposit Product

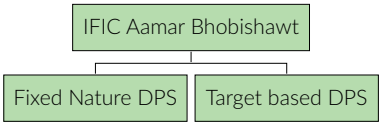
(1) IFIC Aamar Account
Launched in 2016, the IFIC Aamar Account is a pioneering banking solution designed for all customer segments. Combining attractive interest rates with versatile banking features, it serves as a single, convenient account to manage your financial needs.

- Interest-bearing current account with slab-wise interest on daily balance
- Suitable for all customer segments
- Easy access to overdraft facility within the same account
- Cross-currency debit card for international use

(2) IFIC Shohoj Account
The IFIC Shohoj Account extends IFIC Bank's commitment to financial inclusion, offering an affordable and accessible banking solution that brings the unbanked population into the formal financial system.

- Simple account opening with minimal documentation
- Interest-bearing account with attractive slab-wise rates
- Daily interest calculation, paid monthly
- Available in single or joint names; minors can also open an account
- Free enrollment in digital banking

(3) IFIC Aamar Bhobishawt
The IFIC Aamar Bhobishawt is a DPS-style savings solution designed for all customer segments. It has been redesigned into two variants:



Fixed Nature DPS allows customers to systematically save toward their goals while enjoying attractive interest rates and future credit benefits

- Deposit now and avail future loans with attractive discounts
- Deposit any amount in multiples of BDT 500, with no upper limit
- Flexible tenor from 1 to 10 years
- Savings can start from a minor's age
- Facility to avail target-based savings

Target based DPS allows customers to fix up a target amount that he/she wants to achieve within a specific tenor and fix up his/her affordable installment amount.

This DPS requires an initial deposit which will help customers to earn higher interest than savings account and reduce the installment size thereby making it easier to achieve the target amount

- Customers can set the target amount which they want to save in future and fix up a feasible installment amount
- Minors are also eligible to open Target Based DPS
- Flexible tenor for 3 & 5 years
- Required minimum BDT 20,000 for initial deposit and minimum target amount is BDT 1,00,000
- Yearly interest capitalization
- No Maturity Schedule for Target Based DPS

7.1 (b) Loan Product

(1) IFIC Aamar Rin

IFIC Aamar Rin is a bundle of secured and unsecured products for financing against personal requirements.

- Both secured and unsecured loan facilities
- **Flexiloan** for any personal financial requirement
- **Auto loan** for purchase of new or reconditioned or used vehicles for personal use only
- **Aamar Account OD** to meet the emergency cash needs & miscellaneous personal exigency.
- Financial Security backed **Easy Loan**
- **Salary Loan** for payroll customers and other salaried/self-employed person

(2) IFIC Aamar Bari

IFIC Aamar Bari is a significant flagship product of the Bank. IFIC revolutionized home financing with a streamlined process flow, offering tailored solutions for urban, semi-urban, and rural customers. The loan also includes special segment tailored for the Young Generation, making home ownership more accessible and convenient.

- Loan available for the purpose of flat/building purchase, renovation, construction, modification, extension, finishing, and takeover
- Financing available for semi-pucca structures
- Fastest loan approval through Primary Application Assessment
- Special segmentation for young customers
- No processing fee for loan takeovers
- No hidden charges
- Overdraft facility available

7.2 SME Products

7.2 (a) Loan Product

(1) IFIC Shohoj Rin

A bundle loan product designed to support diverse customer segments with flexible, collateral-free financing solutions. It caters to Agriculture, CMSME, Income-Generating Activities, and Retail segments, providing easy access to funds for business expansion, rural development, and income generation

- Collateral-Free Loan: Borrow up to BDT 5 lakh without requiring collateral.
- Agriculture Financing: Support for grains & crops, livestock, fisheries, seed production, grain warehouses, marketing, agricultural machinery, and other rural activities.
- CMSME Segment Financing: Tailored for trading, manufacturing, and service sectors.
- Flexible Loan Types: Term Loan, Overdraft, and Demand Loan facilities available.
- Multi-Sector Support: Designed for Agriculture, CMSME, Income-Generating Activities, and Retail segments.

(2) IFIC Aamar Subornogram

Aamar Subornogram is a comprehensive bundle loan product tailored for both the agriculture and CMSME sectors. Designed to support growth and productivity, it offers flexible financing options with collateral and collateral-free facilities. This product empowers farmers, entrepreneurs, and small businesses to invest in key areas such as crops, livestock, fisheries, machinery, and trading activities, fostering sustainable development and business expansion.

- Bundled financing for Agriculture and CMSME sectors.
- Collateral and collateral-free loan facilities for eligible borrowers.
- Supports a wide range of agricultural activities: grains & crops, livestock, fisheries, seed production, grain warehouses, marketing, agricultural machinery, and rural activities.
- Financing for CMSME segment across trading, manufacturing, and service sectors, up to Bangladesh Bank-prescribed loan limits.
- Offers multiple loan types: Term Loan, Overdraft, and Demand Loan.
- Flexible loan amounts tailored to business and farming requirements.
- Designed to promote growth, productivity, and financial inclusion in rural and urban areas.

7.3 Digital Products and Services

(1) IFIC Aamar Bank

IFIC Bank's mobile app "IFIC Aamar Bank" is a comprehensive digital banking platform that enables customers to manage their finances anytime, anywhere. It offers a wide range of services including balance checking, fund transfers, bill payments, card management, and account monitoring within a single, user-friendly interface. The app ensures secure transactions through advanced authentication and provides real-time updates, personalized features, and easy self-registration. Overall, it enhances customer convenience by delivering fast, secure, and all-in-one banking services on mobile devices

(2) IFIC One Stop Service

IFIC Bank introduced the 'One Stop Service' model in 2017 to ensure efficient, seamless, and uniform customer service across all branches and Uposhakhas. This approach allows customers to access all banking services—from transactions to loan inquiries—at a single counter, eliminating the need for multiple service desks. By simplifying service delivery and enhancing convenience, the model strengthens customer relationships and provides a more integrated banking experience compared to traditional systems.

(3) IFIC Aamar Protibeshi

To support the achievement of the Sustainable Development Goals (SDGs) and promote financial inclusion, IFIC Bank has expanded its services across the country in line with Bangladesh Bank's initiatives. Under the "Neighborhood Banking Project," launched in June 2019, the Bank has established 1,225 Uposhakhas to extend banking services to remote and underserved areas. These outlets provide branch-like services at lower cost, ensuring convenience, saving

time and expenses for customers, and enhancing access to formal banking. This initiative has strengthened customer satisfaction while bringing more people into the formal financial system.

8. Alternative Delivery Services

IFIC Bank has reinforced the reliability and accessibility of its digital channels, ensuring uninterrupted service and faster transaction processing through continuous innovation and process optimization.

The Card & ATM Service Management contributes to the areas of processing debit/credit card request, card personalization, issuing card PIN, card endorsement services. In addition, the following initiatives have been taken for the improvement of business requirements:

- IFIC Bank started in-house card personalization from 10th February 2025 to focus on customer satisfaction through quick issuance and delivery of 145,711 debit cards in 2025, reducing operational Turn Around Time.
- IFIC Bank has been achieving PCI-DSS certification consecutively from the year 2022 to maintain the compliant card services. In 2025, IFIC Bank successfully completed the PCI-DSS certification.
- IFIC Bank has taken new business initiatives and started implementation of ATM and CRM from 2025 which opens the gateway of increasing customer satisfaction as well as the cost optimization for the Bank.

A Strong Settlement & Dispute Management team under Alternative Delivery Services played key roles for the settlement of card and digital transactions.

In 2025, the total settlement amount for card and digital transactions using different networks is BDT 35,085 Crore which is 10% higher compared to 2024. Total 98,297 numbers of disputes have been efficiently settled in 2025 to improve customer satisfaction.

IFIC Bank focuses on strengthening its Digital Operations & Services to expand the coverage of various bill collection and transaction services. The Bank collaborated with multiple service providers and corporate entities with the following services:

- Facilitate the collection of corporate and utility bill payment through the IFIC OTC Portal and digital channels.
- Collection of Tuition Fees through OTC channel from any branch/ Uposhakha of IFIC during business hours. Also Subscribers can conveniently pay their tuition fees 24/7 at their convenience.
- Under the Digital Operations and Services, Bangla QR project successfully renders in onboarding 6,000+ QR merchants of IFIC in 2025.

In 2025, IFIC Bank's Customer Care Center handled a significant volume of customer interactions, reflecting strong engagement and service demand. During the year, the team successfully received 960,106 inbound calls, addressing a wide range of customer inquiries, service requests, and issue resolutions. In addition, Customer Care proactively reached out to customers through 119,923 outbound calls, supporting follow-ups, service updates, and customer assistance initiatives. These interactions underscore IFIC Bank's continued commitment to responsive 24/7 customer service, effective communication, and enhanced customer experience across its service channels.

Collectively, these efforts underscore IFIC Bank's commitment to digital transformation, operational excellence, and delivering a superior banking experience in an increasingly technology-driven financial landscape.

9. Risk Management

The primary objective of risk management within the banking sector is to ensure prudent management of risk exposures while safeguarding the Bank's assets, capital, reputation, and long-term sustainability. The Board of Directors of IFIC Bank PLC recognizes that effective risk management is fundamental to preserving stakeholder confidence and supporting sustainable business growth.

The Board plays a critical role in overseeing the Bank's risk-taking activities and ensuring that such activities remain aligned with the Bank's strategic objectives, risk appetite, and corporate values. The Board remains fully aware of the nature and extent of risks inherent across the Bank's business operations and continuously monitors changes in the evolving risk landscape. Through strategic guidance and clearly defined risk parameters, the Board has established an appropriate risk appetite framework, risk tolerance levels, and exposure limits.

The Board further ensures that Management takes necessary measures for the effective implementation of approved strategies and for managing material risks in a prudent and timely manner. Risk management is viewed not merely as a compliance obligation or a control mechanism, but as an integral component of the Bank's strategy, decision-making process, and value creation framework.

IFIC Bank remains committed to strengthening an enterprise-wide risk management culture founded on a comprehensive understanding of risk and its implications. The Bank continuously promotes risk awareness across all levels of the organization, emphasizing accountability and ownership through the three lines of defense model. Senior Management supports this framework through effective communication, training initiatives, and enhancement of monitoring and control mechanisms to address emerging risks and changing business environments.

The Board Risk Management Committee (BRMC) continues to play a significant role in strengthening the Bank's risk governance framework through effective oversight of risk policies, periodic review of risk strategies, and ensuring proper implementation of risk management practices across the Bank.

As the banking industry in Bangladesh continues to evolve amidst increasing complexity and competition, the Board recognizes the growing importance of proactive and forward-looking risk oversight. In this evolving environment, IFIC Bank remains steadfast in its commitment to strengthening risk management capabilities through continuous improvement, sound governance, and disciplined risk practices.

The Bank has positioned risk management beyond the traditional concept of a "compliance function," establishing it as a strategic enabler that supports informed decision-making and transforms risks into opportunities for sustainable growth and long-term value creation.

9.1 (a) Credit Risk Management

Credit Risk Management (CRM) at IFIC Bank PLC is one of the most critical functions, responsible for ensuring that the bank's lending activities are safe, compliant, and profitable. It focuses on identifying, measuring, and controlling the risk of borrower default. The said risk should always be guided by prudential banking norms, structured Credit Policies and regulatory compliances to ensure Healthy Asset

and long term sustainable growth of the bank. Over the years, IFIC Bank has developed a structured Credit Risk Management Policy which serves as the Primary and Complete Uniform Document for Lending Practice of the Bank.

Credit Risk Management Division at IFIC Bank PLC is structured into Three different units namely,

i. Retail Risk Management

ii. CMSME Risk Management

iii. Corporate Risk Management

9.1 (b) Retail Risk Management

The Retail Risk Management Unit of IFIC Bank PLC functions as a specialized division responsible for identifying, assessing, and managing risks within the Bank's retail customer portfolio. The unit plays a critical role in the appraisal and evaluation of proposals for key flagship products, including IFIC Aamar Bari, IFIC Aamar Rin and Credit Cards. IFIC Aamar Bari, the Bank's flagship home financing solution, continues to support customers seeking reliable housing finance in a competitive market. The Retail Risk Management framework is built on a comprehensive assessment methodology that incorporates socio-economic considerations, customer requirements, debt-to-income analysis, and repayment capacity to ensure prudent and responsible lending decisions. Supported by a robust digital infrastructure, the Bank continues to enhance efficiency, consistency, and transparency in the retail credit assessment process. In response to evolving economic and financial challenges, the Bank regularly strengthens and refines its risk evaluation practices at both individual and portfolio levels, reinforcing its commitment to sustainable growth and resilience in the retail lending segment.

9.1 (c) CMSME & Agri Finance

CMSME Sector is fundamental to our national economy for employment, poverty reduction, rural development, driving innovation, creativity, and new technologies and entrepreneurship development for women, youth and vulnerable groups. CMSME finance means loans and financial services provided to business and entrepreneurs having infrastructure as defined by Bangladesh Bank. As per regulatory guideline and industry nature unique feature of finances are simplified documentation, faster processing, light collateral and in unsecured nature [sometime based on cash flow]. However, the CMSME Sector provides some unique challenges at the time of request for banking loan applications such as meeting regulatory requirements, providing accurate and timely data, lack of sufficient collateral and structured financials. This also continues for the Agri Finance. It is a govt. prioritized sector contributing to the economic development of the country. Recognizing the specialized and business specific needs of both the segment, IFIC Bank has a dedicated team for assessment of SME & Agri Credit Risk. IFIC Bank has undertaken a comprehensive and adaptive approach to Credit Risk Management to ensure the bank's financial stability and support for SME and agricultural sectors.

9.1 (d) Corporate Risk Management

Corporate Risk Management at IFIC Bank PLC is a structured function designed to identify, assess, monitor, and control risks arising from corporate (large-scale) lending and business activities. By taking a proactive approach, the uncertainties can be addressed before they develop into significant challenges. It operates within the bank's overall risk governance framework and follows regulatory guidelines of Bangladesh Bank.

Effective Corporate Risk Management integrates people, processes, and systems to ensure risks are not only documented—but actively managed and escalated when necessary. Strong internal controls, clear policies, and structured management practices form the basis of any risk management framework. The Corporate Risk Management is closely associated with compliance functions.

Corporate Risk Management is essential for ensuring long-term business stability, financial health, and strategic growth by proactively identifying, assessing, and mitigating potential threats. It protects assets, ensures regulatory compliance, enhances stakeholder confidence, and enables informed decision-making to minimize unexpected losses.

9.2 Loan Performance Management (LPM)

Non-Performing Loans (NPL) have become a significant concern for the Bank, impacting on its daily operations and profitability.

IFIC Bank PLC is dedicated to recovering from NPL accounts. The Bank is making every effort to address NPL, emphasis to enhance recovery from NPL, and maintain the percentage of classified loans at an acceptable level. The Loan Performance Management Division, Legal Affairs Department, and SAM (HUB) are collaborating to maximize recovery from NPL accounts and prevent new classifications, aligning with the organizational goal.

IFIC Bank PLC has a Recovery Policy to strengthen the recovery of Loans & Advances. To expedite recovery from Regular, Deteriorating, and Non-Performing Loans & Advances, the Bank established the Loan Performance Management Division, which comprises four dedicated departments:

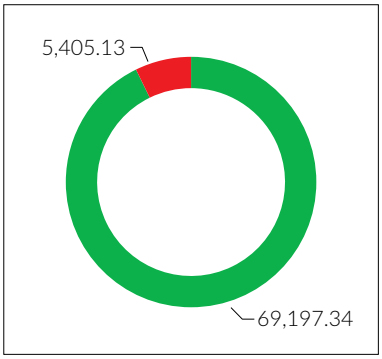
Collection Unit	This unit conducts timely communication through SMS notifications, proactive calling, and issuing notices and reminders to the borrowers.
Deteriorating Asset Management (DAM)	This department directly follows up on deteriorating loans, ensures SOP compliance, approves SOP deviations, detects CL threats, and minimizes threats by engaging branch personnel through meetings and visits, thereby maintaining sound assets.
Special Asset Management (SAM)	This department confirm drives for recovery from NPL accounts, facilitates branches in increasing recovery from NPL accounts, and guides branches to maintain NPL accounts at a minimum level. All activities are conducted in compliance with the recovery operation manual, recovery policy, regulatory circulars, and country laws.
SAM (HUB)	This unit engages in legal proceedings at court, collaborates with lawyers, files suits/cases, and ensures quick disposal of court cases.

To expedite the recovery of Written-off Loans, the Bank formed a dedicated Written-off Loan Recovery Unit. This unit comprises Senior Executives, field-level officers of the Bank and is directly supervised by the MD.

Based on the Recovery Policy, SAM Operational Manual, and related circulars of Bangladesh Bank, the LPM Division is taking the following steps for the recovery of all Loans & Advances (including NPL) and increasing the Bank's profitability:

1. Sending SMS and making calls to regular IFIC Aamar Bari & other retail term loan accounts to repay the Bank's dues as per SOP.
2. Closely monitoring and enhance recovery from Deteriorating Accounts as per the SAM Operational Manual.
3. Ensuring optimum engagement of Branches to recover the Bank's dues and minimize further classification threats.
4. Conducting teleconferences/ virtual meetings with Branches and the Legal Affairs Department to expedite recovery.
5. Visiting Branches for direct communication with Branch officials and different borrowers.
6. Monitoring court cases through meetings among Branches and dealing with lawyers to avoid unwanted delays in the legal process.
7. Rescheduling NPL Accounts.
8. Settling NPL Accounts through amicable settlements.
9. Engaging/Entrusting difficult Accounts to Recovery Agents.
10. Reporting to Senior Management from time to time regarding the Bank's asset portfolio and its trend.
11. Diagnosing reasons for non-repayment of loans & advances and ensuring rectification (if any) to prevent further non-performance of loans and advances.

In the year 2025, IFIC Bank PLC, Gives robust effort in recovery. In result total recovery from CL account for the year 2025 is BDT 69,197.34 mln including cash recovery BDT 5,405.13 mln. As recovery from loan accounts is directly connected with Bank's income, Bank Management gives special focus on it.



9.3 Foreign Exchange Risk Management

Foreign exchange risk arises when a bank holds assets or liabilities in foreign currencies, exposing its earnings and capital to fluctuations in exchange rates. Because future exchange rates cannot be predicted with certainty, they may move either upward or downward, regardless of prior forecasts. This uncertainty creates risk for the bank, particularly when exchange rate movements occur in unexpected and unfavorable directions, potentially affecting financial performance and stability.

Commercial banks, which actively engage in foreign currencies by holding assets and liabilities in foreign-denominated currencies, are constantly exposed to foreign exchange risk. This risk arises from both the bank's trade and non-trade services. To offer clear guidance on managing foreign exchange exposure in line with the bank's financial treasury goals, business activities, and operating environment, a "Foreign Exchange Risk Management Policy" is necessary.

The Treasury Division of the bank is responsible for minimizing foreign exchange risk as one of its primary tasks. There is a clear separation of duties among the Treasury Front Office, Mid Office, and Back Office. The Treasury Front Office handles day-to-day trading and fund management activities, ensuring continuous monitoring of the assumed risk levels and taking necessary actions. The Mid Office and Back Office operate in separate locations from the Treasury Front Office. To maintain minimal risk, the reporting lines of these three offices are kept distinct and independent.

The bank has taken several steps to minimize foreign exchange risk. It has established a Treasury Manual and a Foreign Exchange Risk Management Policy in accordance with the directives of Bangladesh Bank. The bank has also developed various strategies and set limits to control foreign exchange risk, such as the Net Open Position (NOP) limit (set by Bangladesh Bank), overall gross limits for forward transactions, stop-loss limits for each deal and per day, and counterparty limits. The Treasury Division further analyzes potential risks arising from adverse fluctuations in the foreign exchange market and takes appropriate actions to minimize possible losses while maximizing profit.

9.4 Asset Liability Management

Asset Liability Management (ALM) is a strategic approach used by banks to manage risks arising from mismatches between assets and liabilities across different time periods, resulting from liquidity constraints or fluctuations in interest rates. The primary objective of ALM is to minimize these risks by continuously monitoring and forecasting potential pricing gaps between assets and liabilities, ensuring that they remain within acceptable limits and support financial stability.

To manage these various risks, banks establish their own Asset Liability Management (ALM) policies, which are approved by the Board of Directors (BOD). In accordance with these policies, both management and the BOD implement necessary measures as directed by the Central Bank. The ALM process is supervised by the Asset and Liability Management Committee (ALCO), which is composed of the bank's senior management team and is responsible for ensuring effective risk oversight and compliance.

The major responsibilities of ALCO are as follows:

- Ensure that the bank's measurement and reporting system effectively communicates the levels of liquidity and market risk.
- Make decisions regarding key aspects of the balance sheet structure, including the maturity and currency composition of assets and liabilities, the ratio of wholesale to retail funding, deposit composition, and other related factors.
- Review maturity profile and mix of assets and liabilities
- Articulate interest rate views of the bank and decide on balance sheet strategy
- Approve and periodically review the transfer pricing policy of the bank
- Evaluate market risk involved in the launching of new products
- Review deposit-pricing strategy, and

- Review contingency funding plan for the bank

The ALM desk, using its market analysis and intelligence, provides a comprehensive market outlook throughout the year, offering clear insights into market and liquidity risks. This helps in identifying potential market opportunities for investment and fund allocation. The key responsibilities of the ALM desk are as follows:

- To oversee the growth and sustainability of assets and liabilities.
- To manage and oversee the overall activities of Money Market.
- To manage liquidity and market risk of the bank.
- To understand the market dynamics i.e. competition, potential target markets etc. for expansion of the business.
- Provide insights on market trends and recommend appropriate balance sheet adjustments (expansion or contraction) to adapt to changing market or economic conditions.
- Maintain records of ALCO meetings and track the progress of actions decided during those meetings.

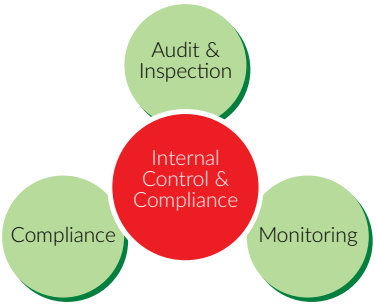
The ALM technique assists in managing the volume, composition, maturity, interest rate sensitivity, quality, and liquidity of assets and liabilities collectively, aiming to achieve predetermined acceptable risk limits.

9.5 Internal Control and Compliance

The Internal Control and Compliance (ICC) activities of IFIC Bank PLC are designed to ensure effective governance, risk mitigation, and regulatory adherence in alignment with Bangladesh Bank's Internal Control & Compliance (ICC) Guidelines, the COSO Internal Control–Integrated Framework, and other applicable international standards including Basel III principles and relevant IFRS disclosure requirements.

The Bank's ICC framework emphasizes a robust control environment, risk assessment procedures, control activities, information and communication systems, and continuous monitoring mechanisms consistent with COSO's five interrelated components.

An independent ICCD, segregated from operational management, conducts risk-based internal audits, compliance reviews, and monitoring of internal controls across branches and various divisions at head office to ensure operational efficiency, reliability of financial reporting, safeguarding of assets, and prevention of fraud and irregularities.



Audit findings are reported to the Audit Committee of the Board on a regular basis, ensuring adequate oversight and accountability at the highest governance level.

Compliance activities focus on adherence to Bangladesh Bank circulars, anti-money laundering (AML) and counter-terrorist financing (CFT) regulations, KYC requirements, and other statutory obligations. The adequacy of internal controls is assessed through periodic self-assessments, internal audit ratings, and follow-up reviews, with corrective action plans tracked to closure.

Disclosures relating to internal control status, audit observations, risk exposures, and compliance posture are incorporated in the Bank's annual report and financial statements to promote transparency and stakeholder confidence.

Overall, IFIC Bank PLC's ICC activities demonstrate a structured and internationally aligned approach to maintaining sound internal control, regulatory compliance, and prudent risk management practices.

9.6. Prevention of Money Laundering

Effective anti-money laundering and anti-terrorist financing program:
IFIC has established a definitive stance against money laundering and terrorist financing, demonstrating a commitment to a Zero Tolerance approach. The Bank's Board of Directors and Management are firmly dedicated to preventing ML/TF and have implemented related policies and procedures to safeguard the bank from being used as a channel for financial crimes.

To build a robust Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) framework, IFIC has implemented a four-tier defensive structure. This includes Branch Anti-Money Laundering Compliance Officers (BAMLCOs) at the branch level and at the Head Office level: the Deputy Chief Anti-Money Laundering Compliance Officer (DCAMLCO), the Chief Anti-Money Laundering Compliance Officer (CAMLCO) and the Central Compliance Committee (CCC). To strengthen a sound compliance culture in AML and CFT, the Bank has conducted extensive training and awareness programs. In 2025, 2,334 employees (42% of the total employees) across various roles received AML & CFT training. As of December 31, 2025, a total of 5,524 out of 5,565 employees (99.26%) have been trained on AML & CFT. In addition, two separate awareness programs were conducted specifically for Board Members and Senior Management during the year.

Bank has implemented automated Cash Transaction Report (CTR) Management, Sanction Screening, Transaction Monitoring, Suspicious Transaction Report (STR)/Suspicious Activity Report (SAR) Filling, Self-Assessment and Independent Testing Procedures (ITP) software (AML/CFT Compliance Solutions System) to establish an effective compliance and monitoring system. In 2025, IFIC Bank has also introduced system-generated daily auto-alerts for high-value cash transactions and these auto-alerts are sent to concerned Branch Anti-Money Laundering Compliance Officer (BAMLCO)s for their review and raising STR (Suspicious Transactions Report) where deems necessary.

In addition to the Managing Director's annual message for commitment on prevention of money laundering and terrorist financing, employees received continuous guidance throughout the year via circulars, directives, instructions, training programs and webinars to ensure proper regulatory compliance at all stages. Furthermore, in 2025, the Bank reviewed and updated its "Money Laundering & Terrorist Financing Risk Management Guideline (Version 3.0)" to enhance its risk management framework.

10. Information and Communication Technology (ICT)

10.1 Technology Achievements 2025

1. Digital Innovation: PicSign – In-House Digital Signature Verification System

IFIC Bank has developed PicSign, an in-house customer signature capture and management system that enables secure, real-time verification of customer signatures during transactions. The

system displays a customer's stored signature alongside their account image, allowing authorized officers to authenticate instruments before processing — eliminating the risk of unauthorized transactions.

PicSign is fully integrated with the **Core Banking System (CBS)** and the **Bankers' Automated Clearing House (BACH)**. During CBS transactions, a signature window opens automatically for teller verification. In BACH cheque processing, admitting officers cross-check the cheque signature against the stored record before clearing.

Key Benefits

- **Cost Savings:** Developing PicSign in-house significantly reduced costs compared to a third-party solution while giving the bank full control over functionality, maintenance, and future enhancements.
- **Flexibility:** PicSign's architecture allows easy integration with additional internal or external systems and can be extended with new features as the bank's requirements evolve.

2. Innovation on Real-Time System Generated Transaction Alerts

IFIC Bank has implemented a 24/7 SMS Trigger Program, an automated notification system that delivers real-time system-generated SMS alerts to customers the moment a transaction occurs on their account or card. Operating seamlessly within the **Core Banking System (CBS)** and **Card Management System (CMS),** the program detects every account events — including deposits, withdrawals, fund transfers, purchase— and instantly notifies the customer's registered mobile number without any manual intervention.

Key Benefits

- **Instant Awareness:** Customers receive immediate notification of every account or card activity, keeping them fully informed at all times, eliminating the need to visit a branch or log in to check their balance.
- **Customer Trust:** Consistent, transparent communication builds deeper confidence in the bank, reinforcing the relationship between IFIC Bank and its customers.

3. Virtual Account for Corporate Customers

IFIC Bank has introduced a Virtual Account facility for corporate customers, enabling organizations to assign a unique virtual account number to each distributor while linking all such accounts to a single main (mother) corporate bank account. Distributors make payments using their assigned virtual account numbers through regular banking channels, such as bank transfers or online banking. Although all funds are ultimately credited to the same corporate account, the virtual account number used in the transaction allows the organization to clearly identify which distributor made the payment. This system improves transparency, enables easy tracking of incoming payments, and significantly simplifies the reconciliation process without the need to open separate bank accounts for each distributor.

Key Benefits

- **Operational Efficiency:** Removes the cost and complexity of maintaining numerous physical bank accounts by centralizing liquidity into one primary account, thereby reducing administrative burden and improving overall financial control.
- **Enhanced Visibility:** Provides the bank's customers with a granular view of transaction history, allowing for immediate identification of each remitter and ensuring complete payment traceability.
- **Streamlined Liquidity:** Consolidates all incoming funds automatically, giving the bank and its corporate customers a clearer, real-time picture of total cash positions.

4. Automation on Trade Incentive

IFIC Bank has developed an application to automate and streamline the processing of Cash Assistance proposals handled by the Trade Service Center for 22 Authorized Dealer (AD) branches. Previously, the entire workflow—including application validation, document checking, Exporter's Declaration Form (EXP) verification, audit coordination, tracking, and fund disbursement—was managed manually through physical records and scattered Excel files. The new system centralizes these activities into a single digital platform, enabling efficient processing, better tracking, improved record management, and stronger compliance control.

Key Benefits

- **Process Automation:** Eliminates manual data entry and physical record-keeping, significantly accelerating the end-to-end processing time for cash assistance proposals.
- **Enhanced Audit and Compliance:** Establishes a transparent, digital audit trail for EXP verification and validation, strengthening the bank's internal controls.
- **Real-Time Tracking and Visibility:** Provides stakeholders with instantaneous status updates on proposals, allowing the bank to identify bottlenecks and manage workloads more accurately.

5. Enhanced Mobile Accessibility and Navigation

The mobile application underwent significant redesign of its main screen including access points for **Home, QR, Main Menu, More Options,** and **Logout**. By expanding the primary interface, the application now categorizes core functionalities into a persistent, high-visibility layout that eliminates the need for deeply nested menus and reduces the number of taps required to reach essential features.

Key Benefits

- **Minimized User Friction:** Placement of the **QR** and **Main Menu** functions within the primary navigation layer reduces the "tap depth" required to complete high-value actions, thereby leading to faster task completion.
- **Enhanced Feature Discoverability:** The addition of a **"More"** category provides a scalable home for secondary features, ensuring the interface remains uncluttered while still keeping advanced tools accessible.

6. IFIC Proprietary QR Payments: Secure and Simple

IFIC Bank has launched its own QR code generation and payment solution, enabling seamless fund transfers between IFIC Bank accounts.

Key Benefits

- **Instant Payments:** Transactions conducted within IFIC Bank accounts are processed instantly, ensuring real-time fund transfers.
- **No Extra Fees:** As payments are processed internally without routing through external banking networks, no additional transaction charges are applied, resulting in cost savings for customers.

7. Bangla QR: Pay Anywhere with IFIC

IFIC Bank has joined the **Bangla QR** network, a national QR payment standard that enables customers to make payments at any merchant or online platform displaying a Bangla QR code.

Key Benefits

- **Universal Acceptance:** Customers are no longer limited to bank

specific merchants and can use their IFIC accounts to make payment at any business that accepts Bangla QR, regardless of the merchant's banking relationship.

- **Enhanced Convenience:** Customers no longer need to carry multiple apps or cards, as a single scan within the IFIC Bank mobile app handles payments across a wide range of vendors and platforms.
- **Acceleration of the "Cashless Society" Initiative:** In alignment with the central bank's digital mandate, this implementation encourages a move away from physical currency, promoting a more transparent and efficient digital economy.

10. Easy Login Recovery: Helping You Help Yourself

IFIC Bank has introduced a secure and user-friendly feature within the mobile app that enables customers to recover their Login ID independently.

Key Benefits

- **No More Waiting:** Customers can recover their Login IDs **24/7 from any location**, eliminating the need to wait on calls or make branch visits.
- **Safe and Secure:** The recovery process is protected by robust verification checks, ensuring that Login ID access is granted exclusively to the rightful account holder, maintaining both security and simplicity throughout.

11. ISO Certification: Global Standards for Data Safety

The **ISO/IEC 27001:2022** certification has been successfully achieved and maintained by IFIC Bank which represents the latest international benchmark for information security. To ensure that this standard is fully integrated into the bank, a comprehensive collection of **required policies and guidelines** has been developed, approved and deployed which are designed to ensure data security and protection of sensitive customer information.

Key Benefits

- **Proactive Risk Management:** Instead of waiting for a problem to happen, ISO 27001 requires the bank to continuously identify potential security gaps. By identifying risks early—such as weak spots in mobile apps or server access—threats can be addressed before they impact customer data.
- **Standardized Data Protection:** This certification requires the bank to follow a strict and unified set of rules. Whether it is an IT specialist managing a server or a staff member handling paper file, all personnel must follow the same documented procedures. This consistency ensures that sensitive financial information is kept private and safe, reducing the chance of human error, which is often the biggest cause of data leaks.
- **International Trust:** Achieving this certification signals to international partners, regulators, and customers that the bank meets the highest security level in the world, which proves that the bank is not just claiming to be secure but has been verified by independent experts. This trust is essential for global banking, ensuring that transactions across borders are handled with integrity and that the bank remains fully aligned with strict government security laws.

12. Centralized Security Testing: Protecting Customer Data

A **Centralized Security Management System** is used by the bank to stay ahead of cyber threats and ensure customer data safety. The system acts as an automated "health check" for the bank's technology system where computers, servers, and applications are proactively scanned so that weak spots can be identified and resolved before they are exploited.

Periodically thorough tests are conducted on all servers, websites and applications. Through this constant cycle of checking and fixing, it is ensured that customer information remains secured and available always.

Key Benefits

- **Problems Found Early:** Any weaknesses within the bank's systems are identified before they can be exploited by attackers.
- **Faster Fixes:** Because vulnerabilities are tracked in one central location, the most important issues are quickly identified and patched by the bank's expert technical teams.

13. Proactive Threat Intelligence: Dark Web Monitoring

To protect against hidden online threats, the bank uses a world-class Dark Web Monitoring tool designed to scan restricted areas of the internet for stolen data or planned attacks. By identifying these threats early, the bank can take preventive action to safeguard customer information.

Key Benefits

- **Data Protection:** Instant alerts are generated if customer passwords, card data, or personal details are found on illegal websites. This ensures that protective action is taken for every account before any harm is done.
- **Scam Prevention:** Fraudulent websites and social media pages impersonating the bank are monitored and taken down, helping protect customers from online fraud and identity theft.

14. PCI DSS Certification: Protecting Customer Card Data

PCI DSS v4.0 (Payment Card Industry Data Security Standard) certification has been successfully achieved by IFIC Bank for the fourth consecutive year, representing the highest global standard for protecting payment card information. Maintaining this certification ensures adaptability in a rapidly evolving financial environment and reinforces the bank's position as a trusted institution.

Key Benefits

- **Enhanced Security:** Strong security controls are implemented to protect sensitive cardholder data, significantly reducing the risk of data breaches and cyber-attacks.
- **Customer Trust:** Assurance is provided that payment card information is handled securely, strengthening customer confidence and loyalty.
- **Regulatory Compliance:** Global security standards are maintained, ensuring continued adherence to legal and regulatory requirements.

11. Corporate Governance

At IFIC Bank PLC, we believe that strong corporate governance is not only a regulatory obligation but also a strategic imperative for delivering sustained value to our shareholders, customers, employees, and society at large. In line with our commitment to transparency, professionalism, and accountability, we strive to implement the highest standards of corporate governance across all aspects of our operations. Our approach ensures long-term growth while aligning with environmental, social, and ethical responsibilities.

In compliance with the Bangladesh Securities and Exchange Commission (BSEC) Corporate Governance Code issued on 03 June 2018 (amended up to 2023), the Board of Directors is pleased to highlight the following key disclosures:

Condition No.	Title	Responses from IFIC Bank PLC
(i)	An industry outlook and possible future developments in the industry.	A brief review has been presented in the Directors' Report 2025.
(ii)	The segment-wise or product-wise performance.	Product-wise performance has been presented in the SME & Retail Products section in the Directors Report 2025
(iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any.	A detailed discussion regarding risks and management of the same has been presented in "Risk Management Report" section of this annual report
(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable.	Not Applicable. As a service-oriented banking company, discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin is not relevant.
(v)	A discussion on continuity of any extraordinary activities and their implications (gain or loss).	Not Applicable. There is no incident of any extraordinary activities, so there is no question of gain or loss from any extraordinary activities.
(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions.	The basis for related party disclosure has been stated in Annexure- F of the financial statements.
(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments.	Not applicable
(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;	Not Applicable. There is no deteriorating financial results till date after the IPO of the Bank.
(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements.	No significant variance was noted.
(x)	A statement of remuneration paid to the directors including independent directors.	Remuneration provided to Directors has been presented in the Notes to the Financial Statements.
(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.	The financial statements prepared by the management as at and for the year ended 31 December 2025 present fairly, in all material respects, its state of affairs, the results of its operations, cash flows and changes in equity. The external auditor, M/s. Islam Jahid & Co., Chartered Accountants also provided their opinion on the same by issuing an unqualified audit report.
(xii)	A statement that proper books of account of the issuer company have been maintained.	Proper books of account as required by law have been kept by IFIC. The external auditor, M/s. Islam Jahid & Co., Chartered Accountants also provided their opinion on the same by issuing an unqualified audit report.
(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment	Appropriate accounting policies have been consistently applied in preparation of the financial statements of the Bank and the accounting estimates are made on prudent grounds. Estimates and underlying assumptions are reviewed on an ongoing basis and any revision to these are recognized in the period in which the estimate is revised and in any future period affected
(xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed.	Details description including disclosure of departures has been presented in the Financial Statements 2025

Condition No.	Title	Responses from IFIC Bank PLC
(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored.	A brief description in this regard has been presented in the 'Internal control and Compliance' paragraph under Directors Report 2025
(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress.	The Bank operates in accordance with the Articles of Association and all applicable laws and regulations of the land to protect the interest of all the shareholders including minority ones. The Bank has a sound governance practice in place based on integrity, openness, fairness, professionalism and accountability which fosters confidence among stakeholders. However, any complaint, received at AGM or throughout the year, from any shareholders, is resolved lawfully in time
(xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed;	N/A
(xviii)	An explanation that significant deviations from last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained.	Significant deviations of operating results in 2025 have been adequately discussed in the Directors' Report 2025 and Management Discussion & Analysis section
(xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized.	Presented in the 'Five-years Performance of the Bank' in the section of "Shareholders' Information".
(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year.	As the Bank posted net loss in year 2025 and no distributable profit, the Board of Directors has not recommended any dividend for the year 2025
(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend.	No bonus share or stock dividend was declared as interim dividend in 2025.
(xxii)	The total number of Board meetings held during the year and attendance by each director.	Presented in the 'Board meeting and attendance' section under Compliance Report on BSEC's Notification
(xxiii)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:-	Presented in the Directors' Shareholding Status section in the Annual Report.
	(a) Parent or Subsidiary or Associated Companies and other related parties (name-wise details);	Presented in the Global Corporate Structure page of the Annual Report
	(d) Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	The Secretary, Finance Division, Ministry of Finance, Government of Bangladesh holds 32.75% share of the Bank.
(xxiv)	In case of the appointment or reappointment of a director, a disclosure on the following information to the shareholders:-	Mentioned in the Directors' Report
	(a) a brief resume of the director;	Mentioned in the Directors' profile
	(b) nature of his / her expertise in specific functional areas;	
	(c) names of companies in which the person also holds the directorship and the membership of committees of the board.	
(xxv)	A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on:	Please review the 'Managing Director's Review' and 'Management Discussion and Analysis' section of this annual report.

Condition No.	Title	Responses from IFIC Bank PLC
	(a) Accounting policies and estimation for preparation of financial statements.	Please review the financial section of the Directors' Report.
	(b) Changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figures for such changes;	
	(c) Comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for the current financial year with immediate preceding five years explaining reasons thereof;	
	(d) Compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	
	(e) Briefly explain the financial and economic scenario of the country and the globe;	Mentioned in the global and Bangladesh economy part of the Directors' report
	(f) risks and concerns issues related to the financial statements, explaining such risks and concerns mitigation plan of the company; and	Mentioned in Risk Management Report.
	(g) future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	Please review the 'Management Discussion and Analysis' part.
(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per **Annexure-A**.	The certification by MD and CFO has been presented at the end of Corporate Governance Practices section of this annual report
(xxvii)	The report as well as certificate regarding compliance with conditions of this Code as required under condition No. 9 shall be disclosed as per **Annexure-B** and **Annexure-C.**	IFIC's compliance status with those prescribed practices is presented at the end of Corporate Governance Practices section of this annual report.

12. Parent or Subsidiary or Associated Companies and other related parties (name-wise details)

Entity/Business	Shareholder	Voting Right	Director
IFIC Money Transfer (UK) Limited, United Kingdom (A fully owned subsidiary of IFIC Bank PLC incorporated in UK and commenced its operation on 31 August 2011 to facilitate inward foreign remittance from the United Kingdom)	IFIC Bank PLC, Bangladesh	100% voting right is retained with IFIC Bank PLC, Bangladesh Authorized Capital GBP 300,000 Paid up Capital GBP 300,000	There are five Directors of IFIC Money Transfer (UK) Limited and all of them are nominated by IFIC Bank PLC, Bangladesh
IFIC Securities Limited, Bangladesh (A subsidiary of IFIC Bank PLC)	IFIC Bank PLC, Bangladesh and six other individuals	99% voting right is retained with IFIC Bank PLC, Bangladesh	The number of Directors are three
IFIC Investment Limited, Bangladesh (A subsidiary of IFIC Bank PLC)	IFIC Bank PLC, Bangladesh and six other individuals	99% voting right is retained with IFIC Bank PLC, Bangladesh	The number of Directors are four
Nabil Bank Limited, Nepal (Foreign Affiliate of IFIC Bank PLC)	IFIC Bank PLC, Bangladesh is one of the promoter shareholders	Total shareholding of IFIC Bank is 7.77%	One Director is nominated from IFIC Bank PLC, Bangladesh
Oman Exchange LLC, Oman (Foreign Affiliate of IFIC Bank PLC)	IFIC Bank PLC, Bangladesh is one of the promoter shareholders	Total shareholding of IFIC Bank is 49%	Two Directors are nominated from IFIC Bank PLC, Bangladesh
MCB Bank Limited, Pakistan	IFIC Bank PLC, Bangladesh is a shareholder	Total shareholding of IFIC Bank is 0.01481%	Nil

13. Human Resource Management (HRM)

At IFIC Bank PLC, people are placed at the core of its strategy, recognizing that sustained growth and performance are driven by a capable and committed workforce.

As the largest network bank in Bangladesh, the Bank is firmly committed to nurturing, developing and empowering its employees to enhance their professional competence, performance and career progression, enabling them to achieve excellence in their respective roles.

The Human Resource Management Division plays a pivotal role in aligning the interests of the Bank and its employees. Beyond managing core administrative functions, the Division drives strategic initiatives to foster a positive, inclusive and performance-oriented work environment. This is achieved through the consistent application of fairness, transparency, competitiveness and merit-based practices across the organization.

IFIC Bank strongly believes that innovation and sustained growth are driven by a highly skilled workforce. Its competitive position is reinforced through the delivery of market-leading services, powered by a skilled and motivated workforce. In line with this philosophy, the Bank prioritizes attracting, recruiting and retaining qualified professionals, while encouraging continuous personal development and long-term career advancement. Structured training and development programs are regularly conducted to enhance employee capabilities, improve productivity and prepare the workforce for evolving business and technological requirements.

During the year, although network expansion remained measured, the Bank continued its recruitment initiatives to strengthen human resources across Uposhakhas and Branches. In addition, experienced and skilled professionals were recruited in key areas, particularly to drive business growth, support recovery efforts, enhance control and mitigating risk. These initiatives ensured the availability of the right competencies aligned with the Bank's strategic priorities.

As the country's largest network bank, IFIC Bank continues to contribute to employment generation, supporting improved service delivery and customer experience, while also contributing to national economic development.

Through progressive human resource policies and forward-looking strategies, the Bank fosters a diverse workforce and positions its employees as brand ambassadors.

To maintain agility and operational efficiency, IFIC Bank continuously reviews and realigns its organizational structure, considering business volume, evolving service delivery models, technological advancements, process automation and increasing business complexity. This ensures optimal deployment of talent in the right roles at the right time.

Collectively, these initiatives strengthen the Bank's business drive, organizational capability and operational efficiency, supporting its ongoing efforts toward recovery and long-term stability.

5932
Total Employees

5837
Full-Time Employees

95
Contractual Employees

3.07%
Employee Growth in 2025

13.1 Employee Profile

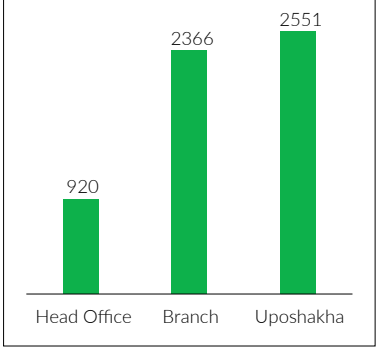
To position itself as a preferred employer for fresh graduates and qualified professionals, IFIC Bank is committed to cultivating a dynamic workplace grounded in diversity, equity and inclusion. The Bank embraces individuals from diverse religious, ethnic and socioeconomic backgrounds, recognizing that a holistic approach to workforce diversity strengthens its competitive position. By fostering an environment where employees feel valued and engaged, the Bank encourages diverse perspectives that enhance innovation, creativity and organizational culture.

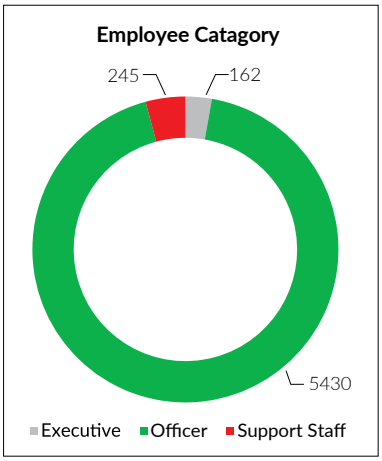
13.2 Distribution Of Human Resources

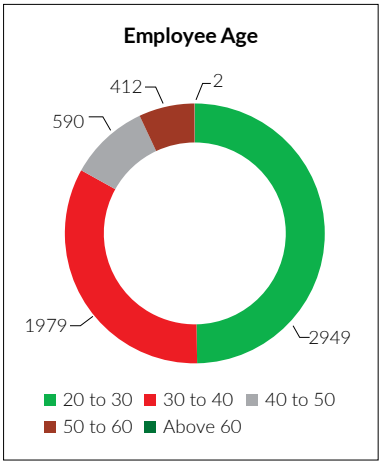
The distribution of human resources in the Bank involves allocating staff across Branches, Uposhakhas and Head Office departments to ensure efficient operations and effective customer service.

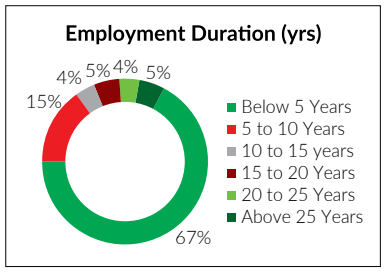
72%
Male Employees

28%
Female Employees









13.3 Employee Wellbeing and Safety

IFIC Bank places strong emphasis on the wellbeing and safety of its employees, recognizing them as the most vital asset of the organization. The Bank undertakes various initiatives to support employee wellbeing:



The Bank provides life and health insurance coverage to its employees, including their family members. It also offers online health insurance claim submission facilities and Health Insurance Cards that enable employees to avail discounts on medical services within the partner network. In addition, the Bank has entered into agreements with reputed hospitals and diagnostic centers to ensure preferential rates and seamless access to medical services.



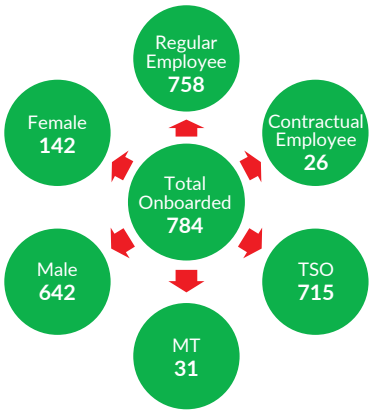
Employees are entitled to avail telemedicine services from qualified doctors on a 24/7 basis for themselves and their eligible family members through the Guardian Life app provided by Guardian Life Insurance Limited, thereby ensuring accessible, convenient and timely medical support.



In addition, the Bank continues to emphasize workplace safety and awareness through regular safety initiatives, including fire drills conducted in collaboration with Fire Service & Civil Defense Authority, as well as the availability of dedicated helpline support for emergency situations.

13.4 Recruitment

IFIC Bank is committed to developing a workforce capable of addressing evolving challenges and consistently prioritizes the professional growth of its employees. In 2025, the Recruitment function focused on strengthening workforce capacity in alignment with the Bank's strategic objectives. This also included targeted hiring of Management Trainees in specialized areas such as IT and Law.

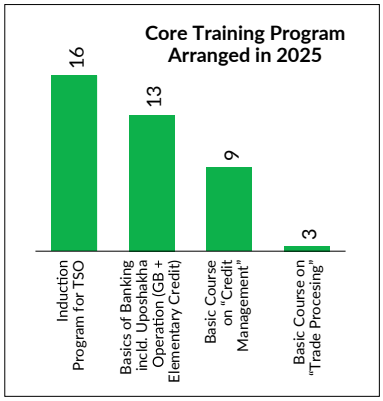


13.5 Learning & Development



	No. of Trainings	Participants
In-House	140	33,735
Local External	116	3,943
Customized	60	7,310
Foreign Training & Webinar	6	36

IFIC Bank fosters a strong learning culture to enhance employee capabilities and ensure agility in a dynamic business environment. The Bank emphasizes continuous learning to maintain a competitive and adaptive workforce. Through HR and IFIC Bank Training Institute, targeted and structured training programs are delivered to address skill gaps, improve operational efficiency and support overall organizational performance.



IFIC Bank maintains a strong internal training infrastructure, complemented by collaborations with Bangladesh Bank Training Academy (BBTA) and Bangladesh Institute of Bank Management (BIBM). The Bank emphasizes compliance training, particularly in AML and ICT, to ensure adherence to Bangladesh Bank guidelines.



13.6 Employee Performance Management

IFIC Bank's HRM Division is committed to enhancing employee performance through continuous improvement and innovation. The Performance Management System serves as a strategic tool, enabling comprehensive evaluation of employee performance on a quarterly and annual basis. It incorporates a multi-tiered approach, including self-assessment, appraisal by supervisors, review by the supervisor's manager and final evaluation by a designated review committee.



This framework recognizes employee performance, supports their development and aligns individual goals with the Bank's strategic objectives within a transparent process. During the year 2025, the Bank further enhanced its online e-Performance Management System (e-PMS), refined Key Performance Indicators (KPIs) and strengthened deposit-related performance tracking to better align with the Bank's priorities. These evaluations enable Management to monitor performance effectively and support informed decision-making.

13.7 Employee Compensation & Benefits
Compensation and benefits are key drivers of employee satisfaction and performance. IFIC Bank maintains a competitive structure with a balanced focus on short- and long-term benefits, while ensuring full compliance with regulatory guidelines. A performance-based pay framework is in place to encourage improved employee performance.

13.8 Grievance Management
IFIC Bank has an Employee Grievance and Resentment Process that enables employees, regardless of gender, to raise concerns related to harassment or other workplace issues. A Grievance Redressal Committee comprising senior executives addresses reported cases based on their nature and severity. The Bank operates two HR helpline numbers, one of which is managed by a female employee considering the sensitive nature of certain cases. In addition, a dedicated HR email helpline is available to ensure that employees can report concerns at any time from any location.

14. Law & Legal Affairs

14.1 The Strategic Mandate: A Vanguard of Corporate Governance

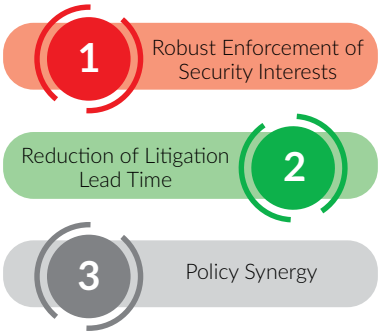
The fiscal year 2025 marked a definitive shift in the operational viewpoint of the Legal Affairs Department (LAD) of the Bank. In an environment characterized by rapid regulatory recalibration and heightened economic scrutiny, the LAD has transitioned from a traditional advisory function into a strategic vanguard of the Bank's corporate governance framework. Operating as a core partner to the Bank's business units, the Department provides a specialized layer of oversight that balances the drive for aggressive credit growth with the necessity of robust risk mitigation.

Our mandate remains anchored in the principle that every operational decision must be rooted in statutory compliance and ethical conduct. By fostering a culture of proactive monitoring and disciplined legal oversight, the Department ensures that the Bank's interests are shielded within an increasingly complex financial landscape. This approach is not merely about defensive litigation; it is about results-oriented legal practice—ensuring that legal clarity acts as a catalyst for sustainable business expansion.

14.2 Navigating the Regulatory Perspective: Alignment with the Bangladesh Bank

The financial year 2025 has been a watershed period for the country's banking sector, largely shaped by the **Monetary Policy Statement (MPS) for FY 2025-26**. The central bank's prioritization of banking reforms and the aggressive recovery of Non-Performing Loans (NPLs) has set a new benchmark for institutional accountability. Bangladesh Bank has correctly identified the elevation of NPL ratios as a systemic risk to national financial stability, necessitating a more rigorous judicial approach to debt recovery.

In alignment with these national objectives, IFIC Bank's Legal Affairs Department has significantly intensified its recovery efforts. Our current strategy is built upon three regulatory pillars:



1. **Robust Enforcement of Security Interests:** We have strengthened our mechanisms for the execution of collateral to ensure that credit intermediation remains effective and backed by enforceable assets.
2. **Reduction of Litigation Lead Time:** By establishing closer coordination with the judiciary and specialized tribunals, we aim to reduce the time-lag between filing a suit, achieving a decree and execution of the same.
3. **Policy Synergy:** We have meticulously aligned our internal legal frameworks with the central bank's latest supervisory guidelines to support asset integrity across all portfolios.

To support these goals, the Bank has strategically expanded its specialized legal workforce. This team is specifically tasked with expediting the attachment of assets belonging to defaulter-borrowers and judgment-debtors, ensuring that court-issued warrants are executed with precision to secure favorable outcomes for the Bank's stakeholders.

14.3 Institutional Evolution and Systemic Reform

1. **The Pursuit of Stolen Asset Recovery:** Following the political transition in August 2024, the repatriation of laundered wealth and the recovery of stolen assets became a foundation stone of the national economic recovery plan. The formation of the **Overseas Stolen Asset Recovery Task Force (ARTF)**, chaired by the Governor of Bangladesh Bank, represents a landmark shift in the sector's fight against financial crime.

   IFIC Bank PLC has emerged as a proactive participant in this national mission. Our Legal Affairs Department works in line with the mandate of the ARTF to identify, track, and facilitate the recovery of laundered assets. We view this involvement not simply as a regulatory mandate, but as a moral and economic imperative to restore confidence in the financial system.

2. **Transitioning to Risk-Based Supervision (RBS):** As global financial markets move toward more sophisticated oversight models, traditional compliance-based supervision is being replaced by **Risk-Based Supervision (RBS)**. In compliance with **SPCD Circular No. 02 of 2025**, IFIC Bank has been at the forefront of this transition, which officially became mandatory in January 2026.

   The Legal Affairs Department has played a pivotal role in ensuring the accuracy and consistency of all data submissions related to legal risks. This transition ensures that our risk governance is forward-looking and proactive, promoting systemic stability and individual institutional accountability.

14.4 Functional Excellence: A Year in Review

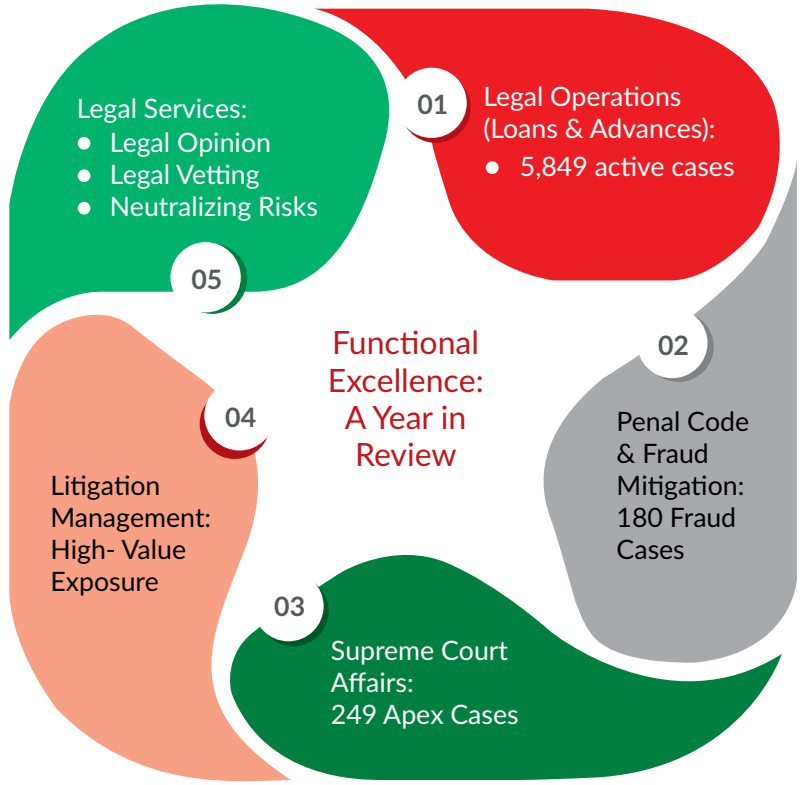
The Department's operational efficiency was significantly enhanced in 2025 through a strategic restructuring into five specialized core areas**: (1) Legal Operations (Loans & Advances-Non Corporate), (2) Litigations (Corporate Cases), (3) Penal Code, Fraud Mitigation & Others, (4) Supreme Court Matters, and (5) Legal Services.**

1. **Legal Operations (Loans & Advances):** The Loans & Advances Unit remains the engine of our recovery efforts, managing a high-volume workload of **5,849 active cases**. During 2025, the Bank initiated **1,572 new matters**, reflecting our proactive stance toward credit discipline. Through diligent litigation and negotiation, this unit successfully realized **BDT**

3,446.14 million from contested accounts. When combined with broader recovery initiatives, the total impact reached a milestone of **BDT 3,710.30 million** for the year.

2. **Litigations (Corporate Cases): High-Value Exposure:** The **Corporate Cases Unit** is tasked with the Bank's most sensitive litigations, specifically those involving claims exceeding **BDT 150.00 million (15.00 Crore)**. The scale of this portfolio is critical to the Bank's capital adequacy:
    a. **CR Cases:** 58 matters valued at approximately **BDT 1,74,726.96 million**.
    b. **Artha Rin Suits:** 8 suits totaling **BDT 10,438.35 million**.

    Heightened oversight and strategic monitoring of these high-stakes exposures remain a top priority to protect the Bank's capital base and ensure long-term sustainability.
3. **Penal Code, Fraud Mitigation & Others:** The **Penal Code & Others Unit** has been vital in addressing fraud, forgery, and criminal exploits. Managing **180 fraud cases** and **46 General Diary (GD)-related matters**, this unit works in close coordination with the Anti-Corruption Commission (ACC), the National Board of Revenue (NBR), law enforcement agencies, dealing lawyers and the court officials. Our "zero-tolerance" policy toward "willful defaulters" is enforced through this unit to ensure that criminal attempts to bypass the banking system are met with swift legal consequences.
4. **Supreme Court Matters:** At the highest judicial tier, the **Supreme Court Affairs Unit** oversaw **249 apex court cases**. By engaging with senior panel lawyers and maintaining rigorous follow-up protocols, we successfully disposed of **73 cases** in 2025, ensuring that the Bank's interests are vigorously defended against complex constitutional and appellate challenges.
5. **Legal Services: Preventative, Risk-based legal strategy and Empowerment:** Beyond the courtroom, the LAD serves as the Bank's internal consultant, focusing on Risk-based legal strategy and mitigation of corporate issues. In 2025, the **Legal Services Team** provided **2,154 formal legal opinions** regarding property vetting and security documentation. This ensures that mortgage securities are legally sound and enforceable before any credit is extended, thereby neutralizing title risks at the source.



Capacity Building and Human Capital: In 2025, we achieved significant milestones in training and institutional capacity:

a. **Internal Training:** We trained **3,140 bank officials** on land laws and loan documentation, which has led to a measurable reduction in operational and documentation errors at the branch level.
b. **Legal Helplines:** Our dedicated hotlines handled **15,896 legal queries** from the branches and the Uposhakhas, providing real-time guidance on urgent recovery, documentation and operational issues.

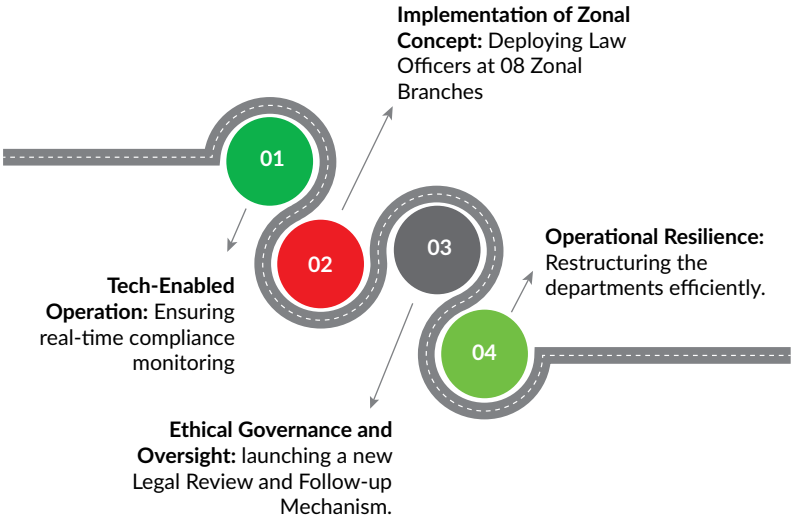
14.5 The Next Generation

In August 2025, the Bank inducted a new batch of **Management Trainees (Law)**. These young professionals completed their training in November 2025 and are already instrumental in digitizing our legal workflows and bringing fresh, digital-native perspectives to complex administrative tasks.

14.6 The Roadmap Ahead: 2026 and Beyond

As we look toward 2026, the Legal Affairs Department is committed to a 'Dynamic and Tech-enabled' future. Our strategy for the coming year rests on four key pillars:

1. **Tech-Enabled Operations:** We are upgrading the **IFIC Case Management & Library System (CMS)** and integrating it with our Core Banking System to enable seamless, real-time data flow and predictive compliance monitoring.
2. **Implementation of the Zonal Concept:** To provide more localized support, we are going to deploy Law Officers at the Bank's **08 Zonal Branches**. These officers will work under the direct supervision of LAD to provide immediate assistance to branches in their respective regions.
3. **Ethical Governance and Oversight:** We are launching a new **Legal Review and Follow-up Mechanism**. This unit will be responsible for the continuous monitoring of legal standards and the enforcement of ethical best practices across the organization.



4. **Operational Resilience:** The restructuring of the Department has created a more coordinated and efficient unit that is better equipped to handle the volatility of the modern financial market.

Conclusion

The Legal Affairs Department remains steadfast in its mission to uphold the rule of law and protect the interests of our stakeholders. Through a combination of rigorous litigation, preventative legal services, and technological innovation, we are ensuring that IFIC Bank PLC remains a resilient and trusted institution. As we navigate the challenges of 2026, our commitment to institutional integrity and sustainable growth remains our guiding principle.

15. Branch Expansion Program/ Performance of Services & Estate Division

Service & Estate Division

The Service & Estate Division comprises the following departments,

a) Infrastructure Development & Tower Management,
b) Neighborhood Banking & Estate Management,
c) Central Procurement,
d) Logistics & General Administration,
e) Archiving Management,
f) Protective Security & Investigation and
g) Central Surveillance & Monitoring.

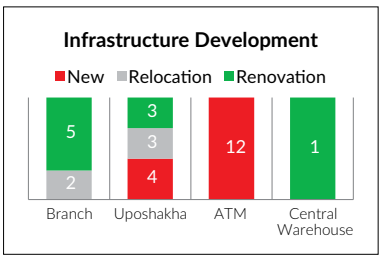
15.1 Infrastructure Development (ISD)

IFIC Bank PLC is dedicated to delivering banking services to the grassroot level. The Bank aims to promote financial inclusion for all segments of society. It has built the largest banking network in the country. This network consists of 1,456 business points, including 189 branches, 1,224 Uposhakhas, and 43 ATM booths. The Board of Directors has provided prudent guidance for this expansion. Management support and collaboration were also crucial. ISD has ensured seamless and efficient operations of the electro-mechanical systems. This was achieved through structured and proactive facility management and maintenance.

Key Achievements

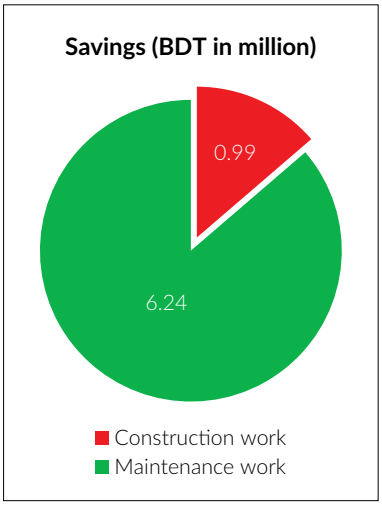
Network Expansion: In 2025, 04 new Uposhakhas & 12 ATM Booth were added to the network.

Relocation: 02 Branches and 03 Uposhakhas were relocated in last year ensuring cost optimization



Renovation: To enhance the overall ambience of the premises and optimize space utilization, renovation works were completed at 05 Branches, 03 Uposhakha premises and 01 Central Warehouse ensuring full compliance with all applicable standards and regulatory requirements.

Financial Impact: The total savings achieved by ISD amount to BDT 07.23 million, comprising BDT 6.24 million from maintenance work supervision and BDT 0.99 million from construction work. In addition, ISD generated further savings of BDT 8.11 million from the approved budget through a competitive tendering process.



Additional outcome of Core Responsibilities

- Strategic renovation of the Gulshan–Tejgaon Link Road Warehouse enabled operational consolidation and release of the Lalmatia Godown premises, generating recurring annual rental savings **of BDT 1.80 crore** for the Bank.
- Renovation of Islam Chamber 1st floor maximized space efficiency and reducing rent for Principal Branch.
- Finalization of pending issues of Enterprise Resource Planning (ERP) Inventory Module for establishment of automated inventory management of stationery & IT equipment. The ERP's Inventory module to be introduced for streamline of operations and better control.

Impactful Engagement

- Central Document Archiving: Establishing a dedicated facility at Gulshan-Tejgaon Link Road Warehouse for document storage for better inventory control of furniture and equipment.
- Automation / preventive maintenance in all business points (Air conditioners at 1280 business point and generators at 1349 business points) for better and uninterrupted operation.

15.2 Tower Management

Tower Management ensures uninterrupted, round-the-clock operations at the IFIC Bank Head Office. A dedicated team of technical staff and officers is engaged. The team conducts both reactive and preventive maintenance of critical equipment. Civil, interior, and façade maintenance are also managed. All work is performed in strict compliance with Tower standards.

The Department is responsible for executing Tower events. The team arranges seating and coordinates programs. It manages participants, sets up sound systems, and oversees food services. Every logistical detail is carefully managed. The result is consistently successful events hosted at the Tower.

Key Achievements:

- **Seamless Tower Operations:** The IFIC Tower was successfully managed throughout 2025, with a sharp focus on maintaining operational excellence. All essential equipment was consistently monitored and maintained, ensuring zero downtime or failure.
- **Renovation Work at Data Center:** Successfully executed renovation work inside the Level 08 Data Center without disrupting ongoing operations.
- **Event Management Excellence:** A variety of programs were efficiently coordinated at the Tower's multipurpose hall. This included overseeing seating arrangements, participant management, sound system setups and catering services—ensuring each event ran effortlessly.
- **IFIC Tower Beautification:** In addition to daily upkeep, the Tower's environment was further enhanced with seasonal flower plants arrangement at both the main entrance and the VIP Corner, creating an inviting atmosphere for visitors and employees alike.
- **Health and Safety Support:** Delivered proactive first aid support to all employees, offering both in-person care and over-the-phone medical consultations. This service extended to several outdoor events, where immediate first aid was provided, ensuring safety and well-being.
- **Procurement & Cost Savings:** By adhering to procurement guidelines, successfully acquired necessary supplies and services for IFIC Tower, resulting in significant savings of BDT 0.40 million through expert negotiations with vendors. Additionally, regulatory compliance work concerning IFIC Bank Head Office was efficiently completed, contributing an additional BDT 0.26 million in savings. Moreover, BDT 0.39 million was earned from the sale of disposed items. The total procurement value for IFIC Tower was BDT 58.812 million.

15.3 Neighborhood Banking & Estate Management

Neighborhood Banking & Estate Management implemented several measures to enhance network expansion and lease negotiation skills. These include market analysis, structured training, comprehensive property dossiers, and legal safeguards. All actions were carried out as per the Board of Directors' directives. The initiatives provide officials with essential skills and tools for secure and efficient lease agreement execution. Effective negotiations resulted in lease agreements with a favorable enhancement rate.

Key Achievements:

Execution of Lease Agreement of New Premises:
In 2025, lease agreements for 04 new Uposhakhas & 12 ATM Booths were executed.

Execution of Lease Agreement of Relocation: This year, lease agreements were executed for the relocation of 02 branches and 03 Uposhakhas ensuring Bangladesh Bank compliance and cost optimization.

Execution of Renewal Lease Agreement: The renewal of lease agreements for 19 Branches & 359 Uposhakhas were executed.

Compliance of Bangladesh Bank: Secured approval from Bangladesh Bank for the execution of lease deed of 23 Uposhakhas and 06 Branches with proper justifications.

Financial Impact: The total savings achieved by Neighborhood Banking & Estate Management amount of BDT 21.45 million rental cost through effective negotiation.

Rationalized Rental Increment: Through extensive and rigorous negotiations, the Neighborhood Banking team successfully reduced the proposed rental increase from 15% to 10%, bringing it within the acceptable limits of regulatory compliance.

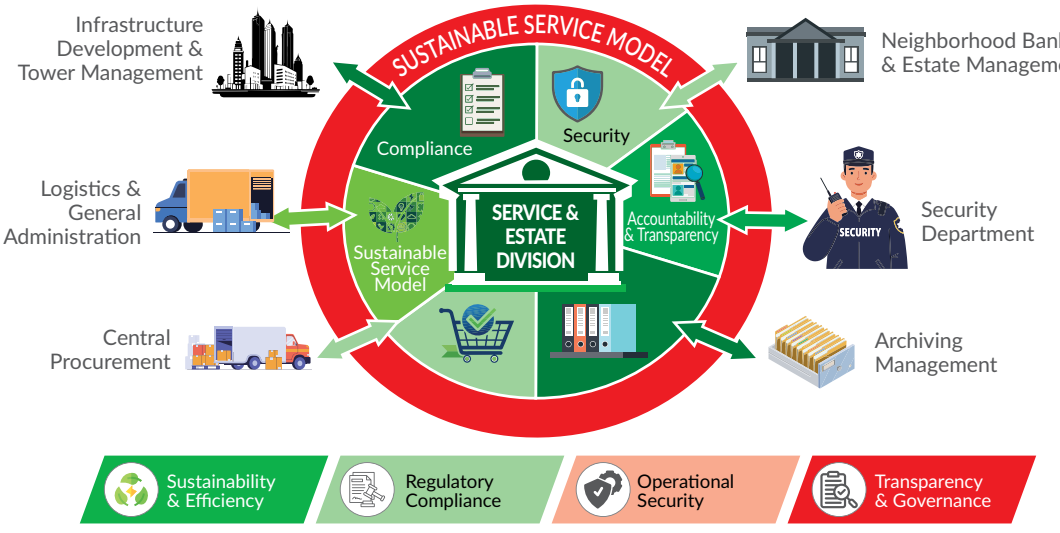


Figure: Departments of Service & Estate Division

Additional outcome of Core Responsibilities:

- In accordance with the policy issued on November 19, 2025, the sale and auction of non-banking assets of IFIC Bank PLC are conducted by the Neighborhood Banking & Estate Management without involving addition manpower.
- The lease agreement and regulatory compliance of Bangladesh Bank for the ATM expansion program were executed using existing manpower.
- Finalization of pending issues of ERP Rental Module for ensuring the accuracy and completeness of site survey and rental agreements data to facilitate the timely processing of advance and monthly rent payments.

15.4 Central Procurement

The Central Procurement Department of IFIC Bank PLC strengthened governance, improved efficiency, and advanced sustainable procurement during the Bank's rapid growth in 2025. The Department standardized processes, ensured strong committee oversight, ran transparent tenders, and enhanced digital workflows. These measures reinforced compliance, improved accountability, and optimized value across procurement activities.

Procurement Value and Payments: During the year, the Department facilitated procurement totaling BDT 617.29 million, executed through 227 work orders and 199 Notifications of Award (NOA) engaging multiple suppliers across goods and services. To support business continuity and supplier confidence, payments totaling BDT 763.12 million were processed through 473 local bills, alongside USD 4.7 million settled through 26 foreign bills. These outcomes reflect disciplined financial controls and timely settlement practices despite increased transaction volumes.

Transparent Tendering and Governance: To uphold fairness and institutional integrity, the Department conducted 143 tendering activities, generating BDT 1.29 million in tender schedule sales income. Procurement decisions were reinforced through structured governance, with 84 IT Procurement Committee meetings and 42 Purchase Committee meetings held during the year to ensure alignment with strategic objectives and regulatory requirements supporting the principles of SDG 16: Peace, Justice and Strong Institutions.

Notable and Strategic Procurements: Key acquisitions in 2025 supported technology modernization, security resilience, and service expansion. These included regulatory reporting automation systems, PCI DSS v4.0 compliance, cyber security tools such as dark web monitoring and security scanning solutions, core networking infrastructure, Microsoft products, ATM units, card-related supplies, and the onboarding of Mastercard to enhance customer payment solutions. These initiatives contributed to SDG 9: Industry, Innovation and Infrastructure.

Operational Excellence and Digital Enablement: The Department reinforced operational discipline through comprehensive archiving of procurement records, including all work orders, supplementary work orders, and NOAs, maintained in both soft and hard copy formats. A robust archiving framework covering procurement, tendering, billing, budgeting, and reporting enhanced audit readiness, transparency, and responsible resource use, aligning with SDG 12: Responsible Consumption and Production.

To manage the growing scale of procurement and payments, 12 dedicated MIS databases were maintained and upgraded, complemented by integrated dashboards for spend analysis, performance monitoring, and forecasting. These enhancements strengthened data-driven decision-making, mitigated operational risks, and supported cost optimization initiatives.

Value Creation and Sustainability Outlook: The Central Procurement Department's focus on analytics, standardized processes, and digital MIS upgrades enabled improved cost visibility and operational control, contributing to long-term efficiency gains and risk mitigation. Reduced process gaps, improved file management, and disciplined controls supported both financial governance and environmental sustainability.

Looking ahead, the Department remains committed to further strengthening transparency, digitalization, and sustainable procurement practices ensuring procurement continues to act as a strategic enabler of IFIC Bank PLC's growth, resilience, and stakeholder trust.

15.5 Logistics & General Administration

To ensure the uninterrupted continuation of the Bank's administrative, operational, and promotional activities, the Logistics and General Administration Department provides comprehensive support across several key areas. These include retail procurement and repair & maintenance of office equipment (excluding IT equipment), outsourced manpower management, supply of printed stationery, disposal of fixed assets, cash-in-transit services, billing and management information systems (MIS), as well as central dispatch operations.

During the year 2025, achieved significant improvements in optimizing procurement processes and strengthening operational support across the Bank. An amount of BDT 23.73 million was invested in the procurement of printed and security stationery, ensuring the consistent availability of essential materials required for smooth business operations.

Moreover, a variety of miscellaneous items including rubber stamps, business cards, printer toners and other minor office supplies valued BDT 15.75 million were procured and distributed among all business units. The Billing & MIS Section efficiently processed total bills amounting to BDT 1,336.23 million, including internal bills of BDT 61.96 million and external bills of BDT 576.73 million for DP&ITSM, ADS and Security Department. These activities significantly supported routine administrative operations and contributed to maintaining overall organizational efficiency.

Throughout the year 2025, the Central Mail Room maintained efficient handling of document dispatch and receipt operations. During the year, a total of 26,936 documents were dispatched, while 23,498 external documents were received, ensuring the smooth and timely flow of official correspondence across the Bank's network.

The Bank also effectively managed a workforce of more than 2,000 outsourced personnel with an annual service expenditure of BDT 472.42 million. The integration of outsourced manpower management into ERP system has streamlined operations, resulting in higher efficiency and smoother coordination.

This year, the Bank enlisted 77 new vendors through a structured evaluation and selection process, bringing the total number of enlisted vendors to 379. This expansion of the vendor base enhanced procurement efficiency, ensured greater service availability, and contributed to minimizing operational risk through improved vendor diversification and oversight.

To ensure the optimal utilization of existing assets and efficient use of space across business premises, the Bank

regularly undertakes initiatives for the disposal of obsolete and unserviceable fixed assets. In the year 2025, disposal activities were conducted across 46 business locations and the Head Office, including the disposal of 06 (six) outdated vehicles, as part of the Bank's ongoing asset optimization and management efforts.

Furthermore, under Cash-in-Transit operations, BDT 534,385.75 million in cash was securely transported through 72,430 trips across the country with an expenditure of BDT 148.68 million. The successful execution of such a large-scale operation demonstrates a significant operational achievement in maintaining reliability, safety and cost-effective cash logistics nationwide.

To strengthen customer engagement and enhance overall satisfaction, the Bank distributed promotional items, including blankets, wall calendars, desk calendars and other materials across multiple channels.

Moreover, over the year, a total of more than 4,000 maintenance activities were carried out to ensure smooth and continuous banking operations at all business locations nationwide including the Head Office. This encompassed the repair and maintenance of office equipment as well as the installation and refilling of fire extinguishers with an investment exceeding BDT 16.30 million.

Key Achievements:

- Outsourced services were managed within the pre-approved budget, with a focus on cost optimization while maintaining high service standards. Strategic negotiation of agency commissions resulted in savings of approximately 24.2 million.
- Fixed asset disposals during the year produced revenue of BDT 3.17 million, higher than the corresponding book value of BDT 2.91 million.
- By optimizing budget allocation and implementing effective cost management, the bank saved BDT 37.70 million in the Cash-In-Transit operations budget, maintaining security while achieving significant cost reductions.

Challenges

- With a workforce of more than 2,000 outsourced staffs, ensuring productivity, compliance and alignment with bank policies have historically been complex. The integration of Enterprise Resource Planning (ERP) system has streamlined workforce management and continuous improvement and adaptation of technology.
- Maintaining office equipment & distribution of printed stationery across more than 1,400 branches and Uposhakhas were a complex task. By engaging specialized vendors and strengthening collaboration with effective management for timely repair & maintenance of office equipment and supply of stationery items were ensured for smooth and uninterrupted operations.

15.6 Protective Security & Investigation

During the year, the Protective Security & Investigation Department focused on ensuring robust security coverage, strengthening operational control, and driving cost efficiency through process improvements and optimized resource deployment.

Key Achievements:

- Ensured comprehensive security coverage across 1,465 business points through the coordinated deployment of 2,006 outsourced security guards and 53 permanent security personnel, maintaining uninterrupted protection of the Bank's assets and premises.
- Maintained strict operational oversight of 89 licensed firearms and 945 rounds of ammunition, while successfully inspecting and evaluating 69 security incidents and implementing timely corrective and preventive measures.
- Achieved significant cost savings of BDT 38.98 million through strategic manpower rationalization, optimization of service charges, rationalized Eid duty deployment, and improved management of extended, weekend, and holiday security duties.
- Sustained high operational readiness through the effective functioning of a Rapid Response Team (RRT), ensuring prompt response to emergencies and security-related incidents.
- Strengthened governance and compliance by maintaining verified records of all deployed security personnel and exercising continuous supervision over outsourced service providers.
- Provided comprehensive security support for critical institutional activities, including AGM, EGM, Board Meetings, and recruitment examinations, while ensuring effective VIP security protocols and secure parking management at IFIC Tower in coordination with law enforcement agencies where required.

15.7 Central Surveillance & Monitoring

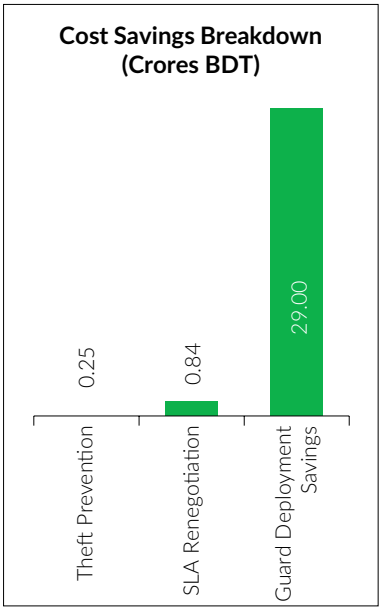
The Central Surveillance & Monitoring Department is a critical pillar of the Bank's overall security and risk management framework. The Department is responsible for ensuring comprehensive protection of all business premises against potential security threats through centralized oversight, real-time monitoring, and prompt incident response. Its operations are anchored on the Central Security Surveillance System (CSSS), which enables continuous surveillance across the Bank's network. These efforts are complemented by a dedicated Security Help Desk for effective incident management and a robust Access Management System to regulate, monitor, and secure authorized access.

By integrating advanced technologies, automation, and structured operational processes, the Department continues to enhance institutional security, operational efficiency, and cost effectiveness.

Key Achievements:

- **Incident Detection and Risk Mitigation:** During 2025, the Central Surveillance & Monitoring Department successfully detected 115 security incidents across all business points through centralized real-time monitoring. Early detection enabled timely intervention, significantly reducing potential operational and financial risks.
- **Theft Prevention:** The Department effectively prevented one (01) direct theft attempt, resulting in an estimated financial safeguard of approximately BDT 25 lac. This achievement highlights the effectiveness of proactive surveillance and rapid response mechanisms.
- **Cost Optimization and Financial Savings:** Substantial cost efficiencies were realized through strategic initiatives undertaken during the year. The Department achieved a direct cost saving of BDT 84 lac through successful renegotiation of Service Level Agreements (SLA) with service providers. Additionally, by

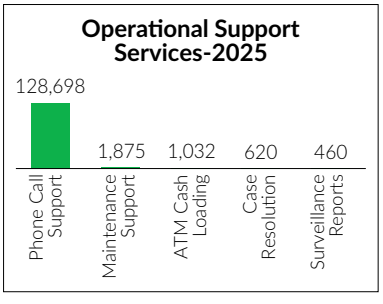
leveraging centralized surveillance coverage and eliminating the need for physical guard deployment at business points, the Bank avoided an estimated expenditure of approximately BDT 29 crore, contributing significantly to overall cost optimization.



- **System Upgradation and Infrastructure Enhancement:** As part of ongoing modernization efforts, ten (10) legacy servers were replaced with seven (07) new high-performance servers, resulting in improved system stability, scalability, and operational reliability.
- **Automation of Intruder Detection:** The Department integrated an advanced AJAX-based intruder detection solution, further strengthening the Vault Anti-Theft and Auto Alarm System. This enhancement improved real-time threat detection, automated alert generation, and response effectiveness.
- **Operational Efficiency Improvements:** To enhance productivity and reduce manual intervention, the Automated Reporting & Alert System (ARAS) was introduced. This system significantly improved reporting accuracy, reduced turnaround time, and saved substantial operational man-hours.
- **Service Improvement and Process Digitization:** A customized requisition portal was developed and deployed to facilitate seamless, transparent, and timely service delivery to internal users and business points. This initiative improved coordination, reduced service delays, and enhanced user satisfaction.
- **Training and Capacity Building:** In line with the Bank's commitment to continuous professional development, the Department successfully organized one (01) international surveillance training program, strengthening technical expertise and global best-practice exposure among surveillance personnel.
- **Case Resolution and Investigative Support:** The Department resolved approximately 620 cases during the year by providing and analyzing CCTV footage. These efforts supported internal investigations, regulatory requirements, and law enforcement coordination.
- **Operational Support Services:** Through its centralized operations, the Department provided extensive operational support, including:
  - 128,698 security-related phone call supports
  - 1,875 maintenance supports
  - 1,032 ATM cash loading supports

These services ensured uninterrupted business operations and strengthened frontline security support across all business points.

- **Business Intelligence and Reporting:** To support informed decision-making, the Department delivered 460 customized surveillance and analytical reports to key stakeholders, contributing to enhanced business intelligence, risk assessment, and operational planning.



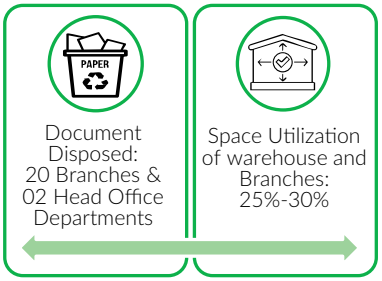
- **Security Help Desk:** The Security Help Desk continued to operate efficiently, providing reliable and timely security support across all business points and serving as a central coordination hub for security-related issues.
- **Visitor and Access Management:** During 2025, the Department successfully managed 18,365 visitor access approvals and 239 permanent access authorizations, ensuring controlled and secure access to Bank premises while maintaining operational convenience.

15.8 Archiving Management

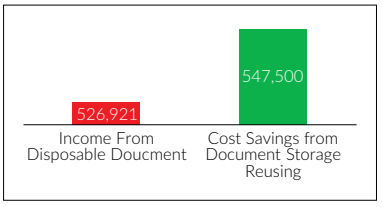
The Archive Management Department facilitates the Head Office, Branches and Uposhakhas with physical storage facilities and supports the disposal of outdated documents in accordance with policy guidelines. In alignment with the Sustainable Development Goals, particularly Responsible Consumption and Production, the Department ensures environmentally friendly disposal of outdated documents through authorized recycling. During the year, key initiatives included clearing document backlogs, optimizing storage space and adopting professional preservation practices. The sale of destroyable documents also contributed to the Bank's income.

Key Achievement

- Backlog Clearance & Space Utilization of Branches:

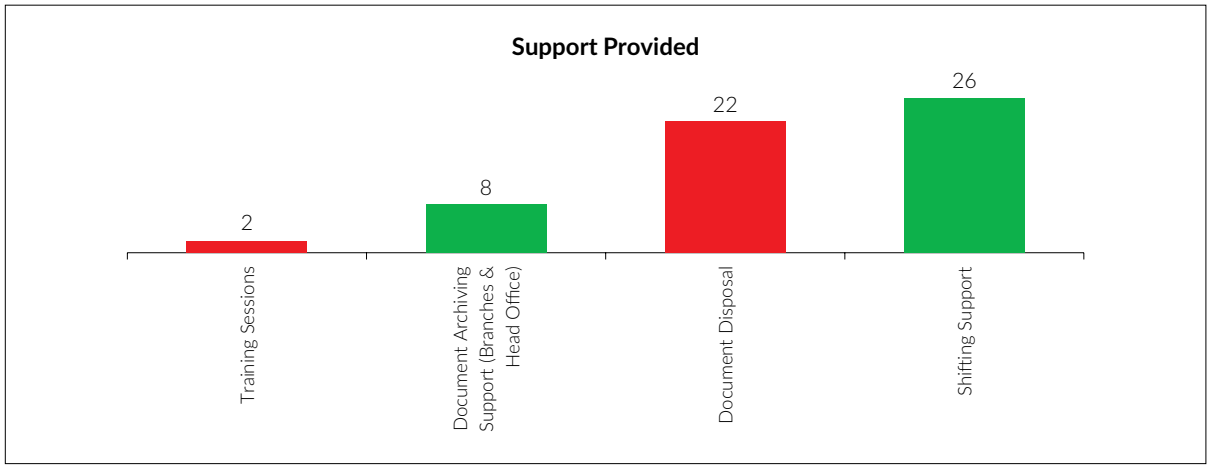


- **ERP Archive Module** has been live since 5 March 2025. So far, 5 branches and 3 departments have archived 324 boxes of documents at the Central Warehouse through this module. Using the ERP Archive Module users can easily track archived documents which has improved document management and reduced document retrieval costs.
- **Financial impact from archiving documents is given below:**



Through the sale of disposable documents and the reuse of storage equipment including 4-drawer steel cabinets, steel racks and almirahs, the Archiving Management Department has achieved a total financial impact of BDT 1,074,421.

- Support provided by Archiving Department to Branches & Uposhakhas is given below:



16. Subsidiaries of IFIC

There are three subsidiaries of IFIC Bank PLC which are:

a) **IFIC Securities Limited (IFICSL);**

b) **IFIC Money Transfer (UK) Limited; and**

c) **IFIC Investment Limited.**

17. Branding and Promotional Activities

IFIC Bank has successfully reinforced its distinctive identity by blending traditional core values with an immersive, digital-first storytelling framework. Building on nearly five decades of brand loyalty, this strategic shift marks our transition toward a customer-centric model that prioritizes sustainable, experiential engagement.

To cultivate a more vibrant market presence, the Bank executed high-impact, integrated marketing and promotional activities throughout the year. This was achieved through a comprehensive deployment of integrated marketing communications—leveraging targeted publicity, engaging advertising, distinctive branding, and result-oriented digital marketing tools to ensure maximum reach.

Furthermore, the Bank focused on strategic asset development by producing high-quality corporate publications and strategic content development to articulate its unique value proposition. By curating signature events and strategic sponsorships, IFIC Bank has further solidified its brand positioning within the financial ecosystem.

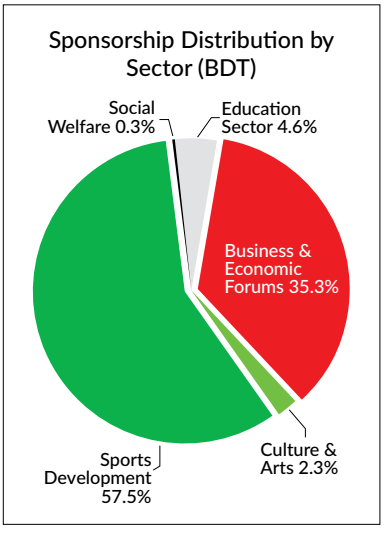
Through the harmonization of these efforts, the Bank has not only enhanced its brand equity but has also ensured a resilient and recognizable presence in an increasingly competitive financial landscape.

17.1 Sponsorship

Throughout the fiscal year 2025, IFIC Bank reinforced its institutional identity through a series of strategic sponsorship initiatives designed to catalyze socio-economic advancement and community engagement. The Bank maintains that targeted partnerships within specialized fields are instrumental not only in augmenting brand equity but also in fostering sustainable national development. Governed by a philosophy of long-term value creation and alignment with national priorities, IFIC Bank's engagement strategy ensures optimal resonance with key stakeholder groups across Bangladesh. This commitment is evidenced by the Bank's sustained support for impactful initiatives spanning education, cultural preservation, athletic excellence, healthcare, and economic fortification.

The Bank's sponsorship amount was systematically allocated across the following core sectors:

- Sports Development: 57.5%.
- Business & Economic Forums: 35.3%.
- Education Sector: 4.6%.
- Culture & Arts: 2.3%.
- Social Welfare: 0.3%



This allocation underscores IFIC Bank's commitment to inclusive societal growth. By transitioning from passive financial support to active participation, the Bank has strengthened its institutional credibility and reputation as a socially responsible leader. Moving forward, IFIC Bank remains dedicated to an impact-driven sponsorship model that balances measurable social value with sustainable brand enhancement.

17.2 Publications

IFIC Bank both orchestrated and developed designs and publications for several key institutional assets, including the Annual Report 2024, official wall and desk calendars, and multiple editions of the internal newsletter, Aamader Kotha.

Furthermore, a comprehensive suite of collateral—comprising booklets, leaflets,

as well as a wide range of promotional banners, posters, social media content, and TV commercials—was developed and deployed across business outlets, mass media, and interactive platforms to ensure consistent brand messaging.

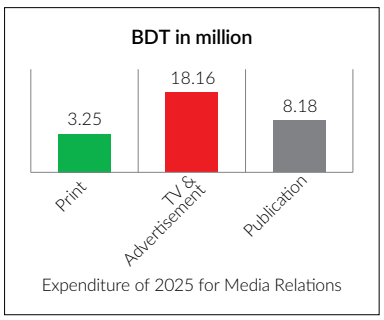
17.3 Branding and Advertisement

Throughout the fiscal year, IFIC Bank maintained a robust media presence by proactively disseminating a series of strategic press releases and high-quality television content across leading print media, online news portals, and broadcast networks, including prominent digital platforms such as YouTube. This multifaceted outreach was further amplified through comprehensive nationwide newspaper advertising on various occasions, ensuring consistent brand visibility and top-of-mind awareness across regions, while generating significant positive feedback from readers and viewers.

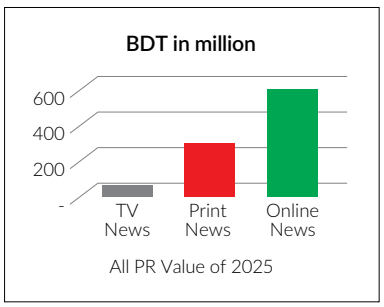
In 2025, IFIC Bank achieved a notable level of efficiency in its communication and branding initiatives, generating an estimated earned media value of BDT 832.54 million across television, print and online platforms. This was realized against a total expenditure of BDT 29.59 million, allocated across Print Media (BDT 3.25 million), TV & Online Media (BDT 18.16 million), and Publications (BDT 8.18 million). The earned media value comprises TV news coverage amounting to BDT 14.69 million, print news coverage of BDT 257.94 million, and online news coverage of BDT 559.91 million—indicating a strong and diversified presence across both conventional and digital media channels (Info source: RYANS Archive).

This substantial conversion of investment into unpaid media exposure underscores the effectiveness of the Bank's strategic communication approach, contributing to enhanced institutional visibility, strengthened stakeholder confidence, and sustained development of brand equity. The breadth of coverage has facilitated the wider dissemination of the Bank's strategic priorities, operational achievements, and customer-centric initiatives.

In an era of instant information, IFIC Bank remains vigilant in safeguarding its corporate image through a proactive reputation management framework. The Bank continuously monitors media sentiment across print, digital, and social platforms to ensure its values are accurately represented. To mitigate the impact of adverse reports or misinformation, the Branding, Communications & Corporate Affairs (BC&CA) Department is equipped to provide swift, fact-based clarifications—ensuring transparency and maintaining public trust. By prioritizing open dialogue with stakeholders and upholding ethical standards, the Bank effectively neutralizes reputational risks and reinforces its standing as a resilient and credible financial institution.



Expenditure of 2025 for Media Relations



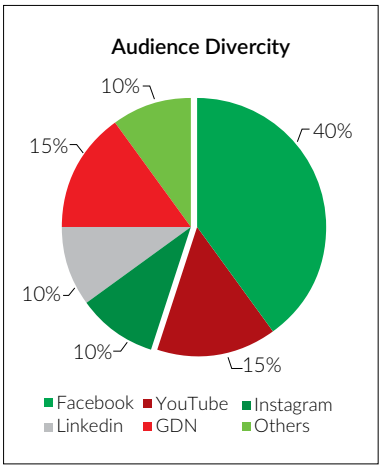
All PR Value of 2025

17.4 Digital Marketing

The journey of IFIC Bank's digital transformation began as a strategic initiative under the Branding, Communications & Corporate Affairs (BC&CA) Department, evolving from a traditional communication model into a highly diversified, data-driven digital ecosystem. Recognizing the rapid shift in consumer behavior, the Bank transitioned its core strategy to integrate multi-platform engagement and programmatic advertising, ensuring alignment with global digital trends. This evolution has enabled the Bank to move beyond static messaging toward an ecosystem of innovative content deployment and real-time interaction.

To maintain a 360-degree brand presence, the Bank sustains an active and robust ecosystem across Facebook, Instagram, LinkedIn, Twitter (X), and, more recently, TikTok—complemented by YouTube for long-form video storytelling. The Bank's strategy emphasizes cutting-edge digital practices, including interactive creatives, responsive display ads, and motion graphics. By deploying diverse digital touchpoints across websites and mobile platforms, the BC&CA Department ensures that IFIC Bank reaches both existing and potential customers in innovative, non-intrusive ways through contextual targeting and audience segmentation.

IFIC Bank's social media performance stands as a testament to strong audience resonance and effective community building. In 2025, the Bank achieved an impressive 716 million+ impressions and approximately 8 million engagements. This extensive reach is supported by a loyal and growing community of 1.8 million followers, demonstrating that IFIC Bank's social platforms function not merely as broadcast channels, but as spaces for meaningful brand–customer engagement.



Year	Followers	Total Impressions	Total Interactions
2022	1.0 M	420.0 M	4.5 M
2023	1.25 M	510.0 M	5.6 M
2024	1.55 M	625.0 M	6.8 M
2025	**1.8 M**	**716.79 M**	**7.97 M**

YouTube has emerged as a primary driver of the Bank's video marketing strategy, focusing on high-impact storytelling and educational content. Over the past year, IFIC Bank's YouTube presence generated more than 54 million views and over 300,000 watch hours. This substantial consumption of long-form content underscores the Bank's success in capturing and sustaining audience attention in an increasingly competitive digital landscape.

To extend its reach beyond social media, the BC&CA Department strategically leveraged the Google Display Network (GDN) to place dynamic advertisements across premium websites. The integration of GDN and web-based placements has significantly enhanced visibility through remarketing and real-time optimization. This programmatic approach enables sophisticated performance tracking, ensuring maximum reach and improved conversion potential by positioning content precisely where target audiences are most active online.

This diversified communication approach ensures that IFIC Bank remains at the forefront of the banking industry, driving higher engagement and delivering sustained value to stakeholders in the digital age.

17.5 Events and Activities

IFIC Bank organized a series of large-scale "Largest Banking Network" Business Conferences and Managers' Meets throughout 2025, covering key business regions including Barisal, Khulna, Chattogram, Sylhet and northern region. These events were designed to align strategic priorities and strengthen coordination across the Bank's extensive network.

To ensure regular performance review and strategic alignment, the Bank centrally conducted key forums such as the Annual Business Conference, Half-Yearly Business Conference, and Uposhakha Business Meets. These platforms effectively bridged communication between the Board of Directors, Senior Management, and employees across the country, encompassing more than 1,400 branches and uposhakhas.

Recognizing the importance of engaging both existing and potential customers, the Bank organized a range of nationwide events throughout the year, including Protibeshi Utshab 2025 and the 49th Founding Anniversary celebration. In addition, IFIC Bank arranged numerous branch and uposhakha inauguration and relocation events, as well as the 48th Annual General Meeting.

The Bank also implemented targeted, category-based marketing initiatives, including card campaign offers, Festival of Youth campaigns, and Cashless Bangladesh initiatives, supported by various activations. Furthermore, IFIC Bank entered into multiple MoU signings with different institutions, offering exclusive benefits for both customers and employees. Also organized different social awareness events and campaigns i.e. Eco Solve, Her Power, etc. to name a few.

17.6 Corporate Social Responsibility

IFIC Bank PLC remains steadfast in its commitment to inclusive and sustainable development. In 2025, the Bank continued to implement impactful Corporate Social Responsibility (CSR) initiatives across the sectors of Education, Health, Environment & Climate Change Mitigation and Adaptation, and Others. Through these initiatives, the Bank reaffirmed its responsibility toward empowering communities, supporting vulnerable populations and fostering a sustainable future.

17.7 Education

Education remains a cornerstone of IFIC Bank's CSR strategy. In 2025, the Bank extended infrastructural support to 100 underprivileged students of Shandeepon Welfare Society. The initiative aimed to create an improved learning environment by strengthening educational facilities and ensuring access to quality academic resources.

In addition, IFIC Bank donated a student bus to Patuakhali Science and Technology University (PSTU) to improve transportation for the students.

Through these efforts, the Bank has played a meaningful role in expanding educational opportunities for disadvantaged children, helping them build a stronger foundation for future growth and empowerment.

17.8 Health

Healthcare and preventive awareness remained a key focus area in 2025. The Bank partnered with Shakti Foundation to conduct 96 health awareness workshops, benefiting 2,226 individuals. These workshops focused on promoting essential health knowledge, preventive care practices and overall well-being among beneficiaries. Through this initiative, IFIC Bank strengthened community resilience by empowering individuals with the knowledge necessary to make informed health decisions.

In addition, IFIC Bank provided financial assistance for the treatment of three critically ill individuals, enabling them to access urgent and life-saving medical care. This initiative reflects the Bank's humanitarian commitment to ensuring that financial hardship does not prevent access to essential treatment.

17.9 Environment & Climate Change Mitigation and Adaptation

Recognizing the urgent global need to address environmental challenges, IFIC Bank launched a social awareness initiative titled "IFIC Ecosolve", a write-up competition focused on environmental conservation and climate change mitigation.

The competition encouraged participants to share innovative ideas and practical solutions to environmental issues, fostering awareness and youth engagement in sustainable practices. Through this initiative, the Bank aimed to cultivate responsible environmental citizenship and promote dialogue on climate resilience and sustainable development.

17.10 Others: Community Development & Employee Welfare

(1) Child Day Care Center for Employees

As part of its commitment to employee well-being and work-life balance, IFIC Bank arranged a combined Child Day Care Center facility for employees. More than 50 employees benefited from this service in 2025.

The initiative supports working parents by providing a safe and nurturing environment for their children, thereby enhancing productivity, employee satisfaction, and gender inclusivity within the workplace.

2. Support for Women in Sports

IFIC Bank has provided financial support to 33 talented young female footballers from Kalsindur Football Academy. These athletes, many hailing from economically disadvantaged backgrounds, have shown exceptional skill and determination in the sport. Several of them have represented Bangladesh playing for the national team and various age-group teams.

By supporting their training and development, the Bank contributed to empowering young women, promoting gender equality, and encouraging sports as a pathway to confidence, discipline, and national pride.

3. Commitment to Sustainable Progress

Through its CSR initiatives in 2025, IFIC Bank PLC continued to demonstrate that sustainable business growth goes hand-in-hand with social responsibility.

By investing in education, healthcare support and awareness, environmental sustainability, employee welfare, and women's empowerment, the Bank remains dedicated to creating long-term positive impact for communities and the nation.

IFIC Bank will continue to strengthen its CSR efforts in alignment with national development priorities and the Sustainable Development Goals (SDGs), ensuring inclusive growth and a resilient future for all.

18. Business Focus

The principal activities of the Bank are banking and related businesses under the Bank Company Act, 1991 (Amended up to date). The core banking businesses include accepting deposits and granting loans and advances out of those deposits and earning profit through creating value from the gap between interest paid on deposits and interest earned on loans and advances. The depositors supply funds for loans and advances. The Bank collects deposits through deposit mobilization strategy comprising various deposit products. The Bank's central revenue-generating activities encompass all kinds of commercial banking products and services to the customers that include project finance, working capital finance and trade finance for corporate customers, CMSME loans to small traders and businesses, House Building Loan, Car Loan as well as wide range of lifestyle and need based loans for retail customers. The Bank has been able to develop a state-of-the-art IT platform and online banking systems facilitating Any Branch Banking, SMS Banking, Internet Banking and Any Time Banking for 24 hours a day and 7 days a week through ATMs.

2025 has been a year of consolidating growth prospects of the Bank. Cashing on the consistent track record of positive growth, the Bank shall continue to deliver a strong performance, both operationally and financially.

The Bank aims to build a business that is durable in the long run, one that creates value for shareholders and also acts responsibly in the interests of the wider communities in which it operates. The Bank believes that those businesses that achieve sustainable growth have an appetite for change and a commitment to constant renewal in all that they do.

19. Shares of IFIC Bank PLC

The Authorized Capital and the Paid-up Capital of the Bank stood at BDT 40,000.00 million and BDT 19,220.87 million respectively as on 31 December 2025. A total number of 1,922,086,647 shares are recorded with the Central Depository Bangladesh Limited (CDBL), while 15,076,540 shares still remain in scrip form till the Balance Sheet date.

The consolidated Net Asset Value (NAV) per share was BDT 4.96 as on 31 December 2025 which was BDT 18.16 as on 31 December 2024. The consolidated Earnings per Share (EPS) were BDT (13.32) for the year ended on 31 December 2025 as against BDT (0.63) as on 31 December 2024. The Market Capitalization of IFIC was BDT 8,842 million at the end of the year 2025 as against BDT 13,839.00 million at the end of the year 2024. Shareholders holding ten percent (10%) or more voting interest in the Company (name-wise details) are shown on the shareholders information page.

20. Dividend

As the Bank posted a net loss in year 2025 and no distributable profit, the Board of Directors has not recommended any dividend for the year 2025.

21. Appointment of External Auditors

In the 48th Annual General Meeting of the Bank, M/s. Islam Jahid & Co. was appointed as the External Auditors of the Bank for the year 2025 subject to approval of Bangladesh Bank. Subsequently, Bangladesh Bank approved the appointment of the External Auditors, and they have completed their 2nd year of the audit.

With the recommendation of the Audit Committee and the Board of the Bank, the proposal for appointment of the Statutory Auditors of the Bank for the year 2026 will be placed for approval of the Shareholders in the 49th AGM strictly following the terms/conditions of Bangladesh Bank's Guidelines and the Directives of BSEC.

22. Appointment of Compliance Auditors

In the 48th Annual General Meeting of the Bank, M/s. Suraiya Parveen & Associates, Chartered Secretaries were appointed as the Compliance Auditors of the Bank for the year 2025. Meanwhile, M/s. Suraiya Parveen & Associates, Chartered Secretaries have completed their first year of the audit, and in terms of the Directives of BSEC, they are eligible for re-appointment.

23. Rotation of Directors

In order to comply with the provision mentioned under Section 91(2) of the Company Act, 1994 and Clause Nos. 109 & 110 of the Articles of Association of the Bank, at least 1/3 (one third) of the Directors, i.e following Director shall retire from the Office in the 49th Annual General Meeting:

1. Mr. Md. Golam Mostofa

As per Clause No. 111 of the Articles of Association of the Bank, the retiring Director is eligible for re-election.

24. Dependability for Internal Control and Financial Reporting

The Board has collective responsibility for the management, direction and performance of the Bank and provides leadership within a framework of prudent and effective controls which enables risk to be appropriately assessed and managed. The Board sets the strategic direction, ensuring that the necessary resources are in place for the Company to meet its objectives and deliver sustainable performance.

The Board takes a long-term outlook and sees itself as responsible to a wide range of stakeholders, whilst pursuing its objectives in a manner consistent with its statutory duties, for the benefit of the Bank's members as a whole.

The Directors of the Board are selected on the criteria of proven skill and ability in their particular field of endeavor and a diversity of outlook and experience which directly benefits the operation of the Board as the custodian of the business.

The Board of Directors of the Bank is accountable for the Bank's system of internal control. It has set appropriate policies on internal control and seeks regular assurance that the system is functioning effectively. Through the establishment of the Audit Committee, the Board of Directors regularly monitors the adequacy & effectiveness of internal control system of the Bank.

The management also reviews the overall effectiveness of the control system of the Bank & provides a certificate on a yearly basis to the Board of Directors on the effectiveness of internal control policies, practices & procedures.

As per directives of Bangladesh Bank, a special meeting of the Board of Directors is arranged annually for reviewing the compliance / implementation status of the

observations / recommendations of Bangladesh Bank's comprehensive inspection report of the Bank.

According to the Company Law, the Directors are responsible for the preparation of the Annual Financial Statements. The Annual Financial Statements conform to International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) and fairly present the affairs of the Bank and its subsidiaries as at the end of the financial year, profit & loss and cash-flows for that period.

Accounting policies supported by judgments, estimates and assumptions in compliance with IAS and IFRS are applied on the basis that the Bank shall continue as a going concern. Systems and controls include the proper delegation of responsibilities within a clearly defined framework, effective accounting procedures and adequate segregation of duties.

Based on the information and explanations given by management and the internal auditors, the Directors are of the opinion that the internal financial controls are adequate and that the financial records may be relied upon for preparing the financial statements in accordance with IAS and IFRS, and to maintain accountability for the Bank's assets and liabilities.

Through regulatory compliance and responsibilities within a Corporate Governance framework, minority Shareholders have been protected from abusive action by, or in the interest of, controlling Shareholders acting either directly or indirectly and have effective means of redress.

The Directors have a reasonable expectation that the Bank and its subsidiaries will have adequate resources to continue in operational existence and as a going concern for the foreseeable future.

26. Acknowledgement

The Board of Directors of IFIC Bank extends its heartfelt appreciation to all stakeholders whose unwavering support and cooperation have been instrumental in the Bank's continued success. The steady growth achieved in 2025 is a direct result of the sincere dedication and tireless efforts of our Executives, Officers, and Staff Members, whose commitment to excellence remains the cornerstone of our achievements.

The Board expresses its profound gratitude to the Government of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Registrar of Joint Stock Companies and Firms, Dhaka Stock Exchange PLC, Chittagong Stock Exchange PLC, and Central Depository Bangladesh Limited for their continued guidance and regulatory support, which have facilitated the Bank's smooth and compliant operations.

We are equally thankful to our valued customers, whose enduring trust has been the driving force behind our journey. The Board deeply appreciates the contributions of our patrons and well-wishers whose confidence has inspired our pursuit of sustainable growth and long-term value creation.

We also extend our sincere thanks to M/s. Islam Jahid & Co., the Bank's External Auditors, for their professionalism and timely completion of the audit of the Financial Statements.

Furthermore, we acknowledge the role of the print and electronic media in promoting the Bank's initiatives and extending valuable coverage throughout the year.

Last but not least, the Board conveys its sincere appreciation to our respected Shareholders for their continued trust and confidence. We remain fully committed to enhancing shareholder value through strategic growth, service excellence, and a strong focus on customer satisfaction.

For and on behalf of the Board of Directors



Md. Mehmood Husain
Chairman


IFIC
স্বপ্নের আগামী
আজকের পরিকল্পনায়
আইএফআইসি
আমার
ভবিষ্যৎ
আকর্ষণীয় মুনাফায় ১-১০ বছর মেয়াদি সঞ্চয় স্কিম
২৪/৭ কাস্টমার কেয়ার
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www.ificbank.com.bd
IFICBankPLC

Report on the Activities of the Audit Committee of the Board



Report on the Activities of the Audit Committee of the Board

Good governance is more than regulatory compliance, it encompasses trust, integrity, independence, and effective oversight. The Audit Committee of the Board (ACB) serves as a vital guardian of IFIC Bank's integrity by strengthening internal controls, ensuring the accuracy of financial disclosures, and maintaining transparency in all operations. Its vigilant supervision helps foster stakeholder confidence and enhances the Bank's resilience in the face of uncertainties. This report has been prepared in compliance with Condition 5(7) of the BSEC's Corporate Governance Code 2018 (Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018) and its subsequent amendments.

Composition of the Audit Committee

The Audit Committee was subsequently reorganized with the following members at the 894th Board Meeting on 08 September 2024, following the guidelines of BRPD Circular No. 02 dated 11 February 2024, and the BSEC Corporate Governance Code.

Sl No.	Name	Status with the Bank	Status with committee	Educational Qualification
1	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	Chairman	M.Com (Management), Fellow Chartered Accountant
2	Mr. Md. Ebtadul Islam	Independent Director	Member	B.A (Hon's), M.A. in English (Rajshahi University) & M.A. in Economics (Vanderbilt University, USA)
3	Mr. Md Monzorul Haque	Director	Member	BSS(Hons), MSS in Social Science (Dhaka University), International Business Management (University of West London) & Master of Public Policy (Japan)

The Company Secretary serves as Secretary to the Audit Committee.

Roles and responsibilities of the Board Audit Committee

The Audit Committee of the Board plays a critical oversight role in ensuring transparency, integrity, and accountability across the Bank's operations. It operates in compliance with the Corporate Governance Code of the Bangladesh Securities and Exchange Commission (BSEC), guidelines of Bangladesh Bank, and other applicable laws and regulatory directives. The Committee provides independent assurance to the Board regarding the effectiveness of internal controls, risk management, financial reporting, audit practices, and regulatory compliance.

1. Internal Control Oversight

- Evaluate the effectiveness of the Bank's compliance culture and ensure that all employees clearly understand their roles and responsibilities.
- Review the adequacy of Management Information Systems (MIS) and assess management's actions in alignment with internal control policies and regulatory expectations.
- Ensure prudent implementation of internal control measures recommended by auditors.
- Review reports concerning fraud, forgery, or other internal control weaknesses; confirm that corrective actions are undertaken by management.
- Monitor compliance with internal policies and procedures for risk identification, measurement, and mitigation.
- Review management letters or internal control deficiency reports issued by statutory auditors.

2. Financial Reporting and Disclosure

- Assess whether financial statements present accurate and complete information in accordance with regulatory frameworks and financial reporting standards.
- Engage with management, external auditors, and relevant regulatory bodies during the review process prior to Board approval.
- Scrutinize quarterly and half-yearly financial statements and review the Management Discussion and Analysis (MD&A) for the Annual Report.
- Examine significant related party transactions (RPTs) to ensure transparency and compliance.

3. Internal Audit and Control Framework

- Safeguard the independence and objectivity of the internal audit function.
- Review and assess the internal audit plan, organizational structure, and operational effectiveness.
- Ensure internal auditors have unrestricted access to relevant information and report directly to the Audit Committee.
- Evaluate management's responsiveness to internal audit recommendations and the timeliness of corrective actions.
- Meet with the Head of Internal Audit and Head of Internal Control & Compliance (ICC) periodically to discuss any audit-related concerns.

4. External Audit and Oversight

- Recommend the appointment, reappointment, or removal of external auditors to the Board for shareholder approval at the AGM.
- Oversee the external auditor selection process and investigate reasons for auditor resignation, if any.
- Assess the independence, objectivity, and performance of external auditors annually, ensuring the absence of conflicts of interest.
- Review the auditor's remuneration and the scope of audit and non-audit services.
- Conduct pre-audit and post-audit meetings with external auditors, including annual independent discussions without management presence.
- Ensure management acts promptly on findings and recommendations from external audit reports.

5. Regulatory Compliance

- Monitor compliance with applicable laws, rules, and regulatory directives issued by Bangladesh Bank, BSEC, and other relevant authorities.
- Ensure adherence to internal governance policies and regulatory compliance frameworks.
- Review the status of compliance with laws during inspections and audits and ensure timely rectification of any irregularities.

6. Reporting and Additional Responsibilities

- Submit quarterly reports to the Board summarizing audit findings, compliance issues, internal control lapses, and corrective actions taken.
- Review and evaluate the performance and independence of internal and external auditors.
- Perform self-assessments to evaluate the effectiveness of the Committee's performance.
- Undertake any additional oversight duties as delegated by the Board of Directors.

This consolidated charter provides a robust foundation for the Audit Committee to fulfill its mandate of upholding strong governance, fostering a risk-aware culture, and maintaining stakeholder confidence in the Bank's operations

Nomination and Remuneration Committee (NRC) Responsibilities
The Audit Committee also performs the responsibilities of the Nomination and Remuneration Committee (NRC) under its Terms of Reference, with decisions forwarded to the Board for ratification per BRPD Letter No. 21 dated May 12, 2024. The Committee operates independently and remains accountable to shareholders and the Board.

Communication with the Board
The Audit Committee presents its minutes and recommendations to the Board on a quarterly basis. It also notifies the Board in case of:

- Conflicts of interest within the Bank.
- Suspected fraud or internal control weaknesses.
- Any breaches of laws or regulations.
- Other critical matters requiring Board attention.

Meetings Held in 2025
A total of **17 meetings** were held in 2025. The meetings involved in-depth discussions with the Head of Audit, Head of Internal Control & Compliance, and external auditors. The Committee ensured follow-up on all findings and that corrective measures were implemented promptly.

Meeting Schedule:

Sl No	Meeting No	Meeting held on
1	227th Audit Committee Meeting	Saturday, 25 January 2025
2	228th Audit Committee Meeting	Thursday, 13 February 2025
3	229th Audit Committee Meeting	Saturday, 22 March 2025
4	230th Audit Committee Meeting	Sunday, 20 April 2025
5	231st Audit Committee Meeting	Saturday, 26 April 2025
6	232nd Audit Committee Meeting	Wednesday, 30 April 2025
7	233rd Audit Committee Meeting	Thursday, 29 May 2025
8	234th Audit Committee Meeting	Thursday, 29 May 2025
9	235th Audit Committee Meeting	Saturday, 21 June 2025
10	236th Audit Committee Meeting	Wednesday, 30 July 2025
11	237th Audit Committee Meeting	Saturday, 09 August 2025
12	238th Audit Committee Meeting	Thursday, 28 August 2025
13	239th Audit Committee Meeting	Saturday, 27 September 2025
14	240th Audit Committee Meeting	Saturday, 18 October, 2025
15	241st Audit Committee Meeting	Wednesday, 29 October, 2025
16	242nd Audit Committee Meeting	Saturday, 22 November, 2025
17	243rd Audit Committee Meeting	Saturday, 27 December, 2025

Major Issues reviewed by the Audit Committee from 01 January to 31 December 2025

The earlier Audit Committee discussed the following issues during 17 meetings:

1. Report on Willful Defaulter for Q2Y2024.
2. Self-Assessment of Anti-Fraud Internal Controls as on the Half year ended on 31.12.2024.
3. Further Compliance of Bangladesh Bank, Comprehensive Inspection Report on Gulshan Branch as on the position of 31.12.2021.
4. Investigation on objection raised by Bangladesh Bank on unsettled matters regarding A/c Sristi Real Estate Ltd., Buyer Media Ltd. & Raj Housing Ltd., clients of Gulshan Branch in respect of Further Compliance of Bangladesh Bank, Comprehensive Inspection Report of Gulshan Branch as on the position of 31.12.2021.
5. Surprise Inspection conducted by the Department of Currency Management, Bangladesh Bank on our Islampur Branch, Dhaka.
6. 1st Off-Site Audit & Inspection Report conducted on IFIC Money Transfer (UK) Ltd.
7. Summary Report of Compliance on Irregularities/Lapses/Errors & Omissions found in the Risk Based Internal Audit & Inspection Report of 186 Branches for the year ended on 31.12.2024.
8. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (12 branches were audited).
9. Report on Willful Defaulter for the Quarter - 3, 2024.
10. Compliance of Bangladesh Bank, Comprehensive Inspection Report on Principal Branch as on the position of 31.12.2022.
11. Investigation Report on Absolute Construction & Engineering Ltd., Fareast Business Ltd., Sunstar Business Ltd., Alpha Enterprise Ltd., Serve Construction & Engineering Ltd. & Bakerganj Bahumukhi Khamar (Pvt) Ltd. clients of our Principal Branch, Dhaka.
12. Review of Audit Opinion and Audited Financial Statements as at and for the year ended 31 December 2024 and recommendation to the Board of Directors for Approval.
13. Review of Management Letter provided by the External Auditors for the year ended 31 December 2024.
14. Investigation Report on Bakerganj Bahumukhi Khamar (Pvt) Ltd. client of our Principal Branch, Dhaka.
15. Review & Recommendation of Audit Report and Audited Financial Statements as at and for the year ended 31 December 2024.
16. Review of Management Letter provided by the External Auditors for the year ended 31 December 2024.
17. Review & Recommendation of un-audited Condensed Financial Statements as at and for the 1st Quarter ended 31 March 2025.

18. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (33 branches were audited).
19. Investigation Report on Cosmos Commodities Limited, client of our Gulshan Branch, Dhaka.
20. Investigation Report on the allegation raised on tender titled: "Procurement of PCI DSS V4.0 Compliance Consulting, Risk Assessment, Remediation and Recertification Audit Services for IFIC Bank PLC".
21. Report on Willful Defaulter for the Quarter of December 2024.
22. Report of recovery from Written-off Loan for the quarter ended on 31.03.2025.
23. Presentation on NPL Position of 06 Branches as on 31.03.2025.
24. Self-Assessment of Anti-Fraud Internal Controls as on the Half year ended on 30.06.2025.
25. 1. Audit Completion status,
    2. Special Investigation Completion status,
    3. Manpower status in ICC Division
26. Review and Recommendation of un-audited Condensed Financial Statements as at and for the half (H1) year ended 30 June 2025.
27. Review and Recommendation of Appointment of External (Statutory) Auditors.
28. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (31 branches were audited).
29. Regarding transfer of employees of IFIC Bank PLC.
30. Review and Recommendation of Appointment of External (Statutory) Auditors.
31. Information Memo regarding Irregularities of 39th Comprehensive Inspection Report conducted by Bangladesh Bank on Head Office of our Bank as on the position of 31.12.2023.
32. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (31 branches were audited).
33. Investigation Report on Altron Trading Limited & Brightstar Business Limited, client of our Principal Branch, Dhaka.
34. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (16 branches were audited).
35. Information Memo regarding Irregularities of 39th Comprehensive Inspection Report conducted by Bangladesh Bank on Head Office of our Bank as on the position of 31.12.2023.
36. Annual Health Report for the year 2024.
37. Review & Recommendation of un-audited Condensed Financial Statements as at and for the period ended 30 September Y2025.
38. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (19 branches were audited).
39. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (6 divisions were audited).
40. Investigation Report on Northstone Engineering & Construction Limited and Assad Trading & Engineering, clients of our Gulshan Branch, Dhaka.
41. Investigation Report on renewal of lease agreement of Ashkona Bazar Uposhakha under Shahjalal Avenue Branch.
42. Report on Willful Defaulter for the Quarter of March 2025.
43. Presentation on 07 nos. High NPL Branches position as on 30.09.2025.
44. Presentation on 24 nos. High NPL Branches position as on 30.09.2025.
45. Client wise report of 12 nos. of High NPL Branches.
46. Highlights on Risk Based Internal Audit & Inspection Reports conducted by ICC Division (22 branches were audited).
47. Risk Based Internal Audit (RBIA) Plan for – 2026.
48. Information memo on:
    i. Functionalities of Internal Control Unit (ICU) of Branches
    ii. Review the Quarterly Operations Report (QOR) and Exception Report

Major directives of Audit Committee from 01 January to 31 December 2025:

- Following major directives were given by the Audit Committee during 17 meetings:
- Regarding the willful defaulter, the Committee advised Internal Auditors to sincerely conduct audit and concentrate on detecting fraud and forgeries. The Committee asked the Management to minimize the dependency on Lawyers' certificates for search reports or relevant issues.
- Regarding Self-Assessment of Anti-Fraud Internal Controls, the Management was advised to monitor the cases to resolve or settle irregularities found against every incident and to take preventive measures to safeguard the interest of the Bank from curse of fraud and forgeries.
- The Committee advised Head of ICCD to ensure compliance during their audit and also instructed to notify all branches to comply with Bangladesh bank guidelines properly. The Committee noted the action taken by Head Office Currency Management Department in this regard and instructed management to take administrative action if it happens further.

- The Committee further advised the Management to train all Branches' employees and to create awareness amongst all Managers regarding five points found in Bangladesh Bank's Inspection Report. All observations should be resolved by the Branch Banking Division of the Bank.
- Regarding report of Compliance on Irregularities/Lapses/Errors & Omissions found in the Risk Based Internal Audit & Inspection Report, the Committee advised to set a rectification target of 95% against High categories of irregularities/lapses for the year 2025.
- Regarding transfer of employees, the Committee advised the Management to comply with the Bangladesh Bank's circular issued in this regard and advised management to send their response to Bangladesh Bank. Upon receiving feedback from Bangladesh Bank, the management was advised to update the committee.
- The Committee advised the Head of ICCD to present a summary report outlining the execution status of audit plan and achievement against rectification targets. A presentation should also be placed before the Committee on high NPL Branches (Greater than 10%) on quarterly basis along with progress from quarter to quarter.
- Regarding Annual Health Report for the year 2024, the Committee advised Management to exercise all possible efforts to enhance the overall health and performance of the Bank.
- Regarding 07 nos. High NPL Branches position, the Audit Committee advised the following:
  - In the future, projection-based loans should be assessed with greater due diligence.
  - Sales contracts should be thoroughly reviewed before sanctioning loans.
  - The Management should remain vigilant regarding any fund diversion.
- The Committee has instructed the following actions as over-all directions:
  - Consider alternative security arrangements if there is unrectifiable errors in land specification that impair the legal enforceability of primary security.
  - Implement automated notifications for the renewal and deferral of rent receipts, ensuring timely updates and expediting the process.
  - Establish and adhere to rectification targets, initiating a comprehensive action plan at the earliest possible stage to facilitate timely compliance.
  - The rising percentage of NPL in the Jashore, Kushtia, Benapole, and Satkhira branches is concerning. Consequently, a detailed customer-wise report for each branch is to be prepared and presented to the Committee for review.
- The Committee provided the following recommendations regarding Risk Based Internal Audit (RBIA) Plan for - 2026:
  - The Terms of Reference (TOR), Compliance Policy, and associated checklists should undergo a comprehensive review to ensure alignment with current regulatory standards and best practices.
  - The Anti-Money Laundering Department, Legal Affairs Department, Credit Risk Management (Corporate), and TSC – 1 are to be subjected to biannual audits to ensure stringent oversight and compliance.
  - The Risk Management Division should be audited annual basis to assess its operational effectiveness and adherence to risk mitigation protocols.

From our assessment of the various internal audit reports, it appears that except certain cases of directed loans in the previous regime, IFIC Bank PLC maintained a reasonable level of Internal Control on its overall activities.

On behalf of the Audit Committee



Kazi Md. Mahboob Kasem, FCA
Chairperson, Audit Committee

Report of the Risk Management Committee of the Board



Report of the Risk Management Committee of the Board

The Risk Management Committee of the Board (BRMC) is a dedicated body within the Board of Directors, tasked with overseeing IFIC Bank's comprehensive risk management strategy. Its role is to ensure that risks are properly identified, evaluated, and monitored. The RMC remains committed to upholding a strong risk management framework that supports long-term sustainability and strengthens the Bank's resilience.

Composition of the Risk Management Committee

The Risk Management Committee was re-constituted at the 894th Board Meeting on 08 September 2024, with the following 04 (Four) Members:

Sl No.	Name	Status with the Bank	Status with committee	Educational Qualification
1	Mr. Md. Ebtadul Islam	Independent Director	Chairman	B.A (Hons) & M.A. in English (Rajshahi University) & M.A. in Economics (Vanderbilt University, USA)
2	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	Member	M.Com (Management), Fellow Chartered Accountant
3	Mr. Md. Golam Mostofa	Director	Member	BSS (Hons) & MSS (Economics) under Dhaka University, MBA (Finance), Northern University Bangladesh
4	Mr. Md Monzorul Haque	Director	Member	BSS (Hons) & MSS in Social Science (Dhaka University), International Business Management (University of West London) & Master of Public Policy (Japan)

The Company Secretary of the Bank is the Secretary of the Risk Management Committee of the Board.

Roles and responsibilities of BRMC

The Board Risk Management Committee (BRMC) is responsible for overseeing the overall risk management framework of the bank. Its key roles and responsibilities are framed in accordance with regulatory guidelines, including Bangladesh Bank's Risk Management Guidelines (DOS Circular No. 04, dated 08 October 2018), BRPD Circular No. 02 dated 11 February 2024, and international best practices.

1. **Risk Governance and Oversight**
   - Ensure the establishment and maintenance of a robust and effective risk management structure within the bank.
   - Oversee the formation and functioning of management-level risk committees and monitor their activities for compliance with risk management policies and regulatory guidelines.
   - Guide management in identifying, assessing, monitoring, and controlling key risk areas, including:
     - Credit/Lending Risk
     - Market and Foreign Exchange Risk
     - Operational Risk
     - Money Laundering and Financial Crime Risk
     - Internal Control and Compliance Risk
     - Information and Communication Technology (ICT) Risk
2. **Policy Formulation and Review**
   - Formulate, review, and update the bank's risk management policies and strategies at least annually.
   - Recommend modifications to the risk management framework and policies to the Board of Directors as and when necessary.
   - Ensure alignment of the risk management policies with regulatory directives and emerging risk trends.
3. **Risk Appetite and Limits**
   - Ensure the articulation of the bank's risk appetite and tolerance levels.
   - Review and recommend risk appetite statements and risk limits to the Board for approval.
   - Monitor adherence to risk appetite and limits across various risk categories.

4. Monitoring and Compliance

- Monitor the implementation status of risk management strategies and policies throughout the bank.
- Examine whether remedial and control measures are effectively taken to mitigate credit, market, and operational risks.
- Ensure full compliance with directives and guidelines issued by Bangladesh Bank and other regulatory.

5. Review of Risk Profile and Portfolio

- Regularly review the bank's overall risk profile, including the quality and composition of the loan and investment portfolios.
- Analyze both existing and emerging risk issues and recommend appropriate mitigation actions.
- Ensure significant risk matters are documented in meeting minutes and follow up on their implementation.

6. Oversight of Management Committees

- Oversee the activities and recommendations of the Executive Risk Management Committee (ERMC) and other key risk-related management committees.
- Review risk-related decisions and forward appropriate matters to the Board of Directors for consideration and approval.

7. Reporting and Accountability

- Report to the Board of Directors on significant risk issues, changes in the bank's risk profile, and implementation progress of risk mitigation strategies.
- Ensure transparency and accountability in risk reporting and decision-making.

Meetings of the RMC in 2025

In 2025, a total number of six (06) meetings were held. In compliance with Bangladesh Bank's requirement to hold a minimum of four meetings annually, the IFIC Risk Management Committee (BRMC) exceeded this mandate by organizing six meetings. These meetings involved in-depth discussions and reviews with management, focusing on various findings, observations, and recommendations concerning key areas of related interests. The meeting dates were as follows:

Sl No	Meeting No	Meeting held on
1	64th Risk Management Committee Meeting	23-Jan-25
2	65th Risk Management Committee Meeting	10-Mar-25
3	66th Risk Management Committee Meeting	25-Jun-25
4	67th Risk Management Committee Meeting	28-Aug-25
5	68th Risk Management Committee Meeting	18-Oct-25
6	69th Risk Management Committee Meeting	28-Dec-25

During the year 2025, total 06 (Six) meetings of the BRMC were held where a total 30 numbers of memos were placed by the Management which were duly discussed by the Committee and necessary decisions were taken.

However, the decisions of the Risk Management Committee as recorded in the Minutes of the Meetings were placed before the Board on a quarterly basis.

The Risk Management Committee expresses its sincere thanks to the Members of the Board and the Management of IFIC Bank PLC for their support and commitment in the course of carrying out the duties and responsibilities of the Committee.

Recommendations to the Board

The Minutes of BRMC Meetings containing various suggestions and recommendations to the management were placed to the Board of Directors subsequently for ratification.

We are looking forward to working together to improve the Bank's risk governance and control practices.

On behalf of the Risk Management Committee.



Md. Ebtadul Islam
Chairman, Risk Management Committee

Corporate Governance Practices

Corporate Governance indicates the policies and procedures applied by us to attain certain sets of our objectives, corporate missions and visions with regard to shareholders, employees, customers, suppliers and different regulatory agencies and the community at large. The role of governance is to maximize shareholders' wealth. Corporate Governance depends on managerial performance as well as consideration of social responsibility, the socio-cultural environmental dimension of business procedure, legal and ethical practices with a focus on customers and other stakeholders of our organization.

We are committed to excellence in corporate governance, transparency and accountability. This is essential for the long-term performance and sustainability of our Company, and to protect and enhance the interests of our shareholders and other stakeholders.

Our governance framework plays an integral role in supporting our business. It provides the structure through which our strategy and business objectives are set, our performance is monitored, and the risks we face are managed. It includes a clear framework for decision making and accountability across our business and provides guidance on the standards of behavior we expect from our people.

We regularly review our governance arrangements as well as developments in the market practices, expectations and regulations to establish good corporate governance in our Bank. We have modernized our governance system and implemented the rules as several prudential regulations specifying qualification of a Bank Director and a Chief Executive Officer and most importantly 3 (three) Circulars/Circular Letters issued by Bangladesh Bank on 27 October 2013 in connection with formation and responsibilities of Board of Directors of a Bank Company to comply with the existing rules and regulations in line with the Bank Company Act, 1991 (Amended up to 2018) as well as Corporate Governance Guidelines issued by Bangladesh Securities and Exchange Commission.

We consider good corporate governance to be a pre-requisite for value creation and reliability:

- Governance principles;
- Transparency in business transactions;
- Statutory and legal compliances;
- Protection of shareholders' interests;
- Commitment to values and ethical conduct of business;
- Applying values to create value.

Members' Meetings

The supreme authority in the Bank's affairs, within the limits established by the Articles of Association and statutory law, rests with legitimate meetings of the Members of the Bank. The Bank's Annual General Meeting is held within statutorily allowed time every year and may also hold any other meeting, as and when required. At Members' meeting, each share carries one vote. Decisions at Members' meetings are taken by majority vote unless there are contrary provisions in the Bank's Articles of Association or statutory law.

Although Members acting through the forum of the General Meeting exercise ultimate check over a company, yet they do not interfere with the exercise of powers which are vested in the Board.

The Board of Directors

The Board of Directors, collectively, is the supreme authority in the Bank's affairs between Members' meetings. They owe a duty to the shareholders and exercise care, skill and diligence in discharging their responsibilities and in exercising the powers vested in them.

The Board of Directors, collectively, is the supreme authority in the Bank's affairs between Members' meetings. They owe a duty to the shareholders and exercise care, skill and diligence in discharging their responsibilities and in exercising the powers vested in them. The key purpose of the Board of Directors of IFIC Bank PLC is to ensure the company's prosperity by collectively directing the company's affairs, whilst meeting the appropriate interests of its shareholders and other stakeholders. In addition to business and financial issues, the Board deals with challenges and issues relating to corporate governance, corporate social responsibility and corporate ethics and ensures that its organization and operation are, at all times, in correct and appropriate order. The Board is, among other things, responsible for setting business objectives, strategies and business plans, formulating risk policies, confirming key aspects of the Bank's internal organization and making decisions on the establishment of branches. As a mechanism of budgetary control, the Board approves budget and reviews the business plan on quarterly basis so as to give directions as per changing economic and market environment. The Board also reviews the policies and guidelines issued by Bangladesh Bank and gives directions for their due compliance. Furthermore, Board of Directors develops and reviews corporate governance framework as well as recommends to the shareholders to appoint an external auditor.

Composition of the Board

The Board of IFIC Bank PLC consists of 6 (six) Members including the Managing Director as Executive Director and ex-officio member of the Board. As per the guidelines of Bangladesh Bank and as well as in compliance with the Bangladesh Securities and Exchange Commission's Corporate Governance Code, there are 3 (three) Independent Directors on the Board.

Re-election of Directors

In compliance with the Companies Act, BSEC's Notification and Bank's Articles of Association, each Director, other than the Independent Director and the Managing Director, retires by rotation once in every three years and is required to stand for reelection by the shareholders at the Annual General Meeting.

Independent Director

To comply with the Corporate Governance Code of Bangladesh Securities and Exchange Commission, the Board of Directors appointed 3 (three) Independent Directors on the Board. A full compliance report of the said guidelines/code is provided hereafter.

Board Meetings

During the year 2025, there were 51 meetings of the Board. The attendance by each Director at the Board Meeting held during the year is provided hereafter.

Executive Committee

As approved by Bangladesh Bank, the Board has its Executive Committee. The committee is comprised of 2 (two) Members from the Board. In order to have proper functioning and quick disposal of credit proposals, the Board has delegated authority to Executive Committee of the Board to approve proposal within certain limit and it is observed to be very effective to accelerate the various decisions which otherwise had to wait for disposal by the Board. It should be noted that, the Board of Directors, in its 895th Meeting held on 12 September 2024, decided not to hold Meeting of the Executive Committee for the time being and advised the Management to place all the memos under the delegation of the Executive Committee to the meeting of the Board of Directors until otherwise decided.

Audit Committee
Audit Committee of the Board of a Bank can play an effective role in providing a bridge between the Board and the Management, Shareholders, Depositors and other Stakeholders, and help in ensuring efficient, safe and sound banking practices. Role of the Audit Committee is also important in evolving an effective procedure for financial reporting disclosure, developing a suitable internal control system and maintaining liaison with internal and external auditors to minimize various business risks. As guided by Bangladesh Bank, the Audit Committee assists the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the Bank. The Committee reviews the financial reporting process, the system of internal control and management of financial risks, the audit process, and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct. The report is given herein before.

Risk Management Committee
To assist the Board of Directors in fulfilling its oversight responsibilities and to play effective role in minimizing current and future risks arise on the affairs of making strategies consistent with the determined objectives and goals and in the issues relating to structural change and reorganization for enhancement of institutional efficiency and other relevant policy matters, the Risk Management Committee has been constituted. The Risk Management Committee on Management level has also been reorganized. The report of the Risk Management Committee is deployed herein before.

Directors' Remuneration
The non-executive directors (Directors other than the Managing Director) of the Board representing shareholders do not take any remuneration or reimbursement of any expenses for attending Board meeting or for any other purpose. The Board members receive only BDT 10,000.00 for attending the Board/ Committee meetings. The fees given to the Directors are disclosed in the note to the financial statements.

Management
The Managing Director, as directed by the Board of Directors, is the Chief Executive Officer (CEO) of the Bank. In terms of the financial, business and administrative authorities vested upon him by the Board, the CEO discharges his own responsibilities. He remains accountable for the achievement of financial and other business targets by means of business plan, efficient implementation thereof and prudent administrative and financial management. He also ensures that Bank's accounts and finances conform to applicable laws and accepted standards. Therefore, being empowered by the Board, the Managing Director leads the Management consisting of the executives of the Bank. Management functions through several committees headed by the Managing Director or empowered executives of the Bank. The committees are SMT, MANCOM, ALCO, Risk Management and Basel Committee etc. Management enjoys absolute power in respect of recruitment, posting and promotion of manpower in accordance with Bangladesh Bank's guidelines. In addition, Board has delegated adequate administrative, business and financial power to the Management for quick and efficient discharge of Bank's activities.

Compliance of BRPD Circular Letter No. 03
The Bank complied with the BRPD Circular Letter No. 03 dated 25 March 2018 and appointed Mr. Dilip Kumar Mandal as Chief Financial Officer and Mr. Md. Monitur Rahman as Chief Information Technology Officer.

Financial, Statutory and Regulatory Reporting and Compliance
In the preparation of quarterly, semi-annual and annual financial statements, the Bank has complied with the requirements of the Companies Act 1994, Bank Company Act, 1991 (Amended up to date) and rules & regulations of Bangladesh Bank, BSEC and Stock Exchanges. Status of various compliances is given hereafter.

Internal Control
The Board of Directors acknowledges their overall responsibility for the Bank's system of internal control and for reviewing its effectiveness. Internal control is an ongoing process for identifying, evaluating and managing the significant risks faced by the Bank. The Bank has taken all-out efforts to mitigate all sorts of risk as per guidelines issued by Bangladesh Bank. Internal Control & Compliance Division, Risk Management and Credit Risk Management Unit are working towards mitigation of operational and compliance risks of the Bank.

External Audit
M/s. Islam Jahid & Co., Chartered Accountants is the statutory auditors of the Bank. They do not provide any other accounting, taxation or advisory services to the Bank except certification of cash incentives payable to the exporters, if any.

Audit and Inspection by Bangladesh Bank
Bangladesh Bank also undertakes audit & inspection at the Bank at their determined intervals. Compliance with observations and recommendations made by Bangladesh Bank helps the Bank to improve internal control, risk management, corporate governance and regulatory compliance maximizing benefit for all stakeholders.

Proclamation to Shareholders
The Bank acknowledges and takes necessary steps to provide shareholders with all relevant and reliable information to allow them to make informed judgments and decisions. Regulated path and way are completely followed for appropriate and effective communication. All relevant information are posted in the website of the Bank for the convenience of the shareholders. Moreover, as per BSEC's Code, all the price sensitive information having possible impact on share prices of the Bank are communicated to the shareholders by publication in the national dailies, Online news portal and to the DSE, CSE, and BSEC through official letters for appearance in their websites. Quarterly Financial Statements are communicated to all the Members through DSE, CSE and BSEC as well as publication of the same in at least two widely circulated national dailies. Audited yearly financial statements are published through the Annual Report and the report is furnished to the shareholders as well as regulators. Finally, we arrange the Annual General Meeting as our statutory duty to give our shareholders parliamentary session to communicate their assertions about the Bank. All the suggestions or recommendations made by the Members in the AGM or any time during the year are taken very seriously for compliance and better corporate governance of the Bank.

Credit Ratings
The Bank is rated by Emerging Credit Rating Limited. They have re-affirmed both the long-term rating of the Bank to "BBB+" and short-term rating at "ST-3" with validity up to 30 June 2026.

Compliance Report on BSEC's Notification
The Bangladesh Securities and Exchange Commission (BSEC) requires all listed companies to report on the compliance of the conditions described in BSEC's Notification dated 03 June 2018 (amendment up to date) on 'comply' basis. The Board of Directors of IFIC Bank PLC has taken appropriate steps to comply with the conditions.

Compliance Report on BSEC's Notification

The Bangladesh Securities and Exchange Commission (BSEC) requires all listed companies to report on the compliance of the conditions described in BSEC's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969 on 'comply' basis. The Board of Directors of IFIC Bank PLC has undertaken appropriate steps to comply with the conditions as detailed hereunder:

Annexure-I

Compliance of Condition No. 1 (5) (xxii):

1) Board Meetings held from 01 January 2025 to 31 December 2025 and attendance by each Director:

Sl. No.	Name of Directors	Position	No. of Meetings held	No. of Meetings attended	Remarks
1	Mr. Md. Mehmood Husain	Chairman	51	48	-
2	Mr. Md. Ebtadul Islam	Independent Director	51	49	-
3	Mr. Sajjad Zohir	Independent Director	8	7	Mr. Zohir resigned from the Board of Directors and his resignation accepted on 24 April 2025
4	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	51	51	-
5	Mr. Md. Golam Mostofa	Director	51	51	-
6	Mr. Md. Monzorul Haque	Director	51	45	-
7	Mr. Syed Mansur Mustafa	Managing Director	51	50	-

- Directors who could not attend any meeting were granted leave of absence by the Board

Annexure-II

Compliance of Condition 1 (5) (xxiii): The pattern of Shareholding as on 31 December 2025

(a) Parent or Subsidiary or Associated Companies and other related parties: **Nil**

(b) Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children:

SL	Name of the Directors	Shares held	Name of the Spouses	Shares held
01.	Mr. Md. Mehmood Husain	Nil	Mrs. Mohammodi Khanam	Nil
02.	Mr. Md. Ebtadul Islam	Nil	Mrs. Selima Begum	Nil
03.	Mr. Kazi Md. Mahboob Kasem, FCA	Nil	Mrs. Noor E Zannat	Nil
04.	Mr. Md. Golam Mostofa*	Nil	Mrs. Shamima Nasrin	Nil
05.	Mr. Md Monzorul Haque *	Nil	Mrs. Sauda Zaman	Nil

*Directors nominated by the Ministry of Finance, Govt. of the People's Republic of Bangladesh against its holding of **629,455,650** nos. shares of the Bank.

Managing Director and his spouse and minor children	- Mr. Syed Mansur Mustafa	Nil
Company Secretary and his spouse and minor children	- Mr. Mokammel Hoque	Nil
Chief Financial Officer and his spouse and minor children	- Mr. Dilip Kumar Mandal	Nil
Head of Internal Audit and Compliance (CC) and his spouse and minor children	- Mr. Md. Mozahid Kabir	Nil

(c) Executives [Top 3 (three) salaried employees of the company, other than stated in 1 (5) (xxiii) (b)]:

SL	Designation	Name	Shares held
01.	DMD & CIO & CAMLCO	Mr. Md. Monitur Rahman	Nil
02.	DMD & CCO	Mr. Md. Rafiqul Islam	Nil
04.	DMD & Chief of LPMD	Mr. Sheikh Akhter Uddin Ahmed	Nil

(d) Shareholders holding ten percent (10%) or more voting interest in the Company: Govt. of the People's Republic of Bangladesh holds **629,455,650** nos. shares which is 32.75 percent of the total outstanding shares of the Bank.

Annexure-C
[As per condition No. 1(5)(xxvii)]

Status of compliance with the conditions imposed by Bangladesh Securities and Exchange Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018, BSEC/CMRRCD/2009-193/66/PRD/148 dated 16 October 2023 and BSEC/CMRRCD/2009-193/76/PRD/151 dated 04 April 2024 issued under section 2CC of the Securities and Exchange Ordinance, 1969:

(Report under Condition No. 9)

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1. Board of Directors				
1 (1) Size of the Board of Directors	The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall not be less than 5 (five) and more than 20 (twenty).	√		
1(2) Independent Directors	(a) At least 2(two) directors or one-fifth (1/5) of the total number of directors in the company's Board, whichever is higher, shall be independent directors; any fraction s hall be considered to the next integer or whole number for calculating number of independent director(s);	√		
	Provided that the Board shall appoint at least 1 (one) female independent director in the Board of Directors of the company;			This should be complied by the Company within 30 June 2026 (As per the press release of BSEC). And the audit report is based on 31 December 2025 as per the appointment of auditor. Appointment of 1 (one) female independent director is yet to be executed.
	(b) Without contravention of any provision of any other laws, for the purpose of this clause, an "independent director" means a director:			
	(i) who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company	√		
	(ii) who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company	√		
	or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company			
	(iii) who has not been an executive of the company in immediately preceding 2 (two) financial years	√		
	(iv) who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies	√		
	(v) who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange	√		
	(vi) who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	√		
	(vii) who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
	(viii) who is not independent director in more than 5 (five) listed companies.	√		
	(ix) Who has not been reported as a defaulter in the latest Credit Information Bureau (CIB) report of Bangladesh Bank for non-payment of any loan or advance or obligation to a bank or a financial institution; and	√		
	(x) who has not been convicted for a criminal offence involving moral turpitude:	√		
	(c) The independent director(s) shall be appointed by the Board and approved by the shareholders in the Annual General Meeting (AGM): Provided that the Board shall appoint the independent director, subject to prior consent of the Commission, after due consideration of recommendation of the Nomination and Remuneration Committee (NRC) of the company;	√		
	(d) The post of independent director(s) cannot remain vacant for more than 90 (ninety) days	√		No vacancy occurred
	(e) The tenure of office of an independent director shall be for a period of 3 (three) years, which may be extended for 1 (one) tenure only	√		
	Provided that a former independent director may be considered for reappointment for another tenure after a time gap of one tenure, i.e. three years from his or her completion of consecutive two tenures (i.e. six years):	√		
	Provided further that the independent director shall not be subject to retirement by rotation as per the 18 no. clause of Companies Act, 1994.			
	Explanation: For the purpose of counting tenure or term of independent director, any partial term of tenure shall be deemed to be a full tenure.			
1(3) Qualification of Independent Director)	(a) Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business	√		
	(b) Independent director shall have following qualifications:			
	(i) Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk.100.00 million or any listed company or a member of any national or international chamber of commerce or registered business association; or			Not applicable
	(ii) Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid up capital of Tk. 100.00 million or of a listed company; or	√		
	Explanation: Top level executive includes Managing Director (MD) or Chief Executive Officer (CEO), Additional or Deputy Managing Director (AMD or DMD), Chief Operating Officer (COO), Chief Financial Officer (CFO), Company Secretary (CS), Head of Internal Audit and Compliance (HIAC), Head of Administrative and Human Resources or equivalent positions and same level or ranked or salaried officials of the company.			

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
	(iii) Former or existing official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor degree in economics or commerce or business or Law: Provided that in case of appointment of existing official as independent director, it requires clearance from the organization where he or she is in service; or			Not applicable
	(iv) University Teacher who has educational background in Economics or Commerce or Business Studies or Law;	√		
	(v) Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification	√		
	(c) The independent director shall have at least 10 (ten) years of experiences in any field mentioned in clause (b)	√		
	(d) In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission			Not Applicable
1(4) Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive officer	(a) The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals	√		
	(b) The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	√		
	(c) The Chairperson of the Board shall be elected from among the non-executive directors of the company;	√		
	(d) The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer;	√		Roles and responsibilities as per Bangladesh Bank gudelines and service rules of the Bank.
	(e) In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	√		
1(5) The Directors' Report to Shareholders				
(i)	An industry outlook and possible future developments in the industry	√		
(ii)	The segment-wise or product-wise performance	√		
(iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	√		
(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin, where applicable;			Not Applicable. As a service-oriented banking company, discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin is not relevant.
(v)	A discussion on continuity of any extraordinary activities and their implications (gain or loss);			Not Applicable. There is no incident of any extraordinary activities, so there is no question of gain or loss from any extraordinary activities.

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	√		
(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments;			Not applicabe
(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.;			Not Applicable. There is no deteriorating financial result till now after the IPO of the Bank.
(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements;	√		
(x)	A statement of remuneration paid to the directors including independent directors;	√		
(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity	√		
(xii)	A statement that proper books of account of the issuer company have been maintained;	√		
(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment	√		
(xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed;	√		
(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored;	√		
(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;	√		
(xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed;	√		
(xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;	√		
(xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized	√		Presented in the 'Five-years Performance of the Bank' in the section of "Shareholders' Information".
(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year;	√		As the Bank posted net loss in year 2025 and no distributable profit, the Board of Directors has not recommended any dividend for the year 2025.
(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
(xxii)	The total number of Board meetings held during the year and attendance by each director;	√		Presented in the 'Board meeting and attendance' section under Compliance Report on BSEC's Notification
(xxiii)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details where stated below) held by:-			
	(a) Parent or Subsidiary or Associated Companies and other related parties (name-wise details);	√		
	(b) Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children (name-wise details);	√		
	(c) Executives;	√		
	(d) Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	√		The Secretary, Finance Division, Ministry of Finance, Government of Bangladesh holds 32.75% share of the Bank.
(xxiv)	In case of the appointment or reappointment of a director, a disclosure on the following information to the shareholders:-			
	(a) a brief resume of the director;	√		Mentioned in the Directors' profile
	(b) nature of his / her expertise in specific functional areas;	√		
	(c) names of companies in which the person also holds the directorship and the membership of committees of the board.	√		
(xxv)	A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief			
	discussion of changes in the financial statements, among others, focusing on:			
	(a) accounting policies and estimation for preparation of financial statements;	√		
	(b) changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;	√		
	(c) comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	√		
	(d) compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	√		
	(e) briefly explain the financial and economic scenario of the country and the globe;	√		
	(f) risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	√		
	(g) future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	√		
(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A;	√		
(xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C;	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
(xxviii)	The Directors' report to the shareholders does not require to include the business strategy or technical specification related to products or services, which have business confidentiality.	√		
1(6) Meetings of the Board of Directors	The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	√		
1(7) Code of Conduct for the Chairperson, other Board members and Chief Executive officer	(a) The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;	√		Comply with BRPD circulars.
	(b) The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.	√		Do
2. Governance of Board of Directors of Subsidiary Company				
2(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company	√		
2(b)	At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company	√		
2(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company	√		
2(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also	√		
2(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company	√		
3. Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS).-				
3(1) Appointment	(a) The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC)	√		
	(b) The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals	√		
	(c) The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time: Provided that CFO or CS of any listed company may be appointed for the same position in any other listed or non-listed company under the same group for reduction of cost or for technical expertise, with prior approval of the Commission: Provided further that the remuneration and perquisites of the said CFO or CS shall be shared by appointing companies proportionately;	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
	(d) The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS	√		Roles and responsibilities as per Bangladesh Bank gudelines and service rules of the Bank.
	(e) The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s)	√		
3(2) Requirement to attend Board of Directors' Meetings	The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board:	√		
	Provided that the CS, CFO and/or the HIAC shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters			
3(3) Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)	(a) The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:	√		
	(i) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	√		
	(ii) these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws	√		
	(b) The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members	√		
	(c) The certification of the MD or CEO and CFO shall be disclosed in the Annual Report	√		
4. Board of Directors' Committee				
	For ensuring good governance in the company, the Board shall have at least following subcommittees:			
	(i) Audit Committee; and	√		
	(ii) Nomination and Remuneration Committee			Audit Committee plays role of NRC in compliance with BRPD Circular Letter No. 21 dated 12 May 2024.
5. Audit Committee				
(1) Responsibility to the Board of Directors				
(a)	The company shall have an Audit Committee as a sub-committee of the Board;	√		
(b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business	√		
(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5(2) Constitution of the Audit Committee				
(a)	The Audit Committee shall be composed of at least 3 (three) members	√		
(b)	The Board shall appoint members of the Audit Committee who shall be nonexecutive directors of the company excepting Chairperson of the Board and shall include at least 1 (one) independent director	√		
(c)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience;	√		
(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 60 (sixty) days from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee;	√		
(e)	The company secretary shall act as the secretary of the Committee	√		
(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director	√		
5(3) Chairperson of the Audit Committee				
(a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director	√		
(b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4) (b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes	√		
(c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM):	√		
	Provided that in absence of Chairperson of the Audit Committee, any other member from the Audit Committee shall be selected to be present in the annual general meeting (AGM) and reason for absence of the Chairperson of the Audit Committee shall be recorded in the minutes of the AGM.			
5(4) Meeting of the Audit Committee				
(a)	The Audit Committee shall conduct at least its four meetings in a financial year:	√		
	Provided that any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the Committee			
(b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must	√		

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5(5) Role of Audit Committee				
(a)	Oversee the financial reporting process	√		The role of Audit committee as per Bangladesh Bank Guideline and services rules of Bank
(b)	Monitor choice of accounting policies and principles	√		
(c)	monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report;	√		
(d)	Oversee hiring and performance of external auditors	√		
(e)	Hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption	√		
(f)	Review along with the management, the annual financial statements before submission to the Board for approval	√		
(g)	Review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval	√		
(h)	Review the adequacy of internal audit function	√		
(i)	Review the Management's Discussion and Analysis before disclosing in the Annual Report	√		
(j)	Review statement of all related party transactions submitted by the management	√		
(k)	Review Management Letters or Letter of Internal Control weakness issued by statutory auditors;	√		
(l)	Oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	√		
(m)	Oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission:	√		
	Provided that the management shall disclose to the Audit Committee about the uses or applications of the proceeds by major category (capital expenditure, sales and marketing expenses, working capital, etc.), on a quarterly basis, as a part of their quarterly declaration of financial results:			
	Provided further that on an annual basis, the company shall prepare a statement of the proceeds utilized for the purposes other than those stated in the offer document or prospectus for publication in the Annual Report along with the comments of the Audit Committee.			
5(6) Reporting of the Audit Committee				
(a) Reporting to the Board of Directors	(i) The Audit Committee shall report on its activities to the Board.	√		
	(ii) The Audit Committee shall immediately report to the Board on the following findings, if any:-			
	(a) report on conflicts of interests;			No such event has been identified
	(b) suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;			
	(c) suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and			
	(d) any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;			
(b) Reporting to the Authorities	If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier			

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5 (7) Reporting to the Shareholders and General Investors				
	Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company			Not applicable

6. Nomination and Remuneration Committee (NRC).-				
(1) Responsibility to the Board of Directors	(a) The company shall have a Nomination and Remuneration Committee (NRC) as a subcommittee of the Board			NRC committee has been disloved at 30.06.2021 to comply with BRPD Letter (R-1)717/2021-5064 dated 16.06.2021. The Audit Committee plays role of NRC as per BRPD Circular Letter No.-21 dated 12 May 2024.
	(b) The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top level executive as well as a policy for formal process of considering remuneration of directors, top level executive;			
	(c) The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).			
(2) Constitution of the NRC	(a) The Committee shall comprise of at least three members including an independent director;			
	(b) At least 02 (two) members of the Committee shall be non-executive directors;			
	(c) Members of the Committee shall be nominated and appointed by the Board;			
	(d) The Board shall have authority to remove and appoint any member of the Committee;			
	(e) In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;			
	(f) The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee;			
	(g) The company secretary shall act as the secretary of the Committee;			
	(h) The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;			
	(i) No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the Company			

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
(3) Chairperson of the NRC	(a) The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;			
	(b) In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;			
	(c) The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders:			
	Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the annual general meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM.			
(4) Meeting of the NRC	(a) The NRC shall conduct at least one meeting in a financial year;			
	(b) The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;			
	(c) The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);			
	(d) The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.			
(5) Role of the NRC	(a) NRC shall be independent and responsible or accountable to the Board and to the shareholders;			
	(b) NRC shall oversee, among others, the following matters and make report with recommendation to the Board:			
	(i) formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:			
	(a) the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;			
	(b) the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and			
	(c) remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;			
	(ii) devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;			
	(iii) identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;			
	(iv) formulating the criteria for evaluation of performance of independent directors and the Board;			
	(v) identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and			
	(vi) developing, recommending and reviewing annually the company's human resources and training policies;			
	(c) The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.			

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
7. External / Statutory Auditors				
The issuer company should not engage its external / statutory auditors to perform the following services of the company; namely:-				
7(1)	The issuer company shall not engage its external or statutory auditors to perform the following services of the company, namely:-			
	(i) appraisal or valuation services or fairness opinions;	√		
	(ii) financial information systems design and implementation;	√		
	(iii) book-keeping or other services related to the accounting records or financial statements;	√		
	(iv) broker-dealer services;	√		
	(v) actuarial services;	√		
	(vi) internal audit services or special audit services;	√		
	(vii) any service that the Audit Committee determines;	√		
	(viii) audit or certification services on compliance of corporate governance as required under condition No. 9(1); and	√		
	`(ix) any other service that creates conflict of interest	√		
7(2)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company:	√		
	Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members.			
7(3)	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	√		Shall be invited to remain present
8. Maintaining a website by the Company				
8(1)	The company shall have an official website linked with the website of the stock exchange.	√		
8(2)	The company shall keep the website functional from the date of listing	√		
8(3)	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	√		

9. Reporting and Compliance of Corporate Governance				
9(1)	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	√		
9(2)	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting.	√		
9(3)	The directors of the company shall state, in accordance with the Annexure-C attached, in the directors' report whether the company has complied with these conditions or not.	√		

Date: 30 April 2026

The Board of Directors
IFIC Bank PLC
Head Office
Dhaka

Subject: Declaration on Financial Statements for the year ended on 31 December 2025

Dear Sirs

Pursuant to the condition No. 1(5) (xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

(1) The Financial Statements of IFIC Bank PLC for the year ended on 31 December 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;

(2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;

(3) The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;

(4) To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;

(5) Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed; and

(6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

In this regard, we also certify that:

(i) We have reviewed the financial statements for the year ended on 31 December 2025 and that to the best of our knowledge and belief:

   (a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;

   (b) these statements collectively present true and fair view of the Company's affairs and are in compliance with existing accounting standards and applicable laws.

(ii) There are, to the best of knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board of Directors or its members.

Sincerely Yours,

Dilip Kumar Mandal
Chief Financial Officer

Syed Mansur Mustafa
Managing Director

[Certificate as per condition No.1 (5) (XXVII)]

Report to the Shareholders of
IFIC Bank PLC. on compliance on the Corporate Governance Code

We have examined the compliance status to the Corporate Governance Code by IFIC Bank PLC. for the year ended on 31st December 2025. This Code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 3 June, 2018 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Company. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

(a) The Company has complied with the conditions of the Corporate Governance Code as stipulated in the above mentioned Corporate Governance Code issued by the Commission;

(b) The Company has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;

(c) Proper books and records have been kept by the company as required under the Companies Act, 1994, the securities laws and other relevant laws; and

(d) The Governance of the company is satisfactory.

Dhaka, Dated
May 24, 2026

For Suraiya Parveen & Associates
Chartered Secretaries

Suraiya Parveen, FCS
Chief Executive Officer

Office Address: Razzak Plaza (9th Floor) Suite-10G, 383 Tangi Diversion Road (old), 2 Shahid Tajuddin Ahmmed Sarani (New), Moghbazar, Dhaka-1217, Mobile: 01911-421998, 01713-110408, E-mail: suraiyaparveenfcs@gmail.com, musfiquefcs@gmail.com



Environmental, Social and Governance (ESG)

Environmental, Social and Governance (ESG)

People and Communities

- IFIC focuses on employee diversity & inclusion, training & development, employment practices
- The Bank invests in the communities through the Sustainable Livelihood Initiative and Holistic Rural Development Program
- The Bank provides access to financial services to communities including unbanked people

Conduct and Compliance

- The Corporate Governance structure of the Bank ensures the highest levels of ethics, integrity, corporate governance and regulatory compliance
- The Board of Directors sets the course and evaluates the performance of compliance, risk management & internal control, information & cyber security, customer service, social and environmental responsibility in terms of sustainable finance and financial inclusiveness

Transparency with Stakeholders

- The Code of Conduct of the Bank ensures transparent dealings with internal and external stakeholders.

Responsible Financing and Product Responsibility

- IFIC Bank does not fund projects that have an adverse impact on the environment, health and safety levels as per guidelines of Bangladesh Bank

IFIC Bank PLC is dedicated to ensuring that its systems, procedures, and practices adhere to a high level of Corporate Governance. It has a well-defined and well-structured Corporate Governance framework in place to support the Board's goal of achieving long-term and sustainable value, as well as to foster a culture that values ethical behavior, integrity, and respect in order to protect the interests of shareholders and other stakeholders at all times. Alongside, the Bank increasingly focused on social issues in response to the policy and guidelines of Bangladesh Bank, putting particular emphasis on diversity, equity and inclusion. Bangladesh Bank as a pioneer financial regulatory body has been addressing sustainability issues in its policies and regulations and guiding Banks and FIs to accommodate Environmental, Social and Governance (ESG) issues in their financing portfolio and credit/ investment management. Recognizing that IFIC Bank plays a catalytic role in speeding up the adoption of environmentally friendlier output practices in the real economy.

The Board meets regularly, and meetings are scheduled much in advance (before the start of each fiscal year) in order for members to prepare ahead. When necessary, the Board will convene on an ad hoc basis to discuss urgent matters. The Board met fifty one (51) times in year 2025 to study and examine a variety of key items that required its direction and approval.

Initiatives implemented to reduce ESG risks

Board of Directors and Board Competence

The Board of the Bank represents a well-balanced combination of experience and knowledge in the fields of law, small scale industries, agriculture, rural economy, risk management, finance, credit, information technology, and banking. When necessary, the Board also gets input from other specialists. There are three Independent Directors on the Bank's Board of Directors.

Age Grouping of Directors

Age limit (Years)	Number of Directors	Remarks
50-60	3	One Independent Director, One Government nominated Director and Managing Director of the Bank
60-70	3	Two Independent Director and one Director nominated by the Government

Independent Director

IFIC Bank follows relevant Bangladesh Bank circulars, rules and regulations of the Bank Companies Act, 1991 (as modified until 2018), and Bangladesh Securities and Exchange Commission instructions regarding the composition of its board of Directors. IFIC Bank emphasizes the combination of knowledge, skills, experience, and perception when hiring new Directors. The shareholders elect the Directors at the annual general meeting. We adhere to all applicable norms and regulations when it comes to nomination, removal, causal vacancies, and alternate directors. Directors of the bank are independent of management and are not involved in the day-to-day operations of the Bank.

Average experience of Board Members **33 Years**
Time spent by the Board cumulatively in several familiarization programs during FY25 **255 hours**
Independent Director **3**

Human Capital Management

IFIC Bank PLC recognizes human capital as a key pillar of sustainable growth and long-term value creation. The Bank is committed to fostering an inclusive, ethical and people-centric workplace that supports employee wellbeing, professional development and equal opportunity.

Diversity, equity and inclusion remain integral to the Bank's workforce strategy. IFIC Bank embraces individuals from diverse backgrounds and promotes a culture where employees feel valued, respected and empowered to contribute effectively. Equal opportunity practices are embedded across recruitment, development and career progression processes.

The Bank continues to invest in employee development through structured learning and capacity-building initiatives designed to enhance skills, adaptability and resilience in a rapidly evolving business environment. Training programs are aligned with regulatory requirements as well as emerging technological and operational needs, ensuring a future-ready workforce. The Bank regularly recognizes it's employee performance and their potential by promoting them to higher responsibilities.

Employee wellbeing and safety are prioritized through comprehensive initiatives including health and life insurance coverage, access to telemedicine services and partnerships with healthcare providers. Workplace safety is reinforced through regular awareness programs and emergency preparedness initiatives, ensuring a secure and supportive environment.

IFIC Bank upholds strong ethical standards and compliance practices, guided by its Code of Conduct and established HR policies. A structured grievance management framework enables employees to raise concerns confidentially, promoting transparency, accountability and a respectful workplace culture.

The Bank also contributes to broader social objectives by generating employment and strengthening service delivery across its extensive network. Continuous efforts to optimize workforce deployment and enhance employee engagement support operational efficiency while reinforcing the Bank's commitment to responsible and sustainable business practices.

Through these initiatives, IFIC Bank continues to strengthen its human capital foundation, supporting long-term organizational resilience and sustainable growth.

Technological advancement through our innovative IT system

Our ESG framework is built on the principle that digital progress must be paired with ethical responsibility. We are committed to a "Safe, Inclusive, and Lean" banking model.

I. Governance (G): Strengthening the Digital Perimeter and Institutional Resilience
At IFIC Bank, Governance extends beyond regulatory compliance to safeguarding the integrity of our digital infrastructure. Cybersecurity is treated as a **Core Board-Level Responsibility**, and our "Defense-in-Depth" strategy strengthens every layer of the Bank—from physical hardware to human behavior—against an increasingly complex global threat landscape.

1. Global Security Benchmarking and Regulatory Leadership
To maintain trust, IFIC Bank aligns its operations with the world's most stringent security frameworks.

- **ISO/IEC 27001:2022 Certification:** Confirms that our Information Security Management System (ISMS) meets the latest international standards.
- **PCI DSS v4.0 Compliance:** Achieved for the fourth consecutive year, ensuring every card transaction is protected by advanced security controls.

2. Transitioning to Predictive Threat Intelligence
The Bank has moved beyond traditional "reactive" security (fixing problems after they occur) toward a **Predictive Governance Model**. We act before the threat manifests.

- **Centralized Security Management (CSM):** Provides a unified "Command Center" for real-time monitoring and rapid patching.
- **Dark Web Monitoring as a Social Safeguard:** Deployed tools to monitor restricted internet layers for leaked credentials or planned attacks, allowing to take action before losses occur.

3. Cultivating a Culture of Security
Our governance framework recognizes that the strongest firewall is an informed workforce.

- **Standardized Data Protection:** ISO-mandated procedures ensure all staff follow strict and consistent security controls.
- **Risk-Based Decision Making:** Security testing is integrated into every new product to ensure Security by Design.

II. Social (S): Advancing Financial Inclusion and Consumer Empowerment
At IFIC Bank, our social mandate is rooted in the belief that banking should be accessible, transparent, and protective.

1. The Sovereignty of Information: 24/7 Real-Time Transparency
Our **24/7 SMS Trigger Program** provides every customer with total visibility over their finances.

- **Instant Fraud Mitigation:** Real-time alerts enable customers to identify unauthorized activity immediately.
- **Behavioral Confidence:** Automated updates strengthen customers' trust in digital banking.

2. Inclusive Innovation: Human-Centric Design for All Demographics
We have applied **Human-Centric Design** principles to our mobile ecosystem to ensure that no demographic is left behind in the transition to digital-first banking.

- **Eliminating Friction:** By redesigning our interface to reduce "tap depth" and simplify navigation, we have made high-value actions more accessible to users.
- **Digital Autonomy:** Features like **Easy Login Recovery** allow customers to restore access independently and

securely, reducing branch visits and promoting **Digital Self-Reliance.**

3. Catalyzing the National "Cashless" Vision
Our initiatives are aligned with the government's mandate for a digital and transparent economy.

- **Bangla QR and Universal Access:** Our integration into the **Bangla QR** network enables customers to pay any merchant via a unified national standard.
- **Economic Transparency:** Facilitating digital payments through both **Proprietary QR** and **Bangla QR** systems helps build a more efficient, traceable, and "Cashless" national economy.

4. Customer Welfare and Support Systems
Our social commitment is reflected in how we support our users through their digital journey.

- **Educating the User Base:** Simplified app navigation promotes secure banking practices.
- **24/7 Availability:** Self-service tools and real-time alerts ensure continuous access to support.

III. Environmental (E): Scaling a Leaner, Sustainable Future
At IFIC Bank, we recognize that our digital transformation strategy is our most potent instrument for environmental stewardship.

1. The "Paperless Dividend": Permanent Resource Conservation
The digitization of high-volume banking processes has significantly reduced the consumption of physical materials.

- **Workflow De-materialization: Trade Incentive Automation** and **PicSign** have removed millions of sheets of paper from our operational lifecycle.
- **The Zero-Waste Mandate:** Digitization eliminates waste associated with manual errors, reprinting, and physical file destruction.

2. Indirect Emission Reductions: Decarbonizing the Customer Journey
Our environmental impact extends beyond our office walls.

- **Eliminating Necessary Commutes:** Virtual Accounts users and retail customers can engage in **Self-Service Login Recovery** which removes the need for physical branch visits.
- **Aggregate Footprint Mitigation:** Every "tap" on our mobile app contributes to a more sustainable service model by reducing customer travel directly to branches.

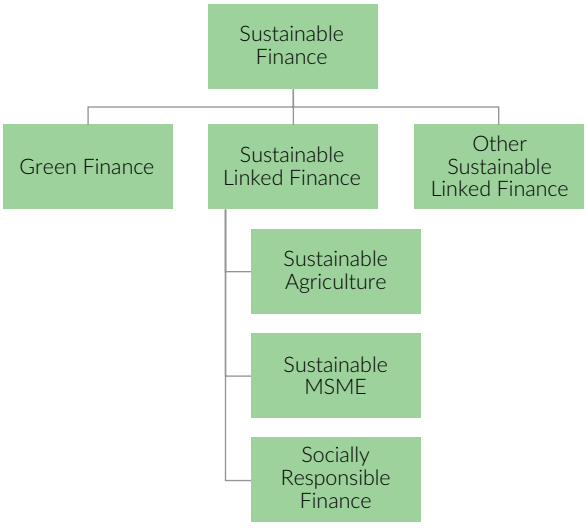
3. Optimized Resource Management and Sustainable Scaling
As the Bank grows, we are committed to ensuring that our expansion does not lead to a proportional increase in energy or resource consumption.

- **Scaling Without Expansion:** Centralized digital platforms support higher transaction volumes without additional office space or storage facilities.
- **Technological Energy Efficiency:** Centralized security management and in-house software optimize server utilization and energy consumption, aligning growth with long-term sustainability objectives.

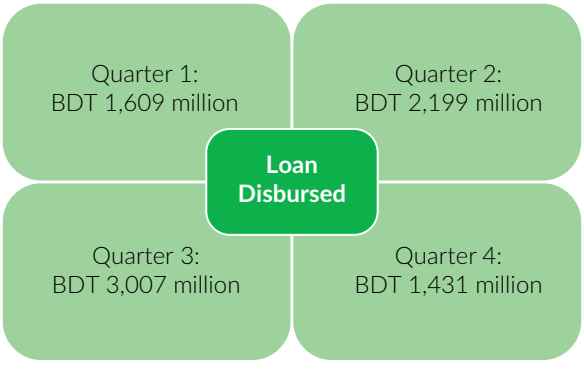


Report on Sustainable Finance

Building on the progress of the previous year, sustainable finance continues to remain a key priority for the Bank. By integrating Environmental, Social, and Governance (ESG) considerations into its financial services, including banking, investment, and advisory- the Bank strives to support responsible growth and long-term value creation.



Quarter-wise Sustainable Finance loan disbursement in the Year 2025, is as below:



In line with the strategic commitment to sustainable development, IFIC Bank continues to prioritize sustainable finance by extending dedicated support to environmentally responsible and inclusive business initiatives. The Bank has created more flexibility in financing on below mentioned sectors & segments:

Green Finance
1st Quarter: BDT 101.09 Million
Green/Environment Friendly Establishments: BDT 68.15 million
Green CMSME: BDT 32.94 Million
2nd Quarter: BDT 123.65 million
Green/Environment Friendly Establishments: BDT 6.97 million
Green CMSME: BDT 86.57 Million
Liquid Waste Management: BDT 30.11 Million
3rd Quarter: BDT 51.83 million
Green/Environment Friendly Establishments: BDT 6.88 million
Green CMSME: BDT 35.43 Million
Liquid Waste Management: BDT 9.51 Million
4th Quarter: BDT 271.05 million
Green/Environment Friendly Establishments: BDT 2.13 million
Green CMSME: BDT 268.37 Million
Liquid Waste Management: BDT 0.54 Million

Sustainable Linked Finance
1st Quarter: BDT 1508.69 Million
Sustainable Agriculture: BDT 0.43 Million
Sustainable CMSME: BDT 7.13 Million
Socially Responsible Financing: BDT 170 Million
Other Sustainable Linked Finance: BDT 1331.13 Million
2nd Quarter: BDT 2075.08 Million
Sustainable Agriculture: BDT 1.16 Million
Sustainable CMSME: BDT 175.74 Million
Socially Responsible Financing: BDT 350 Million
Other Sustainable Linked Finance: BDT 1548.18 Million
3rd Quarter: BDT 2954.88 Million
Sustainable Agriculture: BDT 0.21 Million
Sustainable CMSME: BDT 41.04 Million
Socially Responsible Financing: BDT 770 Million
Other Sustainable Linked Finance: BDT 2143.63 Million
4th Quarter: BDT 1159.98 Million
Sustainable Agriculture: BDT 0.02 Million
Sustainable CMSME: BDT 53.66 Million
Socially Responsible Financing: BDT 750 Million
Other Sustainable Linked Finance: BDT 356.30 Million

In line with its commitment to sustainable and responsible banking, IFIC Bank PLC has remained steadfast in sustainable financing and plans to further such initiatives by integrating these concepts across its operations and training programs and thereby increasing employee expertise and organizational capacity in these areas.



Corporate Social Responsibility

IFIC Bank PLC remains steadfast in its commitment to inclusive and sustainable development. In 2025, the Bank continued to implement impactful Corporate Social Responsibility (CSR) initiatives across the sectors of Education, Health, Environment & Climate Change Mitigation and Adaptation, and Others. Through these initiatives, the Bank reaffirmed its responsibility toward empowering communities, supporting vulnerable populations and fostering a sustainable future.

Education

Education remains a cornerstone of IFIC Bank's CSR strategy. In 2025, the Bank extended infrastructural support to 100 underprivileged students of Shandeepon Welfare Society. The initiative aimed to create an improved learning environment by strengthening educational facilities and ensuring access to quality academic resources.

In addition, IFIC Bank donated a student bus to Patuakhali Science and Technology University (PSTU) to improve transportation for the students.

Through these efforts, the Bank has played a meaningful role in expanding educational opportunities for disadvantaged children, helping them build a stronger foundation for future growth and empowerment.



Health

Healthcare and preventive awareness remained a key focus area in 2025. The Bank partnered with Shakti Foundation to conduct 96 health awareness workshops, benefiting 2,226 individuals. These workshops focused on promoting essential health knowledge, preventive care practices and overall well-being among beneficiaries. Through this initiative, IFIC Bank strengthened community resilience by empowering individuals with the knowledge necessary to make informed health decisions.



In addition, IFIC Bank provided financial assistance for the treatment of three critically ill individuals, enabling them to access urgent and life-saving medical care. This initiative reflects the Bank's humanitarian commitment to ensuring that financial hardship does not prevent access to essential treatment.



Environment & Climate Change Mitigation and Adaptation

Recognizing the urgent global need to address environmental challenges, IFIC Bank launched a social awareness initiative titled "IFIC Ecosolve", a write-up competition focused on environmental conservation and climate change mitigation.

The competition encouraged participants to share innovative ideas and practical solutions to environmental issues, fostering awareness and youth engagement in sustainable practices. Through this initiative, the Bank aimed to cultivate responsible environmental citizenship and promote dialogue on climate resilience and sustainable development.

Others: Community Development & Employee Welfare

Child Day Care Center for Employees

As part of its commitment to employee well-being and work-life balance, IFIC Bank arranged a combined Child Day Care Center facility for employees. More than 50 employees benefited from this service in 2025.

The initiative supports working parents by providing a safe and nurturing environment for their children, thereby enhancing productivity, employee satisfaction, and gender inclusivity within the workplace.

Support for Women in Sports

IFIC Bank has provided financial support to 33 talented young female footballers from Kalsindur Football Academy. These athletes, many hailing from economically disadvantaged backgrounds, have shown exceptional skill and determination in the sport. Several of them have represented Bangladesh playing for the national team and various age-group teams.

By supporting their training and development, the Bank contributed to empowering young women, promoting gender equality, and encouraging sports as a pathway to confidence, discipline, and national pride.



Commitment to Sustainable Progress

Through its CSR initiatives in 2025, IFIC Bank PLC continued to demonstrate that sustainable business growth goes hand-in-hand with social responsibility. By investing in education, healthcare support and awareness, environmental sustainability, employee welfare, and women's empowerment, the Bank remains dedicated to creating long-term positive impact for communities and the nation.

IFIC Bank will continue to strengthen its CSR efforts in alignment with national development priorities and the Sustainable Development Goals (SDGs), ensuring inclusive growth and a resilient future for all.



IFIC Islamic | শুদ্ধতা ও বরকতের সমন্বয়

IFIC Islamic Banking

IFIC Bank PLC continued to strengthen its commitment toward ethical, inclusive, and Shariah-compliant banking through the progressive expansion of IFIC Islamic during 2025. Building upon the successful inauguration of IFIC Islamic in July 2024, the year under review marked a significant phase of strategic growth, operational consolidation, and enhanced customer confidence in Shariah-based financial services.

Islamic Banking continues to experience strong global and domestic momentum, driven by increasing customer preference for transparent, equitable, and socially responsible financial solutions. In line with this evolving landscape, IFIC Islamic remained focused on delivering banking products and services founded upon the core principles of Islamic finance, including the prohibition of Riba, risk-sharing, asset-backed financing, ethical investment practices, and value-based financial intermediation.

During 2025, IFIC Islamic further expanded its footprint by strengthening customer engagement and enhancing accessibility to Shariah-compliant financial solutions across diverse customer segments. The encouraging growth in deposits and customer participation reflected the increasing trust and confidence of customers in IFIC Islamic's commitment to ethical banking and financial integrity.

On the liability side, IFIC Islamic continued to offer a diversified suite of Shariah-compliant deposit products tailored to meet the financial aspirations of individuals and institutions alike. The major deposit products included:

- Al-Wadeeah Current Account
- Mudaraba Savings Account
- Mudaraba SND Account
- Mudaraba Term Deposit
- Mudaraba Aamar Bhobishawt
- Mudaraba Mashik Munafa Scheme

These products continued to play a meaningful role in promoting savings culture, financial inclusion, and customer convenience through transparent and Shariah-aligned financial arrangements.

On the investment side, IFIC Islamic maintained its strategic focus on supporting the productive sectors of the economy, particularly CMSME, agriculture, and retail financing segments. The investment portfolio was developed based on Shariah-approved contracts and prudent risk management practices to ensure sustainable and responsible financing activities. The key investment products offered during the year included:

- HPSM Barakah Aamar Bari
- Bai Murabaha Aamar Biniyog
- Bai Murabaha Shohoj Biniyog
- Bai Murabaha Aamar Subornogram

These investment solutions continued to support entrepreneurship, self-employment, and economic empowerment while ensuring full compliance with Islamic Banking principles. Through responsible financing and customer-centric services, IFIC Islamic remained committed to contributing positively to the socio-economic development of the country.

Ensuring strict adherence to Shariah principles remained one of the key priorities of IFIC Islamic throughout the year. All products, investment mechanisms, operational activities, and policy decisions were conducted under the guidance and supervision of a distinguished New Shariah Supervisory Committee (effect from January, 2026) comprising renowned Islamic scholars, experienced academicians, and professionals with deep expertise in Islamic jurisprudence and Islamic finance. The Board continued to provide strategic guidance and oversight to ensure that all banking operations remained fully compliant with Shariah principles, thereby reinforcing customer trust, transparency, and institutional credibility.

Sl. No.	Name & Current Position	Role in SSC	Picture
1.	**Dr. Md. Anwar Hosain Molla, CSAA** Chairman Principal Uttar Badda Islamia Kamil Madrasah, Dhaka		
2.	**Mufti Ahsanul Islam, CSAA** Member Khatib, Baitul Ma'mur Jame Masjid Sector 15, Uttara Vice Principal & Deputy Mufti, Centre for Islamic Economics Studies (CIES)		
3.	**Mufti Sazzadur Rahman, CSAA** Member Khatib, Malikul Mulak Jame Masjid, Uttar Kazipara, Dhaka. Deputy Mufti, Jamiah Markajus Shariya, Kajipara, Dhaka		

The year 2025 also witnessed a continued focus on prudent investment deployment amid evolving market dynamics and regulatory considerations. IFIC Islamic maintained a disciplined and cautious approach in identifying viable Shariah-compliant investment opportunities, ensuring that all financing decisions were supported by appropriate due diligence, ethical considerations, and long-term sustainability objectives. This prudent approach reflected the Bank's unwavering commitment to protecting depositor interests while maintaining the integrity of Islamic finance principles.

Under the guidance of the Shariah Supervisory Committee, IFIC Islamic continued its efforts to provide competitive provisional profit to customers in accordance with approved Shariah guidelines and sound banking practices. The positive response from customers and the steady growth in deposits demonstrated increasing public confidence in the Bank's ethical and customer-focused approach.

Looking ahead, IFIC Islamic remains committed to achieving sustainable growth through continuous innovation, digital transformation, and customer-centric product development.

The Bank plans to introduce new and innovative Shariah-compliant financial products and services based on evolving customer demands, market analysis, and emerging economic opportunities. Particular emphasis will be placed on expanding digital Islamic Banking capabilities to enhance accessibility, operational efficiency, and customer convenience through technology-driven solutions.

As part of its long-term strategic vision, IFIC Islamic aims to further strengthen its position in the Islamic Banking industry by promoting sustainable and responsible growth fully aligned with Shariah principles. The Bank remains committed to fostering financial inclusion, supporting productive economic sectors, and creating long-term value for customers and stakeholders through ethical and sustainable Islamic Banking practices.

The continued progress of IFIC Islamic reflects IFIC Bank PLC's steadfast dedication to excellence, integrity, innovation, and Shariah-compliant sustainable growth, reinforcing its position as a trusted and progressive financial institution in Bangladesh.



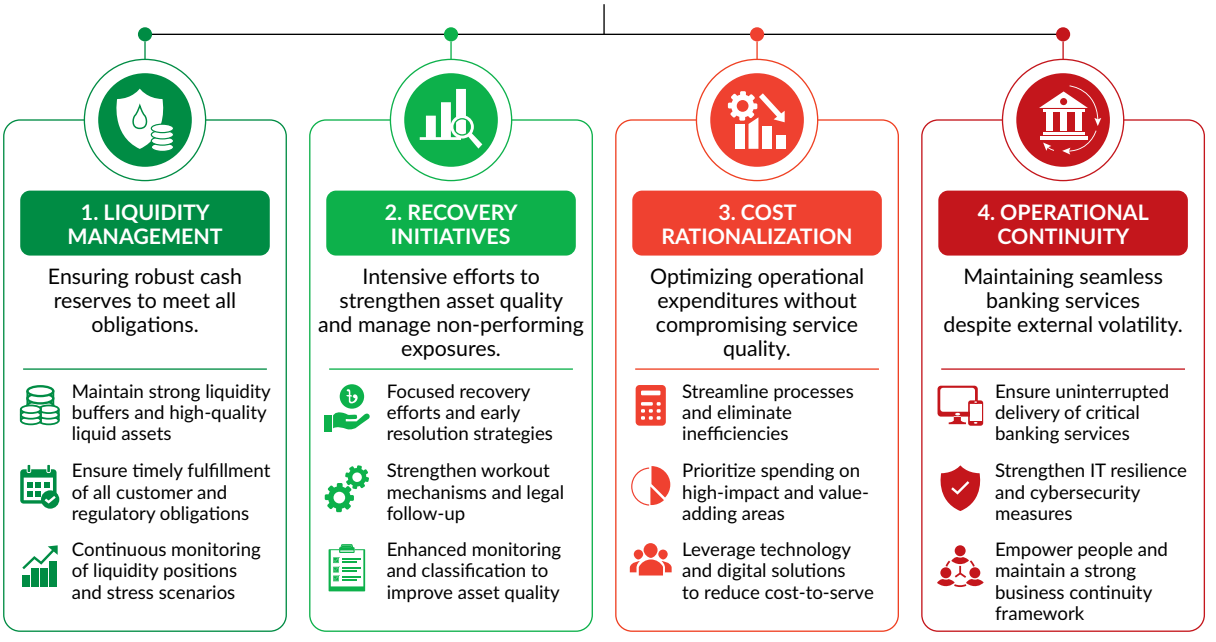
Management Discussion and Analysis (MD & A)

The banking industry in Bangladesh navigated a particularly turbulent landscape in 2025, characterized by persistent macroeconomic headwinds and structural challenges. Elevated inflationary pressures, foreign exchange volatility, and liquidity across the market created a complex operating environment for financial institutions. The sector also experienced rising funding costs, deterioration in asset quality, subdued private sector credit demand, and increased stress on borrowers' repayment capacity due to changed political landscape and prolonged economic downturn, weakened business confidence, pressure on foreign trade, and deposit mobilization which adversely impacted profitability and balance sheet stability across the industry. Irrespective of the number of challenges, IFIC Bank PLC remained persistent in its commitment to financial stability and disciplined growth. Our strategic focus was pivoted toward four critical pillars:

- **Liquidity Management:** Ensuring robust cash reserves to meet all obligations.
- **Recovery Initiatives:** Intensive efforts to strengthen asset quality and manage non-performing exposures.
- **Cost Rationalization:** Optimizing operational expenditures without compromising service quality.
- **Operational Continuity:** Maintaining seamless banking services despite external volatility.

IFIC BANK PLC

Our Four Pillars for Financial Stability and Disciplined Growth



IFIC encountered number of challenges during year 2025 and the Bank views these challenges as a catalyst for greater internal discipline and efficiency. Our focus remains on reinforcing our capital base, deepening our engagement with the communities we serve, and upholding the trust of our depositors and shareholders alike. Through a culture of resilience and a commitment to integrity, we are confident in our ability to navigate the complexities of the current financial cycle and emerge as a stronger, more agile institution. During this stress situation, our primary duty remains to protect and enhance the value by providing extra ordinary customer service for those who placed their trust on us.

- **Protecting Depositors' Interests:** We recognized our depositors who are the bedrock of this institution. Bank has prioritized the safety and accessibility of deposits through prudent Risk Management Frameworks for maintaining the highest standards of fiduciary responsibility, to ensure the customers' hard-earned savings. Despite the various external narratives and industry-wide volatility challenges, the Bank's financial resilience remained uncompromised. We have consistently met depositors commitments on time without any fail and to meet this commitment IFIC never sought any emergency liquidity support from Bangladesh Bank, underlining our self-reliant strength and stable financial institution.
- **Delivering Value to Shareholders:** Despite the bottom line result experienced in 2025, management remains resolutely committed to protect and enhance long-term shareholder value by prioritizing balance sheet fortification, rigorous recovery, and cost optimization to restore sustainable profitability. By maintaining transparency and disciplined approach to capital management, Bank focused on building a resilient institution capable of delivering consistent equity growth in coming years.
- **Commitment to Stakeholders and Regulatory Excellence**: We are dedicated to create long lasting value for our regulators, employees, and the community of stakeholders by upholding the highest standards of governance and compliance. By fostering a culture of professional excellence and maintaining proactive engagement with regulatory bodies, bank is ensuring institutional integrity and systemic stability. Our focus remain on empowering the workforce and delivering responsible banking practices that serve the best interests of all our stakeholders.

Banking Network

As of 31 December 2025, IFIC Bank maintained the largest banking network in Bangladesh, with 1,413 service points comprising 189 branches and 1,224 Uposhakhas. While our footprint spans the entire nation, we adopted a highly strategic and cautious approach to expand our network during the year, opened four new Uposhakhas and considering the business potentiality, bank also merged one uposhakha with branch.

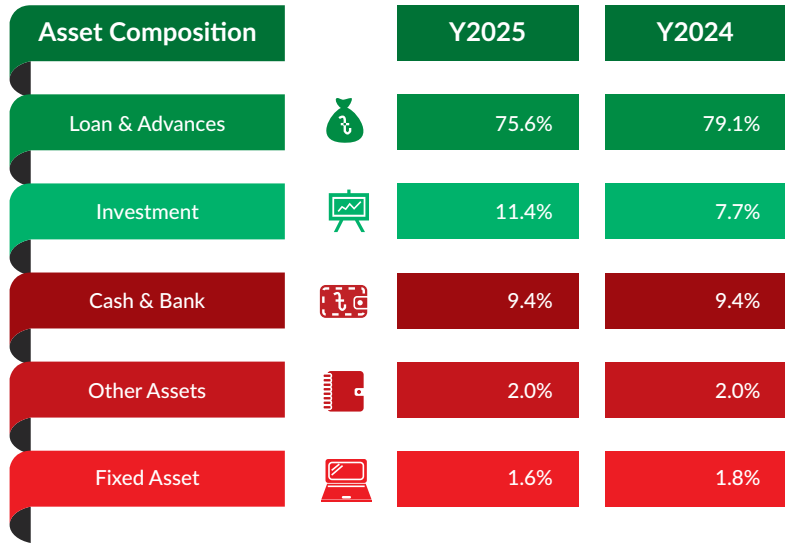
This extensive network is positioned in lucrative, high-potential locations, ensuring superior banking services are accessible to all. Our Uposhakha model has emerged as a proven and formidable contributor to deposit mobilization and customer acquisition during the hard time. Each Uposhakha is designed to provide the same financial and operational services as a full-scale branch, managed by highly skilled human resources to deliver a seamless and professional banking experience across every corner of the country.

Total Assets

At the end of 2025, total assets of the Bank stood at BDT 586,402 million compared to BDT 565,694 million in 2024, registering a growth of 3.7% over the previous year. The growth in total assets was primarily driven by expansion in deposit mobilization, growth in investment in government

securities, and increase in cash and balances maintained with banks and financial institutions to support liquidity management requirements.

Component-wise analysis of the asset base revealed that 75.6% of total assets were concentrated in the Bank's loans and advances, which continued to remain the principal earning asset of the bank. Investment portfolio accounted for 11.4% of total assets, mainly comprising investments in government securities, bonds, and other approved instruments. In addition, cash and balances with other banks and financial institutions represented 9.4% of the total asset base, reflecting the Bank's focus on maintaining adequate liquidity amid challenging market conditions. The remaining portion of the asset base comprised fixed assets, other assets, and non-banking assets.



Lending Portfolio, segment analysis and Asset Quality

During 2025, the Bank's total loans and advances stood at BDT 443,295 million, compared to BDT 447,266 million in 2024, reflecting a marginal decline of 0.89% over prior year. The contraction in the loan portfolio is primarily attributed to a combination of scheduled loan repayments, interest accrual adjustments, and write-offs amounting to BDT 8,126 million during the year and undertaken as part of the Bank's balance sheet clean-up and strengthened recovery management initiatives.

BDT in Million

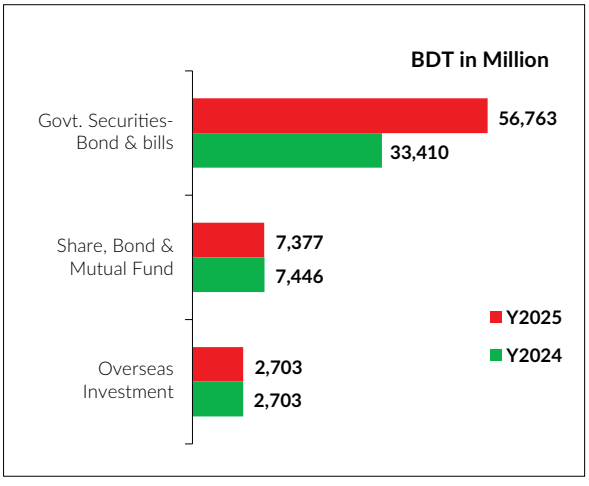
Particulars	Y2025	Y2024	Growth	%	Hold%	
					Y2025	Y2024
Aamar Bari	73,976	85,656	(11,680)	-13.6%	16.7%	19.2%
Other Retail	16,467	10,019	6,449	64.4%	3.7%	2.2%
Total Retail	**90,443**	**95,674**	**(5,231)**	**-5.5%**	**20.4%**	**21.4%**
SME & Agri	21,611	30,574	(8,963)	-29.3%	4.9%	6.8%
Corporate	331,241	321,018	10,223	3.2%	74.7%	71.8%
Total Loan	**443,295**	**447,266**	**(3,971)**	**-0.9%**	**100.0%**	**100.0%**

During 2025, the corporate lending portfolio of the Bank increased by BDT 10,223 million (+3.2%), reaching BDT 331,241 million from BDT 321,018 million in 2024, primarily driven by the application of interest income. In contrast, the 'IFIC Aamar Bari' portfolio declined to BDT 73,976 million from BDT 85,656 million, reflecting a reduction of BDT 11,680 million (-13.6%), due to regular loan repayments. Similarly, the SME & Agriculture lending portfolio also recorded a decline of 29.3% compared to the preceding year.

On the industry front, in 2025 the non-performing loan ratio increased significantly to 32.1% from 20.2% in 2024, reflecting heightened macroeconomic pressures and ongoing political uncertainties. In line with this broader sectoral trend, Bank also experienced an increase in its NPL BDT 272,505 million at the end of 2025, compared to BDT 245,856 million in the previous year representing 61.47% of total loans and advances from 54.97%, of year 2024. NPL ratio of the bank increased significantly primarily for deterioration of several large exposures amid the evolving economic and political landscape. Bank has taken necessary initiatives to improve the asset quality, by focusing cash recovery, regularization of classified accounts, and strengthened monitoring of stressed exposures.

Investment Portfolio

During 2025, the Bank's total investment portfolio stood at BDT 66,843 million, compared to BDT 43,560 million in 2024, reflecting a significant increase of BDT 23,284 million (53%). The growth in the investment portfolio was primarily driven by higher exposure to government securities, including bills and bonds, which increased by BDT 23,353 million over the previous year. Investment in government securities is primarily maintained to comply with the Statutory Liquidity Ratio (SLR) requirements, while also ensuring liquidity management, regulatory adherence and ensuring fixed income for the bank.



In contrast, investments in shares, bonds, and mutual funds recorded a marginal decline of BDT 69 million compared to 2024. Portfolio composition indicates that approximately 85% of the total investment is concentrated in government securities (bonds and bills), while the remaining 15% comprises overseas investments and equity-related instruments.

The Bank's overseas investment portfolio includes strategic investment in Nabil Bank Limited (Nepal), Oman Exchange LLC (Oman), and MCB Bank Limited (Pakistan).

Fixed Assets

BDT in Million

Particular	Y2025	Y2024	Growth	Growth %
Land & Building	3,782	3,829	(47)	-1.23%
Furniture and fixture	368	427	(59)	-13.75%
Computer equipment	760	748	12	1.61%
Office & Electrical equipment	579	918	(339)	-36.92%
Leasehold improvement	925	1,058	(133)	-12.56%
Vehicles	28	41	(13)	-32.07%
CBS and other software	1,273	1,404	(131)	-9.33%
Sub-total	**7,713**	**8,423**	**(709)**	**-8.42%**
Right of Use Assets	1,864	1,510	354	23.44%
Capital work in progress	2	45	(43)	-94.82%
Total Fixed Assets	**9,580**	**9,978**	**(399)**	**-3.99%**

In 2025, the written down value (WDV) of fixed assets stood at BDT 9,580 million, compared to BDT 9,978 million in 2024, representing a decrease of BDT 399 million (3.99%), primarily due to depreciation charged during the year.

Composition-wise, land and buildings accounted for 39.5% of the total fixed asset base, followed by right-of-use assets at 19.5% arises due to application of *IFRS 16: Leases*. Core Banking System (CBS) and other software represented 13.3% of total fixed assets, while the remaining 27.7% comprised furniture and fixtures, computer equipment, vehicles, and other operational assets.

Other Assets

BDT in Million

Particulars	Y2025	Y2024	Growth	Growth %
Stationary and Stamps	95	103	(8)	-7.4%
Suspense Account	2,856	1,818	1,038	57.1%
Advance, Deposit and Prepayments	674	675	(1)	-0.2%
Accrued interest & other income receivable	1,495	1,372	123	9.0%
Advance income tax (net off Provision)	387	88	299	338.8%
Investment in Subsidiaries	2,630	2,630	-	0.0%
Deferred Tax Assets	3,034	4,676	(1,642)	-35.1%
Other Receivable	51	59	(8)	-13.0%
Total Other Assets	**11,223**	**11,421**	**(199)**	**-1.7%**

In 2025, other assets accounted for 1.9% of the Bank's total asset base and stood at BDT 11,223 million, compared to BDT 11,421 million in 2024. This represents a decrease of BDT 198 million (-1.7%) over the previous year. Other assets primarily comprise stationery and stamps, advances, deposits and prepayments, accrued interest, advance income tax (net off tax provision) and other income receivable, investments in subsidiaries, deferred tax assets, and other miscellaneous receivables

Liabilities & Shareholders' Equity

BDT in Million

Particular	Y2025	Y2024	Growth	Growth %
Borrowing from other banks & FIs	3,274	5,326	(2,052)	-38.5%
Subordinated debt	7,000	9,000	(2,000)	-22.2%
Deposits	517,162	474,592	42,570	8.97%
Other liabilities	53,308	45,730	7,578	16.6%
Sub-total	**580,744**	**534,648**	**46,096**	**8.6%**
Shareholders' equity	5,658	31,045	(25,387)	-81.8%
Total Liabilities and Equity	**586,402**	**565,694**	**20,708**	**3.7%**

Total liabilities and shareholders' equity increased by 3.7% during 2025, primarily driven by growth in the deposit portfolio, which rose by BDT 42,570 million over the previous year. The overall balance sheet expansion reflects movements across key funding, including borrowings from other banks and financial institutions, subordinated debt, customer deposits, other liabilities, and shareholders' equity. However, shareholders' equity recorded a significant decline during the year, due to the net loss of BDT 25,617 million.

Borrowings from Banks and FIs:

BDT in Million

Particular	Y2025	Y2024	Growth	Growth %
Export Development Fund (EDF)	1,735	3,548	(1,812)	-51.1%
Small and Medium Enterprise (SME)	839	1,411	(573)	-40.6%
Pre Shipment Credit	-	367	(367)	-100.0%
Short Term Borrowing	700	-	700	-
Total Borrowings	**3,274**	**5,326**	**(2,052)**	**-38.5%**

Borrowings from banks and financial institutions comprise funding under various refinancing schemes of Bangladesh Bank, including the Export Development Fund (EDF), SME refinancing facilities, pre-shipment credit, and short-term borrowing.

As of 2025, total borrowings stood at BDT 3,274 million, compared to BDT 5,326 million in 2024, reflecting a decline of BDT 2,052 million (- 38.5%). The reduction was primarily driven by repayment of EDF and SME refinancing facilities, which decreased by 51.1% and 40.6% respectively. On the other side pre-shipment credit was fully settled during the year, resulting in a reduction of BDT 367 million, while the Bank availed a short-term borrowing of BDT 700 million which was subsequently repaid by the bank on 4 January 2026.

Subordinated Bond

The outstanding balance of subordinated bonds comprises IFIC Bank's 2nd and 3rd Subordinated Debt instruments, which were issued to strengthen the Bank's Tier-II regulatory capital base. The Bank issued fully subscribed, non-convertible, redeemable, unsecured floating-rate subordinated bonds amounting to BDT 5,000 million each in 2021 and 2022, respectively, with the approval of Bangladesh Bank and the Bangladesh Securities and Exchange Commission (BSEC). Both the Bonds are listed under ATB platform of both the exchange houses of the country. Both the bonds carry a maturity period of seven years and are scheduled to be redeemed in 2028 and 2029, respectively. During the year 2025, the outstanding balance of subordinated bonds stood at BDT 7,000 million compared to BDT 9,000 million in 2024.

Deposit Portfolio

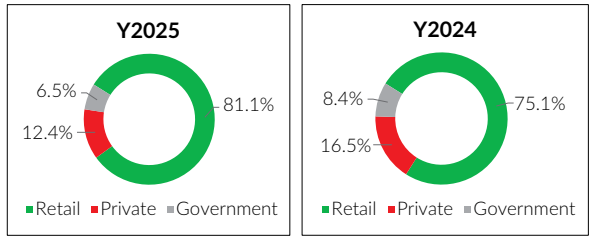
IFIC has positioned itself as the largest banking networks in Bangladesh with more than 1,400 banking outlets across the country. The Bank's extensive distribution network, comprising branches and Uposhakha, has enabled the Bank to maintain a strong nationwide presence and broad customer reach, which continued to support deposit mobilization during the year.

At the end of 2025, total deposits of the Bank stood at BDT 517,162 million compared to BDT 474,592 million in 2024, registering net addition of BDT 42,570 million representing 9.0% growth over the previous year. The Bank maintained a positive and consistent deposit growth throughout 2025, reflecting gradual restoration of customer confidence and strengthening of the Bank's retail funding base.

Despite of number of challenges including negative publicity, management undertook a number of strategic initiatives focusing on customer confidence rebuilding, deposit retention, liquidity stabilization, and enhancement of service delivery, bank restored of positive deposit momentum during 2025.

The growth in deposits during 2025 was primarily driven by strong performance of retail and term deposit products, particularly: DRDS (Double Return Deposit Scheme) which grew by BDT 8,031 million (+ 33.8%), followed by MIS (Monthly Income Scheme) which increased BDT 25,269 million (+34.2%), IFIC Aamar Bhobishawt , a recurring scheme deposit product, which increased by BDT 5,613 million (+37.9%) and IFIC Aamar Account grew by BDT 4,444 million (+5.0%) over 2024.

The Bank's overall deposit composition also shifted further toward the retail-based funding from wholesale corporate & government deposit during the year. Retail deposits constituted 81.1% of the total deposit base in 2025 compared to 75.1% in 2024, reflecting an increase of 6.0%. On the other hand, private sector deposits accounted for 12.4% of total deposits compared to 16.5% in the previous year, while government sector deposits represented 6.5% of the total deposit base compared to 8.4% in 2024.



IFIC launched "IFIC Islamic" on 25 July 2024, introducing a comprehensive suite of Shariah-compliant banking services through its Islamic Banking Branch. As at 31 December 2025, deposits under Islamic Banking operations stood at BDT 1,464 million compared to BDT 749 million in 2024, reflecting net addition of BDT 714 million (+95.3%).

Other Liabilities

BDT in Million

Other Liabilities	Y2025	Y2024	Growth	Growth%
Provision for loans and advance	9,934	15,527	(5,593)	-36.0%
Provision for investment & other assets	3,118	3,121	(3)	-0.1%
Interest suspense accounts	35,837	22,887	12,950	56.6%
Lease Liability	1,842	1,463	379	25.9%
Interest payable on borrowing and bond	446	558	(112)	-20.1%
Accrued expenses	308	519	(211)	-40.7%
Withholding tax VAT & Excise duty	1,449	1,301	148	11.4%
Others	374	354	19	5.5%
Total	**53,308**	**45,730**	**7,578**	**16.6%**

As at the end of 2025, total other liabilities of the Bank stood at BDT 53,308 million compared to BDT 45,730 million in 2024, registering an increase of BDT 7,578 million, equivalent to 16.6% growth over the previous year. The increase in other liabilities was primarily driven by a significant rise in interest suspense on loans & advances, which increased by BDT 12,950 million (+56.6%) during the year due to transfer of accrued interest income to interest suspense accounts against deteriorated and classified loan assets in compliance with Bangladesh Bank guidelines. During the same period, provisions for loans and advances declined by BDT 5,593 million, due to the utilization of provisions against loan write-offs carried out during the year.

Shareholders' Equity

BDT in Million

Shareholders' Equity	Y2025	Y2024	Growth	Growth %
Paid-up capital	19,221	19,221	-	0.0%
Statutory reserve	9,354	9,354	-	0.0%
General reserve	155	155	-	0.0%
Start-up Fund	80	-	80	-
Revaluation Reserve	308	158	150	94.5%
Retained earnings	(23,460)	2,157	(25,617)	-1187.5%
Total	**5,658**	**31,045**	**(25,387)**	**-81.8%**

As of 31 December 2025, shareholders' equity of the Bank

stood at BDT 5,658 million, compared to BDT 31,045 million in 2024, reflecting a significant decline during the year. The reduction was due to incuring net loss of BDT 25,617 million.

Financial Performance:

BDT in Million

Particular	Y2025	Y2024	Var	Var %
Interest income	22,102	40,145	(18,043)	-44.9%
Interest Expense	44,197	37,412	6,785	18.1%
Net interest income (NII)	**(22,095)**	**2,734**	**(24,828)**	**-908.3%**
Investment income	7,251	5,460	1,792	32.8%
Fees, exchange, commission	2,365	3,041	(677)	-22.3%
Other operating income	567	323	244	75.5%
Operating Income	**(11,912)**	**11,557**	**(23,469)**	**-203.1%**
Operating Expenses	11,742	11,563	180	1.6%
Operating Profit	**(23,655)**	**(5)**	**(23,649)**	**-472,980.0%**
Loan loss provision	-	2,533	(2,533)	-100.0%
Profit before tax	**(23,655)**	**(2,539)**	**(21,116)**	**831.7%**
Tax	1,962	(1,514)	3,477	-229.6%
Profit after tax	**(25,617)**	**(1,025)**	**(24,592)**	**2,400.0%**

Net Interest Income (NII)

At the end of 2025, the weighted-average return on advances (RoAdv) stood at 4.79%, compared to 9.17% in 2024, reflecting a significant declined in yields on loans & advances. RoAdv is much below the from prior year due to higher non-performing loan as stated earlier. In contrast, the weighted average cost of funds (CoF) increased to 8.38% in 2025 from 7.34% in the previous year, resulting in a negative spread of 3.59% in 2025 compared to 1.81% positive spread of year 2024. During the year, the Bank's total interest income reached to BDT 22,102 million, compared to BDT 40,145 million in 2024, representing a decline of BDT 18,043 million (- 44.9%). Conversely, total interest expense increased to BDT 44,197 million in 2025, up from BDT 37,412 million in the previous year, reflecting 18.1% higher funding costs driven by the increased deposit portfolio along with the overall rise in cost of deposit.

Investment Income

At the end of 2025, investment income for the bank reached at BDT 7,251 million vis-à-vis BDT 5,460 million for the year 2024. During the year 2025, the investment income for the bank increased by BDT 1,792 million which is 32.8% higher from that of the previous year due to higher returns on Government securities.

BDT in Million

Investment Income	Y2025	Y2024	Var.	Var %
Interest/Profit on T-bills/ bonds & BGIIB	6,505	4,779	1,726	36.1%
Interest on reverse repo	129	8	120	1,512.5%
Profit/Interest on bond	353	402	(50)	-12.2%
Gain/(loss) on shar e sale	4	10	(6)	-60.0%
Dividend income	261	260	1	0.4%
Total	**7,251**	**5,460**	**1,792**	**32.8%**

Commission, Exchange and Brokerage:

BDT in Million

Particulars	Y2025	Y2024	Var	Var %
Commission	1,931	1,926	6	0.3%
Exchange Gain/(loss)	433	1,116	(682)	-61.2%
Brokerage	-	-	-	-
Total	**2,365**	**3,041**	**(677)**	**-22.2%**

At the end of year 2025 commission based income of the Bank reached at BDT 2,365 million vis-s-vis BDT 3,041 million of year 2024 i.e. Commission and exchange income decreased by 22.2% opposed to the prior year mainly for negative growth in the trade business by 17.0%.

Other Operating Income:

BDT in Million

Particulars	Y2025	Y2024	Var.	Var. %
Locker rent	18	18	0	0.7%
Cheque Book charge recovery	124	120	4	3.3%
Gain/loss) on sale of fixed assets	2	4	(2)	-49.6%
Recovery on written off advance	232	-	232	-
Miscellaneous earning	191	181	9	5.2%
Total	**567**	**323**	**244**	**75.5%**

At the end of Y2025 other operating income of the bank reached at BDT 567 million vis-à-vis BDT 323 million of Y2024. Other operating income increased compared to the prior year mainly due to report write off recovery of BDT 232 million which was earlier net off with provision expenses as per BRPD circular number 14 dated 25 June 2003. As there is no operating profit during the year Y2025, Bank was unable to maintain any provision during the year, and accordingly, the write off recovery has been reported under other operating income.

Operating Expenses:

BDT in Million

Particulars	Y2025	Y2024	Var	Var %
Salary and allowances	5,066	4,938	128	2.6%
Rent, taxes, insurance, electricity	1,233	1,306	(73)	-5.6%
Stationery, printing, advertisement	309	456	(147)	-32.3%
Depreciation and repair	2,619	2,245	373	16.6%
CSR, donation & subscription	14	133	(119)	-89.4%
Postage, stamp, telecommunication	271	289	(18)	-6.4%
Others operating expense	2,231	2,196	35	1.6%
Total	**11,742**	**11,563**	**180**	**1.6%**

During the year Bank incurred total operating expenses of BDT 11,742 million vis-à-vis BDT 11,563 million of Y2024. During the year operating expenses has increased slightly by BDT 180 million representing growth of 1.6% compared to the prior year. Considering the negative profitability of the Bank, management adopted very conservative approach before incurring any expense, as a part of this approach, management currently kept in abeyance for opening new network and kept vigilance for discretionary expenses. Out of total operating expenses, salary and allowances has increased by BDT 128 million representing 2.6% growth compared to the prior year mainly for regular adjustment slightly increase of the permanent staff of 228 nos. to support the day-to-day operations. At the end of the year total number of permanent employees of the Bank stood at 5,963 vis-à-vis 5,735 of prior year. On the other hand, depreciation and repair expense of the Bank increased to BDT 2,619 million in 2025 from BDT 2,245 million in 2024, registering an increase of BDT 373 million over the prior year. The increase was primarily attributable to a one-off additional depreciation charged of BDT 67.80 million arising from asset reclassification adjustments made during implementation of the new ERP

system and increase the amortization expenses of BDT 110 million on Right of Use Assets under IFRS 16: Leases. During the year (a) rent, taxes, insurance, electricity; (b) stationary printing and advertisement, (c) CSR, donation & subscription (d) postage, stamp, telecommunication expenses decreased compared to prior year, due to continued vigilance and part of rationalization of expenses.

Vehicle repair & Maintenance Expense

During the year 2025, total expenditure relating to vehicle maintenance and fuel consumption decreased compared to the previous year, mainly due to rationalization of fleet usage and strengthened monitoring of vehicles in operation. Summary of the vehicle maintenance expenses are as follows:

BDT in Million

Year	Total No. of Vehicles	Total No. of Motorcycle	Total No of Fleet	Maintenance expenditure	Fuel expenditure	Total
2025	55	42	97	9.91	17.84	27.74
2024	61	42	103	11.70	23.35	35.05
Changed	**(6)**	**-**	**(6)**	**(1.79)**	**(5.51)**	**(7.31)**
Growth(%)	-9.8%	-	-5.8%	-15.3%	-23.6%	-20.8%

Management remains committed to effective utilization of vehicles, optimization of operational costs, and continued compliance with directives of the Board and Bangladesh Bank. Necessary initiatives are also being undertaken to control maintenance and fuel expenditure, improve fleet management efficiency, and expedite disposal of unserviceable vehicles.

Operating Profit:
At the end of the year 2025, the bank has incurred total operating loss of BDT 23,655 million compared to BDT 5 million of year 2024. During the year, the bank has incurred the operating loss majorly due to the lower NII as caused to deterioration of lending portfolio as stated earlier.

Loan Loss Provision:
As at 31 December 2025 total provision requirement of the Bank stood at BDT 228,837 million, however, considering the financial result, Bank maintained total provision of BDT 13,052 million in the books of accounts till December 2025. Bank was unable to make/charge any provision in the profit & loss account in 2025, as there is no operating profit. As no provision has been made in 2025, at the end of the year, total shortfall provision stood at BDT 215,785 million. However, Bank obtained necessary forbearance approval from Bangladesh Bank for such provision before finalization of the financial statements.

Provision for Tax:
Current Tax: At the end of Y2025, current tax expenses of the Bank stood at BDT 320 million (minimum tax under Section-163 (5) of income tax act) vis-à-vis BDT 300 million of Y2024.

Deferred Tax: On the other hand, the Bank recognized deferred tax expense of BDT 1,642 million in 2025, compared to deferred tax income of BDT 1,814 million in 2024. The deferred tax expense recorded during the year due to attributable for adjustment of specific provision amounting to BDT 4,861 million arising from write-off of loan & advances.

Profit/(loss) After Tax (PAT) – Solo:
After recognizing the tax expenses, Bank posted net loss of BDT 25,617 million vis-à-vis BDT 1,025 million of Y2024.

Financial Performance of Subsidiaries & Associates

BDT in Million

Particulars	IFICSL		IFIC UK		IFICIL		Total	
	2025	2024	2025	2024	2025	2024	2025	2024
Fees & Commission	442.0	442.9	17.3	65.5	28.1	24.8	487.4	533.2
Other Income	0.6	7.0	(3.3)	0.8	7.6	22.9	4.8	30.8
Total Revenue	**442.5**	**449.9**	**14.0**	**66.3**	**35.7**	**47.8**	**492.3**	**564.0**
G&A Expense	343.7	330.4	79.0	69.0	12.0	9.2	434.6	408.6
Operating Profit	**98.9**	**119.5**	**(64.9)**	**(2.7)**	**23.7**	**38.5**	**57.6**	**155.4**
Provision	15.8	285.9	-	-	-	(0.4)	15.8	285.6
PBT	**83.1**	**(166.4)**	**(64.9)**	**(2.7)**	**23.7**	**38.9**	**41.8**	**(130.2)**
Tax	25.8	28.4	(15.3)	(0.6)	5.9	13.2	16.4	41.0
PAT	**57.3**	**(194.8)**	**(49.7)**	**(2.0)**	**17.8**	**25.7**	**25.4**	**(171.2)**

IFICSL: IFIC Securities Limited; IFIC UK: IFIC Money Transfer [UK] Limited; IFICIL: IFIC Investment Limited

During the year, IFIC Securities Limited has reported net profit of BDT 57.3 million vis-à-vis net loss of BDT 194.8 million of year 2024, IFIC Investment Limited has reported net profit of BDT 17.8 million vis-à-vis BDT 25.7 million profit of year 2024 and IFIC UK Limited has reported net loss of BDT 49.7 million vis-à-vis BDT 2.0 million net loss of Y2024.

Consolidated Financial Result of the Bank:

BDT in Million

Particulars	Y2025	Y2024	Growth	Growth%
Interest income	21,907	39,940	(18,033)	-45.2%
Interest expenses	44,189	37,408	6,781	18.1%
Net Interest Income – NII	**(22,282)**	**2,533**	**(24,815)**	**-979.7%**

BDT in Million

Particulars	Y2025	Y2024	Growth	Growth%
Investment & fee based Inc.	10,558	9,303	1,255	13.5%
Profit of Associates	(8)	(10)	2	-20.0%
Operating income	**(11,732)**	**11,825**	**(23,557)**	**-199.2%**
Operating Expense	11,873	11,686	187	1.6%
Operating Profit/ (loss)	**(23,605)**	**140**	**(23,744)**	**-16,960.7%**
Provision	16	2,819	(2,803)	-99.4%
Profit/ (loss) before tax	**(23,621)**	**(2,679)**	**(20,941)**	**781.7%**
Current tax	337	342	(4)	-1.5%
Deferred tax	1,642	(1,815)	3,457	-190.5%
Tax expenses	**1,979**	**(1,473)**	**3,452**	**-234.4%**
Profit/ (loss) after tax	**(25,600)**	**(1,206)**	**(24,393)**	**2022.7%**

At the end of 2025, consolidated net loss after tax of the group i.e. bank and its subsidiaries stood at BDT 25,600 million vis-à-vis net loss of BDT 1,206 million for the year 2024.

Financial Performance of Associates:

Particular	Holding	Y2025		Y2024	
		Total	IFIC's	Total	IFIC's
Oman Exchange LLC	49%	(16.00)	(7.84)	(21.00)	(10.29)

EPS, NOCFPS, and NAV/share:

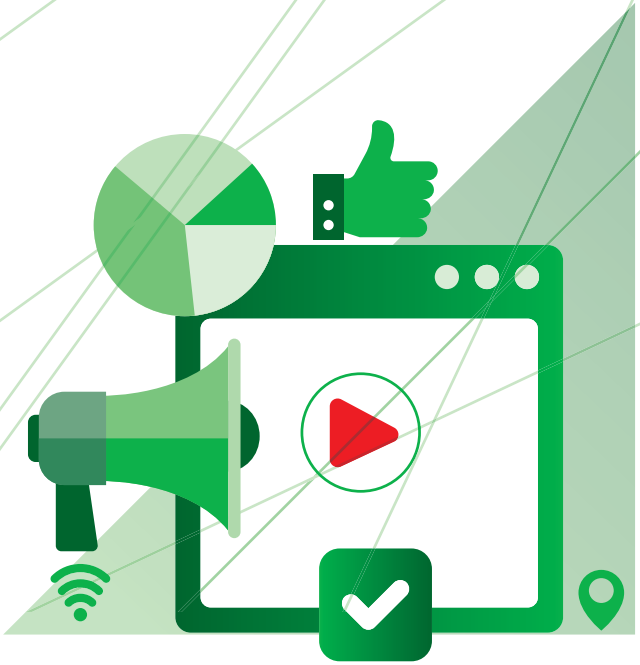
Particulars	Consolidated		Solo	
	Y2025	Y2024	Y2025	Y2024
EPS	(13.32)	(0.63)	(13.33)	(0.53)
NOCFPS	5.06	3.48	5.07	3.39
NAV/Share	4.96	18.16	2.94	16.15

The Earnings Per Share (EPS) is negative for the year 2025 as Bank incurred net loss due to lower spread and deterioration in asset quality. Net Asset Value per Share (NAV/share) of 2025 is lower compared to 2024 due to increased net loss of the bank.

Value Added Statement

BDT in Million

Particulars	Y2025		Y2024	
	Amount	%	Amount	%
Value Added by Bank:				
Interest income	22,102	68.4%	40,145	85.7%
Non-interest income	10,182	31.5%	8,824	18.8%
+/(-) Provision	-	0.0%	(2,533)	-5.4%
+/(-) Deferred tax income/(expense)	(1,642)	-5.1%	1,814	3.9%
+/(-) Depreciation	1,649	5.1%	(1,385)	-3.0%
Total Value Added by the Bank	**32,292**	**100%**	**46,865**	**100%**
Distribution of Value Addition:				
Government - Bank's Tax, VAT etc.	956	3%	1,974	4%
Employees - Salary & benefits	5,066	16%	4,938	11%
Depositors as interest	44,197	137%	37,412	80%
Supplier and other vendors	7,690	24%	2,651	6%
Shareholders - Dividend	0	0%	915	2%
Expansion and growth - reserve, retained earnings etc	(25,617)	-79%	(1,025)	-2%
Total Distribution by the Bank	**32,292**	**100%**	**46,865**	**100%**



Branding and Promotional Activities

IFIC Bank has successfully reinforced its distinctive identity by blending traditional core values with an immersive, digital-first storytelling framework. Building on nearly five decades of brand loyalty, this strategic shift marks our transition toward a customer-centric model that prioritizes sustainable, experiential engagement.

To cultivate a more vibrant market presence, the Bank executed high-impact, integrated marketing and promotional activities throughout the year. This was achieved through a comprehensive deployment of integrated marketing communications—leveraging targeted publicity, engaging advertising, distinctive branding, and result-oriented digital marketing tools to ensure maximum reach.

Furthermore, the Bank focused on strategic asset development by producing high-quality corporate publications and strategic content development to articulate its unique value proposition. By curating signature events and strategic sponsorships, IFIC Bank has further solidified its brand positioning within the financial ecosystem.

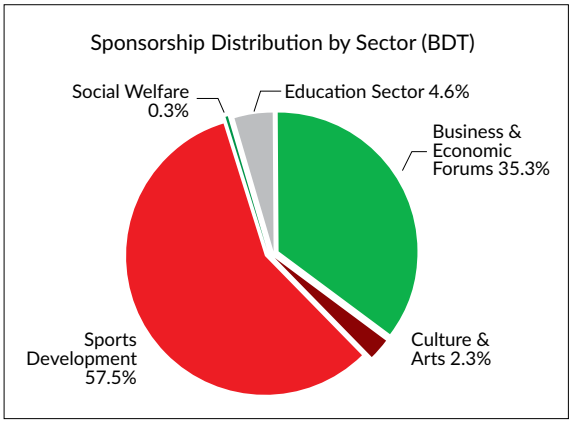
Through the harmonization of these efforts, the Bank has not only enhanced its brand equity but has also ensured a resilient and recognizable presence in an increasingly competitive financial landscape.

Sponsorship

Throughout the year 2025, IFIC Bank reinforced its institutional identity through a series of strategic sponsorship initiatives designed to catalyze socio-economic advancement and community engagement. The Bank maintains that targeted partnerships within specialized fields are instrumental not only in augmenting brand equity but also in fostering sustainable national development. Governed by a philosophy of long-term value creation and alignment with national priorities, IFIC Bank's engagement strategy ensures optimal resonance with key stakeholder groups across Bangladesh. This commitment is evidenced by the Bank's sustained support for impactful initiatives spanning education, cultural preservation, athletic excellence, healthcare, and economic fortification.

The Bank's sponsorship capital was systematically allocated across the following core sectors:

- Sports Development: 57.5%.
- Business & Economic Forums: 35.3%.
- Education Sector: 4.6%.
- Culture & Arts: 2.3%.
- Social Welfare: 0.3%



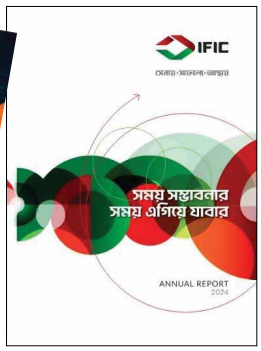
This allocation underscores IFIC Bank's commitment to inclusive societal growth. By transitioning from passive financial support to active participation, the Bank has strengthened its institutional credibility and reputation as a socially responsible leader. Moving forward, IFIC Bank remains dedicated to an impact-driven sponsorship model that balances measurable social value with sustainable brand enhancement.

Publications

IFIC Bank both orchestrated and developed designs and publications for several key institutional assets, including the Annual Report 2024, official wall and desk calendars, and multiple editions of the internal newsletter, Aamader Kotha.



Newsletters



Annual Report 2024 Cover

Furthermore, a comprehensive suite of collateral—comprising booklets, leaflets, as well as a wide range of promotional banners, posters, social media content, and TV commercials—was developed and deployed across business outlets, mass media, and interactive platforms to ensure consistent brand messaging.

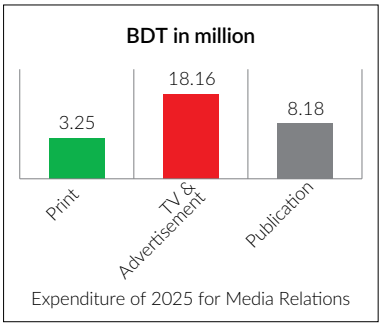
Branding and Advertisement

Throughout the year, IFIC Bank maintained a robust media presence by proactively disseminating a series of strategic press releases and high-quality television content across leading print media, online news portals, and broadcast networks, including prominent digital platforms such as YouTube. This multifaceted outreach was further amplified through comprehensive nationwide newspaper advertising on various occasions, ensuring consistent brand visibility and top-of-mind awareness across regions, while generating significant positive feedback from readers and viewers.

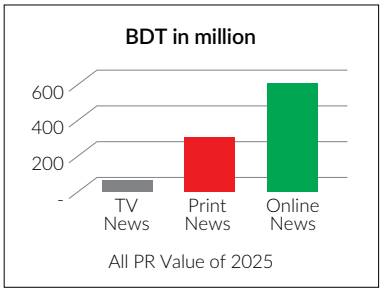
In 2025, IFIC Bank achieved a notable level of efficiency in its communication and branding initiatives, generating an estimated earned media value of BDT 832.54 million across television, print and online platforms. This was realized against a total expenditure of BDT 29.59 million, allocated across Print Media (BDT 3.25 million), TV & Online Media (BDT 18.16 million), and Publications (BDT 8.18 million). The earned media value comprises TV news coverage amounting to BDT 14.69 million, print news coverage of BDT 257.94 million, and online news coverage of BDT 559.91 million—indicating a strong and diversified presence across both conventional and digital media channels (Info source: RYANS Archive).

This substantial conversion of investment into unpaid media exposure underscores the effectiveness of the Bank's strategic communication approach, contributing to enhanced institutional visibility, strengthened stakeholder confidence, and sustained development of brand equity. The breadth of coverage has facilitated the wider dissemination of the Bank's strategic priorities, operational achievements, and customer-centric initiatives.

In an era of instant information, IFIC Bank remains vigilant in safeguarding its corporate image through a proactive reputation management framework. The Bank continuously monitors media sentiment across print, digital, and social platforms to ensure its values are accurately represented. To mitigate the impact of adverse reports or misinformation, the Branding, Communications & Corporate Affairs (BC&CA) Department is equipped to provide swift, fact-based clarifications—ensuring transparency and maintaining public trust. By prioritizing open dialogue with stakeholders and upholding ethical standards, the Bank effectively neutralizes reputational risks and reinforces its standing as a resilient and credible financial institution.



Expenditure of 2025 for Media Relations



All PR Value of 2025

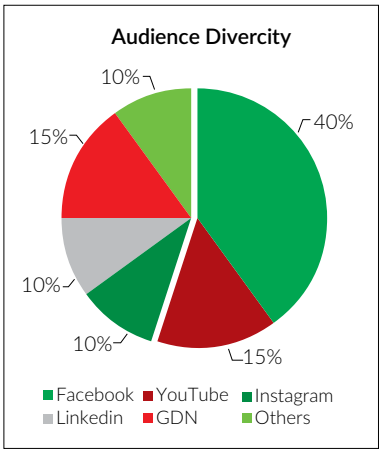
Digital Marketing

The journey of IFIC Bank's digital transformation began as a strategic initiative under the Branding, Communications & Corporate Affairs (BC&CA) Department, evolving from a traditional communication model into a highly diversified, data-driven digital ecosystem. Recognizing the rapid shift in consumer behavior, the Bank transitioned its core strategy to integrate multi-platform engagement and programmatic advertising, ensuring

alignment with global digital trends. This evolution has enabled the Bank to move beyond static messaging toward an ecosystem of innovative content deployment and real-time interaction.

To maintain a 360-degree brand presence, the Bank sustains an active and robust ecosystem across Facebook, Instagram, LinkedIn, Twitter (X), and, more recently, TikTok—complemented by YouTube for long-form video storytelling. The Bank's strategy emphasizes cutting-edge digital practices, including interactive creatives, responsive display ads, and motion graphics. By deploying diverse digital touchpoints across websites and mobile platforms, the BC&CA Department ensures that IFIC Bank reaches both existing and potential customers in innovative, non-intrusive ways through contextual targeting and audience segmentation.

IFIC Bank's social media performance stands as a testament to strong audience resonance and effective community building. In 2025, the Bank achieved an impressive 716 million+ impressions and approximately 8 million engagements. This extensive reach is supported by a loyal and growing community of 1.8 million followers, demonstrating that IFIC Bank's social platforms function not merely as broadcast channels, but as spaces for meaningful brand–customer engagement.



Year	Followers	Total Impressions	Total Interactions
2022	1.0 M	420.0 M	4.5 M
2023	1.25 M	510.0 M	5.6 M
2024	1.55 M	625.0 M	6.8 M
2025	**1.8 M**	**716.79 M**	**7.97 M**

YouTube has emerged as a primary driver of the Bank's video marketing strategy, focusing on high-impact storytelling and educational content. Over the past year, IFIC Bank's YouTube presence generated more than 54 million views and over 300,000 watch hours. This substantial consumption of long-form content underscores the Bank's success in capturing and sustaining audience attention in an increasingly competitive digital landscape.

To extend its reach beyond social media, the BC&CA Department strategically leveraged the Google Display Network (GDN) to place dynamic advertisements across premium websites. The integration of GDN and web-based placements has significantly enhanced visibility through remarketing and real-time optimization. This programmatic approach enables sophisticated performance tracking, ensuring maximum reach and improved conversion potential by positioning content precisely where target audiences are most active online.

This diversified communication approach ensures that IFIC Bank remains at the forefront of the banking industry, driving higher engagement and delivering sustained value to stakeholders in the digital age.

Events and Activities

IFIC Bank organized a series of large-scale "Largest Banking Network" Business Conferences and Managers' Meets throughout 2025, covering key business regions including Barisal, Khulna, Chattogram, Sylhet and northern region. These events were designed to align strategic priorities and strengthen coordination across the Bank's extensive network.

To ensure regular performance review and strategic alignment, the Bank centrally conducted key forums such as the Annual Business Conference, Half-Yearly Business Conference, and Uposhakha Business Meets. These platforms effectively bridged communication between the Board of Directors, Senior Management, and employees across the country, encompassing more than 1,400 branches and uposhakhas.

Recognizing the importance of engaging both existing and potential customers, the Bank organized a range of nationwide events throughout the year, including Protibeshi Utshab 2025 and the 49th Founding Anniversary celebration. In addition, IFIC Bank arranged numerous branch and uposhakha inauguration and relocation events, as well as the 48th Annual General Meeting.

The Bank also implemented targeted, category-based marketing initiatives, including card campaign offers, Festival of Youth campaigns, and Cashless Bangladesh initiatives, supported by various activations. Furthermore, IFIC Bank entered into multiple MoU signings with different institutions, offering exclusive benefits for both customers and employees. Also organized different social awareness events and campaigns i.e. Eco Solve, Her Power, etc. to name a few.

Branding & Promotioanl Activities























Media Highlights

29 May -2025, Page:1, Size:3196210 col*inch
Tonality: Neutral, Reach: 116,666

IFIC Bank receives Tk6,000 cr in new deposits in six months

Once shaken by massive withdrawals and damaging rumours, the bank has regained public confidence under a restructured board. With deposits restored, it now looks ahead to a stable, service-driven, and export-focused future.

28 May, 2025, 11:35 am
Last modified: 28 May, 2025, 12:00 pm



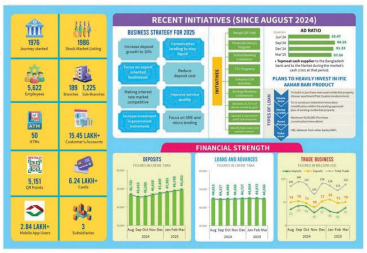
Md Mehmood Husain, chairman of IFIC Bank Plc. Sketch: TBS

Highlights:

- *The bank aims to reduce total non-performing loans (NPL) by 10–12% this year*
- *50% of this year's investment funds to be placed in government instruments*
- *Special focus on export-oriented businesses*
- *Full-scale lending operations planned from 2026*
- *The bank did not require financial support from the central bank; it overcame the crisis using its internal capabilities*

When we assess the performance of a bank, we mainly look at two things—liquidity and the health of the balance sheet. After the challenges we faced post-August 2024, I can confidently say that our liquidity situation is now strong. Restoring the balance sheet fully will take a bit more time, but we're working on it every day.

The turning point came on 4 September 2024, when Bangladesh Bank restructured our board. We held our first board meeting just four days later, on 8 September. From that moment, we went into action mode. We sat down with management to understand where and how deposits were declining. We directly and digitally engaged with our branch managers across the country.



Infograph: TBS

One of our first steps was to communicate clearly with both customers and employees. We made it known that the bank was now under direct government supervision. This was no longer a bank run by any single individual; this was a people's bank. Our staff began reaching out to clients, explaining the situation, and sharing positive experiences on social media. That collective effort played a huge role in restoring public trust.

Rebuilding morale and fighting rumours

প্রতি দিনের
বাংলাদেশ

30 Apr -2025, Page:5, Size:4 col*inch
Tonality: Positive, Circulation: 161,102



আইএফআইসি ব্যাংক পিএলসি এবং ইনভেস্টমেন্ট করপোরেশন অব বাংলাদেশের (আইসিবি) মধ্যে পে-রোল ব্যাংকিং চুক্তি হয়েছে। মঙ্গলবার রাজধানীর রাজউক অ্যাভিনিউতে অবস্থিত বিডিবিএল ভবনে ব্যাংকের প্রিন্সিপাল শাখার চিফ ম্যানেজার মো. নাজিমুল হক এবং আইসিবির জিএম মো. আনোয়ার শামীম চুক্তিতে সই করেন। বিজ্ঞপ্তি

The Daily Star

Customer-Centric Banking, Powered by Specialised DEPOSIT BUNDLES

MD. MEHMOOD HUSAIN, Chairman, IFIC Bank





THE BUSINESS STANDARD
05 Mar -2025, Page:7, Size:15 col*inch
Tonality: Positive, Circulation: 18,500

CIB reports of MPs should be published every 6 months



Syed Mansur Mustafa
Managing Director, IFIC Bank

Sketch: TBS

The New Nation
22 Jan -2025, Page:6, Size:24 col*inch
Tonality: Positive, Circulation: 17,500

IFIC Bank launches nationwide essay competition 'EcoSolve'

Business Report

IFIC Bank PLC has announced the launch of IFIC EcoSolve, a nationwide essay competition aimed at raising awareness and identifying practical solutions for pressing environmental and infrastructural issues within local communities. Under the theme "Your Community, Your Responsibility," this initiative is designed to encourage students to critically assess their surroundings and propose sustainable solutions.

The competition invites students from schools, colleges, madrasas, and universities to participate in two categories: Class 9-10 and Class 11-12. Participants are encouraged to identify specific environmental problems in their communities and suggest creative ways to address them. This approach not only raises awareness but also nurtures problem-solving skills among students. It aligns with IFIC Bank's vision of fostering a culture of sustainable development and environmental stewardship, empowering the youth to become agents of change.

The competition also complements the bank's broader sustainability initiatives

কালের কণ্ঠ

20 Oct -2025, Page:5, Size:4 col*inch
Tonality: Positive, Circulation: 201,100



আইএফআইসি : 'প্রযুক্তির অগ্রযাত্রায় নারীর পাশে আইএফআইসি' উদ্যোগের আওতায় আইএফআইসি ব্যাংক ময়মনসিংহের হলি ফ্যামিলি স্কুলে শিক্ষার্থীদের মাঝে কম্পিউটার ও বই বিতরণ করেছে। এ সময় আইএফআইসি ব্যাংকের হেড অব ব্র্যান্ডিং, কমিউনিকেশনস ও করপোরেট অ্যাফেয়ার্স খন্দকার আনোয়ার এহতেশাম; হেড অব সেন্ট্রালাইজড রিটেল মার্কেটিং ফারিহা হায়দার প্রমুখ উপস্থিত ছিলেন। সংবাদ বিজ্ঞপ্তি

দৈনিক
কালবেলা

27 Apr -2025, Page:5, Size:9 col*inch
Tonality: Positive, Circulation: 290,250



টেকসই উন্নয়ন ও পরিবেশ সুরক্ষা নিয়ে প্রবন্ধ প্রতিযোগিতা ইকো সলভ-এ বিজয়ী শিক্ষার্থীদের সম্মাননা দিয়েছে আইএফআইসি ব্যাংক। প্রতিযোগিতায় ৩ হাজারের বেশি প্রবন্ধ থেকে ১২ জন শিক্ষার্থীর প্রবন্ধ চূড়ান্তভাবে নির্বাচিত করা হয়। গতকাল শনিবার রাজধানীর পুরানা পল্টনে আইএফআইসি টাওয়ারে আয়োজিত অনুষ্ঠানে তিনটি ক্যাটাগরিতে বিজয়ী শিক্ষার্থীদের স্মারক, সনদ ও সম্মাননা চেক হস্তান্তর করা হয়। অনুষ্ঠানে প্রধান অতিথি ছিলেন ব্যাংকের চেয়ারম্যান মেহমুদ হোসেন। উপস্থিত ছিলেন ব্যবস্থাপনা পরিচালক সৈয়দ মনসুর মোস্তফা, পরিচালক কাজী মাহবুব কাশেম, গোলাম মোস্তফা প্রমুখ।

The Bangladesh Today
23 Jul -2025, Page:11, Size:24 col*inch
Tonality: Positive, Circulation: 16,300



IFIC Bank PLC, the largest bank in the country with 1,414 branches and sub-branches (Uposhakhas), successfully held its Uposhakha Business Meet 2025 on Monday (July 21 2025) at the Multipurpose Hall of IFIC Tower, Head Office, Purana Paltan, Dhaka. The event was graced by IFIC Bank's Chairman, Md. Mehmood Husain, as Chief Guest. Managing Director Syed Mansur Mustafa, Deputy Managing Directors and senior officials were also present. Held in a hybrid format, over 2000 officers from across the country joined virtually. In his remarks, Mehmood Husain credited the bank's ongoing achievement to the trust of its customers and the dedication of its employees, noting the Uposhakhas strong deposit performance even during the sector's recent challenges. He expressed confidence in IFIC becoming the preferred banking partner at the grassroots level. Photo: Courtesy

The Daily Shomoyer Alo
সময়ের আলো

25 May -2025, Page:7, Size:8 col*inch
Tonality: Positive, Circulation: 161,108

আইএফআইসি ব্যাংকে রক্তদান কর্মসূচি

থ্যালাসেমিয়ায় আক্রান্ত শিশুদের জীবন রক্ষায় আইএফআইসি ব্যাংক ও বাংলাদেশ থ্যালাসেমিয়া ফাউন্ডেশনের উদ্যোগে গত ২২ মে রাজধানীর পুরানা পল্টনস্থ আইএফআইসি টাওয়ারে রক্তদান কর্মসূচি আয়োজিত হয়েছে। এ কর্মসূচির আনুষ্ঠানিক উদ্বোধন করেন আইএফআইসি ব্যাংকের ব্যবস্থাপনা পরিচালক সৈয়দ মনসুর মোস্তফা। উপস্থিত ছিলেন বাংলাদেশ থ্যালাসেমিয়া ফাউন্ডেশনের ভাইস চেয়ারম্যান প্রফেসর ড. সৈয়দা মাসুমা রহমান, আইএফআইসি ব্যাংকের উপ-ব্যবস্থাপনা পরিচালক ও চিফ ইনফরমেশন অফিসার মো. মনিরুর রহমান প্রমুখ। বিজ্ঞপ্তি।



THE BUSINESS STANDARD
09 Mar -2025, Page:7, Size:15 col*inch
Tonality: Positive, Circulation: 18,500



Staff and employees of IFIC Bank PLC, including senior officials, pose for a group photo at a special event marking International Women's Day 2025 on 6 March at IFIC Tower in the capital. The bank's Managing Director Syed Mansur Mustafa presided over the event and spoke as the chief guest. PHOTO: COURTESY

প্রথম আলো

22 Jul -2025, Page:1, Size:3071616 col*inch
Tonality: Positive, Reach: 1,566,667

সুশাসন ফেরায় আইএফআইসি ব্যাংকের গ্রাহকদের আস্থাও ফিরেছে: মেহমুদ হোসেন



বাংলাদেশের ব্যাংকিং খাতের সম্ভাবনা, চ্যালেঞ্জ এবং আইএফআইসি ব্যাংকের সাম্প্রতিক বিষয় নিয়ে কথা বলেন ব্যাংকটির চেয়ারম্যান মো. মেহমুদ হোসেন। | প্রথম আলো

বর্তমানে বাংলাদেশের অর্থনীতি ও ব্যাংকিং খাত একটি গুরুত্বপূর্ণ সময়ের মধ্য দিয়ে যাচ্ছে। বেগবান সম্ভাবনা, চ্যালেঞ্জ ও পরিবর্তনের ঢেউ একসঙ্গে প্রভাবিত হচ্ছে। ব্যাংকিং খাত শুধু দেশের অর্থনীতির জন্য নয়, এটি দেশের উদ্যমশ, দিনিয়োগ ও ভালদেরে আস্থা তৈরিতে মুখ্য ভূমিকা রাখে। এ কারণে একটি দেশের অর্থনীতির লাইফলাইন বলা হয় ব্যাংকিং খাতকেই। এই ব্যাংকিং খাত যদি ভালো না থাকে, যেকোনো দেশের অর্থনীতি আসলে শেষ পর্যন্ত ভালো করতে পারে না।

এ বিষয়গুলোর ওপর আলোকপাত করতেই প্রথম আলো অফিসকে আয়োজিত হয় 'বাংলাদেশের ব্যাংকিং খাত: চ্যালেঞ্জ ও সম্ভাবনা' শীর্ষক টক শো। এতে অতিথি ছিলেন আইএফআইসি ব্যাংক পিএলসির চেয়ারম্যান মো. মেহমুদ হোসেন। উপস্থাপনায় ছিলেন প্রথম আলোর ব্রেক আর অনলাইন শফকত হোসেন। মেহমুদ হোসেন ব্যাংকিং খাতে ঢাত দশকের বেশি সময় ধরে কাজ করছেন এবং দেওয়ু দিয়েছেন দেশের সারাটি বেশি ব্যাংক ও আর্থিক প্রতিষ্ঠানে।

উপস্থাপক শফকতই মো. মেহমুদ হোসেনের কাছে জানতে চান তাঁর স্যাত্রিয়ার সম্পর্কে। উত্তরে মো. মেহমুদ হোসেন জানান, তিনি ঢাকা বিশ্ববিদ্যালয় থেকে অর্থনীতিতে স্নাতক ও স্নাতকোত্তর সম্পন্ন করার পর ব্যাংকিং পেশাতেই অর্থনীতির ভরু করেন। ১৯৯৪ সালে ব্যাংকের ব্যাংকে যোগ দিয়ে সাতে ১০ বছর কাজ করেন। এরপর তিনি যোগ দিয়া প্রাইম ব্যাংকে। পরবর্তী সময়ে ব্যাংক এশিয়া ও এসএআই ব্যাংকেও দীর্ঘ পথে দায়িত্ব পালন করেছেন তিনি। বাংলাদেশের প্রায় ঢাকটি প্রাথমিক ব্যাংকের সঙ্গেই কাজ করার অভিজ্ঞতা রয়েছে তাঁর।

বর্তমান এই কর্মজীবনের আগেকার এখন মো. মেহমুদ হোসেন বাংলাদেশের ব্যাংকিং খাতকে কীভাবে দেখছেন? জানতে চাইলে তিনি বলেন, বাংলাদেশের ব্যাংকিং খাতে আগে যেসব বিষু পুঞ্জীভূত সমস্যা ছিল। দীর্ঘ সময় ধরে ব্যাংকগুলো নিজিজারে এগুলো ঢুকিয়ে রাখার চেষ্টা করে গেছে। কিন্তু ২০২৪ সালের জুলাই বন-অভ্যুত্থানের পরবর্তী সময়ে সেই সমস্যাগুলো দৃষ্টিতে চলা তার সম্ভব হয়নি। এরপরই অন্তবর্তীকালীন ও তদপরের সময়ে এককভাবে সাতের ঢাকটি বেশি বেড়ে যায়। তাদের অনেকগুলোর ক্ষেত্রেই ও লিকুইডিটি তথা দেনিয়ে তথা সংকট আসতে থাকে। এই দুই কারণে বাংলাদেশের ব্যাংকিং খাত সবচেয়ে বড় একটি সমস্যা। এ ছাড়া ২১ শতাংশের বেশি মন্দ ঋণের সঙ্গে জর্জর বাংলাদেশের ব্যাংকিং খাত। আর এসবের মূলে রয়েছে দুর্নাসনের অভ্রুল।

মো. মেহমুদ হোসেন আরও বলেন, বাংলাদেশের ব্যাংকিং সেক্টরে তথ্য ও দ্য চরিত্রের টেকিক মনোবলসম্পন্ন নেতৃত্বশূন্যতি লোকের অভাবে আক্রান্ত হয়েছে।

প্রসঙ্গক্রমে উপস্থাপক শফকত হোসেন জানতে চান, আইএফআইসি ব্যাংক নিয়ে নানা মহলে নিজিন্ন সমালোচনা ছিল। এখনকে একটি গোষ্ঠীর লালনে জনগণের মধ্যে আস্থার একটি সংকট দেখা দিয়েছিল। আপনি দায়িত্ব নেওয়ার পর এই সমস্যাগুলো কতখানি কাটিয়ে উঠেছেন?



'বাংলাদেশের ব্যাংকিং খাত: চ্যালেঞ্জ ও সম্ভাবনা' শীর্ষক টক শোতে উপস্থাপনায় ছিলেন প্রথম আলোর ব্রেক আর অনলাইন শফকত হোসেন (ডানে) এবং অতিথি হিসেবে ছিলেন আইএফআইসি ব্যাংক পিএলসির চেয়ারম্যান মো. মেহমুদ হোসেন (বাঁয়ে)। | প্রথম আলো

উত্তরে মো. মেহমুদ হোসেন বলেন, "আপনি যে গোষ্ঠীর কথা বললেন, আসলেরুই মনে হচ্ছিল এটি একটি শত ধারণের শক্তি। আইএফআইসি ব্যাংক বলতেই আমে মানুষ মনে করত, সেই গোষ্ঠী বা একক গোত্রের ব্যক্তির ব্যাংক। তাঁর উদ্যোক্তাই সব হতো। এ পরিস্থিতি ও জগতের পর মানুষের এই ব্যাংকের প্রতি আস্থার সংকট দেখা দেয়। এমনকি মাত্র দিন মানের মধ্যেই প্রায় আমাদের ১১ শতাংশ ডিপোজিট চলে যায়। নতুন সোর্স গঠনের পর আমরা এটি ফিরেই আস তরু করতে পারি। আমাদের প্রথম কাজ ছিল তারলত সরায় রাখা এবং নতুন আমানত সংগ্রহ করা।' তিনি বলেন, এখন সুশাসন ফেরায় আইএফআইসি ব্যাংকের গ্রাহকদের আস্থাও ফিরেছে।

মো. মেহমুদ হোসেন জানান, ও অংশটের পর তাঁরা তাঁদের কর্মীদের নতুন উদ্যমে কাজের জন্য আহ্বান জানান। সেই সঙ্গে তাঁরা তাঁদের নিজস্বগুড়োলোকে নতুন করে সাজাতে শুরু করেন। এরে করে দেখা যায়, তলতি বছরের এপ্রিল মাস থেকে আইএফআইসি ব্যাংক তাদের ৫০ ছাড়ার কোটি টাকার মাইলফলকটি পুনরুদ্ধার করতে সক্ষম হয়। এ চুড়ান্তে আইএফআইসি ব্যাংকের প্রায় ৫১ হাজার কোটি টাকার আমানত রয়েছে।

কথার সূত্র ধরে শফকত হোসেন বলেন, লগা হয়ে থাকে, যেখানে ব্যাংকের ঋণের ১০ শতাংশ তাঁদের মালিকানা, তাঁরাই ব্যাংককে শাসন করেন, সাঁসি ৯০ শতাংশ কোনো সিদ্ধান্ত নিতে পারে না। এ সংস্কৃতি থেকে কীভাবে বের হয়ে আসা যায়?

উত্তরে মো. মেহমুদ হোসেন বলেন, 'ব্যাংক কোম্পানি আইনের সাহায্যে এই সংস্কৃতি পরিবর্তন সম্ভব। এখানে কোনো পরিবার কিংবা গোষ্ঠীর প্রভাব পরিমে আনার জন্য কাজ করতে হবে। পরিচালকদের যেভাবে পরিমে আনতে হবে, যেন তাঁরা মাঠপর্যায়ের কথার সুযোগ না পান। স্বচ্ছ পরিচালকদের সংখ্যাটিকে বাড়িয়ে দিতে হবে। স্বচ্ছ পরিচালকদের সংখ্যা বেশি হলে তাঁরা অন্যদের সিদ্ধান্তে কথা বলতে পারেন।'

দেখা যায়, পরিচালনা পোর্ডে যাঁরা থাকেন, তাঁদের প্রত্যক্ষেপ অনেক বেশি থাকে। এ ব্যাপারে আপনার মতামত কী? উপস্থাপকের এ প্রশ্নের উত্তরে মো. মেহমুদ হোসেন বলেন, বোর্ডের সদস্যদের নিনিষ্ট কিছু দায়িত্ব রয়েছে। তাঁরা সেগুলো পালন করবেন। তবে যাঁরা এগুলি করছেন, তাঁদের জন্য সালারণ ব্যাংক থেকে কিছু পাওনাদার রয়েছে। তাদের উচিত বোর্ডকে অনুমান করা। এসব ব্যাংকগুলো ব্যাংক এমডিদের প্রত্যক্ষভাবে নিয়ে থাকেন। যাতে উনারা কারো কেউ কোনো প্রকার প্রভাবিত করতে না পারে পারে।

আলোচনার শেষ পর্যায়ে শফকত হোসেন জানতে চান আইএফআইসি ব্যাংকের ভবিষ্যৎ পরিকল্পনা

THE FINANCIAL EXPRESS

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IFIC BANK HOLDS 48TH AGM

The 48th annual general meeting of IFIC Bank was held on Thursday in a hybrid format, with the physical session taking place at the Army Golf Club, Dhaka. The meeting was presided over by Md. Mehmood Husain, chairman & independent director of the bank. Also in attendance were Md. Ebtadul Islam, chairman of the risk management committee & independent director; Kazi Md. Mahboob Kasem, FCA, chairman of the audit committee & independent director; Md. Golam Mostofa, chairman of the executive committee & director, and Syed Mansur Mustafa, managing director.

The Daily Star

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IFIC Bank's deposits cross Tk 51,000cr

STAR BUSINESS DESK

IFIC Bank PLC has surpassed a total deposit volume of Tk 51,000 crore, according to a press release issued by the bank.

Md Mehmood Husain, chairman of the bank, made the announcement during the bank's "Half Yearly Business Conference 2025", held yesterday at IFIC Tower in the capital's Purana Paltan.

In his address, Husain attributed the renewed confidence of customers to the establishment of sound governance practices within the bank. "The steady growth of IFIC Bank is a direct result of transparent and accountable operations carried out by our senior leadership and officials at all levels," he said.



Md Mehmood Husain, chairman of IFIC Bank PLC, addresses the bank's "Half-Yearly Business Conference 2025", at IFIC Tower in the capital's Purana Paltan yesterday. PHOTO: IFIC BANK

দৈনিক ইত্তেফাক

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বাংলাদেশ ব্যাংকের উদ্যোগে এবং আইএফআইসি ব্যাংক পিএলসি লিড ব্যাংক হিসেবে যশোরে 'ক্যাশলেস বাংলাদেশ উদ্যোগ'-এর কার্যক্রম সম্প্রসারণে দিনব্যাপী বিক্ষিপ্ত কর্মসূচির আয়োজন করা হয়। ২৩ ডিসেম্বর যশোরের সফটওয়্যার টেকনোলজি পার্কে আয়োজিত এ অনুষ্ঠানে প্রধান অতিথি হিসেবে উপস্থিত ছিলেন বাংলাদেশ ব্যাংকের নির্বাহী পরিচালক আরিফ হোসেন খান। আইএফআইসি ব্যাংকের ব্যবস্থাপনা পরিচালক সৈয়দ মনসুর মোস্তফাসহ কেন্দ্রীয় ব্যাংক ও অন্য ব্যাংকের উর্ধ্বতন কর্মকর্তারা উপস্থিত ছিলেন

The Daily Star

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IFIC Bank holds annual business conference

STAR BUSINESS DESK

IFIC Bank PLC held its "Annual Business Conference 2025" at IFIC Tower in the capital's Purana Paltan yesterday.

Md Mehmood Husain, chairman of the bank, attended the conference as the chief guest, the bank said in a press release.

Syed Manzur Mostafa, managing director of the bank, presided over the conference, which was themed "Together Towards Excellence."

Md Ebtadul Islam, Sajjad Zahir, and Kazi Md Mahboob Kasem, directors of the bank, were also present.

Dilip Kumar Mandal, chief financial officer of the bank, presented a comprehensive review of IFIC Bank's business performance in 2024.



Md Mehmood Husain, chairman of IFIC Bank, speaks at the "Annual Business Conference 2025" at IFIC Tower in the capital's Purana Paltan yesterday. PHOTO: IFIC BANK

THE FINANCIAL EXPRESS

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Tonality: Positive, Circulation: 22,500

INTERVIEW

Business policy streamlining

IFIC Bank to focus on MSMEs, agro sector: Chairman

SIDDIQUE ISLAM



Md Mehmood Husain

IFIC Bank has planned to streamline its business policy by focusing on micro, small, and medium enterprises (MSMEs) and the agriculture sector, aiming to bring more unbanked people into the banking network, the bank's top policymaker has said.

"We want to establish inclusive banking with SMEs and micro loans by leveraging our extensive sub-branch network across the country," Md Mehmood Husain, independent director and current chairman of IFIC Bank, disclosed while sharing his future business plans in an exclusive interview with The Financial Express recently.

IFIC plans to expand its network by gradually setting up new sub-branches in various parts of the country after observing deposit growth over the next three months, according to the chairman.

Currently, IFIC Bank is running its business with a network of more than 1,400 branches and sub-branches across the country.

Additionally, the bank has decided to invest 60 per cent of its surplus funds in government-approved securities until September 2026, while the remaining 40 per cent will be disbursed as loans to the MSMEs and the agriculture sector, the chairman added.

"We have already instructed the treasury department to strengthen its capacity for managing liquidity efficiently," Mr Husain said while replying to a query.

Scan the QR code to watch the video interview

| SEE PAGE 18

প্রথম আলো

তথ্য নিরাপত্তায় আইএসও সনদ পেল আইএফআইসি ব্যাংক

আইএফআইসি ব্যাংক পিএলসি আন্তর্জাতিক মানসম্ত আইএসও/আইইসি ২৭০০১: ২০২২ সনদ অর্জন করেছে। ব্যাংকদের তথ্য নিরাপত্তা ব্যবস্থাপনায় আন্তর্জাতিক মানদণ্ড নিশ্চিত পর্ব ও চলিছা পুরণ করায় আর্ন্তিফেশন সংস্থা বুরো ভেরিটাস এই সনদ প্রদান করেছে। গুরুপ্রতিনিধি চলতে পুরানা পল্টনে আইএফআইসি ব্যাংকের প্রধান কার্যালয়ে আইএফআইসি ব্যাংকপক্ষের পরিচালক সৈয়দ মনসুর মোস্তফার কাছে বুরো ভেরিটাসের কান্ট্রি ম্যানেজার সোহেল আজাদ সনদটি হস্তান্তর করেন। এ সময় ব্যাংকের ডিএমডি মো. মনিরুল হাসান, মো. রফিকুল ইসলাম, চে ও অন্য এম মোহাম্মদ কামাল; সিনিয়র সিপি সুব্রত সরকার, হেড অব ডিজিটাল অপারেশন শাহিন ইকবাল, হেড অব আইটি সাইকুরা খান চৌধুরীসহ এবং বুরো ভেরিটাসের অপারেশন ম্যানেজার সুচরি দে বাড়ুয়া, টেকিক্যাল সেকশন ম্যানেজার মো সি এম তাহেলসহ উচ্চ প্রতিষ্ঠানের কর্মকর্তারা উপস্থিত ছিলেন। **বিজ্ঞপ্তি**

দেশ রূপান্তর

23 Dec -2025, Page:8, Size:6 col*inch
Tonality: Positive, Circulation: 161,110



আইএফআইসি ব্যাংক ভিসা এবং আইএফআইসি ব্যাংকের যৌথ উদ্যোগে আয়োজিত 'ক্রস-বর্ডার ক্যাম্পেইন' (আগস্ট-সেপ্টেম্বর ২০২৫)-এ সর্বোচ্চ লেনদেনকারীকে পুরস্কৃত করেছে আইএফআইসি ব্যাংক। গত ২১ ডিসেম্বর ব্যাংকের প্রধান কার্যালয়ে অনুষ্ঠানে ক্যাম্পেইনের বিজয়ী-আইএফআইসি ব্যাংকের গ্রাহক শাহরিয়ার আহমেদকে পুরস্কার হিসেবে এক লক্ষ টাকার গিফট ভাউচার তুলে দেন ব্যাংকের ব্যবস্থাপনা পরিচালক সৈয়দ মনসুর মোস্তফা এবং ভিসার কান্ট্রি ম্যানেজার (বাংলাদেশ, নেপাল ও ভুটান) সাকির আহমেদ।

দৈনিক জনকণ্ঠ

19 Jan -2025, Page:14, Size:8 col*inch
Tonality: Positive, Circulation: 290,200



আইএফআইসি ব্যাংক লার্জেস্ট ব্যাংকিং নেটওয়ার্ক বিজনেস কনফারেন্স অনুষ্ঠিত

বরিশাল জেলা শিক্ষকলা একাডেমি মিলনায়তনে শুক্রবার দিনব্যাপী 'লার্জেস্ট ব্যাংকিং নেটওয়ার্ক বিজনেস কনফারেন্স' শীর্ষক অনুষ্ঠানের আয়োজন করে ২৪৬৫ এর বেশি শাখা-উপশাখা নিয়ে দেশের বৃহত্তম ব্যাংক আইএফআইসি। বরিশাল এবং সরিলপুর জোরের ২৬টি শাখা এবং ৯৬টি উপশাখার সাড়ে তিন শতাধিক কর্মীদের নিয়ে আয়োজন করা হয় দিনব্যাপী এ বিজনেস কনফারেন্সের। আইএফআইসি ব্যাংকের চেয়ারম্যান মো. মেহমুদ হোসেন, পরিচালক এবতাদুল ইসলাম আমানত সংগ্রহ, লোন প্রদান ও রিকভারিতে সাফল্য অর্জনে উল্লেখযোগ্য ভূমিকা রাখার স্বীকৃতি স্বরূপ সংশ্লিষ্ট কর্মীদের সম্মাননা স্মারক প্রদান করেন।

নয়া দিগন্ত

18 Dec -2025, Page:12, Size:10 col*inch
Tonality: Positive, Circulation: 90,650



আইএফআইসি ব্যাংকের উদ্যোগে চবিতে তারুণ্যের উৎসব

বাংলাদেশ ব্যাংকের নির্দেশনায় দেশের তরুণ প্রজন্মকে ব্যাংকিং কার্যক্রম, সঞ্চয় অভ্যাস ও আর্থিক ব্যবস্থাপনা সম্পর্কে সচেতন করার লক্ষ্যে 'তারুণ্য উৎসব ২০২৫'-এর অংশ হিসেবে আইএফআইসি ব্যাংক সম্প্রতি চট্টগ্রাম বিশ্ববিদ্যালয়ে (চবি) একটি বিশেষ আর্থিক স্বাক্ষরতা অনুষ্ঠান আয়োজন করে। বিশ্ববিদ্যালয়ের অডিটোরিয়ামে ব্যাংকিং অ্যান্ড ইন্সুরেন্স বিভাগের সার্বিক সহযোগিতায় অনুষ্ঠিত এ উৎসবে প্রায় তিন শতাধিক শিক্ষার্থী অংশ নেন। চবির ব্যাংকিং অ্যান্ড ইন্সুরেন্স বিভাগের চেয়ারম্যান মো: আবু বকর সিদ্দিকের সভাপতিত্বে অনুষ্ঠানে প্রধান অতিথি ছিলেন বাংলাদেশ ব্যাংকের চট্টগ্রাম অফিসের নির্বাহী পরিচালক মো: মকবুল হোসেন। বিশেষ অতিথি ছিলেন চবির শিক্ষক প্রফেসর ড. তানভীর মোহাম্মদ হায়দার আরিফ এবং আইএফআইসি ব্যাংকের ডিএমডি ও চিফ ইনফরমেশন অফিসার মো: মনিরুল রহমান। এ ছাড়াও বিশ্ববিদ্যালয়ের শিক্ষার্থী শিক্ষক এবং আইএফআইসি ব্যাংকের কর্মকর্তা অংশ নেন। **বিজ্ঞপ্তি**।

Glimpses of the 48th AGM









IFIC Bank held its 48th Annual General Meeting in hybrid format, with the physical session taking place at Golf Garden, Dhaka



Shareholders' Information

Directors' Shareholding Status

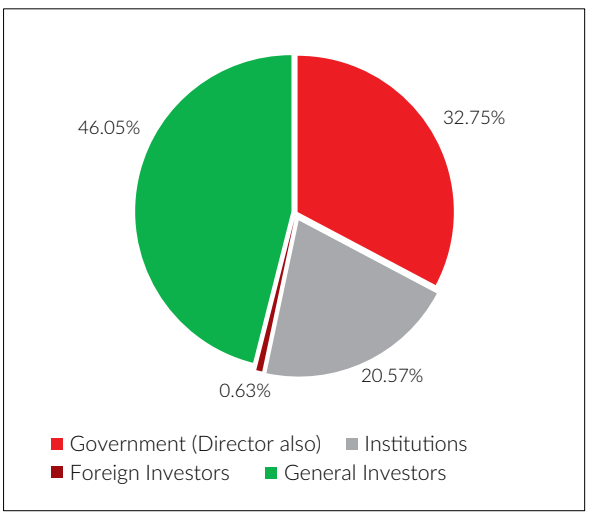
Shareholding of Directors as at 31 December 2025

Sl. No.	Name of the Directors	Status	% of Share as at 31 December 2025	Closing Position	Opening Position
1	Mr. Md. Mehmood Husain	Independent Director & Chairman	Nil	Nil	Nil
2	Mr. Md. Ebtadul Islam	Independent Director	Nil	Nil	Nil
3	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	Nil	Nil	Nil
4	Mr. Md. Golam Mostofa (Represents The Secretary, Finance Division, Ministry of Finance, GoB)	Govt. Nominated Director	32.75	629,455,650	629,455,650
5	Mr. Md Monzorul Haque (Represents The Secretary, Finance Division, Ministry of Finance, GoB)	Govt. Nominated Director			
6	Mr. Syed Mansur Mustafa	Managing Director	Nil	Nil	Nil
Total			**32.75**	**629,455,650**	**629,455,650**

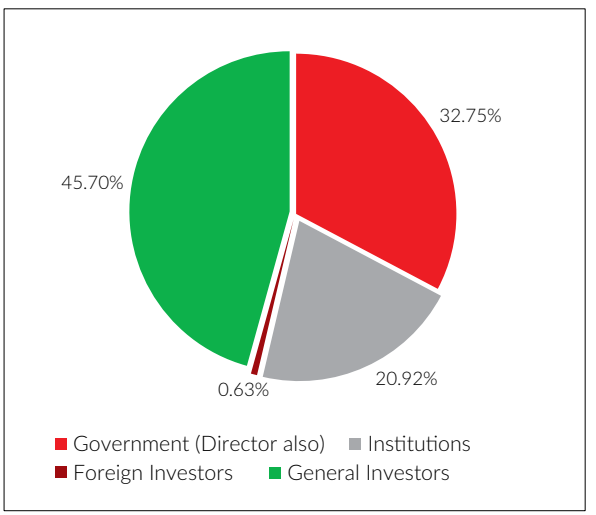
Distribution of Shareholding

Category	31 December 2025			31 December 2024		
	No. of Share	%	Amount in Taka	No. of Share	%	Amount in Taka
Sponsors & Directors	-	-	-	-	-	-
Government (Director also)	629,455,650	32.75	6,294,556,500	629,455,650	32.75	6,294,556,500
Sub-Total	**629,455,650**	**32.75**	**6,294,556,500**	**629,455,650**	**32.75**	**6,294,556,500**
Institutions	395,482,965	20.57	3,954,829,650	402,182,503	20.92	4,021,825,030
Foreign Investors	12,065,077	0.63	120,650,770	12,059,077	0.63	120,590,770
General Investors	885,082,955	46.05	8,850,829,550	878,389,417	45.70	8,783,894,170
Sub-Total	**1,292,630,997**	**67.25**	**12,926,309,970**	**1,292,630,997**	**67.25**	**12,926,309,970**
Total	**1,922,086,647**	**100**	**19,220,866,470**	**1,922,086,647**	**100**	**19,220,866,470**

Shareholding Status (%) 2025



Shareholding Status (%) 2024



Five Years' Performance of the Bank

Key Financial Data and Indicators

BDT in Million

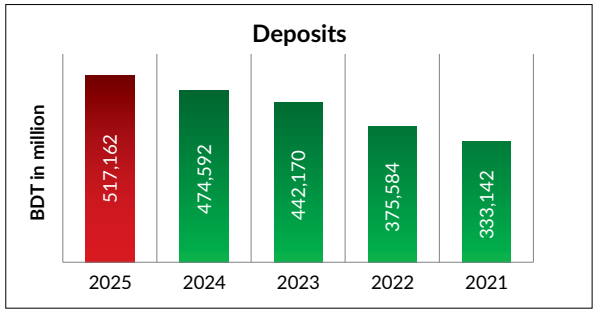
Particulars	2025	2024	2023	2022	2021
Financial Position					
Authorized capital	40,000	40,000	40,000	40,000	40,000
Paid-up capital	19,221	19,221	18,306	17,859	17,009
Reserves and Profit Surplus	(13,563)	11,825	13,788	12,232	10,112
Shareholders' Equity	**5,658**	**31,045**	**32,094**	**30,091**	**27,121**
Deposits	517,162	474,592	442,170	375,584	333,142
Borrowings	3,274	5,326	8,524	20,621	14,562
Subordinated debt	7,000	9,000	10,000	10,700	6,400
Other liabilities	53,308	45,730	31,361	28,277	24,652
Total liabilities	580,744	534,648	492,055	435,182	378,757
Total Liability and Shareholders Equity	**586,402**	**565,694**	**524,148**	**465,273**	**405,878**
Cash and cash equivalents	55,239	53,420	38,024	41,218	30,474
Loans and advances	443,295	447,266	413,406	354,454	305,061
Investments	66,843	43,560	53,744	52,749	55,612
Fixed assets	9,580	9,978	10,307	9,267	7,923
Other Assets	11,445	11,469	8,667	7,584	6,808
Total Assets	**586,402**	**565,694**	**524,148**	**465,273**	**405,878**
AD ratio	84.19%	91.34%	89.27%	87.47%	85.06%
Total off-balance sheet items	43,048	51,617	47,528	69,935	71,384
Interest earning assets	509,714	492,046	463,615	408,907	359,419
Non-interest earning assets	76,688	73,648	60,533	56,366	47,258
Financial Performance					
Interest Income	22,102	40,145	32,956	26,012	22,347
Interest Expenses	44,197	37,412	24,478	18,198	15,433
Net Interest Income (NII)	(22,095)	2,734	8,478	7,814	6,914
Investment income	7,251	5,460	3,895	3,260	4,191
Fees income on Commission, exchange and brokerage	2,365	3,041	2,141	3,657	2,552
Other operating income	567	323	310	217	180
Operating Expenses	11,742	11,563	10,104	8,345	6,669
Operating Profit	(23,655)	(5)	4,720	6,602	7,168
Provision for loans and assets	-	2,533	1,139	2,203	2,703
Profit Before Tax	(23,655)	(2,539)	3,581	4,399	4,465
Current tax	320	300	1,852	2,726	2,579
Deferred tax expense/(income)	1,642	(1,814)	(769)	(1,298)	(89)
Provision for Taxation	1,962	(1,514)	1,083	1,429	2,490
Profit After Tax	(25,617)	(1,025)	2,499	2,970	1,975
Trade Business					
Import	66,791	82,020	64,795	106,372	110,718
Export	92,060	105,753	96,671	120,981	87,674
Capital Measure					
Risk weighted assets (RWA)	586,315	503,832	356,583	338,564	300,759
Common Equity Tier 1 Capital	2,446	26,331	28,984	27,694	25,957

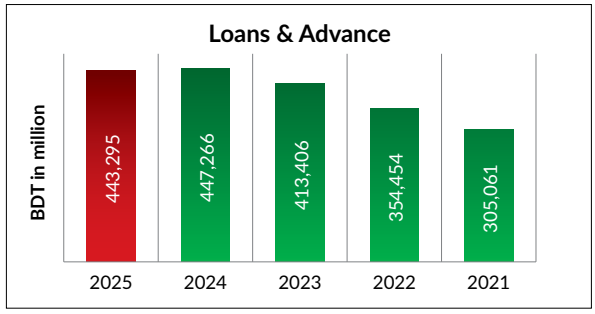
Key Financial Data and Indicators

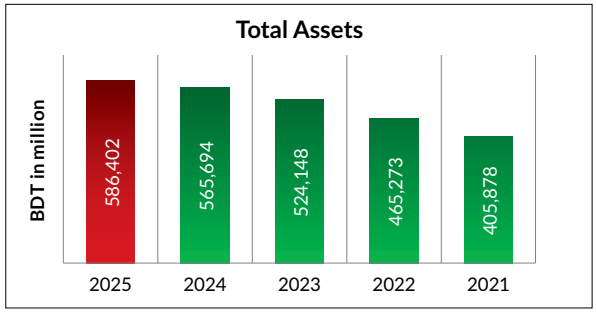
BDT in Million

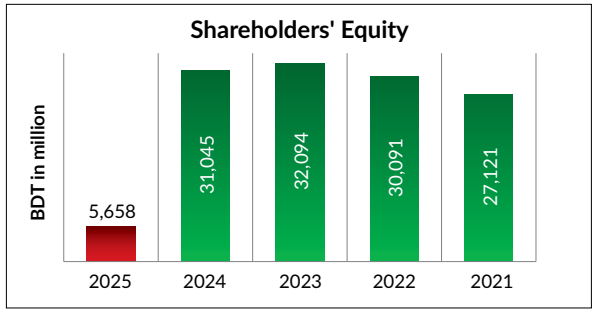
Particulars	2025	2024	2023	2022	2021
Tier-2 Capital	8,198	10,291	13,150	15,572	13,449
Total Regulatory Capital	10,643	36,622	42,134	43,266	39,406
Common Equity Tier 1 to RWA	0.42%	5.23%	8.13%	8.18%	8.63%
Tier 2 Capital to RWA	1.40%	2.04%	3.69%	4.60%	4.47%
Capital to Risk-weighted Asset Ratio (CRAR)	1.82%	7.27%	11.82%	12.78%	13.10%
Assets Quality					
Non-performing loans (NPLs)	272,505	245,856	33,034	19,879	18,588
Provision for loans and advances	9,934	15,527	14,351	13,141	10,125
NPLs to total loans and advances	61.47%	54.97%	7.99%	5.61%	6.09%
Share Information					
Number of shares outstanding	1,922	1,922	1,831	1,786	1,701
Number of shareholders	48,875	52,905	56,415	55,817	57,234
Market price per share	4.6	7.2	11.2	11.5	16.9
Operating profit per share	(12.3)	(0.0)	2.6	3.7	4.2
Earnings per share (EPS)	(13.33)	(0.53)	1.30	1.62	1.11
Dividend	0.00%	0.00%	5.00%	5.00%	5.00%
Cash	0.00%	0.00%	0.00%	2.50%	0.00%
Stock	0.00%	0.00%	5.00%	2.50%	5.00%
Dividend coverage ratio (times)	-	-	2.60	3.25	2.21
Market capitalization	8,842	13,839	20,502	20,538	28,745
Net Asset value (NAV) per share	2.94	16.15	16.70	16.44	15.19
Price earning ratio (times)	(0.3)	(13.5)	8.6	7.1	15.3
Profitability Ratio (%)					
Return on average assets (RoA)	-4.45%	-0.19%	0.51%	0.68%	0.52%
Return on average equity (RoE)	-139.59%	-3.25%	8.04%	10.38%	7.55%
Net interest margin on average earning assets	-4.41%	0.57%	1.93%	2.02%	1.96%
Return on Advances	4.79%	9.17%	8.47%	7.60%	7.83%
Cost of Deposit	8.38%	7.44%	5.55%	4.90%	4.74%
CoF (Avg. Deposit+Borrow. Based)	8.38%	7.34%	5.61%	4.80%	4.62%
CoF (Avg. Resource Based)	7.31%	6.55%	4.84%	4.13%	3.97%
Cost to income ratio	-98.58%	99.04%	66.27%	52.82%	48.20%
Operating profit per employee (million)	(4.0)	(0.0)	0.9	1.3	1.8
Liquidity Ratio (%)					
Cash reserve ratio (CRR)	5.48%	5.19%	4.28%	4.79%	5.04%
Statutory liquidity ratio (SLR)	15.56%	13.23%	13.69%	15.86%	18.04%
Other information (Figure in Number)					
Number of employees	5,963	5,735	5,423	4,977	4,023
Number of branches	189	189	187	169	160
Number of uposhakha	1,224	1,221	1,173	1,043	730
Number of correspondent banks	355	363	371	379	392
Number of ATMs	56	45	49	59	59
Number of deposit account	2,280,371	1,970,990	1,741,749	1,361,892	1,003,859
Number of loan account	56,280	58,103	72,770	63,523	50,171

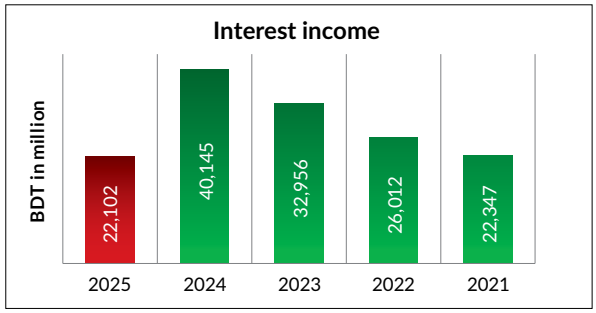
Five Years' Graphical Presentation

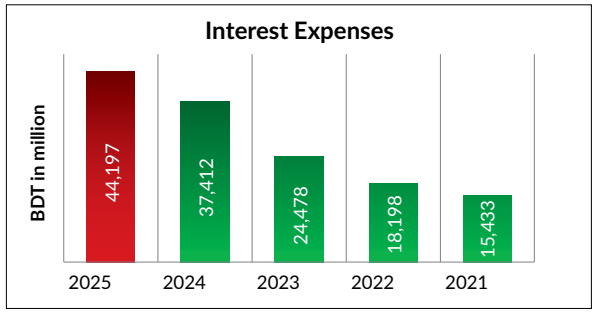


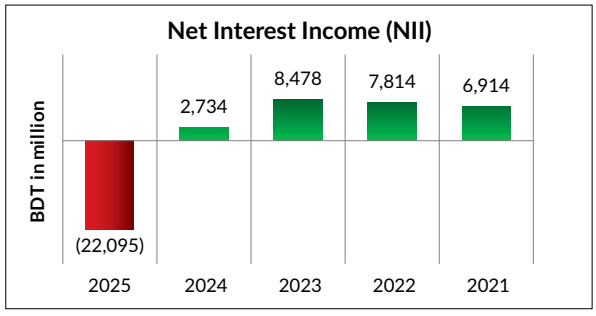


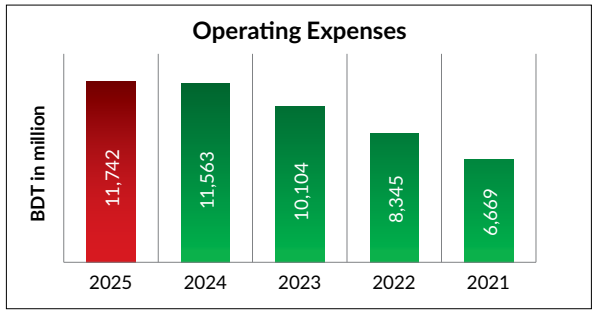


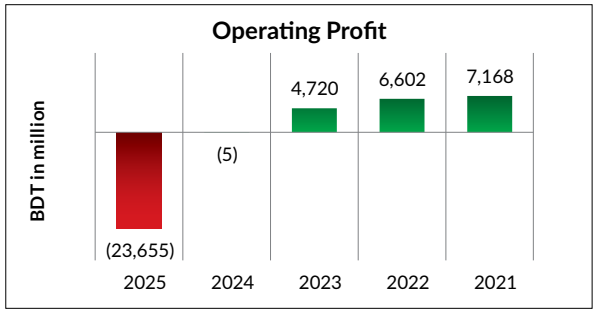


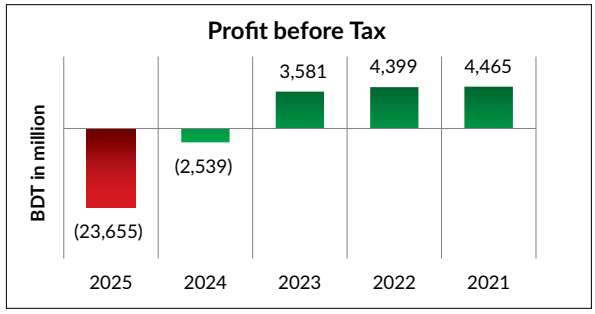




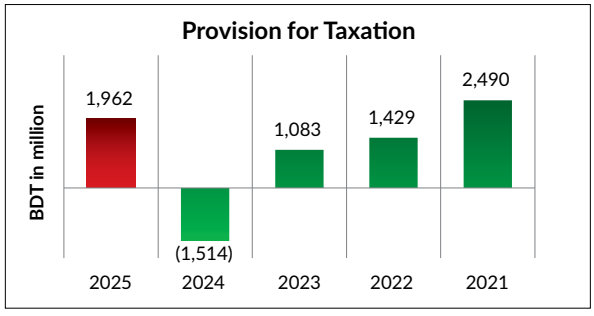


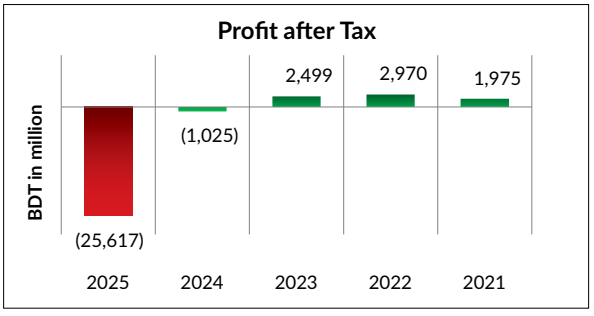


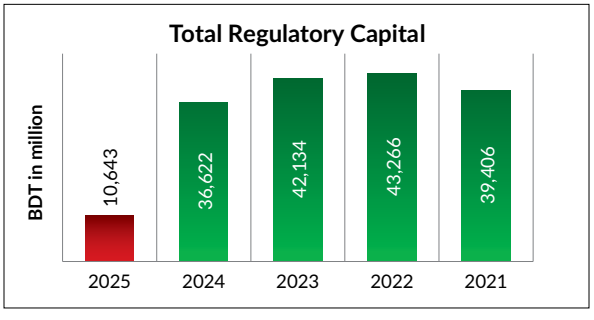


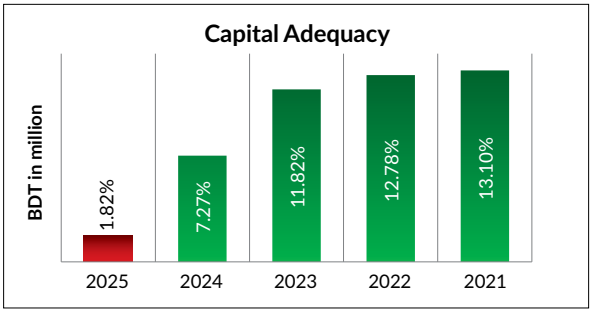


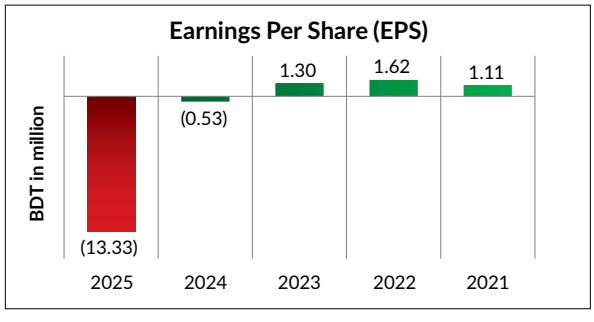
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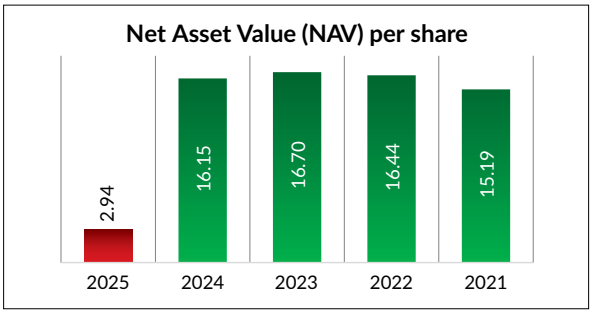


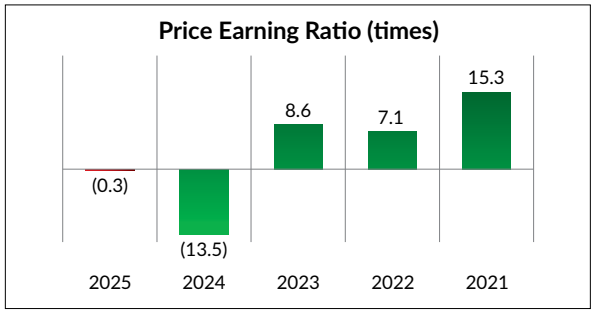


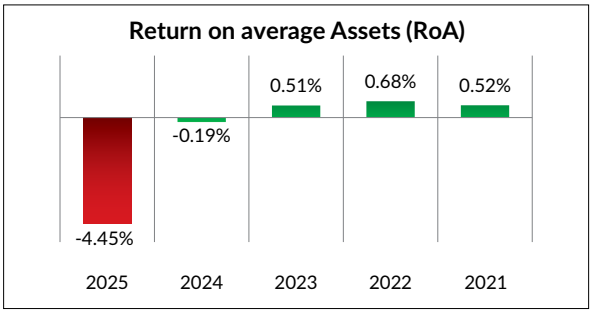


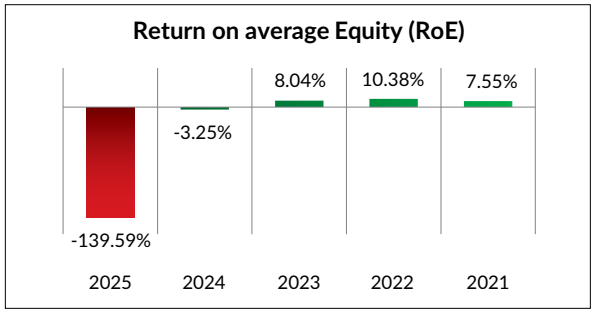


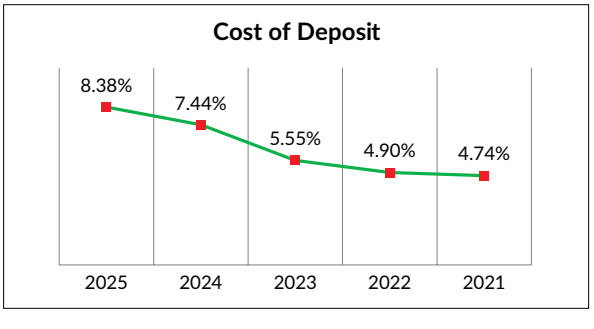




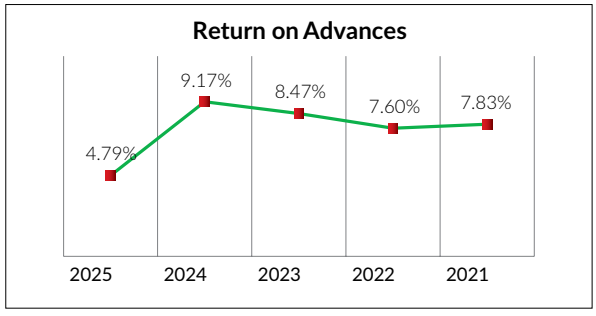


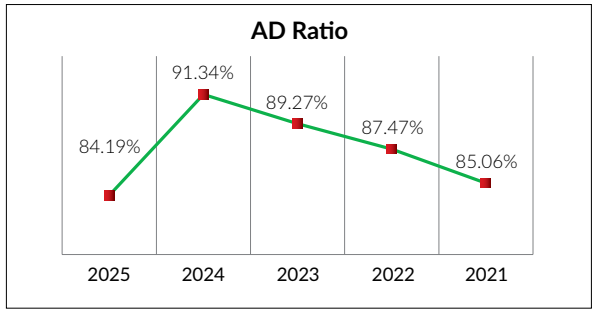


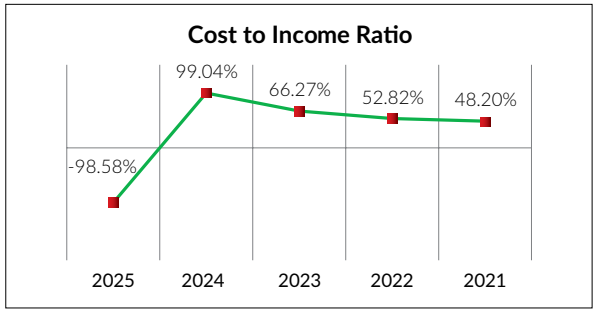


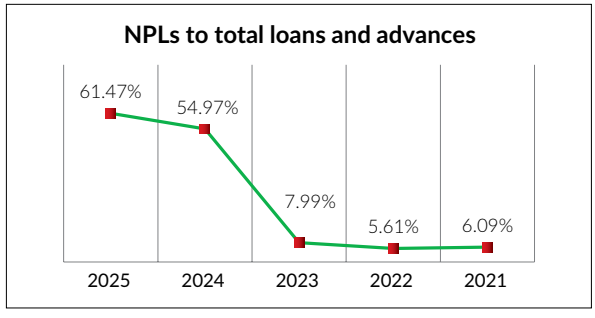


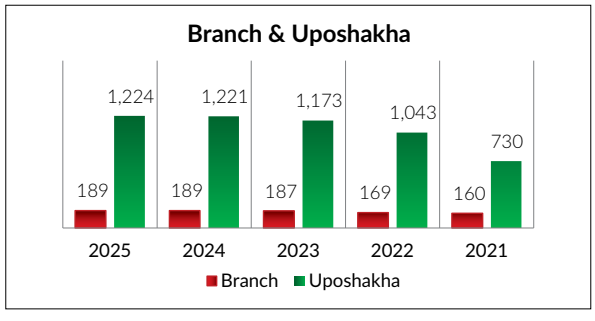
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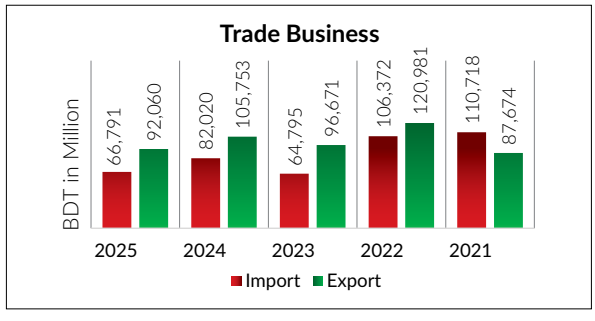


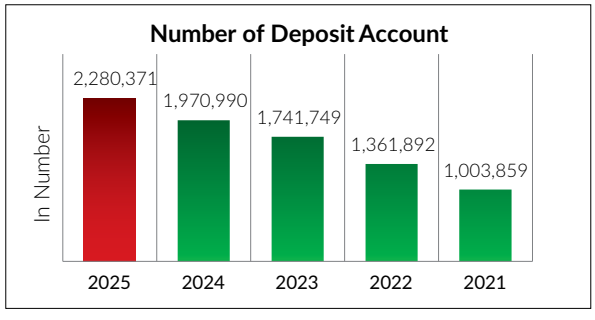


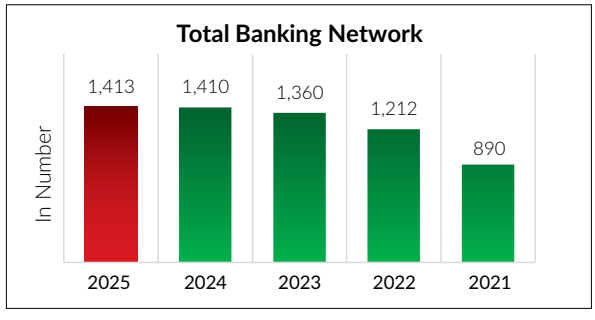








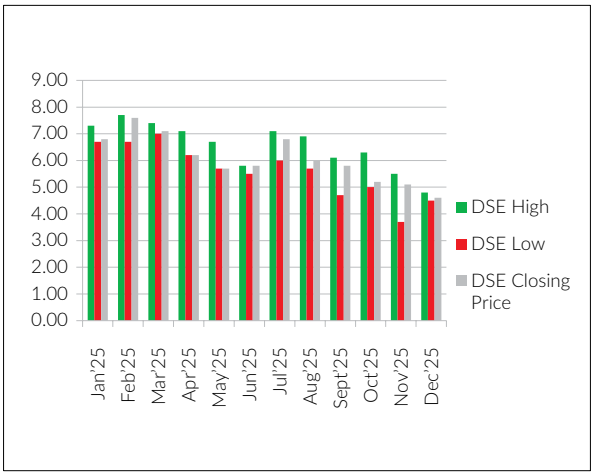


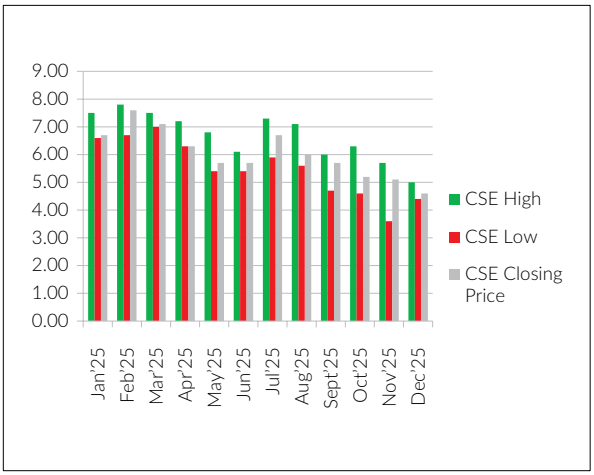


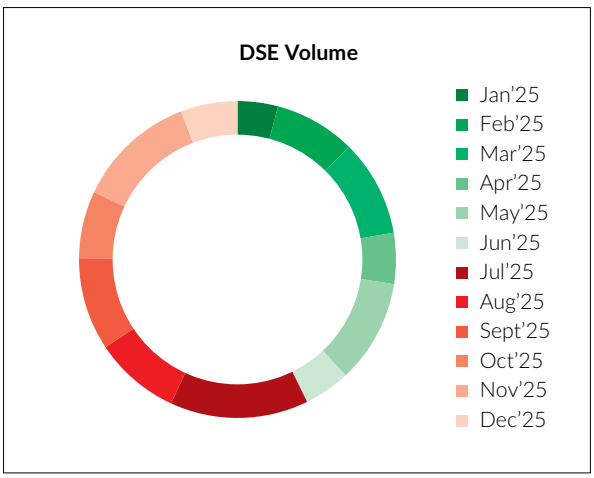
Market Price Information

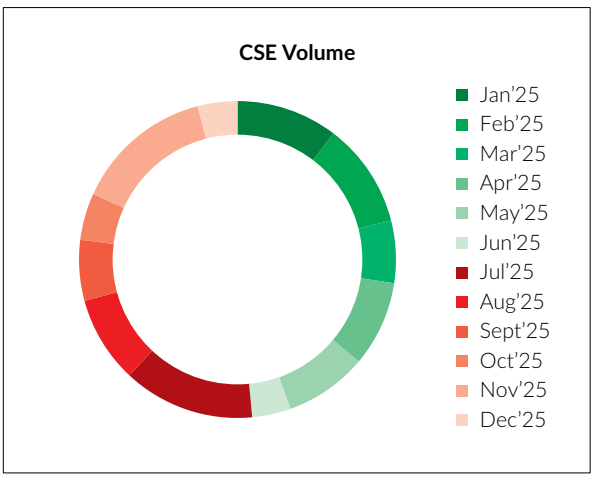
Monthly High, Low & Close price and volume of Company's shares traded on Dhaka Stock Exchange Ltd. (DSE) and Chittagong Stock Exchange Ltd. (CSE) during the year 2025:

Month	DSE				CSE				Total Volume on DSE & CSE
	High	Low	Closing Price	Volume	High	Low	Closing Price	Volume	
January'25	7.30	6.70	6.80	35,810,473	7.50	6.60	6.70	1,690,639	37,501,112
February'25	7.70	6.70	7.60	72,025,468	7.80	6.70	7.60	1,742,731	73,768,199
March'25	7.40	7.00	7.10	85,715,017	7.50	7.00	7.10	1,038,260	86,753,277
April'25	7.10	6.20	6.20	45,117,639	7.20	6.30	6.30	1,427,817	46,545,456
May'25	6.70	5.70	5.70	91,613,532	6.80	5.40	5.70	1,379,017	92,992,549
June'25	5.80	5.50	5.80	40,980,943	6.10	5.40	5.70	640,770	41,621,713
July'25	7.10	6.00	6.80	122,620,823	7.30	5.90	6.70	2,193,227	124,814,050
August'25	6.90	5.70	6.00	76,184,425	7.10	5.60	6.00	1,441,588	77,626,013
September'25	6.10	4.70	5.80	82,243,520	6.00	4.70	5.70	1,012,383	83,255,903
October'25	6.30	5.00	5.20	59,519,436	6.30	4.60	5.20	781,169	60,300,605
November'25	5.50	3.70	5.10	106,095,873	5.70	3.60	5.10	2,311,346	108,407,219
December'25	4.80	4.50	4.60	50,273,799	5.00	4.40	4.60	662,068	50,935,867









Financial Calendar

Although the Bank makes an all-out effort to observe the following events on the dates as mentioned hereunder, all the future dates are provisional and subject to change.

22 April 2026	Compliance under Listing Regulation 19(1)
26 April 2026	First quarter (Q1) financial results
30 April 2026	Adoption of the audited Financial Statements for the year ended 31 December 2025
30 April 2026	Disclosure on Price Sensitive Information
21 May 2026	Record Date for 49th Annual General Meeting
03 June 2026	Notice of the 49th Annual General Meeting
29 June 2026	49th Annual General Meeting
Last week of July 2026	Announcement of second quarter (Q2) financial results
Last week of October 2026	Announcement of third quarter (Q3) financial results

Other Information

Stock Details

Particulars	DSE	CSE
Stock Symbol	IFIC	IFIC
Company Code	11103	22010
Listing Year	1986	1997
Electronic Share	Yes	Yes
Face Value (BDT)	10.00	10.00
Market Lot (number)	1	1
Total Number of Securities	1,922,086,647	1,922,086,647

Dividend Distribution Policy

The Company ensures that an appropriate balance is maintained between adequately rewarding the shareholders and ensuring that adequate financial resources are available to fuel the growth aspirations of the Company. Company's Dividend Distribution Policy specifies the financial parameters that will be considered when declaring dividends by strictly following the directives/guidelines of the regulatory authorities (BB, BSEC & others), internal and external factors for declaring dividends and the circumstances under which shareholders can or cannot expect any dividend. The Principles on Disclosure of Material Information and Price Sensitive Information as applicable, as per the Prohibition of Insider Trading Regulations, 2022 of the Bangladesh Securities and Exchange Commission has also been prepared. The Principles of PSI and Material Information & Dividend Declaration and Distribution Policy are available on the website of the Company.

Redressal of Investors' Complaints

The investors are warmly treated at IFIC. Complaints received from the investors are handled promptly with utmost care to mitigate/resolve the issues at the earliest.

Availability of Annual Report 2025 and other Information

Annual Report 2025 and other information about IFIC Bank may be viewed on the Bank's website at www.ificbank.com.bd. Copies of Annual Report 2025 also submitted to the Bangladesh Securities and Exchange Commission, Bangladesh Bank, Dhaka Stock Exchange Limited, Chittagong Stock Exchange PLC and the Registrar of Joint Stock Companies & Firms, Dhaka.

Investors' Inquiries

All correspondence with regard to company matters, matters relating to shares and other related issues to be made to the following address:

The Company Secretary
IFIC Bank PLC

Head Office
IFIC Tower
61 Purana Paltan, Dhaka-1000
IP Phone No. 09666716250, Ext. 122
Fax No. 02-9554102
E-mail: mokammel@ificbankbd.com



Market Discipline - Disclosures on Risk Based Capital

Market Discipline - Disclosures on Risk Based Capital

(Under Pillar 3 of Basel III Framework)

For the year ended 31 December 2025
Consolidated Basis

Section-1: Introduction

1.1 Overview

IFIC Bank PLC ("the Bank") is a scheduled commercial bank in Bangladesh, operating under the regulatory and supervisory framework of Bangladesh Bank. The Bank is required to maintain adequate capital and disclose relevant financial and risk information in accordance with the guidelines on **Risk-Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel III)** issued by Bangladesh Bank.

This report has been prepared in compliance with the **Pillar III Market Discipline Disclosure Requirements**, which aim to enhance transparency in financial reporting, strengthen market discipline, and provide stakeholders with a comprehensive understanding of the Bank's risk profile, capital adequacy, and risk management practices.

The disclosures contained in this report are aligned with:

- Bangladesh Bank's Basel III guidelines
- International best practices as prescribed by the **Basel Committee on Banking Supervision (BCBS)**

1.2 Reporting Scope and Basis

This Pillar III disclosure has been prepared for the reporting date **31 December 2025**.

The report covers both:

- **Solo basis**: IFIC Bank PLC (standalone entity)
- **Consolidated basis**: IFIC Bank PLC and its subsidiaries (where applicable)

All financial figures disclosed in this report are presented in **Bangladeshi Taka (BDT)**, unless otherwise stated.

The disclosures are based on regulatory returns and audited/ management financial statements prepared in accordance with applicable accounting standards and Bangladesh Bank reporting requirements.

1.3 Regulatory Capital Framework

The Bank follows the **standardized approaches** prescribed by Bangladesh Bank for measuring capital adequacy:

- **Credit Risk**: Standardized Approach (SA)
- **Market Risk**: Standardized Measurement Method
- **Operational Risk**: Standardized Approach (Basic Indicator / Standardized as applicable)

The Bank does not currently apply Internal Ratings-Based (IRB) approaches for regulatory capital calculation.

1.4 Objectives of Pillar III Disclosure

The key objectives of this report are to:

- Provide market participants with key information on the Bank's capital structure and adequacy
- Enhance transparency regarding the Bank's risk exposures and risk management practices
- Promote market discipline through meaningful disclosure
- Support stakeholders in assessing the Bank's financial strength and risk profile

1.5 Frequency and Validation

This disclosure is prepared on a **yearly basis**, in line with Bangladesh Bank requirements.

The report is subject to internal review and governance processes to ensure:

- Accuracy and consistency with regulatory submissions
- Compliance with applicable disclosure requirements
- Alignment with the Bank's internal risk management framework

1.6 Linkage with Internal Capital Adequacy Assessment Process (ICAAP)

The Bank's Pillar III disclosures are closely aligned with its **Internal Capital Adequacy Assessment Process (ICAAP)**, which serves as a key component of the overall risk management and capital planning framework.

The ICAAP provides a forward-looking assessment of the Bank's capital adequacy in relation to its risk profile, strategic objectives, and operating environment. It incorporates both **quantitative and qualitative assessments** of material risks, including those not fully captured under the regulatory capital framework, such as concentration risk, liquidity risk, interest rate risk in the banking book, and strategic risk.

The Pillar III report complements the ICAAP by:

- Providing transparent disclosure of the Bank's regulatory capital position and risk exposures
- Reflecting key risk drivers and capital consumption trends
- Supporting stakeholders' understanding of the Bank's capital adequacy under both current and stressed conditions

The Bank ensures consistency between:

- **Regulatory capital reporting (Pillar I)**
- **Supervisory review and ICAAP (Pillar II)**
- **Market discipline disclosures (Pillar III)**

The ICAAP is subject to regular review and approval by the Board of Directors and is an integral part of the Bank's risk governance framework. The outcomes of ICAAP, including stress testing results and capital planning strategies, are considered in strategic decision-making and risk appetite setting.

Section 2: Overview of Key Metrics and Risk-Weighted Assets (RWA)

2.1 Key Prudential Metrics (KM1)

This section presents an overview of key regulatory metrics of IFIC Bank PLC in accordance with Bangladesh Bank's Risk-Based Capital Adequacy (RBCA) framework and Basel III Pillar III disclosure requirements.

The commentary below highlights the key movements in capital, risk-weighted assets (RWA), leverage, and liquidity indicators for the period ended December 2025 compared to December 2024.

Regulatory Capital
During the reporting period, the Bank experienced a significant contraction in its regulatory capital base, reflecting the prevailing stress conditions and balance sheet adjustments undertaken during the year.

- Both Common Equity Tier 1 (CET1) and Tier 1 capital declined by BDT 23,885.29 million (90.71%). This movement was primarily influenced by:
  - Earnings performance during the period, impacted by elevated credit costs and higher provisioning requirements
  - Dividend distribution in line with regulatory permissions and internal policy considerations
  - Changes in retained earnings along with regulatory adjustments, including prudential provisioning and other deductions as per Bangladesh Bank guidelines
- Total regulatory capital stood at BDT 10,643.33 million at end-December 2025. The movement in total capital was driven by:
  - Adjustments in Tier 2 capital instruments, including changes in subordinated debt position
  - Applicable regulatory deductions in line with prevailing supervisory requirements

Overall, the reduction in capital levels is aligned with the Bank's current operating environment and reflects the impact of legacy asset quality challenges, increased provisioning requirements, and ongoing balance sheet realignment efforts. Management remains focused on capital restoration through internal profit generation, recovery initiatives, and potential capital augmentation measures.

Risk-Weighted Assets (RWA)
Total Risk-Weighted Assets stood at BDT 586,315.48 million as at December 2025, compared to BDT 503,831.67 million as at December 2024, reflecting an increase of BDT 82,483.81 million, or 16.37%.

The movement was mainly driven by:

- **Credit Risk RWA** increased to BDT 557,463.45 million, mainly reflecting changes in the credit portfolio, portfolio mix, and asset quality-related risk weights.
- **Market Risk RWA** remained broadly stable at BDT 14,156.61 million, reflecting limited movement in market-risk-sensitive exposures.
- **Operational Risk RWA** decreased to BDT 14,695.42 million, reflecting changes in the income base under the Basic Indicator Approach.

Overall, the increase in RWA was primarily attributable to credit risk, which remains the dominant component of the Bank's risk-weighted asset base. The Bank continues to review portfolio quality, risk weights, and capital efficiency as part of its capital management and recovery-focused strategy.

Leverage Ratio
The leverage ratio stood at 0.41% as at December 2025, compared to 4.60% as at December 2024, reflecting a decline of 4.19 percentage points.

The movement was mainly driven by the significant reduction in Tier 1 capital during the period, while the overall exposure base remained material. This reflects the Bank's current stress condition and the impact of elevated provisioning, regulatory adjustments, and capital depletion.

Management continues to monitor the leverage position closely and remains focused on capital restoration, balance sheet optimization, and strengthening the Bank's loss-absorption capacity over time.

Liquidity Coverage Ratio (LCR)

- LCR stood at 236.13**%** (Regulatory minimum: 100%)

Movement driven by:

- Change in High Quality Liquid Assets (HQLA)
- Change in net cash outflows

Net Stable Funding Ratio (NSFR)

- NSFR stood at 116.10**%**

Movement driven by:

- Changes in deposit base (retail vs wholesale)
- Changes in loan portfolio composition

KM1: Key Metrics

Particular	Dec-24	Dec-25
CET1	26,330.86	2,445.57
Tier 1	26,330.86	2,445.57
Total Capital	36,621.72	10,643.33
RWA- Credit	473,884.59	557,463.45
RWA- Market	14,196.64	14,156.61
RWA- Operations	15,750.44	14,695.42
CRAR	7.27%	1.82%
Leverage Ratio	4.60%	0.41%
LCR	172.56%	236.13%
NSFR	112.56%	116.10%

2.2 Overview of Risk-Weighted Assets (OV1)
The following table presents the composition of RWA by risk type in accordance with Bangladesh Bank RBCA guidelines.

OV1: Overview of RWA

Risk Type	RWA (Current)	RWA (Previous)	Minimum Capital Requirement (10%)
Credit Risk	557,463.45	473,884.59	55,746.34
Market Risk	14,156.61	14,196.64	1,415.66
Operational Risk	14,695.42	15,750.44	1,469.54
Total RWA	586,315.48	503,831.67	58,631.55

Commentary on RWA Composition

- **Credit Risk** remains the dominant component of total RWA, contributing **95%** of total RWA.
- **Operational Risk** accounts for **3%**, calculated under **Basic Indicator Approach (BIA)**.
- **Market Risk** remains relatively moderate

2.3 Exposure at Default (EAD) and RWA by Asset Class
The following table provides a breakdown of exposures and RWA by major asset classes (i.e. loans and advance), aligned with Basel III disclosure principles.

EAD and RWA by Asset Class

Asset Class	EAD (BDT million)	RWA (BDT million)
Capital market exposure	2,367.30	1,478.90
Claims fully secured by Residential Property	41,851.50	23,472.00
Claims on banks and non-bank financial institutions	584.90	260.60
Claims on Corporate	75,485.50	60,650.10
Claims on SME	8,137.6	6,796.20
Claims under Retail Exposure	1,336.70	920.40
Consumer Loans	11,260.40	3,500.40
Past due claims	301,129.90	397,708.50
Staff loan/Investment	1,141.20	223.60
Grand Total	**443,295.00**	**495,010.90**

Commentary

The Bank's Risk-Weighted Assets (RWA) profile reflects a concentration in credit risk exposures, with notable variation across asset classes driven by differences in risk characteristics and applicable regulatory risk weights.

- **Corporate exposures** continue to constitute a significant portion of the performing portfolio, contributing meaningfully to both Exposure at Default (EAD) and RWA. These exposures remain a core component of the Bank's lending activities, with risk weights broadly aligned to counterparty creditworthiness and collateral structure.
- **Retail and SME segments** provide portfolio diversification; however, these segments typically attract relatively higher risk weights due to their unsecured or partially secured nature. As a result, their contribution to RWA is proportionately higher relative to their share in total exposure.
- **Consumer lending and residential mortgage exposures** demonstrate differentiated risk profiles. While mortgage-backed exposures benefit from lower regulatory risk weights due to collateralization, unsecured consumer lending contributes comparatively higher RWA intensity.
- **Sovereign and interbank exposures** remain limited in proportion and continue to attract lower risk weights in line with Bangladesh Bank guidelines, thereby contributing marginally to total RWA.
- A **notable driver of overall RWA** is the level of **past due and classified exposures**, which account for a significant share of total RWA relative to their EAD. This reflects the application of higher regulatory risk weights and provisioning-linked adjustments associated with deteriorated asset quality.

Overall, the Bank's RWA profile is influenced by a combination of portfolio mix, asset quality dynamics, and regulatory risk weight application. Management remains focused on improving asset quality, optimizing portfolio composition, and enhancing risk-adjusted returns as part of its broader capital restoration and risk management strategy.

2.4 Key Observations (CRO Perspective – Recommended)

- The Bank's capital position has weakened materially during the period, primarily driven by elevated credit costs, high provisioning requirements, and legacy asset quality challenges.
- Risk-Weighted Assets (RWA) growth is predominantly credit-driven, with a significant concentration in higher-risk exposures, particularly past due and classified assets, indicating continued pressure on capital adequacy.
- The sharp decline in leverage ratio reflects erosion in Tier 1 capital against a relatively stable exposure base, highlighting the need for urgent balance sheet optimization and capital rebuilding.
- Asset quality remains the most critical risk driver, with a high proportion of non-performing and past due exposures materially inflating RWA and constraining capital efficiency.
- Despite capital stress, the Bank maintains strong liquidity buffers, with LCR and NSFR comfortably above regulatory thresholds, providing short- to medium-term resilience.
- Portfolio concentration in corporate and stressed segments underscores the need for diversification towards lower-risk and granular exposures, including retail and secured lending.
- Management focus remains on capital restoration through recovery of non-performing assets, disciplined credit underwriting, and potential capital augmentation initiatives.
- Strengthening risk governance, early warning systems, and recovery frameworks will be critical to stabilizing asset quality and improving risk-adjusted returns going forward.

A) Scope of Application

Qualitative Disclosures

(a) The name of the top corporate entity in the group to which this guideline applies.

The Risk Based Capital Adequacy and related disclosures are applicable for "***IFIC Bank PLC***" which is the top corporate entity of the group.

(b) An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group (a) that are fully consolidated; (b) that are given a deduction treatment; and (c) that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).

Brief Description of the Subsidiaries:

1. **IFIC Securities Limited [IFICSL]:** IFIC Securities Limited, a subsidiary company of IFIC Bank PLC was incorporated as a public limited company. The main objectives of this company are buying, selling and settling of securities on behalf of investors and its own portfolio as well as other related services. The registered office of IFICSL located at IFIC Tower, 61, Purana Paltan, Dhaka – 1000.
2. **IFIC Money Transfer (UK) Limited:** IFIC Money Transfer (UK) Limited is a fully owned subsidiary of IFIC Bank incorporated as a private limited company with Companies House of England and Wales under registration no. 07379137 on 16 September 2010 and got registration from HM Customs and Excise on 17 January 2011 under Money Laundering Regulation. The company got registration from Financial Conduct Authority (FCA) [previously it was Financial Services Authority (FSA)] on 16 June 2011 under Payment Services Regulations 2009. The

company commenced its operation on 31 August 2011. The registered office of the company is located at Ferrari House, 2nd Floor, 102 College Road, Harrow, Middlesex, United Kingdom HAI IES, London, UK. The principal activities of the company are remitting/transfer money and related services on behalf of its customers.

3. **IFIC Investment Limited [IFICIL]:** IFIC Investment Limited, a subsidiary company of IFIC Bank PLC was incorporated as a public limited company. IFICIL obtained full-fledge Merchant Banker Registration Certificate from Bangladesh Securities & Exchange Commission (BSEC) on 19 October 2021. The main objectives of this subsidiary are Issue Management, Underwriting & Portfolio Management activities. The registered office of IFICIL located at IFIC Tower, 61, Purana Paltan, Dhaka – 1000.

Brief Description of the Joint Ventures/ Associates of the Bank:

1. **Oman Exchange LLC, Oman:** Oman Exchange LLC, an exchange company incorporated under the laws of the Sultanate of Oman in 1985 as a joint venture between IFIC Bank and Omani Nationals. The principal activities of the company are, to remit/transfer money/fund to the different parts of the world including Bangladesh and related services. IFIC holds 49% shares of Oman Exchange LLC and the rest 51% shares is held by the Omani sponsors. The registered office is located Building no. 4699, Way no. 4567, Hamriya, PO Box 114, Post code 994, Hey Al Mina, Hamriya, Muscat, Sultanate of Oman.
2. **MCB Bank Ltd, Pakistan**: MCB Bank Limited is one of the largest Banks in Pakistan listed in Pakistan Stock Exchange. IFIC Bank had two branches in Pakistan, one at Karachi (in 1987) and the other at Lahore (in 1993). IFIC Pakistan operation was merged with NDLC on 02 October 2003 and renamed it NDLC-IFIC Bank Limited. It was subsequently renamed as NIB Bank Limited with effect from 28 November 2005. In 2017 NIB Bank Limited merged with MCB Bank Limited and IFIC's holding diluted significantly due to this merger. Now IFIC holds very minimal share in MCB Bank Limited.
3. **Nabil Bank Limited, Nepal:** Nepal Bangladesh Bank Limited (NBBL), a joint venture commercial bank between IFIC Bank PLC and the Nepali Nationals, started its operation with effect from 06 June 1994 in Nepal with 50% equity from IFIC Bank PLC and lastly it was 40.91%. NBBL has been merged with Nabil Bank Limited (NBL) of Nepal on 11 July 2022 with a Share Swap Ratio of (1:0.43) i.e. 0.43 shares of NBL for every share of NBBL. Upon this convergence process, IFIC holdings diluted and now IFIC holds 7.77% shares of NBL.

Brief Description of Off-shore Banking Unit (OBU): Off-shore Banking Unit (OBU) is a separate business unit of IFIC Bank PLC. The Bank obtained permission for OBU operations from Bangladesh Bank vide its letter no. BRPD (P-3) 744 (104)/2009-4233 dated 17 November 2009 and commenced its operation from 10 May 2010. The operation of OBU is governed under prudential regulations of Bangladesh Bank and solo basis Financial Statements of the Bank have been prepared treating OBU as a business line in equivalent Bangladeshi Taka as per BRPD circular no 2 dated 25 February 2019.

Basis for Consolidation:
The consolidated financial statements include the financial statements of IFIC Bank PLC and its subsidiaries, IFIC Securities Limited and IFIC Investment Limited, operating in Bangladesh and IFIC Money Transfer (UK) Limited operating in United Kingdom as those of a single economic entity. The separate financial statements are derived by combining the financial statements of main operation of IFIC Bank PLC as Domestic Banking Unit and the financial statements of Off-shore Banking Unit (OBU) in equivalent BDT denomination as per BRPD circular no 2 dated 25 February 2019. The consolidated and separate financial statements have been prepared in accordance with IFRS 10: Consolidated Financial Statements and IAS 27: Separate Financial Statements respectively. The consolidated financial statements are prepared to a common year ended 31 December 2025. Both consolidated financial statements and separate financial statements of the Bank comprises Balance Sheet, Profit & Loss Statement, Cash Flow Statement, Statement of Changes in Equity and relevant notes and disclosures.

(c) Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.

Not Applicable

Quantitative Disclosures

(d) The aggregate amount of surplus capital of issuance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.

Not Applicable

B) Capital Structure

Qualitative Disclosures

(a) Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or Tier 2.

Under Basel-III capital adequacy framework, total regulatory capital of a bank is categorized into two tiers: (1) Tier 1 Capital (going-concern capital), and (2) Tier 2 Capital (gone-concern capital). The Tier 1 Capital is further subdivided into (a) Common Equity Tier 1 (CET1) and (b) Additional Tier 1. Total eligible regulatory capital of IFIC Bank PLC consists of partly CET1 Capital and partly Tier 2 Capital. The CET1 Capital of the bank comprises Paid-up Capital, Statutory Reserve, General Reserve and Retained Earnings. Paid-up Capital of the Bank is already above the minimum requirement of BDT 5,000.00 Million as per the directives of Bangladesh Bank. In addition, Tier 2 Capital includes General Provision, Sub-ordinated Bond.

Banks are required to maintain a capital conservation buffer of 2.50% during the year 2025, above the regulatory minimum capital requirement of 10%. Banks may distribute dividends as per the DOS Circular no. 1 and 7 of 2021 and DOS Circular no. 1 of 2025. Capital conservation buffer is applicable both at the solo level as well as at the consolidated level. As per the Bangladesh Bank instructions contained in BRPD letter No. BRPD(BFIS)661/14B(P)/2015-18014 dated 24 December 2015, Deferred Tax Assets arising out of Specific Provision on Classified Loans is allowable to a maximum of 5% as Common Equity Tier 1 Capital (CET1) while calculating CET1 as per Basel III.

Quantitative Disclosures

(b) The amount of Regulatory capital, with separate disclosure of:

CET1 Capital

BDT in Million

Particulars	Solo	Consolidated
Fully Paid-up Capital	19,220.87	19,220.87
Statutory Reserve	9,353.91	9,456.37
General Reserve	155.07	155.07
Retained Earnings	(23,459.75)	(19,709.16)
CET1 Capital Total [A]	**5,270.10**	**9,123. 15**
Additional Tier 1 Capital [B]	Nil	Nil
Total Tier 1 Capital [C]=[A]+[B]	**5,270.10**	**9,123.15**
General Provision	3,197.76	3,484.14
Subordinated Debt	5,000.00	5,000.00
Tier 2 Capital Total [D]	**8,197.76**	**8,484.14**

(c) Regulatory Adjustments/Deductions from capital

BDT in Million

Particulars	Solo	Consolidated
Deferred tax assets (DTA)[1]	2,824.53	2,824.53
Total [E]	**2,824.53**	**2,824.53**
(d) Total eligible capital [F]=[C]+[D]-[E]	**10,643.33**	**14,782.76**

[1] As per the the Bangladesh Bank instructions contained in BRPD letter No. BRPD(BFIS)661/14B(P)/2015-18014 dated 24 December 2015.

C) Capital Adequacy

Qualitative Disclosures

(a) According to BB Guidelines, IFIC Bank is assessing Risk Based Capital Adequacy under Basel-III from 01 January 2015. Under Basel-III framework the capital requirement is determined for Credit Risk and Market Risk under Standardized Approach and Operational Risk under Basic Indicator Approach and summed-up to determine total Risk Weighted Assets and thereafter the Minimum Capital Requirement (MCR). The Bank assesses the capital requirement considering the existing size of portfolio, concentration of portfolio to different risk weight groups, asset quality, profit trend etc. on quarterly rest. The Bank also forecasts the adequacy of capital in terms of its capacity of internal capital generation, maintaining the size of the portfolio, asset quality, conducting credit rating of the borrowers, segregation of portfolio to different risk weight groups etc.

IFIC Bank has maintained Capital to Risk-weighted Asset Ratio (CRAR) of 2.45% as on 31 December 2025, whereas Minimum Capital Requirement (MCR) is 10% as per BRPD circular No.18 dated 21 December 2014. However, the Bank is continuously evaluating its capital position in comparison to its risk weighted asset's position and exploring ways and means to raise capital both internally and externally.

Quantitative Disclosures

BDT in Million

Particulars		Solo	Consolidated
(b)	**Capital requirement for Credit Risk**		
	On-Balance Sheet	54,006.84	55,571.25
	Off-Balance Sheet	1,739.51	1,739.51
	Total	**55,746.34**	**57,310.75**
(c)	**Capital requirement for Market Risk**		
	Interest Rate Related Instruments	86.16	86.16
	Equities	1,199.62	1,199.62
	Foreign Exchange Position	129.89	129.89
	Commodities	Nil	Nil
	Total	**1,415.66**	**1,415.66**
(d)	**Capital requirement for Operational Risk**	**1,469.54**	**1,554.58**

[2] As per BB directive, it is applicable at 2.50% for the year 2024.

(e) Total capital, CET1 capital, Total Tier 1 capital and Tier 2 capital ratio:

- For the consolidated group
- For stand alone

Ratios	Solo	Consolidated
Total Capital	1.82%	2.45%
CET1 Capital	0.42%	1.04%
Total Tier 1 Capital	0.42%	1.04%
Total Tier 2 Capital	1.40%	1.41%

(f) Capital Conservation Buffer

As per Bangladesh Bank Transitional Arrangements for implementation of Basel III, creation of Capital Conservation Buffer (CCB) has been made effective from 1 January 2016, 2017, 2018 and 2019 at 0.625%, 1.25%, 1.875% and 2.50% respectively above the regulatory minimum capital requirement of 10%. The minimum total capital plus CCB for the year 2025 is 12.50%. IFIC Bank maintained CCB 0.00% over minimum requirement 10.00% for the year 2025.

(g) Available Capital under Pillar 2 Requirement

BDT in Million

Particulars	Solo	Consolidated
Total Eligible Regulatory Capital [A]	**10,643.33**	**14,782.76**
Minimum Capital Requirement under Pillar 1[B]	58,631.55	60,281.00
Capital Conservation Buffer[C][2]	14,657.89	15,070.25
Minimum Capital Requirement including CCB[D=B+C]	**73,289.44**	**75,351.25**
Available Capital for Pillar 2 [E=A - D]	**(62,646.11)**	**(60,568.49)**

Note: Bangladesh Bank, vide letter no. BSD-10 (21)/2026-424 dated 30 April 2026 has allowed forbearance for BDT 215,784.80 million to IFIC Bank on maintaining of provision against Loans and Advances as on 31 December 2025.

D) Credit Risk

Qualitative Disclosures

(a) The general qualitative disclosure requirement with respect to credit risk, including:

Definitions of past due and impaired (for accounting purposes).

As per relevant Bangladesh Bank guidelines, the Bank defines the past due and impaired loans and advances for strengthening the credit discipline and mitigating the credit risk of the Bank. The impaired loans and advances are defined on the basis of (i) Objective / Quantitative Criteria and (ii) Qualitative judgment. For this purpose, all loans and advances are grouped into four (4) categories, namely- (a) Continuous Loan (b) Demand Loan (c) Fixed Term Loan and (d) Short-term Agricultural & Micro Credit.

Definition of past due/overdue:

Any Continuous Loan if not repaid/renewed within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/ overdue from the following day of the expiry date;

Any Demand Loan if not repaid within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the expiry date;

In case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the fixed expiry date / due date, the amount of unpaid installment(s) will be treated as past due / overdue from the following day of the due date;

The Short-term Agricultural or Micro-credit is not repaid within the fixed time limit for repayment will be considered "Overdue" after 06 (six) months of the expiry date.

However, a continuous loan, demand loan or a term loan which will remain overdue for a period of 02 (two) months or more but less than 03 (three) month, will be put into the "Special Mention Account (SMA)", the prior status of becoming the loan into impaired/classified/ nonperforming.

Definition of impaired / classified /non-performing loans and advances are as follows:

Continuous loan is classified as follows:

Substandard- A Continuous Loan which will remain past due/ overdue for a period of 03 (three) months or beyond but less than 06 (six) months, the entire loan will be put into the "Sub-standard (SS)".

Doubtful - A Continuous Loan which will remain past due/ overdue for a period of of 06 (six) months or beyond but less than 12 (twelve) months, the entire loan will be put into the "Doubtful (DF)".

Bad/Loss - A Continuous Loan which will remain past due/ overdue for a period of 12 (twelve) months or beyond, the entire loan will be put into the "Bad/Loss (B/L)".

Demand loan is classified as follows:

Substandard - A Demand Loan which will remain past due/ overdue for a period of 03 (three) months or beyond but less than 06 (six) months, the entire loan will be put into the "Sub-standard (SS)".

Doubtful - A Demand Loan which will remain past due/overdue for a period of 09 (nine) months or beyond but less than 12 (twelve) months, the entire loan will be put into the "Doubtful (DF)".

Bad/Loss - A Demand Loan which will remain past due/overdue for a period of 12 (twelve) months or beyond, the entire loan will be put into the "Bad/Loss (B/L)".

Fixed Term Loans are classified are as follows:

In case of any installment(s) or part of installment(s) of a Fixed Term Loan is not repaid within the fixed expiry date / due date, the amount of unpaid installment(s) will be treated as past due/ overdue from the following day of the due date. In case of Fixed Term Loans: -

Substandard - A Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/ overdue for a period of period of 03 (three) months or beyond but less than 06 (six) months, the entire loan will be put into the "Sub-standard (SS)".

Doubtful - A Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/ overdue for a period of 06 (six) months or beyond but less than 12 (twelve) months, the entire loan will be put into the "Doubtful (DF)".

Bad/Loss - A Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan which will remain past due/ overdue for a period of 12 (twelve) months or beyond, the entire loan will be put into the "Bad/Loss (B/L)".

Short-term Agricultural and Micro-Credit is classified as follows:

The Short-term Agricultural and Micro-Credit will be considered irregular if not repaid within the due date as stipulated in the loan agreement. If the said irregular status continues, the credit will be classified as 'Substandard ' after a period of 12 months, as 'Doubtful' after a period of 36 months and as 'Bad/Loss' after a period of 60 months from the stipulated due date as per the loan agreement.

Loan classification of Cottage, Micro and Small Credits under CMSME:

Sub-standard - If a Continuous Loan, Demand Loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan remain(s) past due/overdue for a period of 06 (six) months or beyond but less than 18 (eighteen) months, the entire loan will be classified as "Sub-standard (SS)".

Doubtful - If a Continuous Loan, Demand Loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan remain(s) past due/overdue for a period of 18 (eighteen) months or beyond but less than 30 (thirty) months, the entire loan will be classified as "Doubtful (DF)".

Bad/Loss - If a Continuous loan, Demand loan, Fixed Term Loan or any installment(s)/part of installment(s) of a Fixed Term Loan remain(s) past due/overdue for a period of 30 (thirty) months or beyond, the entire loan will be classified as "Bad/ Loss (B/L)".

Description of approaches followed for specific and general allowances and statistical methods.

The Bank is following the general and specific provision for loans and advances/investments on the basis of Bangladesh Bank guidelines issued from time to time (please refer to Annexure - I).

Discussion of the bank's credit risk management policy

The Board approves the credit policy, credit exposure limits and credit risk management policy keeping in view relevant Bangladesh Bank guidelines to ensure best practice in credit risk management and maintain quality of assets. Authorities

are properly delegated ensuring checks and balance in credit operation at every stage, i.e. screening, assessing risk, identification, management and mitigation of credit risk as well as monitoring, supervision and recovery of loans with provision of early warning system. There is a separate credit risk management division for dedicated credit risk management, separate credit administration division for ensuring perfection of securities and credit monitoring, recovery division for monitoring and recovery of irregular loans and loan performance management division for detaining deteriorating loans from being newly classified and for maintaining asset quality appropriately. Internal control & compliance division independently assess the quality of loans and compliance status of loans at least once in a year.

Quantitative Disclosures

(b)	Total gross credit risk exposures broken down by major types of credit exposure.	Please refer to Annexure – II.
(c)	Geographical distribution of exposures, broken down in significant areas by major types of credit exposure.	Please refer to Annexure – III.
(d)	Industry or counterparty type distribution of exposures, broken down by major types of credit exposure.	Please refer to Annexure – IV.
(e)	Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure.	Please refer to Annexure – V.
(f)	By major industry or counterparty type: • Amount of impaired loans and if available, past due loans, provided separately	Please refer to Annexure – VI.

Particulars	BDT in Million
• Specific and general provisions	
Specific provision	7,928.51
General provision	3,197.76
• Charges for specific allowances and charge-offs during the period	
Specific provision	(5,499.66)
General provision	(93.07)

(g) Non-Performing Assets (NPAs):	BDT in Million
Gross non-performing assets (NPAs)	272,505.35
Non-Performing Assets (NPAs) to Outstanding Loans & advances	61.47%

Movement of Non-Performing Assets (NPAs)

Opening balance	245,856.13
Additions	40,402.66
Reductions	(13,753.44)
Closing balance	**272,505.35**

Movement of specific provisions for NPAs

Opening balance	13,428.16
Provisions made during the period	93.10
Recoveries of amounts previously written off	Nil
Write-off	(5,592.76)
Write-back of excess provisions	Nil
Provision transferred to general reserve	Nil
Closing balance	7,928.51

E) Equities: Disclosures for Banking Book Positions

Qualitative Disclosures

(a) The general qualitative disclosure requirement with respect to equity risk, including:

Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and

Differentiation between holdings of equities for capital gain and those taken under other objectives is being clearly identified. Investment in equity securities is broadly categorized into two parts:

i. **Quoted Securities** (Common or Preference Shares & Mutual Fund) that are traded in the secondary market (Trading Book Assets) through the organization itself or other Portfolio Manager. Investment in quoted shares/ securities are revalued at the end of the reporting period.

ii. **Unquoted securities** are categorized as banking book equity exposures which are further sub-divided into two groups: unquoted securities which are invested without any expectation that these will be quoted in near future, i.e. held to maturity (HTM), and securities those are acquired under private placement or IPO and are going to be traded in the secondary market after completing required formalities. Unquoted securities are valued at cost.

The equity positions are reviewed periodically by the senior management.

Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.

Important policies covering equities valuation and accounting of equity holdings in the Banking Book are based on the use of the cost price method for valuation of equities. The primary aim is to invest in these equity securities for the purpose of capital gain by selling them in the future or held for dividend income. Dividends are recognized in Profit and Loss Account only when the Bank's right to receive payment of the dividend is established, it is probable that the economic benefits associated with the dividend will flow to the Bank and the amount of the dividend can be measured reliably. Both Quoted and Un-Quoted equity securities are initially recognized at cost and necessary provisions are maintained if the prices fall below the cost price after comparing with their fair value. As per to Bangladesh Bank guidelines, the HFT equity securities are revalued once in each week using marking to market concept.

However, equity investment in associates/joint ventures are initially recognized at cost and provision is maintained if cost is higher than lower of market value and net assets value of that investee as per instruction of Bangladesh Bank. Preference is given to purchase of shares of strong companies at face value through placement/ IPO.

Quantitative Disclosures

(b) Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values including mutual funds where the share price is materially different from fair value.

Particulars	BDT in Million
Cost price of quoted shares	7,334.57
Fair value of quoted shares	5,998.09
Increase/(Decrease) in value	**(1,336.48)**
(c) The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	3.85
(d)	
• Total unrealized gains (losses)	(1,679.12)
• Total latent revaluation gains (losses)	Nil
• Any amounts of the above included in Tier 2 capital.	Nil

(e) Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements.

Capital Charge on Equities	BDT in Million
Specific Risk	599.81
General Market Risk	599.81
Total	**1,199.62**

F) Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures

(a) The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.

Interest Rate Risk (IRR) is managed through Gap analysis, which evaluates the difference between rate-sensitive assets and liabilities. This risk is continuously monitored using prudential limits and stress testing. The Interest Rate Risk in the Banking Book (IRRBB) is assessed monthly by analysing rate fluctuations and their impact on Net Interest Income (NII). IRR arises when market interest rate changes negatively affect a bank's financial position, influencing both short-term earnings (earnings perspective) and long-term net worth (economic value perspective).

One of the primary sources of interest rate risk is re-pricing risk, which occurs when assets and liabilities re-price at different intervals. This risk is typically measured by comparing the volume of assets and liabilities that mature or re-price within a specified period. In the short run, fluctuations in interest rates directly impact a bank's NII, whereas in the long term, these changes affect the cash flows of assets, liabilities, and off-balance sheet items. This leads to potential risks for the bank's net worth due to re-pricing mismatches and other interest rate-sensitive positions. The Asset-Liability Committee (ALCO) formulates policies and strategies based on market conditions to optimize Net Interest Income.

Quantitative Disclosures

(b) The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).

Please refer to Annexure – VII.

G) Market Risk

Qualitative Disclosures

(a) *Views of BOD on trading/investment activities*

IFIC Bank PLC manages its trading and investment activities with caution to ensure maximum returns while avoiding excessive risk. The Board is responsible for approving all market risk policies, setting limits, and regularly reviewing compliance. The primary goal is to secure cost-effective funding to support asset growth and trade-related transactions. Market risk refers to the potential loss of assets in both balance sheet and off-balance sheet positions due to fluctuations in key market variables such as interest rates, exchange rates, and prices. To mitigate these risks, capital allocation is necessary to cover exposures arising from changes in interest rates and equity prices within the bank's trading book, as well as risks associated with fluctuations in foreign exchange rates and commodity prices across the bank's overall operation.

The market risk covers the followings risks of the Bank's balance sheet:

i. Interest rate risk
ii. Equity price risk
iii. Foreign exchange risk; and
iv. Commodity price risk

Methods used to measure Market risk

The Bank uses the Standardized (rule based) Approach to calculate the Market Risk for Trading Book Exposures. The total capital requirement in respect of market risk is the aggregate capital requirement calculated for each of the risky sub-categories. For each risk category minimum capital requirement is measured in terms of two separately calculated capital charges for 'specific risk' and 'general market risk'.

Maturity Method has been prescribed by Bangladesh Bank in determining capital against market risk. In the maturity method, long or short positions in debt securities and other sources of interest rate exposures, including derivative instruments, are slotted into a maturity ladder comprising 13 times-bands (or 15 times-bands in the case of low coupon instruments). Fixed-rate instruments are allocated according to the residual term to maturity and floating-rate instruments according to the residual term to the next re-pricing date.

In Standardized (rule based) Approach the capital requirement for various market risks (interest rate risk, price, and foreign exchange risk) are determined separately.

The total capital requirement in respect of market risk is the sum of capital requirement calculated for each of these market risk sub-categories. e.g.:

i. Capital Charge for Interest Rate Risk = Capital Charge for Specific Risk + Capital Charge for General Market Risk;

ii. Capital Charge for Equity Position Risk = Capital Charge for Specific Risk + Capital Charge for General Market Risk;

iii. Capital Charge for Foreign Exchange Risk = Capital Charge for General Market Risk;

iv. Capital Charge for Commodity Position Risk = Capital charge for General Market Risk.

Market Risk Management System

The Asset Liability Management Policy of the Bank as approved by the Board ensures effective management of the Market Risk through a well-structured Treasury function which includes a Front Office, Mid Office and Back Office and an ALCO body. The aim of the Market Risk Management System is to minimize the impact of losses on earnings due to market fluctuations.

Policies and processes for mitigating market risk

The policy contains sound Portfolio management procedures and best practices such as minimizing risks through diversification of portfolio. Policy for managing Market Risk has been set out by the Board of Directors of the Bank where clear instructions have been given to Loan Deposit Ratio, Wholesale Borrowing Guidelines, Medium Term Funding, Maximum Cumulative Outflow, Liquidity Contingency Plan, Local Regulatory Compliance, Recommendation/ Action Plan etc. Furthermore, special emphasis has been put on the following issues for mitigating market risk:

- **Interest Rate Risk Management:** Treasury Division reviews the risks of changes in income of the Bank as a result of movements in market interest rates. In the normal course of business, the Bank tries to minimize the mismatches between the duration of interest rate sensitive assets and liabilities. Effective Interest Rate Risk Management is done as under:

  i. **Market Analysis:** Market analysis over interest rate movements is reviewed by the Treasury Division of the Bank. The type and level of mismatch interest rate risk of the Bank are managed and monitored from two perspectives, being an economic value perspective and an earnings perspective.

  ii. **Gap Analysis:** ALCO has established guidelines in line with the central Bank's policy for the management of assets and liabilities, monitoring and minimizing interest rate risks at an acceptable level. ALCO in its regular monthly meeting analyzes Interest Rate Sensitivity by computing GAP i.e. the difference between Rate Sensitive Assets and Rate Sensitive Liability and take the decision of enhancing or reducing the GAP according to the prevailing market situation aiming to mitigate interest rate risk.

- **Foreign Exchange Risk Management:** Risk arising from potential change in earnings resulted from exchange rate fluctuations, adverse exchange positioning or change in the market prices are considered as Foreign Exchange Risk. Treasury and International Division manage this risk in the following fashion:

  i. **Continuous Supervision:** The Bank's Treasury Division manages and controls day-to-day trading activities under the supervision of ALCO that ensures continuous monitoring of the level of assumed risks. Treasury Division monitors the foreign exchange price changes and Back Office of the Treasury Division verifies the deals and passes the entries in the books of account.

  ii. **Treasury Back Office separated from the Treasury Front Office:** Treasury Back Office is conducting its operation in separate locations apart from the Treasury Front Office. Treasury Back Office is responsible for currency transactions, deal verification, limit monitoring, settling of transactions and gathering the market rates from an independent source other than dealers of the same organization, which helps to avoid any conflict of interest. Meanwhile, Treasury Mid Office is responsible to independently monitor, measure and analyze risks inherent in treasury operations of the bank.

  iii. **Mark-to-Market Method for Approved Securities and Foreign Exchange Revaluation:** All foreign exchange reserves and balances along with approved securities are revalued at Mark-to-Market method according to Bangladesh Bank's guidelines. Such valuations are made after a specific time interval as prescribed by Bangladesh bank.

  iv. **Nostro Accounts**: Nostro accounts are maintained by the Bank with various currencies and countries. These Accounts are operated by the International Division of the Bank. All Nostro accounts are reconciled on a monthly basis. The management reviews outstanding entry beyond 30 days for settlement purpose.

- **Equity Risk Management:** Equity Risk is the risk of loss due to adverse changes in the market price of equities held by the Bank. Equity Risk is managed by the following fashion.

  i. **Investment Portfolio Valuation**: Mark-to-Market valuations of the share investment portfolio are followed in measuring and identifying risk. Mark-to-Market valuation is done against a predetermined cut loss limit.

  ii. **Diversified Investment to minimize Equity Risk**: IFIC minimizes the Equity Risks by Portfolio diversification as per investment policy of the Bank.

Margin Accounts are monitored very closely: Where Margin loan is allowed, security of investment, liquidity of securities, reliability of earnings and risk factors are considered and handled professionally.

Quantitative Disclosures

BDT in Million

(b) The capital requirements for	Solo	Consolidated
Interest rate risk	86.16	86.16
Equity position risk	1,199.62	1,199.62
Foreign exchange risk	129.89	129.89
Commodity risk	Nil	Nil

H) Operational Risk

Qualitative Disclosures

(a) Views of BOD on system to reduce Operational Risk

IFIC Bank manages its operational risk by identifying, assessing, monitoring, controlling and mitigating the risk, rectifying operational risk events and implementing any additional procedures required for compliance with regulatory requirements. Operational risk management responsibilities are assigned to the senior management. Internal auditors are assigned for recording, identification and assessment of

operational risks and to prepare reports for the Audit Committee.

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputation risk. It is inherent in every business organization and covers a wide spectrum of issues. The Board of Director (BOD) of the Bank and its Management firmly believe that this risk through a control based environment in which processes see documented, authorization as independent and transactions are reconciled and monitored. This is supported by an independent program of periodic reviews undertaken by internal audit, and by monitoring external operational risk events, which ensure that the group stays in line which industry best practice and takes account or lessons learned from publicized operational failures within the financial services industry.

The BOD has also modified its operational risk management process by issuing high level standards, supplemented by more detailed formal guidance. This explains how the bank manages operational risk by identifying, assessing, monitoring, controlling and mitigating the risk, rectifying operational risk events, and implementing any additional procedures required for compliance with local regulatory requirements. The Bank maintains and tests contingency facilities to support operations in the event of disasters. Additional reviews and tests are conducted in the event that any branch of the bank is affected by a business disruption event, to incorporate lessons learned in the operational recovery from those circumstances. Plans have been prepared for the continued operation of the bank's business, with reduced staffing levels.

Operational risk loss data are collected and reported to the senior management. Identifying, monitoring and recording of fraud, irregularities, unauthorized works, system breakdown, etc. are done by the Management and details of the untoward incidents are reported to the Bank's Audit Committee.

Performance gap of executives and staffs

The Human Resources Division is dedicated to fostering a vibrant learning culture that enhances employee expertise and drives organizational excellence. Through the Learning & Development function and the IFIC Bank Training Institute, we provide a diverse range of competency-based training programs designed to bridge skill gaps, refine professional capabilities, and strengthen operational effectiveness.

Our training initiatives encompass foundational programs tailored for Management Trainees and Trainee Assistant Officers, equipping them with essential industry knowledge and practical skills. Additionally, specialized training sessions in General Banking, Credit Management, and Foreign Exchange are meticulously curated to address evolving financial sector demands.

To ensure adherence to regulatory frameworks and best practices, IFIC Bank collaborates with esteemed institutions such as the Bangladesh Bank Training Academy (BBTA), Bangladesh Institute of Bank Management (BIBM), Bangladesh Association of Banks (BAB), Metropolitan Chamber of Commerce and Industry (MCCI), and Bangladesh International Arbitration Center (BIAC). Our compliance training, particularly in Anti-Money Laundering (AML) and Information and Communication Technology (ICT), Negotiation- Mediation, Arbitration Strategy, is strategically designed to align with Bangladesh Bank policies and guidelines, reinforcing ethical banking practices and risk mitigation.

In 2024, IFIC Bank implemented extensive training programs to upskill employees and cultivate a pipeline of future leaders. Despite global constraints on overseas training, our commitment to leadership development remains unwavering. We continue to organize impactful local and internationally facilitated programs, featuring expert-led workshops by institutions like the ANZ Institute. Programs such as "Leading Teams" and "Deep Change" empower our senior management with critical leadership insights and strategic decision-making skills.

As the oldest private-sector training institution in the country, the IFIC Bank Training Institute serves as a center of excellence, providing access to a well-equipped professional library, modern training aids, and a faculty of seasoned industry professionals. Covering diverse subjects such as banking, economics, accounting, management, and marketing, the Institute ensures holistic development for all employees.

IFIC Bank remains steadfast in its mission to nurture a culture of continuous learning, professional growth, and leadership excellence. By equipping employees with the knowledge, skills, and confidence to navigate an ever-evolving industry landscape, we reinforce our commitment to innovation, adaptability, and long-term success.

Potential external events

Losses from external events, such as a natural disaster that damages a firm's physical asset or electrical or telecommunications failures that disrupt business, are relatively easier to define than losses from internal problems, such as employee fraud and product flaws. It is needless to say that there are certain risk factors which are external in nature and can affect the business of the Bank. The factors discussed below can significantly affect the business:

- **External rules and regulations:** Potential for actual or opportunity loss due to failure to comply with laws or regulations, or as a result of changes in laws or regulations or in their interpretation or application.
- **Damage to assets:** Potential for loss or damage to physical assets and other property from natural disaster and other events.
- **Safety and security:** Potential for loss or damage to health or safety of staff, customers or third parties arising from the effects of external events.
- **External financial crime:** Potential for loss due to criminal acts by external parties such as fraud, theft and other criminal activity.
- **Political condition and general business:** IFIC's performance greatly depends on the general economic conditions of the country. The effect of recession is still unfolding which may result to slow down in business environment. Political stability is must for growth in business activities.
- **Credit quality of borrowers:** Risk of deterioration of credit quality of borrowers is inherent in banking business. This could result due to the global economic crisis and supply side distortion. The changes in the import prices affected the commodity sectors and ship breaking industry. A deterioration in credit quality requires provisioning.
- **Basel-III implementation:** Basel-III is fully effective from 2019 and IFIC needs to be complied with respect to credit risk management, its supervision and establishment of effective internal control. The grading of the borrowers and its link with the capital required may slow down the credit expansion. The establishment of effective control requires more investment in technology and operating expenses are likely to increase.

- **Equity markets Volatility:** The Bangladesh Securities and Exchange Commission and the stock exchanges improved their supervisory role, but the equity market is still volatile. If volatility continues, it is likely to affect the performance of the bank.
- **Changes in market conditions:** Changes in market conditions, particularly interest rates on deposits and volatility in the foreign exchange market are likely to affect the performance of the bank. Depositors are becoming increasingly price sensitive and any unilateral upward change by a bank will exert pressure on the interest rate structure of the banking sector. It is feared that wage earners remittances may decline due to fall in job opportunity in international market. Unless offset by export performances, there may be pressure in the foreign exchange market.
- **The litigation risk:** In the ordinary course of business, legal actions, claims by and against the bank may arise. The outcome of such litigation may affect the financial performance of the bank.

Policies and processes for mitigating operational risk

The Operational Risk Management Policy adopted by the Bank outlines organizational structure and detailed processes for management of operational risk. The basic objective of the policy is to closely integrate operational risk management system into day-to-day risk management process of the bank by clearly assigning roles in effectively identifying, assessing, monitoring and controlling and mitigating operational risk. Operational risks in the Bank are managed through a comprehensive and well-articulated internal control framework.

Approach for calculating capital charge for operational risk

The Bank follows the Basic Indicator Approach (BIA). The BIA stipulates the capital charge for operational risk is a fixed percentage, denoted by α (alpha) of average positive annual gross income of the Bank over the past three years. It also states that if the annual gross income for any year is negative or zero, that should be excluded from both the numerator and denominator when calculating the average gross income. The capital charge for operational risk is enumerated by applying the following formula:

$$K = [(GI_1 + GI_2 + GI_3) \times \alpha] / n$$

Where:

K = the capital charge under the Basic Indicator Approach

GI = only positive annual gross income over the previous three years (i.e., negative or zero gross income if any shall be excluded)

α = 15 percent

n = number of the previous three years for which gross income is positive.

Besides, Gross Income (GI) is calculated as "Net Interest Income" plus "Net non-Interest Income". The GI is also the net result of:

i. Gross of any provisions;
ii. Gross of operating expenses, including fees paid to outsourcing service providers;
iii. Excluding realized profits/losses from the sale of securities held to maturity in the banking book;
iv. Excluding extraordinary or irregular items;
v. Excluding the income derived from insurance.

Quantitative Disclosures

BDT in Million

Particulars	Solo	Consolidated
(b) The capital requirements for operational risk:	**1,469.54**	**1,554.58**

I) Liquidity Ratio

Qualitative Disclosures

(a) Views of BOD on system to reduce liquidity Risk

In line with the provisions of liquidity risk management under Basel III, Bangladesh Bank has identified the (i) Liquidity Coverage Ratio (LCR); (ii) Net Stable Funding Ratio (NSFR); and (iii) Leverage under the purview of 'Liquidity' ratio vide BRPD Circular No. 18 dated 21 December 2014 and DOS Circular No. 1 dated 1 January 2015. The Board of Directors (BOD) reviews the liquidity risk of the Bank on quarterly rest while reviewing the Quarterly Financial Statements, Stress Testing Report etc. ALM Policy Guideline approved and revised time to time by the Board of Directors.

An overview on liquidity position and liquidity ratios are submitted annually to the BOD and the BOD approve the strategic plan for managing optimum liquidity. The Board always strives to maintain adequate liquidity to meet up Bank's overall funding need for the depositors, borrowers' requirements as well as maintain regulatory requirements comfortably.

Methods used to measure Liquidity risk

The maintenance of Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) are considered as the fundamental methods/tools to measure the liquidity position/ risk of IFIC Bank. However, under Basel III, the following methods and tools are mandated for measuring the liquidity risk.

- **Liquidity Coverage Ratio (LCR):** Liquidity Coverage Ratio ensures to maintain an adequate level of stock of high quality liquid assets that can be converted into cash to meet its liquidity needs (i.e. total net cash outflows) over the next 30 calendar days.
- **Net Stable Funding Ratio (NSFR):** Net Stable Funding Ratio aims to limit over-reliance on short-term wholesale funding during times of abundant market liquidity and encourage better assessment of liquidity risk across all on- and off-balance sheet items. The minimum acceptable value of this ratio is 100 percent, indicating that, available stable funding (ASF) should be at least equal to required stable funding (RSF). ASF consists of various kinds of liabilities and capital with percentage weights attached given their perceived stability. RSF consists of assets and off-balance sheet items, also with percentage weights attached given the degree to which they are illiquid or "long-term" and therefore requires stable funding.

In addition to the above, following measures have been put in place to monitor the liquidity risk management position of the Bank on a continued manner: i) Asset-Liability Maturity Analysis (Liquidity profile); ii) Whole sale borrowing capacity; and iii) Maximum Cumulative Outflow (MCO). Besides, following tools are also used for measuring liquidity risk: i) Stress Testing (Liquidity Stress); and ii) Net open position (NOP) limit - to monitor the FX funding liquidity risk.

Liquidity risk management system

At IFIC Bank PLC, liquidity risk is primarily managed at the management level by the Treasury Division (Front Office) under the supervision of the Asset Liability Committee (ALCO), which is led by the Managing Director along with other senior executives. The Treasury Division (Front Office) reviews overall funding requirements daily and formulates strategies to ensure a stable and adequate liquidity position. This is done by considering key factors such as the bank's approved credit-deposit ratio, liquid assets to total assets ratio, asset-liability maturity profile, profitability, and overall market conditions and sentiment.

Additionally, the Basel Unit plays a crucial role in monitoring and measuring liquidity risk in accordance with Basel III liquidity measurement tools, including the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and Leverage Ratio. The unit regularly assesses key issues and provides strategic recommendations to relevant divisions to ensure compliance with Basel III liquidity standards.

Policies and processes for mitigating liquidity risk

The Asset-Liability Management Guideline leads the process & procedures for mitigation of liquidity risk of IFIC Bank. The Assets-Liability Committee (ALCO) works under specific Terms of References approved by the Board. Treasury Division (Front Office) and ALM desk under regular supervision of Top Management reviews the overall liquidity position of IFIC Bank and takes appropriate strategy, process in line with the industry position for managing liquidity risk of the Bank. The general liquidity risk management policies of the bank are as follows:

- To maintain CRR
    i. Under the surplus liquidity condition, treasury will handle the excess liquidity by providing more loans, investing the excess liquid fund in highly marketable fixed income securities, and lending to other Banks, Financial Institutions and Reverse Repo to Central Bank
    ii. The treasury will assess the level of interbank borrowing capacity and raise funds to meet liquidity from the most reliable sources.
- **To maintain SLR:** Statutory Liquidity Requirement (SLR) is maintained as per directives of Bangladesh Bank from time to time by way of investment in approved securities.
- **To maintain NOP:** The treasury manages the necessary foreign currency required by the Bank by using its own intelligence and skill and they do the following trade- Spot, Forward, Swap, Other Foreign Exchange Deals by using different hedging techniques.
- **To maintain Advance-to-Deposit Ratio (ADR):** The business of the Bank is forecasted based on the current loan, investment and funding strategies, and anticipated funding need.
- **To maintain LCR:** Liquidity coverage is maintained by-
    i. Increasing investment in T-bills, BGTB, BB Bill, Reverse Repo
    ii. Additional investment in Govt. Security shall be made in short/mid/long combination to meet liquidity as well as optimize the return.
    iii. Balance in FC Accounts with BB to be increased.
    iv. Deposit from FIs and Borrowing are to be reduced and replaced by increasing Customer Deposit, and
    v. Lending/Placement with FI should be more preferable than lending to others.
- **To maintain NSFR:** Stable Funding is maintained by increasing Capital, increasing stable customer Deposits, increasing Mortgage Loan and Lending having 50% risk weight, decreasing Investment in Capital Market, and controlling growth of Fixed Assets.

Quantitative Disclosures

(b) Liquidity Ratio	BDT in Million
Liquidity Coverage Ratio	236.13%
Net Stable Funding Ratio (NSFR)	116.10%
Stock of High quality liquid assets	102,444
Total net cash outflows over the next 30 calendar days	43,384
Available amount of stable funding	473,484
Required amount of stable funding	407,863

J) Leverage Ratio

Qualitative Disclosures

(a) Views of BOD on system to reduce excessive leverage

An underlying cause of the global financial crisis was the build-up of excessive on- and off-balance sheet leverage in the banking system. In many cases, banks built up excessive leverage while apparently maintaining strong risk-based capital ratios. The BOD of IFIC Bank manages leverage risk and are conscious to address the risk of excessive leverage in a precautionary manner by taking due account of potential increases in the risk of excessive leverage caused by reductions of the bank's own funds through expected or realized losses, depending on the applicable accounting rules. The BOD primarily views on the growth of On and Off balance sheet exposures commensurate with its expected capital growth so that the excessive leverage is reduced. Within the On-balance components, again, the Board emphasizes on the growth of the prime component i.e. the loans and advances and maintaining good asset quality so as to maximize the revenue as well as the capacity to generate capital internally (in the form of retained earnings) to trade-off the excessive leverage supposed to be caused by asset growth.

Policies and processes for managing excessive on and off-balance sheet leverage

In order to avoid building-up excessive on- and off-balance sheet leverage in the banking system, a simple, transparent, non-risk based leverage ratio has been introduced by the Basel Committee. A minimum Tier 1 leverage ratio of 3% is being prescribed both at solo and consolidated level. The leverage ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements. The leverage ratio is intended to achieve the following objectives- (a) constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy, and (b) reinforce the risk based requirements with an easy to understand and a non-risk based measure. Predominantly, Bank's policy is to maintain the Leverage Ratio well above the regulatory requirement. To this end, the striking components of balance sheet, namely, the deposits & borrowing, loans & advances, other liquid assets (treasury bills, bonds, fund placements) are analyzed. Measures are taken to contain the growth of overall size of balance sheet considering short term outlook of the industry indicators as well as possible growth of equity (Tier 1

capital) of the Bank on quarterly rest. With regard to managing the excessive leverage, the regulatory stance through the monetary policy initiatives i.e. the scope of expected business potential (growth), estimated money supply, inflation, resulting the estimated overall liquidity of the industry as well as the Bank in particular is also considered.

Approach for calculating exposure

The Bank follows the accounting measure of exposure for the leverage ratio. In order to measure the exposure consistent with financial accounts, the Bank applies following:

i. On balance sheet, non-derivative exposures will be net of specific provisions and valuation adjustments.

ii. Physical or financial collateral, guarantee or credit risk mitigation purchased is not allowed to reduce on-balance sheet exposure.

iii. Netting of loans and deposits is not allowed.

The formula for Leverage Ratio is as follows:

Leverage Ratio =

$$\frac{\textbf{Tier-1 Capital (considering all regulatory adjustments)}}{\textbf{Total Exposure}}$$

Where, Total Exposure = On-Balance Sheet Exposure + Off-Balance Sheet Exposure - Total Deduction from On and Off-Balance Sheet Exposure/Regulatory adjustments made to Tier 1 capital

- **On-Balance Sheet Items:** The Bank includes items using its accounting balance sheet for the purposes of the leverage ratio. Total On balance sheet exposure can be derived by deducting 'Total Specific Provision' from 'Total On-Balance Sheet Assets'.
- **Off-Balance Sheet Items:** The Bank calculates the off-balance sheet (OBS) items specified in Credit Risk chapter (Table 12) of 'Guidelines on Risk Based Capital Adequacy (RBCA) - Revised Regulatory Capital Framework for banks in line with Basel III' under the section of "Risk Weights Off-Balance Sheet Exposure" by applying a uniform 100% credit conversion factor (CCF). For any commitments that are unconditionally cancellable at any time by the bank without prior notice, a CCF of 10% is being applied.

Quantitative Disclosures

BDT in Million

(b) Leverage Ratio	Solo	Consolidated
Leverage Ratio	0.41%	1.05%
Tier-1 Capital (Considering all regulatory adjustments)	2,445.57	6,298.62
On balance sheet exposure	578,473.61	584,359.86
Off B/S exposure	20,578.23	20,578.23
Total deduction from On and Off-balance sheet exposure/ Regulatory adjustments made to Tier – 1 Capital	2,824.53	2,824.53
Total exposure	596,227.31	602,113.56

K) Remuneration

Qualitative Disclosures

(a) Information relating to the bodies that oversee remuneration. Name, composition and mandate of the main body overseeing remuneration.

The Board of Directors determines the remuneration structure of the Bank. Based on the Board's approval, Human Resource Management Division centrally disburses remuneration, under the supervision of the Bank's Management.

External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.

The Bank does not engage any external consultants for remuneration-related advice. However, external market data are informally considered while determining the remuneration structure.

A description of the scope of the bank's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches.

The remuneration policy applies to IFIC Bank PLC., IFIC Securities Ltd., and IFIC Investment Ltd., covering all employees irrespective of business lines or cost centers. Separate remuneration arrangements are followed for foreign subsidiaries.

A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group

Members of the Management Committee (MANCOM) and the Senior Management Team (SMT) are generally considered as material risk takers.

(b) Information relating to the design and structure of remuneration processes.

An overview of the key features and objectives of remuneration policy.

The Bank follows a designation-based remuneration structure with defined ranges, designed to remain competitive in the market to attract and retain talent. Remuneration is directly linked to employees' annual performance. Based on performance ratings, annual increments—comprising inflationary adjustments and performance pay—are awarded.

Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made.

The Bank does not have a separate remuneration committee. The Management reviews the remuneration structure annually, considering factors such as inflation and individual performance, and proposes adjustments for approval by the Board of Directors.

A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.

Employees' remuneration is linked to individual performance. At the beginning of the year, mutually agreed targets and objectives are set for each employee, irrespective of posting or cost center. Performance is evaluated at year-end by the immediate supervisor and reviewed by the Performance Appraisal Review Committee. This ensures fair assessment, and that remuneration is independent of the businesses employees oversee.

(c) Description of the ways in which current and future risks are taken into account in the remuneration processes.

An overview of the key risks that the bank takes into account when implementing remuneration measures.

Business, compliance, and reputational risks are primarily considered in implementing remuneration measures for

employees/groups of employees. Financial and liquidity risks are also taken into account.

An overview of the nature and type of the key measures used to take account of these risks, including risks difficult to measure (values need not be disclosed).

Performance-based remuneration is used to ensure fairness in pay. The approach aims to attract skilled talent, enhance employee motivation and productivity, and reduce turnover.

A discussion of the ways in which these measures affect remuneration.

Annual performance evaluation considers both financial and non-financial indicators based on pre-defined criteria. As performance outcomes vary across employees, remuneration is accordingly differentiated.

A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.

No significant change has been made in the nature and type of performance-based remuneration measures over the past year. The existing system of performance-based pay continues to be applied to eligible employees based on individual performance. The framework remains focused on motivating talented employees and attracting suitable resources, with no material impact on the overall remuneration structure.

(d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.

An overview of main performance metrics for bank, top-level business lines and individuals.

The Bank sets Key Performance Indicators (KPIs) at the organizational level, which are cascaded to branches and divisions and further translated into individual KPIs at branch and Head Office levels. These KPIs are aligned with the job responsibilities of each position.

A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.

Annual performance pay is determined by considering both individual and bank-wide performance. Eligible employees receive a percentage-based adjustment on consolidated salary as part of the yearly increment, in addition to inflationary adjustment.

A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak.

As remuneration is linked to performance, employees with lower performance ratings may receive reduced or no performance-based benefits.

(e) Description of the ways in which the bank seek to adjust remuneration to take account of longer-term performance.

A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.

Not applicable

A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through claw back arrangements.

Not applicable

(f) Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms.

An overview of the forms of variable remuneration offered (i.e. cash, shares and share-linked instruments and other forms.

The Bank offers variable remuneration in two forms, both subject to Board approval and paid in cash. One is performance pay, which forms part of the annual increment along with COLA and is based on individual and bank performance, determined according to performance rating. The other is a one-time performance bonus, also based on performance rating and the Bank's performance.

A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description the factors that determine the mix and their relative importance.

The Bank does not have multiple variable remuneration components beyond performance pay (as part of yearly increment) and performance bonus, both based on performance rating. There is no differentiated mix across employees or groups.

Qualitative Disclosures

The quantitative disclosures detailed below covers only senior management and other material risk takers.

(g) Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member.	N/A*
(h) Number of employees having received a variable remuneration award during the financial year.	N/A
Number and total amount of guaranteed bonuses awarded during the financial year.	02 Festival Bonus & Pohela Boisakh Bonus for employee (Total amount BDT 11.21 Million)
Number and total amount of sign-on awards made during the financial year.	Nil
Number and total amount of severance payments made during the financial year.	Nil

(i) Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	**BDT in million**
Cash	Nil
Shares	Nil
Share-linked instruments	Nil
Other forms	Nil
Total amount of deferred remuneration paid out in the financial year.	Nil
(j) Breakdown of amount of remuneration awards for the financial year to show:	**BDT in Million**
fixed and variable.	11.21

deferred and non-deferred.	Nil
different forms used (cash, shares and share linked instruments, other forms).	Nil

(k) Quantitative information about employees' exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. clawbacks or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration:

Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.	Not applicable2
Total amount of reductions during the financial year due to ex post explicit adjustments.	Not applicable
Total amount of reductions during the financial year due to ex post implicit adjustments.	Not applicable

- Management generally oversees remuneration on monthly basis.

Annexure – I: Rate of general and specific provision for loans and advances as per Bangladesh Bank Guideline

Category of Loans & Advances	Rate (%) of provision
General Provision-for Unclassified	
Loans and advances (excluding SMA)	
Small and medium enterprise	0.25%
Consumer finance (house building)	1.00%
Loans to BHs/MBs/SDs share etc.	2.00%
Consumer Finance	2.00%
Consumer Finance (card)	2.00%
Short Term Agri. Credit and Microcredit	0.50%
All other unclassified loans	1.00%
Special Mention Account (SMA)	
Small and medium enterprise	0.25%
Consumer finance (house building)	1.00%
Loans to BHs/MBs/SDs share etc.	2.00%
Consumer Finance	2.00%
Consumer finance (card)	2.00%
Short Term Agri. Credit and Microcredit	0.50%
All other unclassified loans	1.00%
Off-shore banking unit	
Unclassified loans	1.00%
Specific provision-for Classified	
Sub-standard	20.00%
Sub-standard- Short term Agri. Credit & Small, Cottage & Micro	5.00%
Doubtful	50.00%
Doubtful- Short term Agri. Credit	20.00%
Doubtful (Small, Cottage, Micro)	20.00%
Bad/loss	100.00%

Particulars of required provision on Off-balance Sheet Exposure

Acceptances and endorsements	1.00%
Letters of guarantee	1.00%
Irrevocable letters of credit	1.00%
Bills for collection	0.00%

Annexure – II: Total gross credit risk exposures broken down by major types of credit exposure

Particulars	BDT in Million
Term loan industrial	12,887.55
Term loan consumer finance	1,031.79
Agricultural loan	2,025.85
Term loan women entrepreneur	8.67
Term loan-others	171,393.78
House building loans	73,975.62
Staff loan	1,025.97
Transport loan	6.82
Loan general	1,846.39
Demand loan	6,843.97
Overdrafts	146,813.19
Cash credit	11,151.23
Credit card finance	159.23
Loan against trust receipt (LTR)	943.91
Lease Finance	86.90
Margin Loan	4,003.46
Islamic Investment	21.99
Bills purchased and discounted	10,101.89
Off-shore banking unit	668.51
Total	**444,996.72**

Annexure-III: Geographical distribution of exposures, broken down into significant areas by major types of credit exposure

Particulars	BDT in Million
Dhaka Division	393,240.10
Chottogram Division	29,381.92
Sylhet Division	2,004.26
Rajshahi Division	6,839.95
Khulna Division	5,411.20
Barisal Division	1,360.93
Rangpur Division	3,873.69
Mymensingh division	2,884.66
Total	**444,996.72**

Annexure-IV: Industry or counterparty type distribution of exposures, broken down by major types of credit exposure

Particulars	BDT in Million
Agriculture Industries	3,634.68
Jute Industries	6,180.43
Textile Industries	19,199.11
Garments Industries	37,674.24
Chemical and Chemical Products	5.26
Cement Industries	7,549.94
Bricks & Ceramic	1,082.47
Food Products & Processing	4,758.83
Engineering & Metal	9,038.64
Drugs & Pharmaceuticals	2,371.63
Hospital & Clinics	195.77
Paper & Paper Products Industries	3,480.37
Other Small Industries	1,180.73
IT Sector	5,803.20
Other Service Industries	35,121.84
Trade & Commerce	94,080.40
Transport	593.82
Construction Firms/Companies	44,016.29
Housing Societies/Companies	35,015.53
Cold Storage	-
Consumer Finance	86,397.20
Energy	9,029.87
Telecommunication	11,424.47
NBFI's	35.37
Others	27,126.64
Total	**444,996.72**

Annexure-V: Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure

Particulars	BDT in Million
On demand	165,797.64
Up to 1 month	3,401.08
Over 1 month but not more than 3 months	8,175.43
Over 3 months but not more than 1 year	21,156.53
Over 1 year but not more than 5 years	141,471.93
Over 5 years	94,892.21
	434,894.83
Bill purchased and discounted	10,101.89
Total	**444,996.72**

Annexure-VI: Impaired and Past Due Loans

BDT in Million

Major Type	Status-wise amount of impaired/classified loans				Total
	SMA	SS	DF	BL	
Continuous Loan	1,242.86	856.50	869.58	133,361.94	136,330.88
Demand Loan	977.42	37.71	387.60	6,750.40	8,153.14
Term Loan	26,400.20	2,350.60	2,943.25	124,811.71	156,505.76
Other Loan	4.08	3.86	2.73	129.46	140.13
Total	**28,624.56**	**3,248.67**	**4,203.16**	**265,053.52**	**301,129.90**

Annexure-VII: Interest Rate Risk in the Banking Book

(BDT in Million)

CRAR before-shock (%) – 1.82

Interest rate stress	Minor	Moderate	Major
Assumed change in interest rate	**2.0%**	**3.0%**	**4.0%**
Net interest income impact			
<12 months	(1839.27)	(2758.91)	(3678.54)
Capital after-shock	8804.05	7884.42	6964.78
CRAR after-shock (%)	1.50	1.34	1.19
Change in CRAR after-shock (%)	-0.31	-0.47	-0.63
Re-pricing impact			
Change in the value of the bond portfolio	(188.19)	(282.28)	(376.37)
Capital after-shock	8615.87	7602.14	6588.41
CRAR after-shock (percent)	1.47	1.30	1.12
Change in CRAR after-shock (%)	-0.03	-0.05	-0.06
Overall change in CRAR (NII and re-pricing impact, %)	-0.35	-0.52	-0.69



Report on Risk Management

Message from Chief Risk Officer

Overview

The Bank's performance in 2025 remained closely linked to both domestic and global economic developments. Bangladesh's economic growth moderated significantly in the preceding period, with GDP growth declining to 4.22% and inflation averaging close to 9–10%, driven by food and energy costs. External pressures—including dollar shortages, exchange rate volatility, and tightening liquidity—continued to impact business activity and financial sector stability.

Globally, the financial environment remained constrained by high interest rates, persistent inflation, and geopolitical uncertainties. While banking systems showed resilience, rising credit risks, digital vulnerabilities, and regulatory tightening posed new challenges

Risk Landscape and IFIC's Positioning

Within this environment, IFIC Bank operated under heightened stress conditions, particularly in asset quality, funding structure, and market volatility. Key sectoral challenges included rising non-performing loans, pressure on Advance-Deposit Ratio (ADR), and increasing cyber risks.

The Bank's primary risk exposures during the year included:

- Elevated **credit risk** amid stressed borrower segments
- **Liquidity and funding pressures**, including deposit concentration and cost
- **Foreign exchange volatility**, affecting trade finance and balance sheet stability
- **Interest rate risk** due to inflationary pressures and policy tightening
- Increasing **cybersecurity and operational risks**
- Enhanced **regulatory and compliance expectations**

Strategic Risk Response

In response, IFIC Bank undertook a series of structural and policy-level interventions to strengthen its risk framework:

Strengthening Risk Governance and Credit Discipline

- Comprehensive review and update of key policies including **credit policy, risk governance framework, and early alert mechanisms**
- Focus on **NPL management through structured recovery and monitoring frameworks**
- Enhanced **credit appraisal and portfolio oversight** to improve asset quality

Liquidity and Market Risk Management

- Active monitoring of **balance sheet maturity profile and funding mix**
- Implementation of **interest rate shock analysis and Value-at-Risk (VaR) frameworks**

- Strengthened **ALM practices** to manage liquidity and interest rate exposures

Operational and ICT Risk Management

- Adoption of advanced tools such as **RCSA, KRI, and risk registers** to improve operational risk visibility
- Enhancement of **ICT risk strategy and internal controls** to address growing digital threats
- Continued focus on **cyber resilience and system integrity**

Emerging Risks and Forward Focus (2026)

The banking sector in Bangladesh continues to face evolving risks, including:

- **Persistent NPL challenges** under inflationary and structural pressures
- **Rising cybersecurity threats** driven by digital expansion
- **Climate and ESG-related risks**, particularly for vulnerable sectors
- **Regulatory tightening** in areas such as AML, digital finance, and governance
- **Foreign exchange and geopolitical volatility** impacting external trade and liquidity

To address these, IFIC Bank is prioritizing:

- Strengthening credit risk analytics and early warning systems
- Enhancing cybersecurity frameworks and digital risk management
- Integrating climate and ESG considerations into risk assessment
- Leveraging technology-driven compliance
- Expanding stress testing and scenario planning capabilities

Conclusion

The year 2025 has been a period of stabilization and strategic realignment for IFIC Bank. While the operating environment remains challenging, the Bank has taken decisive steps to strengthen its risk management foundation, improve governance, and align with evolving regulatory and global standards.

Going forward, the focus will remain on **restoring asset quality, optimizing balance sheet risk, and embedding a strong risk culture,** ensuring sustainable growth and long-term resilience.

Risk Management Overview

1. Introduction

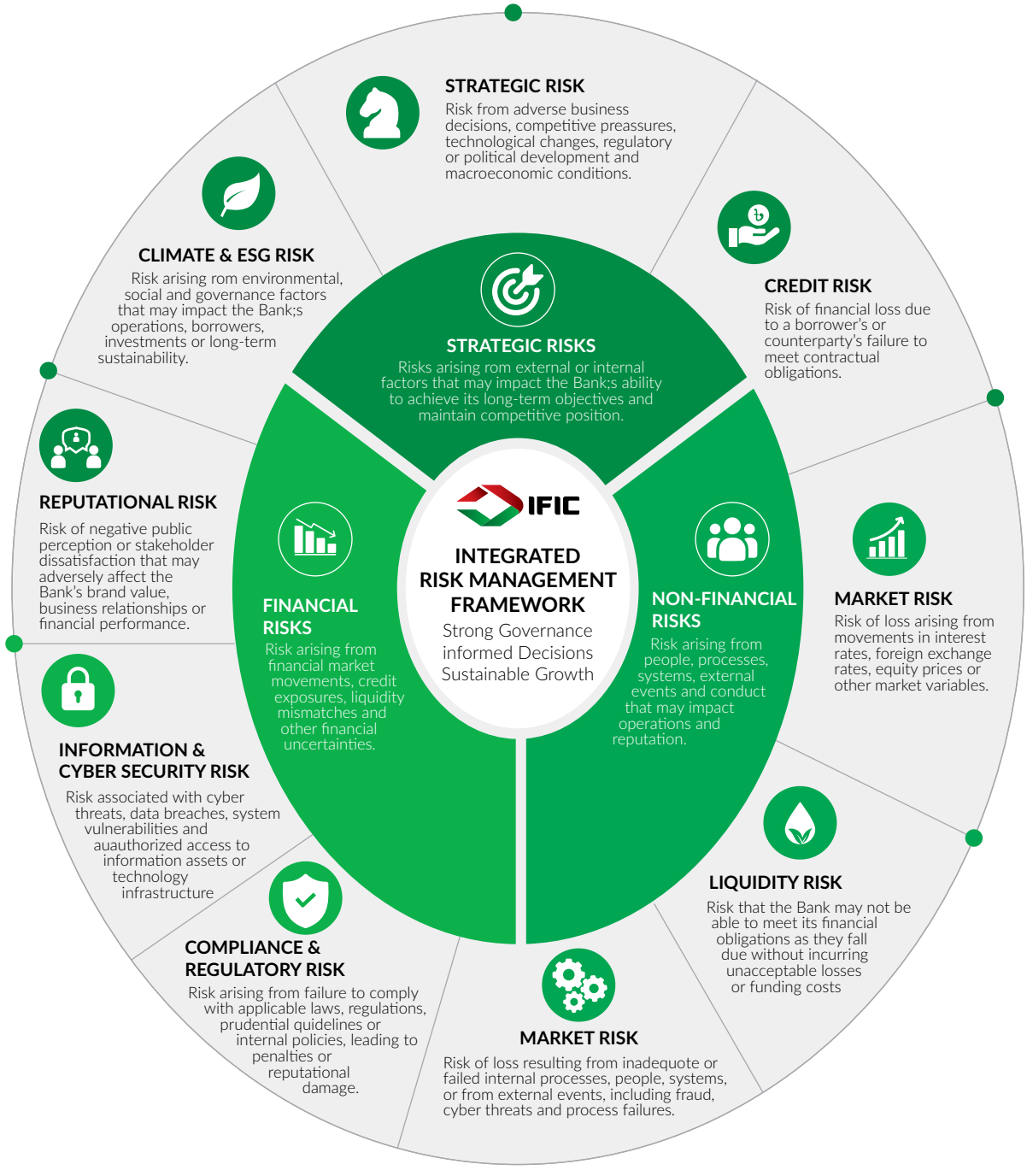
Risk management remains fundamental to the Bank's strategy, ensuring that risk-taking activities are aligned with sustainable returns and long-term financial stability. The Bank maintains a structured framework to identify, assess, monitor, and mitigate risks across all business activities while complying with Bangladesh Bank regulations and Basel III principles.

2. Risk Governance Framework of IFIC Bank



TYPE OF RISK

IFIC Bank PLC is exposed to a range of risks through its business activities. Our Risk Management Framework ensures that these risks are identified, assessed, monitored and managed effectively to support sustainable growth and project stakeholder value.



IFIC Bank PLC is committed to maintaining a strong risk culture and governance structure aligned with Basell III principles and Bangladesh Bank guidelines to create long-term value for all stakeholders.

The Bank has established a robust governance structure to ensure effective oversight and accountability:

- **Board of Directors**
  Sets risk appetite, approves policies, and ensures alignment between risk strategy and business objectives.
- **Board Risk Management Committee (BRMC)**
  Oversees risk profile, capital adequacy, stress testing outcomes, and risk policies.
- **Executive Risk Management Committee (ERMC)**
  Monitor's enterprise-wide risk exposures and ensures timely mitigation of emerging risks.
- **Risk Management Division (RMD)**
  Acts as the central oversight function, responsible for independent risk assessment, monitoring, and reporting.
- Three Lines of Defense Model
  - 1st Line: Business Units (risk ownership)
  - 2nd Line: Risk Management (oversight & challenge)
  - 3rd Line: Internal Control & Compliance (independent assurance)

3. Type of Risk

IFIC Bank PLC operates in a dynamic and evolving banking environment where risks arise from business operations, market movements, regulatory changes, technological advancement, and macroeconomic developments. The Bank's Risk Management Framework (RMF), approved by the Board and aligned with Basel III principles and Bangladesh Bank guidelines, ensures that all material risks are identified, assessed, monitored, and managed through a structured governance process.

The Bank classifies its risk exposures into three broad categories—Strategic Risks, Financial Risks, and Non-Financial Risks—based on their nature, potential impact, and influence on the Bank's sustainability, resilience, profitability, and stakeholder confidence. The framework enables management to maintain a balanced risk-return profile while supporting sustainable business growth and regulatory compliance.

Key Risk Categories

Risk Category	Description
Strategic Risk	Risk arising from adverse business decisions, ineffective execution of strategies, changing economic conditions, market competition, technological disruption, or regulatory and political developments affecting the Bank's long-term objectives.
Credit Risk	Risk of financial loss arising from a borrower's or counterparty's failure to meet contractual obligations in accordance with agreed terms.
Market Risk	Risk of loss resulting from movements in interest rates, foreign exchange rates, equity prices, or other market variables affecting the Bank's trading and investment portfolio.
Liquidity Risk	Risk that the Bank may be unable to meet its financial obligations as they fall due without incurring unacceptable losses or funding costs.
Operational Risk	Risk of loss resulting from inadequate or failed internal processes, people, systems, or from external events, including fraud, cyber threats, and process failures.
Compliance & Regulatory Risk	Risk arising from failure to comply with applicable laws, regulations, prudential guidelines, or internal policies, potentially leading to financial penalties or reputational damage.
Information & Cyber Security Risk	Risk associated with cyber threats, data breaches, system vulnerabilities, and unauthorized access to information assets or technology infrastructure.
Reputational Risk	Risk of negative public perception or stakeholder dissatisfaction that may adversely affect the Bank's brand value, business relationships, or financial performance.
Climate & ESG Risk	Risk arising from environmental, social, and governance factors that may impact the Bank's operations, borrowers, investments, or long-term sustainability objectives.

4. Risk Mitigation Methodology

The Bank adopts a structured approach to mitigate risks:

- **Risk Avoidance:** Limiting exposure to high-risk segments
- **Risk Reduction:** Strengthening controls, collateral, and monitoring
- **Risk Transfer:** Use of guarantees, insurance, and syndication
- **Risk Acceptance:** Within defined risk appetite and capital support

Mitigation strategies are aligned with regulatory requirements and internal risk tolerance thresholds.

5. Risk Approach Matrix

The Bank integrates multiple tools to ensure a forward-looking risk management approach:

Risk Appetite

- Defined annually and approved by the Board
- Covers key metrics such as NPL ratio, sectoral exposure, concentration limits, and capital adequacy

Lending Cap

- Sector-wise and borrower-wise exposure limits
- Caps on large exposures and top borrower concentration

Stress Testing

- Conducted regularly under multiple scenarios (minor, moderate, severe)
- Covers credit, market, liquidity, and operational risks

ICAAP (Internal Capital Adequacy Assessment Process)

- Forward-looking capital assessment

- Incorporates risks beyond Pillar I, including concentration, liquidity, and strategic risks
- Aligned with business strategy and capital planning

6. Risk Culture

The Bank promotes a strong risk culture across all levels:

- Clear accountability for risk-taking decisions
- Alignment of performance with risk-adjusted returns
- Continuous training and awareness programs
- Open communication and escalation of risk issues

Risk culture is embedded into daily operations, ensuring disciplined and informed decision-making.

7. Disclosure of Risk Reporting

The Bank maintains a comprehensive risk reporting and disclosure framework:

Minimum Capital Requirement (MCR) Calculation

- Calculated under Basel III for credit, market, and operational risks
- Monitored quarterly to assess capital adequacy

Value at Risk (VaR)

- Used to measure potential losses in market-sensitive portfolios
- Supports treasury risk management and limit setting

Stress Testing

- Assesses capital resilience under adverse conditions
- Includes shocks to credit quality, interest rates, FX, and equity markets

Regulatory & Internal Reports

- Monthly Risk Management Report (MRMR)
- Comprehensive Risk Management Report (CRMR)
- Basel reporting (Pillar I, II, III)

8. Supervisory Review Process (Basel Pillar II)

The Bank's Supervisory Review Process ensures that adequate capital is maintained beyond minimum regulatory requirements:

- ICAAP serves as the core framework
- Covers all material risks, including those not captured under Pillar I
- Subject to regulatory review under SREP (Supervisory Review and Evaluation Process)
- Supports continuous dialogue with Bangladesh Bank

9. Market Discipline (Basel Pillar III)

The Bank enhances transparency through structured disclosures:

- Publication of Pillar III reports
- Disclosure of capital structure, risk exposures, and risk management practices
- Enables stakeholders to assess the Bank's risk profile and financial strength

10. Capital Management of the Bank

The Bank actively manages its capital to ensure resilience and regulatory compliance:

- Monitoring of Capital to Risk Weighted Asset Ratio (CRAR)
- Optimization of risk-weighted assets (RWA)
- Maintenance of buffers above regulatory minimum (where feasible)
- Alignment of capital with risk profile and business strategy

11. Capital Planning

Capital planning is integrated with strategic and risk management processes:

- Forecasting capital requirements under baseline and stress scenarios
- Identifying potential capital shortfalls and mitigation strategies
- Focus on capital restoration through:
  - Profit generation
  - Recovery of non-performing assets
  - Balance sheet optimization
  - Potential capital augmentation initiatives

12. Conclusion

The Bank continues to strengthen its risk management framework in response to evolving regulatory expectations and market conditions.

Management remains committed to:

- Enhancing risk governance and controls
- Improving asset quality
- Strengthening capital position
- Ensuring sustainable, risk-adjusted growth

Through disciplined risk management and strong oversight, the Bank aims to safeguard stakeholder interests and ensure long-term financial stability.


IFIC Islamic
শুদ্ধতা ও
বরকতের সমন্বয়
বারাকাহ
আমার বাড়ি
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আইএফআইসি ইসলামিক-এর সাথে
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www.ificbank.com.bd
IFICBankPLC

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Flagship Products & Services

সব পেশার, সব বয়সের, সবার জন্য
আইএফআইসি
আমার একাউন্ট

আইএফআইসি
সহজ একাউন্ট
হিসাব খুলি, এগিয়ে চলি

আইএফআইসি
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দিন বদলের সাথী

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ওয়ান স্টপ সার্ভিস
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আইএফআইসি
আমার কার্ড

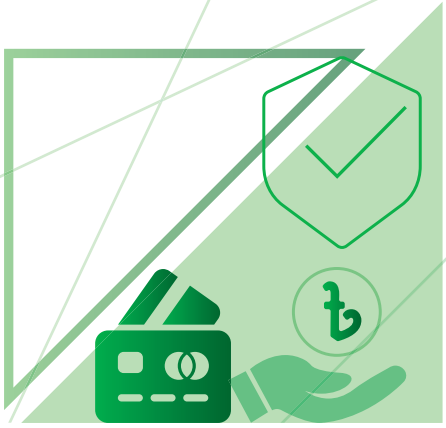
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ডাবল রিটার্ন ডিপোজিট স্কিম

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ইজি লোন

আইএফআইসি
এমআইএস
মান্থলি ইনকাম স্কিম



Products and Services

Retail Products

Deposit Product

- **CASA**
  - Current Account
  - Savings Account
  - IFIC Aamar Account
  - IFIC Shohoj Account
  - IFIC Freelancer Account
- **Term Deposit**
  - Fixed Deposit
  - Monthly Income Scheme
  - Double Return Deposit Scheme
- **Scheme Deposit**
  - IFIC Aamar Bhobishawt
  - Pension Saving Scheme

Loan Product

- **IFIC Aamar Rin**
  - Flexi Loan
  - Auto Loan
  - Aamar Account OD
  - Easy Loan
  - Salary Loan
- **IFIC Aamar Bari and Premium Overdraft**

SME Products

Deposit Product

- **CASA**
  - IFIC Aamar Account (Business)
  - IFIC Shohoj Account (Business)
- **Scheme Deposit**
  - Monthly Income Scheme – Arjon
  - Pension Saving Scheme - Joma

Loan Product

- IFIC Shohoj Rin
- IFIC Aamar Subornogram

Islamic Banking Products

Deposit Product

- **CASA**
  - AL Wadeeah Current Account
  - Mudaraba Savings Account
- **Term Deposit**
  - Mudaraba Term deposit
  - Mudaraba Mashik Munafa Scheme
- **Scheme Deposit**
  - Mudaraba Aamar Bhobiswat

Investment Product

- Bai Murabaha Aamar Biniyog
- Bai Murabaha Aamar Subornogram
- HPSM- Barakah Aamar Bari
- Bai Murabaha Shohoj Biniyog
- HPSM-IFIC Auto Finance

Digital Products & Services

- Bangla QR
- IFIC Aamar Bank App
- Debit Cards
- Credit Cards

Flagship Products

- IFIC Aamar Account
- IFIC Shohoj Account
- Monthly Income Scheme
- IFIC Aamar Bhobishawt
- IFIC Aamar Rin
- IFIC Aamar Bari
- IFIC Shohoj Rin
- IFIC Aamar Subornogram
- IFIC Aamar Bank



Financial Statements

Islam Jahid & Co.
Chartered Accountants

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Independent Auditor's Report

To the Shareholders of IFIC Bank PLC

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of IFIC Bank PLC and its subsidiaries (the "Group") as well as the separate financial statements of IFIC Bank PLC (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025 and the consolidated and separate profit & loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulations issued by Bangladesh Bank from time to time and International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) as explained in note 2.1.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), guidelines issued by Bangladesh Bank, and rules and regulations issued by Bangladesh Securities and Exchange Commission (BSEC), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

1. We draw attention to note 15.1.1; 15.2,1; 15.3.1; 15.5; 16.7 and 25 to the financial statements of the Bank, which describe in details regarding the specific provision requirement, general provision requirement, provision requirement for off-balance sheet exposure, provision requirement for FDR in Bank and NBFI, Capital to Risk Weighted Asset Ratio (CRAR) and disclosed profit before provision of the Bank respectively.

Our opinion is not modified in this regard.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current year. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter described below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for loans and advances	
Refer to note no. 2.1, 2.2.1.3, 7, 15.1, and 15.2 to the consolidated and separate financial statements	
The process of estimating provision for loans and advances associated with credit risk is judgmental and complex. While estimating such provision certain judgmental factors need to be considered including: ● Future business performance of the borrower; ● Key assumptions relating to further business of the borrower; ● Performance of the borrower; ● Market value of collateral; ● Ability to repossess collateral; and ● Recovery rates.	We tested the design and operating effectiveness of key controls focusing on the following: ● Credit monitoring and provisioning process. ● Identification of loss events including early warning indicator and default warning indicators; and ● Review of quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: ● Reviewed the adequacy of the provision requirements. ● Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. and

Furthermore, these provisions are processed manually using the voluminous data extracted from the IT system of the Bank and following the instructions of Bangladesh Bank (the central bank of Bangladesh) issued from time to time. As of 31 December 2025, the Group and the Bank reported total provision maintained for loans and advances of BDT 10,221 million and BDT 9,934 million respectively (2024: BDT 15,798 million and BDT 15,527 million respectively). Where Provision shortfall was Tk. 212,785 million as on 31.12.2025 and the Bank has obtained deferral facility from Bangladesh Bank against the shortfall.	• Finally, assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
2. Recognition of interest income from loans and advances	
Refer to note no. 2.1 and 26 to the consolidated and separate financial statements	
Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income is involved in a complex IT environment. We have identified recognition of interest income from loans and advances as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations. As at and for the year ended, the Group and the Bank reported gross interest income from loans and advances of BDT 21,907 million and BDT 22,102 million respectively (2024: BDT 39,940 million and BDT 40,145 million respectively).	We tested the design and operating effectiveness of key controls over recognition and measurement of interest income from loans and advances. We have performed test of operating effectiveness on automated control in place to measure and recognize interest income. We have also performed substantive procedure to check whether interest income is recognized completely and accurately. We have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
3. Loans and advances	
Refer to note no. 2.1, 2.2.1.3, & 7 to the consolidated and separate financial statements	
Loans and advances are the main element of financial statements of the Bank. The interest income of the Bank is mainly dependent on the portfolio of loans and advances. Management performance is highly dependent on the target achievement of loans and advances. Loans and advances disbursement requires robust documentation followed by approval from an appropriate level of authority. We have identified loans and advances as key audit matters because there is an inherent risk of fraud and misstatement in disbursement of loans and advances by management to meet specific targets or expectations. As of 31 December 2025, the Group and the Bank reported gross loans and advances of BDT 444,997 million and BDT 443,295 million respectively (2024: BDT 448,882 million and BDT 447,266 million respectively).	We tested the design and operating effectiveness of key controls focusing on credit appraisal, loans and advances disbursement procedures and monitoring process of loans and advances. We have performed procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement of loans and advances. In addition, we have performed procedure to check whether the loans and advances are recorded completely and accurately and that are existed at the reporting date. Furthermore, we have assessed the appropriateness of disclosures against Bangladesh Bank guidelines.
4. Impairment assessment of unquoted shares	
Refer to note no. 6.2 to the consolidated and separate financial statements	
In the absence of quoted price in an active market, the fair value of unquoted shares and securities, especially any impairment is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence requires an elevated level of judgement and assumption. Due to high level of judgment and assumption involved in evaluating the impairment assessment of unquoted shares, we considered this to be a key audit matter.	We assessed the process and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We have tested a sample of investment valuation as at 31 December 2025 and compared our results to the recorded value. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

5. Valuation of treasury bills and treasury bonds	
Refer to note no. 6.1 to the consolidated and separate financial statements	
The classification and measurement of treasury bills (T-Bills) and treasury bonds (T-Bonds) require judgment and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment. As of 31 December 2025, the Bank reported T-Bills and T-Bonds investment of BDT 55,618 million (2024: BDT 33,255 million).	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and treasury bonds. We have obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and treasury bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments. We have tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
6. Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Group's best estimation for existing legal matters that have a probable and estimable impact on the Group's financial position.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group and Bank's key controls over the legal provision and contingency processes. We asked those charged with governance to obtain their views on the status of all significant litigation and regulatory matters. We enquired of the Group and the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group and the Bank's provisions and contingent liabilities disclosure.
7. IT systems and controls	
Our audit procedures have focused on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included master data management, user access management and developer access to the production environment and changes to the IT environment. Among others, these are key to ensuring operating effectiveness of IT dependent application-based controls.	We tested the design and operating effectiveness of the Group and the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group and the Bank's periodic review of access rights. We also inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit. Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood, where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.

Other Information

Management is responsible for the other information. The other information comprises the information included in the Annual Report but does not include the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated and separate financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank which give true and fair view in accordance with IFRSs as explained in note 2.1, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Companies Act, 1991 (as amended up to date) and the Bangladesh Bank regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current year and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020, the Bank Companies Act, 1991 (as amended up to date) and the rules and regulations issued by Bangladesh Bank including Bank-Company External Audit Rules-2024, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) the consolidated balance sheet and consolidated profit & loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(vi) provisions have been made for loans and advances, which are in our opinion, doubtful of recovery as explained in note 15.1.1, and 15.2.1, which have been addressed in Emphasis of Matter paragraph of our report;

(vii) based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed except as disclosed in note no 7.6 and Annexure-C to financial statements;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:

  (a) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the financial statements appeared to be materially adequate;

  (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and the Bank;

(ix) Financial statements for the year ended 31 December 2025 of two of the subsidiaries namely, IFIC Securities Limited and IFIC Investments Limited, have been audited by us (M/s Islam Jahid & Co., Chartered Accountants); and the financial statements of the subsidiary IFIC Money Transfer (UK) Limited were un-audited. These accounts have been properly reflected in the consolidated financial statements;

(x) the information and explanations required by us have been received and found satisfactory;

(xi) we have reviewed over 80% of the risk-weighted assets of the Bank and spent over 8,000 person hours;

(xii) provisions have been made for off-balance sheet items as disclosed in note 15.3.1 to financial statements which has been addressed in Emphasis of Matter paragraph of our report, adequate investments and other assets of the Bank which are in our opinion, doubtful of recovery;

(xiii) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained as explained in note 16.7, which has been addressed in Emphasis of Matter paragraph of our report;

(xiv) Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xv) Financial instruments of the Bank have been accounted for and disclosed as of 31 December 2025 as per regulatory requirements. Deferral facility for provision has obtained against FDR in Bank and NBFI and disclosed in note 15.5, which has been addressed in Emphasis of Matter paragraph of our report;

(xvi) We reviewed maturity analysis between related assets and related liabilities which may affect the Bank's subsequent liquidity position if the bank fails to improve its NPL ratio of total loans and advances; and

(xvii) Non-Banking Asset (NBA) has been accounted for and carried as disclosed in note 11 to the financial statements.

Dhaka, 30 April 2026

Md. Jahidul Islam FCA
Managing Partner
Islam Jahid & Co.
Chartered Accountants
ICAB Enrolment no: 1008
Firm Registration No: P-51964/2023
FRC Enlistment No: CAF-001-131
DVC No: 2604301008AS990333

IFIC Bank PLC

Consolidated Balance Sheet

as at 31 December 2025

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	**3**	**48,304,048,770**	**47,347,595,404**
Cash in hand (including foreign currency)	3.1	16,991,408,465	18,522,368,536
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	31,312,640,305	28,825,226,868
Balance with other banks and financial institutions	**4**	**6,983,424,013**	**6,138,736,073**
In Bangladesh	4.1	5,496,560,534	4,931,592,446
Outside Bangladesh	4	1,486,863,479	1,207,143,627
Money at call and on short notice	**5**	**-**	**-**
Investments	**6**	**73,460,434,535**	**50,175,459,871**
Government securities	6.1	56,762,836,596	33,410,121,882
Other investments	6.2	16,697,597,939	16,765,337,989
Loans and advances / investments	**7**	**444,996,718,150**	**448,881,936,255**
Loans, cash credit, overdrafts etc.	7.1	434,894,827,256	433,435,343,776
Bills purchased and discounted	8	10,101,890,894	15,446,592,479
Fixed assets including premises, furniture and fixtures	**9**	**9,614,491,669**	**10,005,638,748**
Other assets	**10**	**8,706,734,120**	**8,882,355,186**
Non-banking assets	**11**	**222,515,223**	**48,000,000**
Total assets		**592,288,366,478**	**571,479,721,538**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial institutions and agents	**12**	**3,273,998,530**	**5,326,091,293**
Subordinated debt	**13**	**7,000,000,000**	**9,000,000,000**
Deposits and other accounts	**14**	**517,024,447,706**	**474,407,638,349**
Current deposit and other accounts		140,250,197,331	131,730,427,943
Bills payable		1,922,660,552	2,440,291,895
Savings bank deposits		20,094,233,611	20,501,483,344
Fixed deposits		354,757,356,212	319,735,435,167
Other liabilities	**15**	**55,446,944,138**	**47,842,518,472**
Total liabilities		**582,745,390,376**	**536,576,248,114**
Capital/Shareholders' equity			
Paid up capital	**16.2**	19,220,866,470	19,220,866,470
Statutory reserve	**17**	9,456,371,856	9,456,371,856
General reserve	**18**	155,071,397	155,071,397
Start-up fund	**19**	80,067,088	-
Revaluation reserve against securities	**20**	169,944,140	20,221,071
Revaluation reserve against fixed assets	**21**	138,155,094	138,155,094
Foreign currency translation reserve	**20.a**	31,641,538	22,324,825
Surplus/(deficit) in profit and loss account		(19,709,160,590)	5,890,444,021
Total shareholders' equity		**9,542,956,993**	**34,903,454,734**
Non-controlling interest	**23**	19,109	18,690
Total equity		**9,542,976,102**	**34,903,473,424**
Total liabilities and equity		**592,288,366,478**	**571,479,721,538**

IFIC Bank PLC
Consolidated Balance Sheet
as at 31 December 2025

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	**24**	**43,047,984,545**	**51,616,911,408**
Acceptances and endorsements		10,133,233,633	13,360,972,801
Letters of guarantee		15,842,952,253	17,328,792,718
Irrevocable letters of credit		10,897,120,560	12,150,803,250
Bills for collection		6,174,678,099	8,776,342,639
Other contingent liabilities		-	-
Other commitments		-	-
Documentary credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet exposures including contingent liabilities		**43,047,984,545**	**51,616,911,408**

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

Managing Director | Director | Director | Director

Dhaka, 30 April 2026

Md. Jahidul Islam FCA, Managing Partner
ICAB Enrolment no: 1008
Islam Jahid & Co., Chartered Accountants
Firm Registration No: P-51964/2023
FRC Enlistment No: CAF-001-131
DVC No: 2604301008AS990333

IFIC Bank PLC

Consolidated Profit and Loss Account

for the year ended 31 December 2025

Amount in BDT

Particulars	Note	2025	2024
Interest / investments income	26	21,907,220,298	39,940,304,603
Interest paid / profit shared on deposits, borrowings etc.	27	44,189,130,859	37,407,705,144
Net interest income / profit on investments		**(22,281,910,561)**	**2,532,599,459**
Investment income	28	7,595,722,649	5,816,066,158
Commission, exchange and brokerage	29	2,398,819,326	3,139,380,760
Other operating income	30	563,337,057	347,563,733
		10,557,879,032	**9,303,010,651**
Total operating income		**(11,724,031,529)**	**11,835,610,110**
Salary and allowances	31	5,098,671,341	4,963,582,972
Rent, taxes, insurance, electricity etc.	32	1,241,745,178	1,313,725,177
Legal expenses	33	10,920,286	21,514,716
Postage, stamp, telecommunication etc.	34	272,340,110	290,553,228
Stationery, printing, advertisement etc.	35	311,209,520	459,044,795
Managing Director's salary and allowances	36	20,220,000	24,048,294
Directors' fees	37	6,601,833	5,057,984
Auditors' fees	38	3,600,436	3,493,353
Depreciation and repair of bank's assets	39	2,634,832,241	2,259,788,389
Other expenses	40	2,272,787,916	2,344,904,868
Total operating expenses		**11,872,928,861**	**11,685,713,776**
Operating profit/(loss)		**(23,596,960,390)**	**149,896,334**
Share of profit of joint ventures/associates	40.a	**(7,841,299)**	**(10,290,611)**
Profit/(loss) before provision		**(23,604,801,689)**	**139,605,723**
Provision for loans, investments & other assets	41		
Provision for loans and advance		-	1,582,982,968
Provision for diminution in value of investments		(132,247,986)	971,211,772
Other provisions		148,040,702	264,805,041
Total provision		**15,792,716**	**2,818,999,781**
Profit/(Loss) before taxes		**(23,620,594,405)**	**(2,679,394,058)**
Provision for taxation	42		
Current tax		337,359,303	341,637,345
Deferred tax expense/(income)		1,641,650,484	(1,814,855,122)
		1,979,009,787	**(1,473,217,777)**
Net profit/(loss) after taxation		**(25,599,604,192)**	**(1,206,176,281)**
Net profit/(loss) after tax attributable to:			
Equity holders of the Bank		(25,599,604,611)	(1,206,176,135)
Non-controlling interest		419	(146)
		(25,599,604,192)	**(1,206,176,281)**
Profit available for appropriation:			
Retained earnings brought forward from previous year		5,890,444,020	8,049,824,854
Add: Net profit/(loss) after tax (attributable to equity holders of the Bank)		(25,599,604,611)	(1,206,176,135)
		(19,709,160,591)	**6,843,648,719**
Appropriations:			
Statutory reserve		-	37,925,347
Start-up fund		-	-
Dividend		-	915,279,350
		-	**953,204,697**
Retained surplus		**(19,709,160,593)**	**5,890,444,020**
Earnings Per Share (EPS)	50	**(13.32)**	**(0.63)**

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

Managing Director | Director | Director | Director

Dhaka, 30 April 2026

Md. Jahidul Islam FCA, Managing Partner
ICAB Enrolment no: 1008
Islam Jahid & Co., Chartered Accountants
Firm Registration No: P-51964/2023
FRC Enlistment No: CAF-001-131
DVC No: 2604301008AS990333

IFIC Bank PLC

Consolidated Cash Flow Statement

for the year ended 31 December 2025

Amount in BDT

	Particulars	Note	2025	2024
A.	**Cash flows from operating activities**			
	Interest/investment income receipts in cash		29,115,586,565	45,531,125,174
	Interest/profit paid on deposits and borrowings		(40,007,592,620)	(33,965,905,140)
	Dividend received		272,572,648	288,082,418
	Fees and commission received		2,398,819,326	3,139,380,760
	Recoveries of loans/investment previously written-off		232,365,253	117,017,033
	Cash payments to employees		(5,118,891,341)	(5,240,761,266)
	Cash payments to suppliers		(1,395,577,931)	(1,518,303,379)
	Income taxes paid		(685,951,041)	(1,775,845,523)
	Receipts from other operating activities	**43**	567,829,886	357,972,061
	Payments for other operating activities	**44**	(4,352,439,946)	(3,799,221,962)
	Operating cash flows before changing in operating assets and liabilities		**(18,973,279,201)**	**3,133,540,176**
	Increase/(decrease) in operating assets and liabilities			
	Statutory deposits		-	-
	Purchase/sale of trading securities		(19,606,918,752)	(3,416,105,014)
	Loans and advances to other banks		-	-
	Loans and advances to customers		10,902,543,661	(21,642,428,657)
	Other assets	**45**	(1,023,548,358)	(715,661,703)
	Deposits from other banks		1,557,027	(4,485,128,928)
	Deposits from customers		38,354,262,470	33,668,064,877
	Other liabilities	**46**	73,776,352	139,764,367
			28,701,672,400	**3,548,504,942**
	Net cash flows from/(used in) operating activities		**9,728,393,199**	**6,682,045,118**
B.	**Cash flows from investing activities**			
	Net proceeds/(payments) from sale/(purchase) of Government securities		(3,595,711,392)	14,344,950,143
	Net proceeds/(payments) from sale/(purchase) of securities		59,898,751	(958,547,323)
	Purchase of property, plant & equipment		(403,394,168)	(770,055,309)
	Proceeds from sale of property, plant & equipment		6,839,810	6,631,380
	Net cash flows from/(used in) investing activities		**(3,932,366,999)**	**12,622,978,891**
C.	**Cash flows from financing activities**			
	Borrowing from/(repayment to) other banks, financial institutions and agents		(4,052,092,763)	(4,197,458,510)
	Net cash flows from/(used in) financing activities		**(4,052,092,763)**	**(4,197,458,510)**
D.	**Net increase/(decrease) in cash (A+B+C)**		**1,743,933,437**	**15,107,565,499**
E.	Effects of exchange rate changes on cash and cash equivalents		62,946,569	277,109,554
F.	**Opening balance of cash and cash equivalents**		**53,491,708,677**	**38,107,033,624**
G.	**Closing balance of cash and cash equivalents (D+E+F)**		**55,298,588,683**	**53,491,708,677**
	Closing cash and cash equivalents	**47**		
	Cash in hand		16,991,408,465	18,522,368,536
	Balance with Bangladesh Bank and its agents bank		31,312,640,305	28,825,226,868
	Balance with other banks and financial institutions		6,983,424,013	6,138,736,073
	Money at call and on short notice		-	-
	Prize bonds		11,115,900	5,377,200
			55,298,588,683	**53,491,708,677**

IFIC Bank PLC

Consolidated Statement of Changes in Equity

for the year ended 31 December 2025

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 2025	19,220,866,470	9,456,371,856	155,071,397	-	20,221,071	138,155,094	22,324,825	5,890,444,021	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**	**5,890,444,021**	**18,690**	**34,903,473,424**
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	149,723,069	-	-	-	-	**149,723,069**
Transferred from other liability	-	-	-	80,067,088	-	-	-	-	-	**80,067,088**
Effect of foreign currency translation	-	-	-	-	-	-	9,316,713	-	-	**9,316,713**
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**	**169,944,140**	**138,155,094**	**31,641,538**	**5,890,444,021**	**18,690**	**35,142,580,294**
Net profit/(loss) for the year	-	-	-	-	-	-	-	(25,599,604,611)	419	**(25,599,604,192)**
Balance as at 31 December 2025	**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**
Balance as at 1 January 2024	**18,305,587,120**	**9,418,446,509**	**155,071,397**	**-**	**43,663,729**	**138,155,094**	**14,517,362**	**8,049,824,854**	**18,836**	**36,125,284,901**
Impact of changes in accounting policy	-	-	-	-	-	-	-	-	-	**-**
Restated balance as at 1 January 2024	**18,305,587,120**	**9,418,446,509**	**155,071,397**	**-**	**43,663,729**	**138,155,094**	**14,517,362**	**8,049,824,854**	**18,836**	**36,125,284,901**
Surplus/(deficit) on account of revaluation of investments	-	-	-	-	(23,442,658)	-	-	-	-	**(23,442,658)**
Effect of foreign currency translation	-	-	-	-	-	-	7,807,463	-	-	**7,807,463**
Net gain and losses not recognized in the profit and loss account	**18,305,587,120**	**9,418,446,509**	**155,071,397**	**-**	**20,221,071**	**138,155,094**	**22,324,825**	**8,049,824,854**	**18,836**	**36,109,649,706**
Net profit/(loss) for the year	-	-	-	-	-	-	-	(1,206,176,135)	(146)	**(1,206,176,281)**
Bonus share issued for the year 2023	915,279,350	-	-	-	-	-	-	(915,279,350)	-	**-**
Transfer to statutory reserve	-	37,925,347	-	-	-	-	-	(37,925,347)	-	**-**
Balance as at 31 December 2024	**19,220,866,470**	**9,456,371,856**	**155,071,397**	**-**	**20,221,071**	**138,155,094**	**22,324,825**	**5,890,444,021**	**18,690**	**34,903,473,424**

IFIC Bank PLC
Separate Balance Sheet
as at 31 December 2025

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash	**3**	**48,300,634,859**	**47,347,536,727**
Cash in hand (including foreign currency)	3.1	16,987,994,554	18,522,309,859
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	31,312,640,305	28,825,226,868
Balance with other banks and financial institutions	**4**	**6,938,314,800**	**6,072,802,349**
In Bangladesh	4.1	5,499,973,203	4,935,006,915
Outside Bangladesh	4	1,438,341,597	1,137,795,434
Money at call and on short notice	**5**	**-**	**-**
Investments	**6**	**66,843,223,300**	**43,559,510,333**
Government securities	6.1	56,762,836,596	33,410,121,882
Other investments	6.2	10,080,386,704	10,149,388,451
Loans and advances / investments	**7**	**443,295,028,706**	**447,266,096,212**
Loans, cash credit, overdrafts etc.	7.1	433,193,137,812	431,819,503,733
Bills purchased and discounted	**8**	10,101,890,894	15,446,592,479
Fixed assets including premises, furniture and fixtures	**9**	**9,579,724,843**	**9,978,282,259**
Other assets	**10**	**11,222,672,234**	**11,421,400,735**
Non-banking assets	**11**	**222,515,223**	**48,000,000**
Total assets		**586,402,113,964**	**565,693,628,615**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowing from other banks, financial Institutions and agents	**12**	**3,273,998,530**	**5,326,091,293**
Subordinated debt	**13**	**7,000,000,000**	**9,000,000,000**
Deposits and other accounts	**14**	**517,161,954,205**	**474,592,012,335**
Current deposit and other accounts		140,281,066,065	131,914,611,486
Bills payable		1,922,660,552	2,440,291,895
Savings bank deposits		20,094,233,611	20,501,483,344
Fixed deposits		354,863,993,977	319,735,625,610
Other liabilities	**15**	**53,307,898,356**	**45,730,119,730**
Total liabilities		**580,743,851,091**	**534,648,223,358**
Capital/Shareholders' equity			
Paid up capital	**16.2**	19,220,866,470	19,220,866,470
Statutory reserve	**17**	9,353,911,426	9,353,911,426
General reserve	**18**	155,071,397	155,071,397
Start-up fund	**19**	80,067,088	-
Revaluation reserve against securities	**20**	169,944,140	20,221,071
Revaluation reserve against fixed assets	**21**	138,155,094	138,155,094
Surplus/(deficit) in profit and loss account	**22**	(23,459,752,743)	2,157,179,799
Total shareholders' equity		**5,658,262,872**	**31,045,405,257**
Total liabilities and shareholders' equity		**586,402,113,964**	**565,693,628,615**

IFIC Bank PLC

Separate Balance Sheet

as at 31 December 2025

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	**24**	**43,047,984,545**	**51,616,911,408**
Acceptances and endorsements		10,133,233,633	13,360,972,801
Letters of guarantee		15,842,952,253	17,328,792,718
Irrevocable letters of credit		10,897,120,560	12,150,803,250
Bills for collection		6,174,678,099	8,776,342,639
Other contingent liabilities		-	-
Other commitments		-	-
Documentary credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
			-
Total off-balance sheet exposures including contingent liabilities		**43,047,984,545**	**51,616,911,408**

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

Managing Director | Director | Director | Director

Dhaka, 30 April 2026

Md. Jahidul Islam FCA, Managing Partner
ICAB Enrolment no: 1008
Islam Jahid & Co., Chartered Accountants
Firm Registration No: P-51964/2023
FRC Enlistment No: CAF-001-131
DVC No: 2604301008AS990333

IFIC Bank PLC

Separate Profit and Loss Account

for the year ended 31 December 2025

Amount in BDT

Particulars	Note	2025	2024
Interest / investments income	26	22,102,053,819	40,145,321,686
Interest paid / profit shared on deposits, borrowings etc.	27	44,196,717,920	37,411,722,139
Net interest income / profit on investments		**(22,094,664,101)**	**2,733,599,547**
Investment income	28	7,251,329,527	5,459,569,143
Commission, exchange and brokerage	29	2,364,567,030	3,041,088,537
Other operating income	30	566,599,711	322,906,139
		10,182,496,268	**8,823,563,819**
Total operating income/(loss)		**(11,912,167,833)**	**11,557,163,366**
Salary and allowances	31	5,046,029,445	4,913,959,059
Rent, taxes, insurance, electricity, etc.	32	1,233,295,114	1,306,068,601
Legal expenses	33	8,357,588	18,223,197
Postage, stamp, telecommunication, etc.	34	270,805,504	289,172,738
Stationery, printing, advertisement, etc.	35	308,594,620	455,862,712
Managing Director's salary and allowances	36	20,220,000	24,048,294
Directors' fees	37	5,698,333	4,234,984
Auditors' fees	38	2,875,000	2,875,000
Depreciation and repair of bank's assets	39	2,618,500,089	2,245,047,548
Other expenses	40	2,228,047,281	2,303,157,905
Total operating expenses		**11,742,422,974**	**11,562,650,038**
Profit/(Loss) before provision		**(23,654,590,807)**	**(5,486,672)**
Provision for loans, investments and other assets	41		
Provision for loans and advance		-	1,582,982,968
Provision for diminution in value of investments		(148,040,702)	685,636,899
Other provisions		148,040,702	264,805,041
Total Provision		**-**	**2,533,424,908**
Profit/(Loss) before taxes		**(23,654,590,807)**	**(2,538,911,580)**
Provision for taxation	42		
Current tax		320,000,000	300,000,000
Deferred tax expense/(income)		1,642,341,735	(1,814,233,022)
		1,962,341,735	**(1,514,233,022)**
Net profit/(loss) after taxation		**(25,616,932,542)**	**(1,024,678,558)**
Retained earnings brought forward from previous year		2,157,179,799	4,097,137,707
		(23,459,752,743)	**3,072,459,149**
Appropriations			
Statutory reserve		-	-
Start-up fund		-	-
Dividend		-	915,279,350
		-	**915,279,350**
Retained surplus		**(23,459,752,743)**	**2,157,179,799**
Earnings Per Share (EPS)	50	**(13.33)**	**(0.53)**

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

Managing Director | Director | Director | Director

Dhaka, 30 April 2026

Md. Jahidul Islam FCA, Managing Partner
ICAB Enrolment no: 1008
Islam Jahid & Co., Chartered Accountants
Firm Registration No: P-51964/2023
FRC Enlistment No: CAF-001-131
DVC No: 2604301008AS990333

IFIC Bank PLC

Separate Cash Flow Statement

for the year ended 31 December 2025

Amount in BDT

	Particulars	Note	2025	2024
A.	**Cash flows from operating activities**			
	Interest/investment income receipts in cash		28,964,869,341	45,209,648,126
	Interest/profit paid on deposits and borrowings		(40,015,179,681)	(33,969,922,135)
	Dividend received		261,168,017	259,920,278
	Fees and commission received		2,364,567,030	3,041,088,537
	Recoveries of loans/investment previously written-off		232,365,253	117,017,033
	Cash payments to employees		(5,066,249,445)	(5,189,007,353)
	Cash payments to suppliers		(1,396,005,302)	(1,519,483,931)
	Income taxes paid		(618,816,095)	(1,682,005,419)
	Receipts from other operating activities	**43**	338,082,171	333,008,173
	Payments for other operating activities	**44**	(4,296,331,451)	(3,717,230,027)
	Operating cash flows before changing in operating assets and liabilities		**(19,231,530,162)**	**2,883,033,282**
	Increase/(decrease) in operating assets and liabilities			
	Statutory deposits		-	-
	Purchase/sale of trading securities		(19,606,918,752)	(3,416,105,014)
	Loans and advances to other banks		-	-
	Loans and advances to customers		11,259,122,131	(21,527,442,234)
	Other assets	**45**	(1,021,298,865)	(775,083,300)
	Deposits from other banks		1,557,027	(4,485,128,928)
	Deposits from customers		38,274,609,709	33,690,611,274
	Other liabilities	**46**	73,425,569	139,711,567
			28,980,496,819	**3,626,563,365**
	Net cash flows from/(used in) operating activities		**9,748,966,657**	**6,509,596,647**
B.	**Cash flows from investing activities**			
	Net proceeds/(payments) from sale/(purchase) of Government securities		(3,595,711,392)	14,344,950,143
	Net proceeds/(payments) from sale/(purchase) of securities		69,001,747	(766,882,693)
	Purchase of property, plant & equipment		(403,394,168)	(770,055,309)
	Proceeds from sale of property, plant & equipment		6,839,810	6,631,380
	Net cash flows from/(used in) investing activities		**(3,923,264,003)**	**12,814,643,521**
C.	**Cash flows from financing activities**			
	Borrowing from/(repayment to) other banks, financial institutions and agents		(4,052,092,763)	(4,197,458,510)
	Net cash flows from/(used in) financing activities		**(4,052,092,763)**	**(4,197,458,510)**
D.	**Net increase/(decrease) in cash (A+B+C)**		**1,773,609,891**	**15,126,781,658**
E.	Effects of exchange rate changes on cash and cash equivalents		50,739,390	269,983,930
F.	**Opening balance of cash and cash equivalents**		**53,425,716,276**	**38,028,950,687**
G.	**Closing balance of cash and cash equivalents (D+E+F)**		**55,250,065,557**	**53,425,716,276**
	Closing cash and cash equivalents	**47**		
	Cash in hand		16,987,994,554	18,522,309,859
	Balance with Bangladesh Bank and its agents bank		31,312,640,305	28,825,226,868
	Balance with other banks and financial institutions		6,938,314,800	6,072,802,349
	Money at call and on short notice		-	-
	Prize bonds		11,115,900	5,377,200
			55,250,065,557	**53,425,716,276**

The reconciliation of cash flows from operating activities (solo basis) has been disclosed in note 48 of these financial statements.

IFIC Bank PLC

Separate Statement of Changes in Equity

for the year ended 31 December 2025

Amount in BDT

Particulars	Paid up capital	Statutory reserve	Start-up fund	General reserve	Revaluation reserve against securities	Revaluation reserve against fixed assets	Surplus/(deficit) in profit and loss account	Total
Balance as at 1 January 2025	19,220,866,470	9,353,911,426	-	155,071,397	20,221,071	138,155,094	2,157,179,799	**31,045,405,257**
Impact of changes in accounting policy	-	-	-	-	-	-	-	**-**
Restated balance as at 1 January 2025	**19,220,866,470**	**9,353,911,426**	**-**	**155,071,397**	**20,221,071**	**138,155,094**	**2,157,179,799**	**31,045,405,257**
Transferred from other liability	-	-	80,067,088	-	-	-	-	**80,067,088**
Surplus/deficit on account of revaluation of investments	-	-	-	-	149,723,069	-	-	**149,723,069**
Net gain and losses not recognized in the income statement	**19,220,866,470**	**9,353,911,426**	**80,067,088**	**155,071,397**	**169,944,140**	**-**	**2,157,179,799**	**31,137,040,320**
Net profit/(loss) for the year	-	-	-	-	-	138,155,094	(25,616,932,542)	**(25,478,777,448)**
Balance as at 31 December 2025	**19,220,866,470**	**9,353,911,426**	**80,067,088**	**155,071,397**	**169,944,140**	**138,155,094**	**(23,459,752,743)**	**5,658,262,872**
Balance as at 1 January 2024	**18,305,587,120**	**9,353,911,426**	**-**	**155,071,397**	**43,663,729**	**138,155,094**	**4,097,137,707**	**32,093,526,473**
Impact of changes in accounting policy	-	-	-	-	-	-	-	**-**
Restated balance as at 1 January 2024	**18,305,587,120**	**9,353,911,426**	**-**	**155,071,397**	**43,663,729**	**138,155,094**	**4,097,137,707**	**32,093,526,473**
Surplus/deficit on account of revaluation of investments	-	-	-	-	(23,442,658)	-	-	**(23,442,658)**
Net gain and losses not recognized in the income statement	**18,305,587,120**	**9,353,911,426**	**-**	**155,071,397**	**20,221,071**	**138,155,094**	**4,097,137,707**	**32,070,083,815**
Net profit/(loss) for the year	-	-	-	-	-	-	(1,024,678,558)	**(1,024,678,558)**
Bonus share issued for the year 2023	915,279,350	-	-	-	-	-	(915,279,350)	**-**
Balance as at 31 December 2024	**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**

IFIC Bank PLC
Liquidity Statement
Maturity Analysis of Assets and Liabilities
as at 31 December 2025

Amount in BDT

Particulars	Maturity Period					
	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Above 5 years	Total
Assets						
Cash in hand (including Bangladesh Bank)	27,614,754,859	-	-	-	20,685,880,000	**48,300,634,859**
Balance with other banks and financial institutions	382,750,469	5,004,249,617	1,360,679,463	190,635,252	-	**6,938,314,800**
Money at call and on short notice	-	-	-	-	-	**-**
Investment	17,483,907,947	14,759,490,698	8,378,002,308	13,298,084,097	12,923,738,251	**66,843,223,300**
Loans and advances	175,267,423,771	7,908,656,508	23,754,803,204	141,471,931,698	94,892,213,525	**443,295,028,706**
Fixed assets including premises, furniture and fixture	-	957,972,484	1,436,958,726	3,831,889,937	3,352,903,695	**9,579,724,843**
Other assets	1,087,541,418	2,945,086,741	906,284,515	3,266,766,597	3,016,992,962	**11,222,672,234**
Non-banking assets	-	-	-	222,515,223	-	**222,515,223**
Total assets	**221,836,378,464**	**31,575,456,048**	**35,836,728,216**	**162,281,822,804**	**134,871,728,433**	**586,402,113,964**
Liabilities						
Subordinated debt	-	-	2,000,000,000	5,000,000,000	-	**7,000,000,000**
Borrowing from other banks, financial institutions and agents	895,068,963	572,138,077	1,342,434,524	464,356,967	-	**3,273,998,530**
Deposits and other accounts	46,786,720,030	106,940,926,008	100,162,736,072	157,986,954,019	105,284,618,076	**517,161,954,205**
Other liabilities	4,382,654,276	877,984,352	8,761,088,940	4,888,956,946	34,397,213,842	**53,307,898,356**
Total liabilities	**52,064,443,269**	**108,391,048,437**	**112,266,259,536**	**168,340,267,931**	**139,681,831,918**	**580,743,851,091**
Net liquidity	**169,771,935,195**	**(76,815,592,389)**	**(76,429,531,320)**	**(6,058,445,127)**	**(4,810,103,486)**	**5,658,262,872**

Notes to the Financial Statements

As at and for the year ended 31 December 2025

1. Reporting Entity

1.1. IFIC Bank PLC

IFIC Bank PLC, previously known as International Finance Investment and Commerce Bank Limited (hereinafter referred to as "the Bank" / "IFIC Bank"), started its journey in 1976 at the instance of the Government as a joint venture between the Government of Bangladesh and sponsors in the private sector with the objective of working as a finance company within the country and setting up joint venture banks/financial institutions aboard. In 1983 when the Government allowed to open 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, 1,224 Uposhakhas [sub-branches] and 43 ATM booths with 56 ATMs as at 31 December 2025.

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

1.2. Off-shore Banking Unit (OBU)

Off-shore Banking Unit (OBU) is a separate business unit of IFIC Bank PLC. The Bank obtained permission for OBU operations from Bangladesh Bank vide its letter no. BRPD (P-3) 744 (104)/2009-4233 dated 17 November 2009 and commenced its operation from 10 May 2010. The operation of OBU is governed under prudential regulations of Bangladesh Bank and solo basis Financial Statements of the Bank have been prepared treating OBU as a business line in equivalent Bangladeshi Taka as per BRPD circular no 2 dated 25 February 2019 and FE circular letter no. 01 dated 18 March 2024, a separate Financial Statements have been prepared for OBU which are shown in ***Annexure-K***.

1.3. IFIC Islamic Banking

IFIC Islamic Banking is a separate business unit of IFIC Bank PLC. The Bank received permission for Islamic Banking operations from Bangladesh Bank vide letter no. BRPD (IBC)/801/2024-909 dated 29 January 2024 and started Islami Banking operation based on Shariah principles from 25 July 2024. All activities of Islami Banking operation are carried out under the guidance of our Shariah Supervisory Committee. Separate Financial Statements have been prepared for Islami Banking which are shown in ***Annexure-L***.

1.4. Subsidiaries of the Bank

1.4.1. IFIC Securities Limited [IFICSL]

IFIC Securities Limited, a subsidiary company of IFIC Bank PLC, was incorporated on 02 November 2010 as a public limited company in which IFIC holds 99.99% share and registered with Joint Stock Companies and Firms vide its registration number C-87904/10. The main objectives of this company are buying, selling and settling securities on behalf of investors and its own portfolio as well as other related services. The registered office of IFICSL located at IFIC Tower, 61, Purana Paltan, Dhaka – 1000.

1.4.2. IFIC Money Transfer (UK) Limited

IFIC Money Transfer (UK) Limited is a fully owned subsidiary of IFIC Bank incorporated as a private limited company with Companies House of England and Wales under registration no. 07379137 on 16 September 2010 and got registration from HM Customs and Excise on 17 January 2011 under Money Laundering Regulation. The company got registration from Financial Conduct Authority (FCA) [previously it was Financial Services Authority (FSA)] on 16 June 2011 under Payment Services Regulations 2009. The company commenced its operation on 31 August 2011. The registered office of the company is located at Ferrari House, 2nd Floor, 102 College Road, Harrow, Middlesex, United Kingdom HAI IES, London, UK. The principal activities of the company is remitting/transfer money and related services on behalf of its customers.

1.4.3. IFIC Investment Limited [IFICIL]

IFIC Investment Limited, a subsidiary company of IFIC Bank PLC, was incorporated as a public limited company in which IFIC holds 99.99% share. IFICIL obtained full-fledge Merchant Banker Registration Certificate from Bangladesh Securities & Exchange Commission (BSEC) on 19 October 2021. The main objectives of this subsidiary are Issue Management, Underwriting & Portfolio Management activities. The registered office of IFICIL located at IFIC Tower, 61, Purana Paltan, Dhaka – 1000.

1.5. Associates of the Bank

1.5.1. Oman Exchange LLC, Oman

Oman Exchange LLC, an exchange company incorporated under the laws of the Sultanate of Oman in 1985 as a joint venture between IFIC Bank and Omani Nationals. The principal activities of the company are, to remit/transfer money/fund to the different parts of the world including Bangladesh and related services. IFIC holds 49% shares of Oman Exchange LLC and the rest 51% shares is held by the Omani sponsors. The registered office is located Building no. 4699, Way no. 4567, Hamriya, PO Box 114, Post code 994, Hey Al Mina, Hamriya, Muscat, Sultanate of Oman.

1.6. Investment in overseas

1.6.1 MCB Bank Ltd, Pakistan

MCB Bank Limited is one of the largest Banks in Pakistan listed in Pakistan Stock Exchange. IFIC Bank had two branches in Pakistan, one at Karachi (in 1987) and the other at Lahore (in 1993). IFIC Pakistan operation was merged with NDLC on 02 October 2003 and renamed it NDLC-IFIC Bank Limited. It was subsequently renamed NIB Bank Limited with effect from 28 November 2005. In 2017 NIB Bank Limited merged with CB Bank Limited and IFIC's holding diluted significantly due to this merger. Now IFIC holds very minimal share in MCB Bank Limited.

1.6.2 Nabil Bank Limited, Nepal

Nepal Bangladesh Bank Limited (NBBL), a joint venture commercial bank between IFIC Bank PLC and the Nepali Nationals, started its operation with effect from 06 June 1994 in Nepal with 50% equity from IFIC Bank PLC and lastly it was 40.91%. NBBL has been merged with Nabil Bank Limited (NBL) of Nepal on 11 July 2022 with a Share Swap Ratio of (1:0.43) i.e. 0.43 shares of NBL for every share of NBBL. Upon this convergence process, IFIC now IFIC holds 7.77% shares of NBL.

2. Basis of Preparation and Significant Accounting Policies

2.1 Basis of preparation

2.1.1 Statement of compliance

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is formed in 2017 and has since then adopted the International Accounting Standards (IASs) International Financial Reporting Standards (IFRSs) as the applicable Financial Reporting Standards with effect from 2 November 2020

Accordingly, the Financial Statements of the Bank have been prepared in accordance with International Financial Reporting Standards (IFRSs), International Accounting Standards (IASs) and the requirements of the Banking Companies Act 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 2020 and other applicable laws and regulations.

In case any requirement of the Banking Companies Act 1991 and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs and IASs, the requirement of the Banking Companies Act 1991 and provisions and circulars issued by Bangladesh Bank shall prevail.

Material departures from the requirements of IFRS in preparing these financial statements are as follows:

i. Investment in shares and securities

IAS/IFRS: As per requirements of IFRS 9: *Financial Instruments*, classification, and measurement of investment in shares and securities will depend on the entity's business model and its contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit and loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13: *Fair Value Measurement*) at the period-end is taken to profit and loss account or other comprehensive income, respectively.

Bangladesh Bank: As per Banking Regulation & Policy Department (BRPD) circular no. 14 dated 25 June 2003 and DOS Circular no. 01 dated 24 May 2023, investments in quoted shares and unquoted shares are revalued on the basis of period end market price and Net Assets Value (NAV) of last audited balance sheet, respectively. Provision should be made for any loss arising from diminution in value of investment on netting-off gain and loss basis.

ii. Revaluation gains/losses on Government securities

IAS/IFRS: As per requirement of IFRS 9: *Financial Instruments*, where securities will fall under the category of 'fair value through profit or loss account', any change in the fair value of assets is recognized through the profit and loss account. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit and loss account.

Bangladesh Bank: Held for Trading (HFT) securities are revalued based on mark to market (MTM) and at year end any gains on revaluation of securities which have not matured as at the balance sheet date to be recognized as other reserves in equity. Any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount is recognized in the profit and loss account. Held to Maturity (HTM) securities which have not matured as at the balance sheet date are amortized at year end and gains or losses on amortization are recognized in other reserve as part of equity.

iii. Repo and reverse repo transactions

IAS/IFRS: As per IFRS 9: *Financial Instruments*, when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognized at amortized cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per Bangladesh Bank guideline, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognized in the seller's book and recognized in the buyer's book. In addition to that, non-primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS), whereby such banks may carry out collateralized repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

iv. Provision on loans and advances

IAS/IFRS: As per IFRS 9: *Financial Instruments*, an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: As per different circulars of Bangladesh Bank, General Provision ranging from 0.50% to 5% on different categories of unclassified/standard loans. Also, provision of Sub-Standard Loans, Doubtful Loans and Bad & Loss Loans has to be provided at 20%, 50% and 100% respectively depending on the duration of past due Loans and Advances. Also, a General Provision ranging from 0.5% to 1% to be provided for certain Off-Balance Sheet exposure. Such policies are not specifically in line with those prescribed by IFRS 9.

v. Recognition of interest in suspense

IAS/IFRS: Loans and advances to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

Bangladesh Bank: As per BRPD circular no. 15 dated 27 November 2024 and BRPD circular no. 16 dated 18 July 2022, once a loan is classified, interest on such loans is not allowed to be recognized as income, and any loan

under rescheduling facility, interest is not allowed to be recognized as income without actual cash recovery. In rather the corresponding amount transferred/credited to an interest suspense account and shown as liability in the balance sheet.

vi. Other comprehensive income

IAS/IFRS: As per IAS 1: *Presentation of Financial Statements*, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which shall strictly be followed by all banks. The template of financial statements issued by Bangladesh Bank neither include OCI nor are the elements of OCI allowed to be included in a single OCI Statement. As such the Bank does not prepare the OCI statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

vii. Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and presentation of financial instruments different from as prescribed by IFRS 9. As such full disclosure and presentation requirements cannot be made in the financial statements as per IFRS 7: *Financial Instruments Disclosures* and IAS 32: *Financial Instruments: Presentation*.

viii. Financial guarantees

IAS/IFRS: As per IFRS 9: *Financial Instruments*, financial guarantees are contracts that requires an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the term of debt instruments. Financial guarantee liabilities are recognized initially at their fair value and amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and loss allowance determined expected credit loss under IFRS 9. Financial guarantees are prescribed to be included in other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as Letter of Credit, Letter of Guarantee shall be treated as Off-balance items. No liability is recognized for the guarantee except the cash margin.

ix. Cash and cash equivalent

IAS/IFRS: Cash and cash equivalents items shall be reported as cash items as IAS 7: *Statement of Cash Flows*.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet. Treasury bills, Bangladesh Bank bills and prize bonds are shown under investments in the balance sheet. However, in the Cash Flow Statement, money at call and on short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

x. Non-banking asset

IAS/IFRS: No indication of non-banking asset is found in any IAS/IFRS.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 22 dated 20 September 2021. Non-Banking assets to be disclosed as separate line item in the Balance Sheet and whether the non-banking assets are income generating to be disclosed along with the holding period of the assets.

xi. Cash flow statement

IAS/IFRS: As per IAS 7: *Statements of Cash Flows*, the cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, Cash Flow Statement is the mixture of direct and indirect methods.

xii. Balance with Bangladesh Bank: (Cash Reserve Requirement - CRR)

IAS/IFRS: As per IAS 7: *Statements of Cash Flows*, Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day-to-day operations.

Bangladesh Bank: Balance with Bangladesh Bank including CRR is treated as cash and cash equivalents.

xiii. Off-balance sheet items

IAS/IFRS: There is no concept of off-balance sheet items in any IAS/IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off-balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.

xiv. Disclosure of appropriation of profit

IAS/IFRS: There is no requirement to show appropriation of profit on the face of Profit and Loss Account.

Bangladesh Bank: As per BRPD circular no. 14, dated 25 June 2003, an appropriation of profit shall be disclosed on the face of profit and Loss Account.

xv. Loans and advances net off provision

IAS/IFRS: As per IFRS 9, loans and advances shall be presented at amortized cost net off any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instruments).

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, provision for loans, advances and investments are presented separately as liability and cannot be netted off against the outstanding balance of loans & advances.

xvi. Presentation of Financial Statement

IAS/IFRS: As per IAS 1 financial statements shall comprise statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, cash flow statement, adequate notes comprising summary of accounting policies and other explanatory information. As per para 60 of IAS 1, the entity shall also present current and non-current assets and liabilities as separate classifications in its statement of financial position.

Bangladesh Bank: Bangladesh Bank vide it BRPD circular no. 14 dated 25 June 2003 directed all banks to prepare their financial statements in the prescribed template comprising balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity

statement and certain disclosures therein are guided by the First Schedule (section 38) of the Banking Companies Act 1991. (Amended up to date) and BRPD circular no. 14 dated 25 June 2003. In that prescribed template there is no scope to present assets and liabilities under current and noncurrent classifications.

[Also refer to (note 2.2.11 Compliance of International Financial Reporting Standards (IFRSs)]

2.1.2 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Though the Bank witnessed deterioration in its asset quality, CRAR and profitability this year, however, in terms of the liquidity, Bank is well above the level of different parameters like LCR, NSFR, CRR & SLR. The Rating outlook is assigned by the rating agency Emerging Credit Rating Limited (ECRL) is 'stable'. Besides, the management is not aware of any material uncertainty that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.1.3 Functional and presentation currency

The financial statements are presented in Bangladeshi Taka (BDT/Tk.) which is the Group's and the Bank's functional currency. Functional currency of Off-shore Banking Unit and one of subsidiaries namely IFIC Money Transfer (UK) Limited is US Dollar (USD) and Great Britain Pound (GBP) respectively. Functional currency for one associate – Oman Exchange LLC is Omani Rial. Financial information presented in BDT has been rounded off to the nearest integer, except otherwise indicated. The financial statements and information of the subsidiaries and joint venture/associates whose functional currency is different than that of IFIC Bank PLC has been translated in the presentation currency i.e. BDT as per IAS 21: *The Effects of Changes in Foreign Exchange Rates*, where applicable.

2.1.4 Materiality and aggregation

Each material item considered as significant and has been presented separately in the financial statements. No assets have been set off against any liability unless the Bank has a legal right to set off such amount and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant financial reporting standards or as directed by Bangladesh Bank.

2.1.5 Comparative information

Accounting policies have been consistently applied by the bank and are consistent with those used in the previous year Comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's presentation. The Bank did not restate its comparative figures which affect the related implications of IAS 1: *Presentation of Financial Statements*.

2.1.6 Reconciliation of inter-bank and inter-branch account

Books of Accounts regarding inter-bank (in Bangladesh and outside Bangladesh) are reconciled on regular basis and there are no material differences which may affect the financial statements significantly.

The Bank doesn't have any un-reconciled entries related to inter-branch transactions as on the reporting date.

2.1.7 Foreign currency transactions

Foreign currency transactions are translated into the Bank's functional currency at the exchange rates prevailing on the respective date of such transactions as per IAS 21: *The Effect of Changes in Foreign Exchange Rates*. Monetary assets and liabilities in foreign currencies are converted into Taka at spot exchange rate at the reporting date and differences are generally recognized in the profit and loss account.

Foreign operations

The results of financial statements of the Bank whose functional currency is not Bangladeshi Taka are translated into Bangladeshi taka as follows:

a. Assets and liabilities for each statement of balance sheet have been translated at the closing rate on the date of balance sheet.

b. Income and expenses for the profit and Loss account have been translated at monthly average rate.

2.1.8 Reporting period

These consolidated financial statements cover the period from 1 January to 31 December 2025. The reporting period of the subsidiaries namely IFIC Securities Limited, IFIC Investments Limited and IFIC Money Transfer (UK) Limited and one of the associates Oman Exchange LLC is in line with that of the parent i.e. IFIC Bank PLC.

2.1.9 Date of authorization

The Board of Directors has authorized these financial statements for public issue on 30 April 2026.

2.1.10 Use of estimates and judgments

In the preparation of the financial statements of the Bank in conformity with IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the measurement of assets, liabilities, income and expenses. Accordingly, actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Key estimates are as follows:

- Provision for loans, advances, and investments
- Revaluation of land & buildings
- Deferred tax assets/liabilities
- Useful life of depreciable assets
- Measurement of defined benefit obligation (Provision for gratuity)
- Provision / accruals for expenses
- Provision for current taxation
- Lease Liabilities and Right of Use Assets

Changes in accounting estimates

Changes are reflected in the assumptions when they occur in accordance with IAS 8: *Accounting Policies, Changes in Accounting Estimates and Errors*. During the year, the bank has not adopted any change of accounting estimates except reclassification of Fixed Assets.

2.1.11 Basis of consolidation

The consolidated financial statements include the financial statements of IFIC Bank PLC and its subsidiaries, IFIC Securities Limited and IFIC Investment Limited, operating in Bangladesh and IFIC Money Transfer (UK) Limited operating in United Kingdom as those of a single economic entity. Separate financial statements are derived by combining the financial statements of main operation of IFIC Bank PLC as Domestic Banking Unit and the financial statements of Off-shore Banking Unit (OBU) in equivalent BDT denomination as per BRPD circular no 2 dated 25 February 2019.

The consolidated and separate financial statements have been prepared in accordance with IFRS 10: *Consolidated Financial Statements and* IAS 27: *Separate Financial Statements respectively*. The consolidated financial statements are prepared to a common year ended 31 December 2025. Both consolidated financial statements and separate financial statements of the Bank comprise Balance Sheet, Profit & Loss Statement, Cash Flow Statement, Statement of Changes in Equity and relevant notes and disclosures.

Subsidiaries
Subsidiaries are all entities over which the bank has the power to govern the financial and operating policies generally accompanying a shareholding of more than one half of the voting rights. A parent of a subsidiary should present consolidated financial statements according to IAS 27: *Separate financial statements* and IFRS 10: *Consolidated Financial Statements*. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases.

The financial statements of such subsidiary companies are incorporated on a line-by-line basis and investment held by the bank is eliminated against the corresponding share capital of subsidiaries in the consolidated financial statements.

Associate
An associate is an enterprise in which the investor has significant influence, and which is neither subsidiary nor a joint venture of the investor (IAS 28: Investments in Associates). Significant influence is the power to participate in the financial and operating policy decisions of the investee but there is no control over those policies. Investment in associate is accounted for in the financial statements under the "equity method" as per the direction of Bangladesh Bank. Under the equity method, the investment is initially recorded at cost and the carrying amount is increased or decreased to recognize the investor's share of the profits and losses of the investee after the date of acquisition. The investor's share of the investee's profit or loss is recognized in the investor's profit and loss account. Distributions received from an investee reduce the carrying amount of the investment.

Transactions eliminated on consolidation
All intra-group transactions, balances and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing consolidated financial statements.

2.1.12 Basis for preparation of liquidity statement
The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on the reporting date under the guidelines of Bangladesh Bank BRPD circular No. 14 dated 25 June 2003. The bank used the following basis for preparation of liquidity statement:

Particulars	Basis
Balance with other Banks and financial institutions	Maturity term
Money at call and on short notice	Maturity term
Investments	Respective residual maturity
Loans and advances	Repayment schedule
Fixed assets	Useful lives
Other assets	Realization / amortization
Sub-ordinated debt	Maturity / repayment terms
Borrowing from other Banks, financial institutions	Maturity / repayment terms
Deposits and other accounts	Maturity term and past trend of withdrawal
Provisions and other liabilities	Settlement/Payment/ adjustments schedule

2.1.13 Basis of provision, contingent liabilities, contingent assets
The Bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

No provision is recognized for -

a. Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

b. Any present obligation that arises from past events but is not recognized because-

- It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- A reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as contingent liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for except in the extremely rare circumstances where no reliable estimate can be made. Contingent assets are not recognized in the financial statement since this may result in the recognition of income that may never be realized."

2.2 Significant accounting policies
The accounting policies set out below have been applied consistently to all periods presented in these financial statements and have been applied consistently by group entities except otherwise instructed by Bangladesh Bank as the prime regulator or local laws where the entities are operated.

2.2.1 Assets and basis of their valuation

2.2.1.1 Cash and cash equivalents
Cash and cash equivalents include notes and coins in hand, cash at bank, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and on short notice and such other highly liquid financial assets and prize bond which are subject to insignificant risk of changes in their value and are used by the Bank management for its short-term commitments.

2.2.1.2 Investment
All investments (except government treasury bill and bond) have been initially recognized at cost, including acquisition charges associated with the investment. Premiums have been amortized and discount accredited by using the effective or historical yield method. Government Treasury Bills and Bonds (categorized as HFT and/or HTM) are accounted for as per Bangladesh Bank DOS circular letter no. 5 dated 26 May 2008 and DOS circular no. 5 dated 28 January 2009. Details of the valuation methods of investment are given below:

i. Govt. securities – Held to Maturity (HTM)
Investments which are intended to be held to maturity are classified as "Held to Maturity". These are measured at amortized cost at each period end by taking into account any discount or premium in acquisition. Amortized amount of such premium is booked into Profit and Loss Account or discount is booked to reserve until maturity/disposal.

ii. Govt. securities – Held for Trading (HFT)
Investment held in this category are acquired principally for the purpose of selling and purchasing in short trading. After initial recognition, investments are revalued weekly on mark to market basis. Decrease in the book value is recognized in the profit and loss account and any increase is transferred to revaluation reserve account.

iii. Investment in quoted shares/securities
These shares/securities are bought and held primarily for the purpose of selling in future or for dividend income. Investment in quoted shares/securities are revalued at the end of the reporting period and necessary provisions are maintained for diminution in value of investments in quoted shares/securities in line with Bangladesh Bank requirement. Realized gain or losses are recognized in the profit and loss account.

iv. Investment in unquoted shares/securities
Investment in unquoted shares/securities are initially recognized at cost and revalued based on net asset value of last audited balance sheet. Provision arising from diminution in value of investment recognized in profit and loss accounts as per Bangladesh Bank guidelines.

v. Investment in subsidiary
Investment in subsidiary is accounted for under the cost method of accounting in the separate financial statements and presented in the Bank's consolidated financial statements under equity method as that of a single economic entity in accordance with IFRS 10: *Consolidated Financial Statements*.

vi. Investment in associates
Investment in associates is accounted for using the equity method (equity accounted investees) in the consolidated financial statements as per IAS 28: *Investment in Associates*. Under this method, the investment is initially recorded at cost and the increase and decreases on the carrying amount is recognized in investor's share of profit & losses of the investee after the date of acquisition. The consolidated financial statements include the IFIC's share of the profit and loss of equity accounted investees, after adjustments to align the accounting policies with those of the IFIC Bank PLC, from the date that significant influence commences until the date that significant influence ceases.

vi. Investment as Held for Sale
Investment that meets the criteria to be classified as held for sale to be measured at the lower of carrying amount and fair value less cost to sell. For this to be the case, the investment must be available for immediate sale in its present condition subject only to terms that are usual and customary for sales of such assets and the sale must be highly probable.

2.2.1.3 Loans and advances

i. Loans and advances are non-derivatives financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not sell in the normal course of business. It has been stated at gross value as pre requirements of the Banking Companies Act, 1991 (as amended up to 2023).

ii. Interest on unclassified loans and advances (except those of rescheduled and stay order accounts) is recognized as income on accrual basis, interest on classified loans and advances (including rescheduled and stay order accounts) is credited to interest suspense account. However actual recovery of interest on rescheduled, stay order accounts and classified loan credited to income account as per instruction of BRPD circular no. 15 dated 27 November 2024 and BRPD Circular No. 16 dated 18 July 2022.

iii. The Bank is providing concessional interest rare to its' good borrowers.

iv. Loans and advances are written off from the books of accounts in line with the BRPD circular no. 04 dated 18 February 2024 and BRPD circular no. 11 03 December 2025 issued by Bangladesh Bank. These write off will not undermine/affect the claim amount against the borrower.

2.2.1.4 Fixed assets and depreciation

Acquisition through outright purchase and Lease

i. Fixed assets are stated at cost/revalued amount less accumulated depreciation for those acquired through outright purchase except Land. Land is initially measured at cost and then recognized at revalued amount. The bank has charged depreciation using straight line method considering the following useful life:

Particulars	Useful Life (Years)	
	Y2024	Y2025 (Revised)
Building	40	40
Furniture & Fixtures		
Wooden Furniture	10	10
Composite Furniture	-	10
Steel Furniture	15	15
Office Equipment	5	5
IT Equipment	5	5
Electrical Equipment	8	8
Leasehold improvement	10	10
Vehicles	5	5

ii. Land/Building is initially recognized at cost and subsequently carried at revalued amount following revaluation model as per IAS 16: *Property, plant and equipment*. The Bank regularly reviews if the fair value of Land/Building is materially different from its carrying amount or book value and if it is observed that there is material differences between carrying amount and fair value then complete revaluation by professional valuer is carried out and any changes in fair value over cost is adjusted in revaluation reserve account in equity.

iii. Depreciation on fixed assets except Land is charged from when the assets become ready to be used and no depreciation is charged in the month of asset is disposed.

iv. Depreciation is comprised of both from fixed assets and leased assets as per IFRS 16: *Leases* (note 2.2.1.7). As per standard, rental expenses would be replaced with depreciation expenses and interest expenses on lease liability.

v. Assets that take some time to get it ready for use such as construction or improvement of building or implementation of new system etc. are initially kept as capital work in progress and once ready/available for use then it is transferred to respective category of fixed assets and calculation of depreciation starts accordingly.

2.2.1.5 Intangible assets

Intangible assets are identifiable non-monetary assets without physical substance. It comprises the value of computer application software licensed for the Bank, other than software applied to the operating systems of computers. An intangible asset is recognized if it is probable that future economic benefits that are attributable to the asset will flow to the Bank over a period of time and the cost of the asset can be measured reliably as per IAS 38: Intangible Assets. Intangible assets acquired separately are recorded on initial recognition at costs and are carried at cost less accumulated amortization and accumulated impairment losses if any.

Subsequent expenditure on intangible assets

Subsequent expenditure on intangible assets is capitalized only when it increases the future economic benefits embodied in the specific assets to which it relates. All other expenditures are charged as an expense to the profit and loss account as and when they are incurred

Amortization of intangible assets

Intangible assets are amortized on straight line method to the profit and loss account from the year when the asset is available for use. Intangible assets, i.e. acquisition cost of the computer application software is amortized over its useful life which is usually 10 years or among the period of license of the concerned software.

2.2.1.6 Impairment of assets

An asset is impaired when its carrying amount exceeds its recoverable amount as per IAS 36: *Impairment of Assets*. The Bank assesses at the end of each reporting period whether there is any indication that an asset may be impaired. The impairment test is also made whenever events or changes in circumstances indicate that the carrying value of the asset may not be recovered. If any such indication exists, the Bank makes an estimate of the recoverable amount of such assets. Upon estimation, if the recoverable amount is less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount and resultant impairment losses are recognized in the profit and loss account.

However, the Bank has no such condition which makes any indication that might be suggestive for a heightened risk of existence of impairment at the reporting date.

2.2.1.7 Leases

IFRS 16: *Leases* has come into force on 1 January 2019, as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). As Bangladesh Bank (BB) has no other alternative regulation or guidance regarding the same, IFIC Bank applied IFRS 16 in its financial statements where the Bank measured the lease liability at the present value of the remaining lease payments, discounted it using the bank's incremental borrowing rate at the date of initial application, and recognized a right-of-use asset at the date of initial application on a lease-by-lease basis.

Right-of-use assets (ROU)

The Bank recognizes right-of-use assets at the date of initial application of IFRS 16. The ROU asset is initially measured at cost at the amount of the lease liability plus any initial direct costs incurred by the lessee and depreciated using the straight-line methods from the commencement date (from the beginning of 2019) to the earlier of the end of the useful life of the right of use asset or the end of the lease term.

Lease Liability

At the commencement date of lease, the bank recognizes lease liabilities measured at the present value of the lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments.

Short-term lease and leases of low value assets

The Bank has elected not to recognize ROU assets and lease liabilities for leases of low value assets and short-term leases for which the lease term ends within 12 months of the date of initial application. The Bank has considered all the leases of Uposhakha [sub-branch] as low value assets for consideration. The Bank recognizes lease payments associated with these leases as an expense.

The impact of the new standard on lessees' financial statements are:

- An increase in recognized assets and liabilities;
- More lease expenses recognized in early periods of lease, and less in the later periods of a lease;
- A shift in lease expense classification from rental expenses to interest expense and depreciation

2.2.1.8 Other liabilities

Other liabilities comprise items such as provision for loans and advances, investment, other assets, provision for taxes, interest payable, interest suspense, lease liability and accrued expenses. Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank, IAS and IFRS, Income Tax Act 2023 and internal policies of the bank. Provisions and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

i. Provision for loans and advances

In line with the BRPD Circular number 15, 22, and 29 dated 27 November 2024, 13 October 2025 and 21 December 2025 respectively, provision has been made against loans and advances. The rates of provision by classification of loans and advances are disclosed in note number 15.1.1 and 15.2.1 of the financial statements.

ii. Provision for taxation

Income tax on profit for the year comprises current and deferred tax and is based on the applicable tax law in Bangladesh. It is recognized in the Profit and Loss Account.

a. **Current tax**

Current tax is the tax expected to be paid on the taxable profit for the year, calculated using tax rates as prescribed in the Income Tax Act 2023 and relevant Statutory Regulatory Orders (SRO) and any adjustment (excess or deficit) in respect of previous years. Currently the income tax rate applicable for banks is 37.50%. The estimation of current tax provision involves making judgments regarding admissibility of certain expenses as well as estimating the amount of other expenses for tax purposes.

b. **Deferred tax**

The Bank accounted for deferred tax assets or liabilities based on deductible or taxable temporary differences between the carrying amount of its assets and liabilities used for the financial reporting and its tax base as per IAS 12: *Income Taxes*, Income Tax Act 2023 and BRPD

circular no. 11 dated 12 December 2011 issued by the Bangladesh Bank. Deferred tax assets, including specific provision against the classified loans and advances, the tax effects of income tax losses and credits available to be carried forward, are recognized only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences or unused tax losses and credits can be utilized.

Deferred tax liability arises from non-depreciable assets i.e. land measured using the revaluation model as per IAS 16, the measurement of deferred tax liability reflects the tax consequences of recovering the carrying amount through sale.

Deferred tax assets and liabilities are reviewed at each reporting date and are measure at the prevailing tax rate as per tax laws that are expected to be applied when assets are realized, and liabilities are settled. Any unrecognized deferred tax assets and liabilities are reassessed if that has become probable that future taxable profit or loss will be available on which it could be used or settled.

As there is no significance difference between Solo and consolidated basis deferred tax, the Bank does not disclose consolidated deferred tax separately.

iii. Provision for diminution in value of investment

Provision for diminution of value of quoted shares and mutual funds placed under other liability, has been made on portfolio basis (gain net off) following DOS circular no. 4 dated 24 November 2011 and DOS circular letter no. 01 dated 24 May 2023 respectively. In case of unquoted shares, provision has been made based on available latest Net Asset Value (NAV) of respective number of units.

Provision against investment in associate have been calculated and maintained if cost is higher than lower of NAV or market value as the case may be in line with the instructions of Bangladesh Bank.

iv. Provision for nostro accounts

Provision has been made against unsettled nostro transactions as per circular letter number FEPD (FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank. In line with this circular management of the Bank review the outstanding entries of nostro accounts on quarterly basis and certified by the Bank's external auditors on a semi-annual basis. As on the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months, and no provision has been made in this regard.

v. Provision for Off-balance sheet items

In line with the BRPD Circular number 06 dated 25 April 2023, general provision at the rate 0.5% to 5% has been made against off balance sheet exposures (mainly contingent assets/liabilities).

vi. Provision for Other assets:

Provision for other assets is maintained in line with the BRPD circular No. 4 dated 12 April 2022. Full provision is maintained on other assets which are outstanding for one year or more or classified as Bad/Loss.

vii. Start-Up Fund:

In line with Bangladesh Bank's SME & SP Circular No. 02 dated 09 July 2025, the Bank s required to transfer 1% of its Net Profit After Tax (PAT) to Start-up fund for 5 years. Accordingly, IFIC Started to develop Start-Up fund in year 2021.

2.2.1.9 Employee benefits

i. Short-term employee benefits

Short-term employee benefits are employee benefits which fall due wholly within 12 months after the end of the year in which the employees render the related service including salaries, bonuses, and other allowances. Payments are charged as an expense in the profit and loss account as they fall due. Payments due are accrued as a liability in "Provisions for liabilities and charges" on an undiscounted basis.

ii. Post-employment benefits

Post-employment benefits are employee benefits, which are payable after the completion of employment as per the respective plan:

Provident fund (Defined Contributory Plan)

"Defined Contribution Plan" is a post-employment benefit plan under which an entity pays fixed contribution into a separate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefits are given to the staff of the bank in accordance with the registered Provident fund rules. The commissioner of Income Tax, Dhaka, has approved the Provident Fund as a recognized fund within the meaning of section 2(52) read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 20 May 1987. The fund is operated by a Board of Trustees consisting of 05 (five) members of the bank. All confirmed employees of the bank are contributing 10% of their basic salary as subscription of the fund. The bank also contributes equal amount of the employees' contribution to the funds. Upon completion of 5 years of service length after confirmation employees are entitled to 100% of employer's contribution along with his/her own contribution. Interest earned from the investments is credited to the members' account on half yearly basis.

Gratuity Fund (Defined Benefit Plan)

IFIC Bank Employees Gratuity Fund is a funded gratuity scheme recognized by the National Board of Revenue with effect from 08 October 2007. Gratuity benefits are given to the eligible employees of the Bank in accordance with the approved IFIC Gratuity Rules (amended w.e.f. 01 January 2022). The fund is managed by the Trustee Board. Employees are eligible to gratuity benefit after completion of a minimum of 5(five) years of service in the Bank. As per the rules eligible employees are provided with gratuity benefit based on the last basic earned immediately preceding the date of his/her ceasing to be in the service of the Bank, multiplied by applicable rate that varies as per the service length.

The Bank contributes to gratuity fund monthly basis based on the actuarial valuation of the fund. Net obligation in respect of gratuity is calculated by estimation the amount of future benefit. The last actuarial valuation was carried out on 31 December 2025 by Z. Halim & Associates. As per recommendation of actuarial valuation report, the Bank is contributing 6.60% of basic salary to the gratuity fund on a monthly basis.

Workers' Profit Participation Fund (WPPF)

Consistent with the industry practice and in accordance with the Banking Companies Act 1991, no provision has been made for WPPF.

iii. Other Employee Benefits

Life Insurance

The objective of the scheme is to provide death or permanent disability benefits to its confirmed employees and their families based on the designation as defined in Insurance Coverage Scheme of the Bank.

Hospitalization Insurance

The Bank has introduced a health insurance scheme to its confirmed employees and their spouse with 2 (two) children at rates provided in the Insurance Coverage Scheme of the Bank.

Mandatory Annual leave / Leave Fare Assistance

The provision for leave fare assistance represents the current outstanding liability to employees at the balance sheet date. Leave Fare Assistance (LFA) is a non-recurring benefit for all permanent employees of the Bank who are entitled to annual leave. According to Bangladesh Bank policy all permanent employees must avail 15 consecutive days of mandatory leave and LFA will be given in this for the leave year.

Subsidized loan scheme

IFIC has scheme to provide Salary Overdraft and Staff House Building Loan to its eligible staff as per policy of the Bank.

2.2.2 Income

Revenue recognition

i. Interest income

In terms of the provision of the IFRS-15 interest income is recognized on an accrual's basis, interest on loans and advances ceases to be taken into income when such advances are classified, kept in interest suspense account under liabilities. Interest on classified advances is accounted for to income account on realization basis as per Bangladesh Bank guidelines.

ii. Investment income

Income on investments is recognized on accrual basis. Investment income includes income on treasury bills, treasury bond and term placement with other banks and financial institutions unless classified. Capital gain/loss on investment is recognized at the time of realization.

iii. Dividend income on shares

Dividends are recognized as income when the Bank's right to receive payment of the dividend is established and it is probable that the economic benefits associated with the dividend will flow to the Bank and the amount of the dividend can be measured reliably as per IFRS 9: *Financial Instruments*.

iv. Fees and Commission income

Fees and commission include benefits arising on financial and other services provided by the bank including trade finance, credit/debit cards, remittances, locker facilities and service charge on various accounts etc. Fees and Commission income arises on services rendered by the Bank are recognized on a realization basis.

v. Exchange gain/(loss)

Exchange gain/(loss) includes all gains and losses from foreign currency transactions.

vi. Gain or loss on Fixed Assets

The gain or loss on disposal of fixed assets is determined as the difference between the carrying amount of the assets at the time of disposal and the proceeds of disposal. The gain or loss arising on disposal is recognized as other income in the year in which the significant risks and rewards of ownership and transferred to buyer.

2.2.3 Expenses

2.2.3.1 Interest paid on deposits and borrowings

Interest expenses are recognized on an accrual basis and payments are made based on nature of product and agreed terms.

2.2.3.2 Management and other expenses

General and administrative expenses of the Bank are recognized on an accrual basis.

2.2.4 Shareholders' equity

2.2.4.1 Share capital

i. Authorized capital

Authorized capital is the maximum amount of share capital that the bank is authorized by its Memorandum and Articles of Association

ii. Paid up share capital

Paid up share capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of the ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

2.2.4.2 Statutory reserve

As per section 24 (1) of the Banking Companies Act, 1991 as amended, the Bank is required to transfer at least 20% of its current year profit before tax to the statutory reserve until such a reserve equals to Paid up capital.

2.2.4.3 Fixed assets revaluation reserve

When an asset's carrying amount is increased because of a revaluation, the increase amount is directly credited to equity under the head of revaluation reserve as per IAS 16: Property, Plant and Equipment. The Bank revalued the land which is absolutely owned by the Bank and the increased amount was transferred to revaluation reserve.

2.2.4.4 Non-controlling interest

Non-controlling interests are measured at their proportionate share of the acquires identifiable net assets at the date of acquisition as per IFRS 3: *Business Combinations*. The bank presents the non-controlling interests in the consolidated balance sheet within equity, separately from the parent owner's equity as per IFRS 10: *Consolidated Financial Statements*. Changes in Group's interest in a subsidiary that do not result in a loss of control are accounted for as equity transaction as per IFRS 10. The Bank attributes the profit and loss to the owners of the parent and to the non-controlling interests even if the results in the non-controlling interest having a deficit balance as per provision of IFRS 10. When the proportion of the equity held by the non-controlling interests changes, the bank adjusted the carrying amounts of the controlling and non-controlling interests to reflect the changes in their relative interests in the subsidiary and recognized directly in equity for any difference between the amount by which the non-controlling interest are adjusted and the fair value of the consideration paid or received, and attribute it to the owners of the parent by as per provision of IFRS 10.

2.2.5 General

2.2.5.1 Earnings per share (EPS)

Earnings Per Share (EPS) has been computed as per IAS 33: *Earnings Per Share* by dividing the basic earnings by the weighted average number of ordinary Shares outstanding during the reporting period.

i. Basic earnings per share

This represents earnings for the period attributable to ordinary shareholders. As there were no preference shares,

the net profit after tax for the period was considered as fully attributable to the ordinary shareholders. This has been calculated by dividing the net profit after tax attributable to the ordinary shareholders by the weighted average number of ordinary shares outstanding during the period.

ii. Weighted average number of outstanding ordinary shares

This represents the number of ordinary shares outstanding at the beginning of the year plus the number of ordinary shares issued during the period multiplied by a time-weight factor. The time-weighted factor is the numbers of days the specific shares were outstanding as a proportion of the total number of days in the year.

The basis of computation of the number of shares is in line with the provisions of IAS 33: *Earnings per share*. The logic behind this basis is, that the bonus shares are issued to the existing shareholders without any consideration, and therefore, the number of shares outstanding is increased without an increase in resources generating new earnings. In contrast, other shares were issued against consideration in cash or in kind, and accordingly there is an increase in resources generating new earnings.

iii. Diluted earnings per share

No diluted earnings per share is required to be calculated for the period as there was no dilutive potential ordinary share during the period.

2.2.5.2 Related party transactions

As per IAS 24: *Related Party Disclosures*, parties are related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence. The Bank carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with related parties. Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24: *Related Party Disclosures*, Bangladesh Bank and BSEC guidelines. The related party transactions of bank are disclosed in ***Annexure-F***.

2.2.5.3 Operating segments

The Bank has identified the reportable segments based on the geographical locations which are the consolidated major strategic business units/entities. The strategic business units offer different products and services, which are managed separately based on the management and internal reporting structure of the group. Details of the segment of the Bank have been disclosed in ***Annexure-H***.

2.2.5.4 Events after the reporting period

All material events occurring after the reporting period has been considered and where necessary, adjusted for or adequately disclosed in the financial statements as per *IAS 10: Events after the Reporting Period*.

2.2.6 Risk management

Risk is the exposure to uncertainty and risk exposure is the extent to which an entity is sensitive to underlying risks. As risk is an inherent part of the business activities, risk management is essential for ensuring sustainability of the business. Types of risk may vary from business to business, however, preparing a comprehensive risk management plan involves a collaborative process. Bangladesh Bank issued revised risk management guideline in October 2018, which forms the basis of risk management. Risk management among banks broadly covers core risk areas of banking, i.e. credit risk, asset liability management risk, foreign exchange risk, money laundering risk, ICC risk and ICT risk etc. Bangladesh Bank also prescribed that there should be a separate desk for each of these risk types under the risk management division.

In line with the regulatory requirement, IFIC has a board approved the 'Risk Management Policy' for managing Core risks and other material risks inherent with the banking business. IFIC Bank manages risk in Strategic layer, Managerial layer and Operational layer as a part of sound risk management. The Bank has a Risk Management Committee on behalf of the Board of Directors as Strategic Layer to oversee the overall risk of the Bank the Managerial layer is headed by Deputy Managing Director & Chief Risk Officer (CRO) and an Operational layer represented by Risk Management Division. The risk management systems are in place within the Bank which are discussed as follows:

i. Credit risk

Credit risk is one of the major risks out of the six core risks of the Bank. Credit risk is the risk of loss that may occur from the default of any bank borrower or counterparty to repay in accordance with agreed terms and conditions and/or deterioration of creditworthiness. IFIC has a board approved 'Credit Risk Management Policy' and the CRM works within the scope this defined regulations. The Board of Directors is the apex body for credit approval of the Bank. However, they delegate authority to the Managing Director & CEO or other officers of the Credit Risk Management (CRM) Division. The Board also sets credit policies to the management for setting procedures, which together has structured the CRM framework in the bank.

CRM policy also contains how to manage credit risk in the origination process, how to organize, role of board, senior management and CRM Committee, credit risk mitigation strategies, MIS for credit risk, managing problem assets including role of Special Asset Management Division and maintenance of adequate provisioning etc. This policy ensures sound practices of effective functioning of the Bank's lending process and develop strategies for appropriate management, measurement and monitoring its lending portfolio. Regular monitoring of the ability of borrowers to meet their principal and interest repayment obligations is conducted. Credit risk is monitored by reference to risk grading and managed by limiting the aggregate exposure to any individual counter party, group of companies or industry as per lending cap of the bank and single borrower exposure limit defined by Bangladesh Bank. The Bank has defined segregation of duties for all credit risk related activities like credit approval, administration, monitoring and recovery functions.

ii. Asset liability management risk

Asset Liability Management (ALM) of the Bank manages Balance Sheet Risk, including managing the liquidity and interest rate risk. To address all the risk elements of the Balance Sheet, Assets Liabilities Committee (ALCO) Meetings are conducted at least on a monthly basis. ALM desk of the Bank analyses the Balance Sheet Risk and prepares the monthly ALCO Papers as per the guidelines of Bangladesh Bank. A monthly projection of fund flows is reviewed in ALCO meetings regularly. On a monthly basis, ALCO monitors liquidity management by examining key ratios, maximum cumulative outflow, upcoming funding requirements from all business units, asset-liability mismatch etc. The maturity gap of the assets-liabilities and interest rate movement are also monitored by the ALCO including the optimum liquidity position of the Bank in line with regulatory requirement. All the activities are regulated by a board approved Asset Liability Management Guideline

that is well integrated with the bank's risk management process.

iii. Foreign exchange risk

Foreign Exchange Risk arises from adverse movement in currency exchange rates engaging in activities starting from basic currency buy, sell, imports, exports and remittances to complex structured products. The foreign exchange risks are measured and monitored by the Treasury Division of the bank. As per directives of Bangladesh Bank, the Bank has formulated and adopted the treasury policy for managing the foreign exchange risks. Functions of the treasury front, mid and back office have been designated and properly segregated. In addition to the policy guidelines treasury operational guidelines have also been formulated for defining the roles and responsibilities of front, back and mid office so that various foreign exchange transactions can be performed in line with the Bangladesh Bank regulations and Bank's internal policies and procedures to measure, monitor and mitigate the foreign exchange risks. Treasury continuously monitors price movements of foreign exchange and uses various hedging techniques to manage its open position in such a way that minimizes risk and maximizes return.

iv. Money laundering risk

In recognition of the fact that financial institutions are particularly vulnerable to Money Laundering, IFIC has established "Guidelines on Prevention of Money Laundering and Combating Financing of Terrorism" as per directives of Bangladesh Bank for strict compliance. The purpose of this policies is to provide guideline to comply with all applicable local laws and regulations regarding prevention of Money Laundering and combating Terrorist Financing, both at country and international level, to safeguard the Bank from potential compliances, financial and reputational risks. Suspicious Activity Report (SAR), Suspicious Transaction Report (STR), Cash Transaction Report (CTR), Know Your Customer (KYC) Procedure, e-KYC, Structuring Monitoring Report, periodic review of high and low risk customers, Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), duties and responsibilities of Officials etc. have been implemented, reviewed and monitored by the competent authority as procedure of this policy.

Training is also given as a continuous process for creating/developing awareness among officers on AML/CFT laws, rules, regulations, guidelines, policies and circulars. Inspections at Branches for checking records/activities and for creating awareness on AML & CFT are also conducted.

The CEO's formal annual commitment to all employees on combating Money Laundering (ML) and Financing of Terrorism (FT) is issued to emphasize greater due diligence and compliance at all levels of the Bank.

v. Internal control and compliance risk

The Internal Control & Compliance (ICC) Division of the Bank is working independently to evaluate the Internal Control System of the Bank so as to ensure good governance, transparency & accountability. The ICC Division conducts comprehensive internal audit of the branches as well as different divisions/departments of Head Office ongoing basis. In line with the Bangladesh Bank guidelines the Bank has successfully implemented the effective internal control system guidelines, formulation of policy guideline, set up of separate organizational structure, segregation of duties and introduction of internal control process, such as Departmental Control Function Checklist (DCFCL), Quarterly Operation Report (QOR) etc.

Being an integral part of the daily activities of the Bank, the Internal Control & Compliance Division consists of three units namely, Compliance, Monitoring and Audit & Inspection. These units look after internal control and operational process very minutely to ensure the smooth operation of the Bank. Compliance section is functioning to ensure compliance with statutory/regulatory requirements and also Bank's internal policies & procedures for developing compliance culture within the Bank. The Monitoring unit is responsible for the operational performance of branches and head office to minimize and mitigate the risk factors associated with the banking business. As an internal watchdog, the Audit and Inspection unit is conducting Risk Based Audit & Inspection to identify, measure, control and mitigate risk factors at the branches and division of the Bank.

Internal Control Unit (ICU) has also been set-up at the branches with the existing manpower to minimize irregularities and lapses to prevent fraud, forgeries and to avoid operational risks of the Bank. 'Risk based Internal Audit Policy' and 'Branch Audit Rating System' are in place to upgrade the operational efficiency of the branches.

vi. Information and communication technology (ICT) risk

IFIC Bank has been pursuing a strategy of "Long Term Sustainable Growth with Low Risk, Low Cost, Best in Class Service Delivery & Diversified Portfolio". Therefore, the bank has underlined concentration on creating a technological backbone that can enable IFIC to become the preferred financial service provider. To mitigate the technological risk, the bank has taken the following steps:

- Conducted Cyber Security Assessment to outline the risky areas with PwC- an international reputing consulting firm. The bank has prepared the way out to mitigate the risk areas as per their guideline.
- For ensuring cyber security, the bank is continuously conducting training on sensitive IT tasks for IT division and awareness program for creating Cyber Security Awareness for all employees.
- The bank is taking data backup on a daily basis; one copy is being stored in a fire-proof Vault and another copy is being kept at a remote site to withstand any disaster in Data Centre.
- The Upgraded Disaster Recovery (DR) Site ensures any payment-related service to the customers in case of any emergency or any disaster at Data Centre. Business continuity Plan has also been developed.
- As per the Bangladesh Bank guideline, the bank has concentrated on ICT security management. In this regard the ICT Steering Committee and ICT Security Committee have been formed and are working to ensure the overall ICT Security.
- The bank has upgraded and introduced network equipment including Next-Generation Core Firewall, Internet Firewall, Web Application Firewall (WAF), Software Defined Network (SDN) and Network Access Control (NAC) for enhancing security in the Data Center and Disaster recovery site.
- The SWIFT environment of the bank is upgraded and segmented from the other enterprise network. The World class Trade processing system is integrated with the payment system to mitigate the risk of financial fraud.
- The Bank has implemented a robust and secure

mailing system and incorporated Email Security Solution (ESA). Availability of Exchange Server in Disaster Recovery Site is completed.

- The new Data Center in IFIC tower is inaugurated and is providing value to IT service delivery of the bank. Physical and other appropriate security is being maintained in the workplace to protect ICT resources properly as per the guideline of Bangladesh Bank.
- The bank is maintaining Service Level Agreement (SLA) with the vendors who are directly involved in providing critical services on behalf of the bank. The bank is also maintaining insurance coverage for critical IT assets and maintaining IT Assets Inventory.
- The Bank is strictly following the Information Security Guidelines of Bangladesh Bank which covers Password Control, User ID Maintenance, Input Control, Network Security, Data Encryption, Virus Protection and Access Control to Internet and Emailing.
- Baseline Security Standard has been developed for desktop, operating systems, and network, database and security devices.
- Risk assessment framework and template have been developed and introduced for systems and applications.
- The Security Team regularly conducts Vulnerability Assessment and Application Security testing.
- The bank has also completed all ICT Security documentation to ensure security of the ICT Systems and is continuously updating them to strengthen the security of the systems.
- The Bank has introduced Digital Banking Channel to explore the technological door for financial advancement. This platform can be used through both online and mobile app (which is available at Apple store and Google Play store). Using Digital Banking Channel (IFIC Aamar Bank), customer can make transaction within Bank or Other Bank through EFT and RTGS, customer can make credit card payment, standing instruction, cheque book order, request for bank certificate etc.

vii. Other relevant risks

a. Operational risk

Operational risk addresses the risk associated with fraud, forgery, unauthorized activities, error, omission, system failure and other external events. These occur mainly due to inadequate or failed internal processes, people and systems, or from external events (including legal risk). The Bank is managing these risks through written procedures, regular training, and awareness programs and monitoring the implementation of these procedures. The Internal Control and Compliance Division of the Bank monitors operational procedure of the Bank. It undertakes periodical and special audits of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

b. Liquidity risk

Liquidity risk is the potential for loss to a bank arising from either its inability to meet its obligations as they fall due or to fund increases in assets as they required without incurring unacceptable cost or losses.

Liquidity risk arises when the cushion provided by the liquid assets is not sufficient enough to meet maturing obligations.

The objective of liquidity risk management is to ensure that all foreseeable funding and payments commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of retail and corporate deposits to maintain balanced tenor and institutional balance. Liquidity management is monitored by the Asset Liability Committee (ALCO) on a regular basis.

c. Market risk

It is the risk of potential losses in the on-balance sheet and off-balance sheet positions of a bank, steams from adverse movements in market rates or prices such as interest rates, foreign exchange rates, equity prices, credit spreads and/or commodity prices.

Banks may be exposed to market risk in a variety of ways. Market risk exposure-

a) may be explicit in portfolios of securities/equities and instruments that are actively traded.

b) may be implicit such as interest rate risk due to mismatch of assets and liabilities; and

c) may arise from activities categorized as off-balance sheet items.

d. Interest rate risk

Interest rate risk may arise from trading portfolio and non-trading portfolio. The trading portfolio of the Bank consists of government treasury bills, bonds, etc. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) of the Bank monitors the interest rate movement on a regular basis.

Interest rate risk is the potential impact on a bank's earnings and net asset values due to changes in market interest rates. Interest rate risk arises when a bank's principal and interest cash flows (including final maturities), both on-and off-balance sheet, have mismatched reprising dates. The amount at risk is a function of the magnitude and direction of interest rate changes and the size and maturity structure of the mismatch position. Bank's lending, funding and investment activities give rise to interest rate risk. Interest rate risk management is conducted within the context of a comprehensive business plan.

e. Equity price risk

Equity price risk is the risk of losses caused by changes in equity prices. These losses could arise because of changes in the value of listed shares held directly by the bank; changes in the value of listed shares held by a bank subsidiary; changes in the value of listed shares used as collateral for loans from a bank or a bank subsidiary, whether or not the loan was made for the purpose of buying the shares; and changes in the value of unlisted shares. Bank presses vital importance to measure, monitor, and control their equity market risk.

f. Fraud risk

Fraud and forgery have become an important issue in recent years. These have a major impact on our country's economy, impeding economic development. IFIC has always been focused on controlling fraud and forgery by establishing and maintaining proper controlling systems. Today, fraud and forgery appear in diverse forms. The incidence of fraud may occur due to rapid changes in technological environment in the banking sector

or intentional behavioral aspect of the human being. Human fraudulent acts may be committed by outsiders or insiders such as employees who are aware of the internal operational process of the Bank. To take advantage of the operational process and weakness of the internal control system of the workplace, employees may commit fraudulent activities within the Bank. To prevent fraud and forgeries, the Bank has adopted broad range of measures to monitor and mitigate the fraud risk which involves three steps, fraud prevention, fraud detection and fraud investigation. Bank considers the best practice to prevent frauds and forgeries rather than to detect or investigate. To prevent the external fraud, Bank regularly arrange training program for its executives and staffs working at branch and head office level. Internal Control and Compliance unit of the Bank also works very extensively to ensure the effectiveness of the internal control system throughout the Bank. Internal Control Unit (ICU) of each branch and division monitors the transactions process to prevent and detect both internal and external frauds.

g. Reputation risk

Reputation risk may arise from the possibility that negative publicity regarding the bank and its business practices, in the territory or elsewhere through related entities, and whether accurate or not, will adversely impact the operations and position of the bank. Reputation risk may also arise from an institution, or an affiliate, being domiciled in a jurisdiction where the legal and organizational framework for the regulation and supervision of financial institutions is generally viewed as failing to meet international standards for the protection of consumers of financial services and for the prevention of sheltering the proceeds of organized crime.

The Bank manages the reputation risk, ensuring the followings:

a. Management anticipates and responds to changes of a market or regulatory nature that affect its reputation in the marketplace.

b. The Bank effectively develops its policies for risk management to refrain from committing violations of laws, regulations, best banking practices, and consumer rights that could affect its reputation.

c. The Bank has continuous awareness that it is not subject to significant litigation, large monetary losses, or a high volume of customer complaints.

d. The bank is routinely seen in a leadership role in community development and corporate social responsibility; and

e. Management has a clear awareness of privacy issues and uses customer information responsibly.

2.2.7 Audit Committee

The Audit Committee of the Board was duly formed by the Board of Directors of the Bank in accordance with the BRPD circular no. 02 dated 11 February 2024 and BRPD circular no. 03 dated 14 February 2024 of Bangladesh Bank.

Pursuant to the BSEC notification no. BSEC/CMRRCD/2006-158/207/ADMIN/80 dated 3 June 2018 on Corporate Governance, the current Committee is constituted with three members of the Board. The details of the Audit Committee is provided in ***Annexure-G***.

2.2.8 Directors' responsibility statement

The Board of Directors is responsible for the preparation and the financial statements under section 183 of the Companies Act 1994.

2.2.9 Management Committee (MANCOM)

The Management Committee (MANCOM) is functioning as a structured unit to take important management decisions. Presently, it comprises of members holding key positions in the Management of the Bank. The Committee is headed by the Managing Director & CEO who is assisted by Deputy Managing Directors, Heads of Divisions of strategically important divisions along with Branch Managers of large and important Branches. The Managing Director's Secretariat provides secretarial services to the Committee. The members of the Committee, having long experience in commercial banking actives, are concerned with the management of respective Divisions as well as monitoring day-to-day activities taking place in different areas of the Bank.

Generally, the Committee sits at least once every month to review and evaluate strategic operational issues of the bank, identify specific problems which need to be immediately addressed, identify weakness (if any) of the Bank and take remedial measures or any other measures for enhancing the reputation of the Bank. Generally, the MANCOM is concerned with major decision making, planning, and framing of policy guidelines of the Bank.

2.2.10 Credit rating of the bank

The Bank has been awarded its credit rating done by Emerging Credit Rating Limited (ECRL) based on the financial statements and other relevant information as at and for the year ended 31 December 2023 and 2024 respectively as per BRPD Circular no. 6 dated 5 July 2006. The following ratings for different years have been awarded:

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

2.2.11 Compliance report on International Financial Reporting Standards (IFRSs)

In addition to compliance with local regulatory requirements, in preparing the Consolidated and Separate Financial Statements, IFIC applied all applicable IASs and IFRSs as adopted by Institute of Chartered Accountants of Bangladesh (ICAB) except those described in note 2.1.1. Details are given below:

Name of the IFRS	IFRS No.	Status
First-time Adoption International Financial Reporting Standards	1	N/A
Share Based Payment	2	N/A
Business Combinations	3	Complied
Insurance Contracts	4	N/A
Non-current Assets Held for Sale and Discontinued Operations	5	Complied
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	Complied*
Operating Segments	8	Complied
Financial Instruments	9	Complied*
Consolidated Financial Statements	10	Complied

Name of the IFRS	IFRS No.	Status
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Complied
Fair Value Measurement	13	Complied*
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Complied*
Leases	16	Complied
Insurance Contract	17	N/A
Name of the IAS	**IAS No.**	**Status**
Presentation of Financial Statements	1	Complied*
Inventories	2	N/A
Statement of Cash Flows	7	Complied*
Accounting Policies, Changes in Accounting estimates & Errors	8	Complied
Events After the Reporting Period	10	Complied
Income Taxes	12	Complied
Property, Plant and Equipment	16	Complied
Employee Benefits	19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Complied
Borrowing Costs	23	Complied
Related Party Disclosure	24	Complied
Accounting and Reporting by Retirement Benefits Plans	26	N/A
Separate Financial Statements	27	Complied
Investment in Associates and Joint Ventures	28	Complied
Financial Reporting in Hyperinflationary Economies	29	N/A
Interest in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	Complied*
Earnings Per Share	33	Complied
Interim Financial Reporting	34	Complied
Impairment of Assets	36	Complied
Provisions, Contingent Liabilities and Contingent Assets	37	Complied
Intangible Assets	38	Complied
Investment Property	40	N/A
Agriculture	41	N/A

Note: N/A - Not Applicable

* Complied to the extent possible subject to compliance to Bangladesh Bank guidelines in these respect which are disclosed in note 2.1.1.

New accounting standards not yet adopted

A number of standards and amendments to standards are issued but not yet effective for annual periods beginning after 1 January 2024 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing these financial statements. These amendments have no material impact on the financial statements of the Bank.

IFRS 18

Presentation and Disclosure in Financial Statements is effective for annual periods beginning on or after 1 January 2027. Earlier adoption is permitted. This has not been applied in preparing these consolidated and separate financial statements.

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
3 Cash					
Cash in hand (including foreign currency)	3.1	16,991,408,465	18,522,368,536	16,987,994,554	18,522,309,859
Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	31,312,640,305	28,825,226,868	31,312,640,305	28,825,226,868
		48,304,048,770	**47,347,595,404**	**48,300,634,859**	**47,347,536,727**
3.1 Cash in hand (including foreign currency)					
Local currency in hand		16,697,119,634	18,267,353,217	16,693,705,723	18,267,294,540
Foreign currencies in hand		88,193,331	90,671,319	88,193,331	90,671,319
Cash with ATM		206,095,500	164,344,000	206,095,500	164,344,000
		16,991,408,465	**18,522,368,536**	**16,987,994,554**	**18,522,309,859**
3.2 Balance with Bangladesh Bank and its agents bank					
Bangladesh Bank					
Local currency		29,520,463,141	24,964,262,610	29,520,463,141	24,964,262,610
Foreign currency		451,738,772	2,084,553,674	451,738,772	2,084,553,674
		29,972,201,913	**27,048,816,284**	**29,972,201,913**	**27,048,816,284**
Sonali Bank as agent of Bangladesh Bank		1,340,438,392	1,776,410,584	1,340,438,392	1,776,410,584
		31,312,640,305	**28,825,226,868**	**31,312,640,305**	**28,825,226,868**

3.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with section 33 of the Banking Companies Act 1991 (as amended up to date) and MPD circular no. 1, dated 04 March 2025, and MPD circular no. 2, dated 10 December 2013.

3.3.1 Cash Reserve Requirement (CRR)

As per Bangladesh Bank issued MPD circular no. 1, dated 04 March 2025 [effective from 05 March 2025], all scheduled banks have to maintain a CRR of a minimum of 3.0% [Y2024: 3.5%] on daily basis and 4.0% [Y2024: 4.0%] on bi-weekly basis based on weekly average demand and time liabilities excluding inter-bank deposits of immediate preceding two months [i.e., CRR of December 2025 as based on a weekly average balance of October 2025]. CRR maintained by the Bank as per statutory requirement is shown below:

Average time and demand liabilities	517,156,386,000	462,333,594,000
Required reserve	20,685,504,000	18,492,631,000
Actual reserve maintained*	28,345,173,553	23,991,034,378
Surplus	**7,659,669,553**	**5,498,403,378**

*As per Bangladesh Bank statement.

3.3.2 Statutory Liquidity Ratio (SLR)

As per Bangladesh Bank MPD circular no. 2 dated 10 December 2013 [effective from 1 February 2014], all scheduled banks have to maintain SLR of a minimum of 13.0% of weekly average demand and time liabilities excluding inter-bank deposits of immediate preceding two months [i.e., SLR of December 2025 was based on a weekly average balance of October 2025]. SLR maintained by the Bank as per statutory requirement is shown below:

Average time and demand liabilities	517,156,386,000	462,333,594,000
Required reserve	67,230,330,000	60,103,367,000
Actual reserve maintained	80,472,543,195	61,152,473,821
Surplus	**13,242,213,195**	**1,049,106,821**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
Actual reserve maintained for SLR					
Cash in hand	3.1			16,987,994,554	18,522,309,859
Balance with Bangladesh Bank in excess of CRR				7,659,669,553	5,498,403,378
Balance with Sonali Bank as agent of BB	3.2			1,340,438,392	1,776,410,584
Government securities (HFT)	6.3			29,239,082,269	9,632,163,517
Government securities (HTM)	6.3			25,245,358,427	23,622,581,166
Foreign Currency Clearing Account				-	2,100,605,317
				80,472,543,195	**61,152,473,821**

4 Balance with other banks and financial institutions

In Bangladesh	4.1	5,496,560,534	4,931,592,446	5,499,973,203	4,935,006,915
Outside Bangladesh *		1,486,863,479	1,207,143,627	1,438,341,597	1,137,795,434
		6,983,424,013	**6,138,736,073**	**6,938,314,800**	**6,072,802,349**

* Details of Balance with outside Bangladesh [solo basis] are shown in "Annexure-A".

4.1 In Bangladesh

In current deposit account with				
Agrani Bank PLC	53,631,364	24,031,276	53,631,364	24,031,276
Sonali Bank PLC	28,600,302	28,151,938	28,600,302	28,151,938
Jamuna Bank PLC	1,080	-	1,080	-
Trust Bank PLC	101,195	-	101,195	-
Bangladesh Krishi Bank	50,770	-	50,770	-
Janata Bank PLC	28,845,449	-	28,845,449	-
Habib Bank Limited	500,000,000	-	500,000,000	-
Rupali Bank PLC	5,030,572	-	5,030,572	-
	616,260,732	**52,183,214**	**616,260,732**	**52,183,214**
In special notice deposit account with				
Trust Bank PLC	95,862	1,000	95,862	1,000
Standard Chartered Bank	-	779,020	-	779,020
Eastern Bank PLC	329,013,518	328,800,000	329,013,518	328,800,000
Bangladesh Krishi Bank	10,501,172	-	10,501,172	-
Janata Bank PLC	22,105,000	-	22,105,000	-
Rupali Bank PLC	649,482	-	649,482	-
	362,365,034	**329,580,020**	**362,365,034**	**329,580,020**
In beneficiary owner (BO) account with				
IFIC Securities Limited	-	-	3,412,669	3,414,469
Latif Securities Limited	26,134	26,584	26,134	26,584
North Star Investments (BD) Limited	1,053,967	2,947,961	1,053,967	2,947,961
	1,080,101	**2,974,545**	**4,492,770**	**6,389,014**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
Fixed deposit					
Investment Corporation of Bangladesh (ICB)		1,350,000,000	1,380,000,000	1,350,000,000	1,380,000,000
AB Bank PLC		3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000
Peoples Leasing & Financial Services Limited		166,854,667	166,854,667	166,854,667	166,854,667
		4,516,854,667	**4,546,854,667**	**4,516,854,667**	**4,546,854,667**
		5,496,560,534	**4,931,592,446**	**5,499,973,203**	**4,935,006,915**

4.2 Maturity grouping of balance with other banks and FIs

Receivable on demand	3,544,495	3,102,341	3,544,495	3,102,341
Up to 1 month	427,727,856	401,250,534	379,205,974	331,902,341
More than 1 month but not more than 3 months	5,000,836,947	4,380,000,000	5,004,249,617	4,380,000,000
More than 3 months but not more than 6 months	1,360,679,463	1,187,528,531	1,360,679,463	1,190,942,999
More than 6 months but not more than 1 year	190,635,252	166,854,667	190,635,252	166,854,667
More than 1 year but not more than 5 years	-	-	-	-
More than 5 years	-	-	-	-
	6,983,424,013	**6,138,736,073**	**6,938,314,800**	**6,072,802,349**

5 Money at call and on short notice

	-	-	-	-

6 Investments

Government Securities	6.1	56,762,836,596	33,410,121,882	56,762,836,596	33,410,121,882
Other Investments	6.2	16,697,597,939	16,765,337,989	10,080,386,704	10,149,388,451
		73,460,434,535	**50,175,459,871**	**66,843,223,300**	**43,559,510,333**

6.1 Government securities

Treasury bills	6.1.1	24,296,439,269	5,829,513,517	24,296,439,269	5,829,513,517
Treasury bonds	6.1.2	31,321,641,427	27,425,231,165	31,321,641,427	27,425,231,165
Prize bond		11,115,900	5,377,200	11,115,900	5,377,200
		55,629,196,596	**33,260,121,882**	**55,629,196,596**	**33,260,121,882**
Bangladesh Government Islami Investment Bond		1,133,640,000	150,000,000	1,133,640,000	150,000,000
		56,762,836,596	**33,410,121,882**	**56,762,836,596**	**33,410,121,882**

6.1.1 Treasury bills

91 Days Govt Treasury bill	12,713,307,499	-	12,713,307,499	-
364 Days Govt Treasury bill	4,819,333,550	5,829,513,517	4,819,333,550	5,829,513,517
	24,296,439,269	**5,829,513,517**	**24,296,439,269**	**5,829,513,517**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
6.1.2 Treasury bonds					
2 years Treasury bond		3,022,538,696	1,989,532,292	3,022,538,696	1,989,532,292
5 years Treasury bond		10,368,450,790	7,344,887,598	10,368,450,790	7,344,887,598
10 years Treasury bond		11,588,611,163	11,609,563,617	11,588,611,163	11,609,563,617
15 years Treasury bond		4,699,175,985	4,819,602,625	4,699,175,985	4,819,602,625
20 years Treasury bond		1,642,864,793	1,661,645,033	1,642,864,793	1,661,645,033
		31,321,641,427	**27,425,231,165**	**31,321,641,427**	**27,425,231,165**
6.2 Other investments					
Unquoted shares		99,088,970	99,088,970	42,847,220	42,847,220
Quoted shares		3,566,169,851	3,527,906,787	2,563,241,760	2,554,551,922
Perpetual Bond		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Zero Coupon Bond		773,464,280	871,626,095	612,169,880	689,861,465
Sukuk bond		5,946,919,218	5,946,919,218	2,891,176,283	2,891,176,283
Mutual funds		267,986,473	267,986,473	267,986,473	267,986,473
Investment in overseas entity*		5,043,969,147	5,051,810,446	2,702,965,088	2,702,965,088
		16,697,597,939	**16,765,337,989**	**10,080,386,704**	**10,149,388,451**
6.3 Government securities classified according to Bangladesh Bank Circular					
Held for trading (HFT)		29,239,082,269	9,632,163,517	29,239,082,269	9,632,163,517
Held to maturity (HTM)		26,378,998,427	23,772,581,166	26,378,998,427	23,772,581,166
Other securities	6.1	1,144,755,900	5,377,200	1,144,755,900	5,377,200
		56,762,836,596	**33,410,121,882**	**56,762,836,596**	**33,410,121,882**
6.4 Maturity grouping of investments					
On demand		-	5,377,200		5,377,200
Up to 1 month		17,483,907,947	-	17,483,907,947	
Over 1 month but not more than 3 months		18,279,424,933	3,706,227,887	14,759,490,698	215,000,000
Over 3 months but not more than 6 months		3,139,606,627	1,031,241,154	3,139,606,627	1,031,241,154
Over 6 months but not more than 1 years		5,238,395,680	6,120,116,442	5,238,395,680	6,120,116,442
Over 1 year but not more than 5 years		13,298,084,097	11,076,699,288	13,298,084,097	11,076,699,288
Over 5 years		16,021,015,251	28,235,797,900	12,923,738,251	25,111,076,249
		73,460,434,535	**50,175,459,871**	**66,843,223,300**	**43,559,510,333**

* Investment in overseas entity includes Oman Exchange LLC, Nabil Bank Ltd, Nepal and MCB Bank Ltd, Pakistan. Details of investment in shares [solo basis] are shown in "Annexure-B".

6.5 Disclosure regarding outstanding Repo and Reverse Repo

Disclosure regarding outstanding Repo

Sl.	Counterparty name	Agreement date	Reversal date	Amount
1	Bangladesh Bank	17/12/2025	1/1/2026	7,865,499,000
2	Bangladesh Bank	30/12/2025	13/1/2026	4,908,685,000
				12,774,184,000

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024

Disclosure regarding outstanding Reverse Repo

Sl.	Counterparty name	Agreement date	Reversal date	Amount
		Nil		
Total		**-**	**-**	**-**

Disclosure regarding overall transaction of Repo and Reverse Repo

Counterparty name	Minimum outstanding in Y2025	Maximum outstanding in Y2025	Daily average outstanding in Y2025
Securities sold under Repo			
With Bangladesh Bank	904,357,000	6,892,501,000	3,925,540,310
With other Banks and FIs	734,617,500	3,947,372,000	2,838,519,200
Securities purchased under Reverse Repo			
From Bangladesh Bank	-	-	-
From other Banks and FIs	29,862,877	4,521,926,708	2,538,406,910

7 Loans and advances / investments

Loans, cash credit, overdraft etc.	7.1	434,894,827,256	433,435,343,776	433,193,137,812	431,819,503,733
Bill purchased and discounted	8	10,101,890,894	15,446,592,479	10,101,890,894	15,446,592,479
		444,996,718,150	**448,881,936,255**	**443,295,028,706**	**447,266,096,212**

7.1 Loans, cash credit, overdraft etc.

Inside Bangladesh				
Term loan industrial	12,887,547,758	15,912,779,577	12,887,547,758	15,912,779,577
Term loan consumer finance	1,031,790,923	1,187,755,604	1,031,790,923	1,187,755,604
Agricultural loan	2,025,845,731	3,530,797,754	2,025,845,731	3,530,797,754
Term loan women entrepreneur	8,665,835	12,634,400	8,665,835	12,634,400
Term loan-others	171,393,793,977	149,964,156,819	171,393,793,977	149,964,156,819
House building loan	73,975,617,695	85,655,644,738	73,975,617,695	85,655,644,738
Staff loan	1,025,967,638	898,186,285	1,025,967,638	898,186,285
Transport loan	6,823,111	19,595,173	6,823,111	19,595,173
Loan general	1,846,389,397	1,852,800,745	1,846,389,397	1,852,800,745
Demand loan	6,843,971,208	7,669,330,311	6,843,971,208	7,669,330,311
Overdrafts	146,813,185,787	143,905,704,499	149,114,961,313	146,257,158,328
Cash credit	11,151,233,818	16,727,931,676	11,151,233,818	16,727,931,676
Credit card finance	159,227,635	140,943,988	159,227,635	140,943,988
PIF-Loan against trust receipt (LTR)	943,913,969	939,099,323	943,913,969	939,099,323
Lease finance	86,895,252	95,093,282	86,895,252	95,093,282
Margin loan	4,003,464,970	3,967,293,872	-	-
	434,204,334,704	**432,479,748,046**	**432,502,645,260**	**430,863,908,003**
Islamic Investment				
Hire Purchase under Shirkatul Melk Home Finance	21,985,339	-	21,985,339	-
Outside Bangladesh				
Term Loan-Foreign Currency (OBU)	668,507,213	955,595,730	668,507,213	955,595,730
	434,894,827,256	**433,435,343,776**	**433,193,137,812**	**431,819,503,733**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
7.2 Net loans and advances including bills purchased and discounted					
Total loans and advances		444,996,718,150	448,881,936,255	443,295,028,706	447,266,096,212
Provision against loans and advances		(10,220,600,781)	(15,831,979,467)	(9,934,222,701)	(15,526,980,274)
Interest suspense account		(37,338,126,389)	(11,899,279,629)	(35,837,283,579)	(22,887,291,704)
		397,437,990,980	**421,150,677,160**	**397,523,522,426**	**408,851,824,234**
7.3 Residual maturity grouping of Loans, cash credit, overdraft etc.					
On demand		165,797,636,239	142,217,533,632	165,797,636,239	142,217,533,633
Up to 1 month		3,401,082,988	10,127,736,011	3,401,082,988	10,127,736,011
Over 1 month but not more than 3 months		8,175,433,826	17,043,714,480	6,473,744,381	15,427,874,437
Over 3 months but not more than 1 years		21,156,528,980	40,180,968,599	21,156,528,980	40,180,968,599
Over 1 year but not more than 5 years		141,471,931,698	125,342,585,867	141,471,931,698	125,342,585,867
Over 5 years		94,892,213,525	98,522,805,186	94,892,213,525	98,522,805,186
		434,894,827,256	**433,435,343,776**	**433,193,137,812**	**431,819,503,733**
7.4 Loans and advances under broad categories					
In Bangladesh					
Loans		274,628,632,124	270,450,253,772	272,926,942,681	268,834,413,729
Cash credit		11,151,233,818	16,727,931,676	11,151,233,818	16,727,931,676
Overdrafts		149,114,961,313	146,257,158,328	149,114,961,313	146,257,158,328
		434,894,827,255	**433,435,343,776**	**433,193,137,812**	**431,819,503,733**
Bill purchased and discounted	8	10,101,890,894	15,446,592,479	10,101,890,894	15,446,592,479
		444,996,718,151	**448,881,936,255**	**443,295,028,706**	**447,266,096,212**
7.5 Loans and advances on the basis of significant concentration					
Loans and advances to Directors, executives and others					
Loans and advances to directors and their allied concerns		-	-	-	-
Loans and advances to Managing Director, Senior Executives and Staffs		1,025,967,638	898,186,285	1,025,967,638	898,186,285
Advances to customers' groups		443,970,750,511	447,983,749,970	442,269,061,068	446,367,909,927
		444,996,718,151	**448,881,936,255**	**443,295,028,706**	**447,266,096,212**

7.6 Loans and advances allowed to each customer exceeding 10% of Bank's total regulatory capital		
Number of customers	83	43
Outstanding - Funded	320,902,137,270	221,313,820,000
Outstanding - Non-funded	25,011,397,750	25,221,000,000
Amount classified	237,318,575,182	103,552,800,000

Amount of loans and advances (comprising funded and non funded facilities) to each customer exceeding BDT 1,064.33 million [Y2024 BDT3,662.17 million] representing 10% of the Bank's total capital (as defined in Bank Companies Act 1991 as amended) as at 31 December 2025 are furnished in Annexure-C.

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
7.7	**Industry wise position of loans and advances including bills purchased and discounted**				
Agriculture		3,634,682,017	6,946,788,748	3,634,682,017	6,946,788,748
Jute		6,180,431,677	5,589,447,313	6,180,431,677	5,589,447,313
Textile		19,199,109,546	21,080,854,726	19,199,109,546	21,080,854,726
Garments		37,674,239,459	40,927,560,918	37,674,239,459	40,927,560,918
Chemical and chemical products		5,263,821	19,199,328	5,263,821	19,199,328
Cement		7,549,938,931	6,808,764,862	7,549,938,931	6,808,764,862
Bricks & ceramic		1,082,469,398	876,022,110	1,082,469,398	876,022,110
Food products & processing		4,758,834,844	3,499,608,907	4,758,834,844	3,499,608,907
Engineering & metal		9,038,637,487	9,089,005,409	9,038,637,487	9,089,005,409
Drugs & pharmaceuticals		2,371,625,770	2,110,565,495	2,371,625,770	2,110,565,495
Hospital & clinics		195,767,902	201,262,288	195,767,902	201,262,288
Paper & paper products		3,480,368,522	3,646,515,409	3,480,368,522	3,646,515,409
Other small industries		1,180,726,343	14,944,455,675	1,180,726,343	14,944,455,675
IT sector		5,803,196,622	5,437,326,110	5,803,196,622	5,437,326,110
Other service industries		35,121,840,578	35,499,511,173	35,121,840,578	35,499,511,173
Trade & commerce		94,080,396,433	88,209,967,085	94,080,396,433	88,209,967,085
Transport		593,820,408	390,099,529	593,820,408	390,099,529
Construction firms/companies		44,016,286,707	50,636,656,564	44,016,286,707	50,636,656,564
Housing societies/companies		35,015,528,375	28,530,034,184	35,015,528,375	28,530,034,184
Consumer finance		86,397,202,516	98,037,137,619	86,397,202,516	98,037,137,619
Energy		9,029,870,244	8,611,301,692	9,029,870,244	8,611,301,692
Telecommunication		11,424,470,223	10,357,695,525	11,424,470,223	10,357,695,525
NBFI's		35,370,405	84,138,683	35,370,405	84,138,683
Others		27,126,639,918	7,348,016,903	25,424,950,474	5,732,176,859
		444,996,718,150	**448,881,936,255**	**443,295,028,705**	**447,266,096,212**
7.8	**Sector wise position of loans and advances including bills purchased and discounted**				
Government sector		-	-	-	-
Other public sector		579,519,751	688,247,209	579,519,751	688,247,209
Private sector		444,381,827,993	448,109,550,363	442,680,138,550	446,493,710,320
Co-operative sector		35,370,405	84,138,683	35,370,405	84,138,683
		444,996,718,150	**448,881,936,255**	**443,295,028,705**	**447,266,096,212**
7.9	**Geographical location-wise loans and advances including bills purchased and discounted**				
Dhaka division		393,240,096,249	393,215,137,429	391,538,406,806	391,599,297,386
Chittagong division		29,381,916,728	30,652,874,067	29,381,916,728	30,652,874,067
Sylhet division		2,004,262,732	2,358,589,187	2,004,262,732	2,358,589,187
Rajshahi division		6,839,948,589	8,070,181,566	6,839,948,589	8,070,181,566
Khulna division		5,411,202,381	6,036,172,971	5,411,202,381	6,036,172,971
Barisal division		1,360,931,883	1,519,595,386	1,360,931,883	1,519,595,386
Rangpur division		3,873,694,935	3,919,016,439	3,873,694,935	3,919,016,439
Mymensingh division		2,884,664,650	3,110,369,210	2,884,664,650	3,110,369,210
		444,996,718,150	**448,881,936,255**	**443,295,028,705**	**447,266,096,212**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
7.10 Business segment-wise concentration of loans and advances as per CL					
Corporate		331,241,498,402	321,018,142,058	331,241,498,402	321,018,142,058
SME		20,110,016,226	26,189,159,060	20,110,016,226	26,189,159,060
Short term agri credit		1,500,553,192	4,384,526,016	1,500,553,192	4,384,526,016
Consumer (including staff)		20,103,670,664	16,787,466,866	20,103,670,664	16,787,466,866
Others		72,040,979,665	80,502,642,255	70,339,290,222	78,886,802,212
		444,996,718,150	**448,881,936,255**	**443,295,028,706**	**447,266,096,212**
7.11 Loans and advances including bills purchased and discounted as per CL					
Continuous loan					
Consumer finance		15,867,097,366	14,486,846,861	15,867,097,366	14,486,846,861
Small and medium enterprise		10,832,668,813	14,461,090,350	10,832,668,813	14,461,090,350
Loans to BHs/MBs/SDs		-	19,942,414	-	19,942,414
Other continuous loans		140,487,882,115	140,980,775,133	138,786,192,671	139,364,935,090
		167,187,648,293	**169,948,654,758**	**165,485,958,850**	**168,332,814,715**
Demand loans					
Consumer finance		799,088	4,886,370	799,088	4,886,370
Small and medium enterprise		1,144,018,938	1,701,853,905	1,144,018,938	1,701,853,905
Other demand loans		19,752,401,642	25,492,510,708	19,752,401,642	25,492,510,708
		20,897,219,668	**27,199,250,983**	**20,897,219,668**	**27,199,250,983**
Term loan					
Consumer finance (including staff, other than HF)		2,508,612,336	2,295,733,642	2,508,612,336	2,295,733,642
Small and medium enterprise		8,133,328,475	10,026,214,803	8,133,328,475	10,026,214,803
Housing finance (HF)		71,360,633,469	78,866,862,107	71,360,633,469	78,866,862,107
Other fixed term loan		173,408,722,715	156,160,693,945	173,408,722,715	156,160,693,945
		255,411,296,996	**247,349,504,497**	**255,411,296,996**	**247,349,504,497**
Short term loan					
Short term agri credit		1,500,553,192	4,384,526,017	1,500,553,192	4,384,526,017
		444,996,718,150	**448,881,936,255**	**443,295,028,705**	**447,266,096,212**
7.12 Security/collateral-wise concentration of loans and advances including bills purchased and discounted					
Collateral of movable/immovable assets		371,873,423,945	358,829,923,531	371,873,423,945	358,829,923,531
Government guarantee		579,519,751	688,247,209	579,519,751	688,247,209
Export documents		24,950,815	425,906,686	24,950,815	425,906,686
Import documents		5,322,318,546	10,953,012,564	5,322,318,546	10,953,012,564
Fixed deposit receipts		33,787,172,611	34,278,044,333	33,787,172,611	34,278,044,333
Personal guarantee		28,001,213,730	26,883,487,052	28,001,213,730	26,883,487,052
Other securities		5,408,118,752	16,823,314,881	3,706,429,309	15,207,474,838
		444,996,718,150	**448,881,936,255**	**443,295,028,705**	**447,266,096,212**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
7.13	**Particulars of loans and advances**				
i)	Loans considered good in respect of which the Bank is fully secured			415,136,286,277	420,241,665,173
ii)	Loans considered good for which the Bank holds no other security than the debtors' personal guarantee			157,528,699	140,943,988
iii)	Loans considered good being secured by personal security of one or more persons in addition to the personal security of the debtors			28,001,213,730	26,883,487,052
iv)	Loans adversely classified; provision not maintained there against			256,013,575,315	236,060,716,368
v)	Loans due by directors or officers of the banking company or any of these either separately or jointly with any other persons.			1,025,967,638	898,186,285
vi)	Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members;			-	-
vii)	Maximum total amount of advances, including temporary advances made at any time during the year to directors or employees of the Bank or any of them either separately or jointly with any other person			1,037,431,074	955,206,550
viii)	Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in the case of private companies as members			-	-
ix)	Due from banking companies			-	-
x)	a) Amount of classified loan on which interest has not been charged should be mentioned as follows:				
	Increase/(decrease) in specific provision			(5,499,657,573)	2,734,400,000
	Amount of loan written off			8,126,400,821	-
	Amount recovered against the loans previously written off			244,272,281	180,180,575
	b) Amount of provision kept against loans classified as bad/loss as at the Balance Sheet date			7,289,597,813	12,789,255,386
	c) Amount of interest creditable to the interest suspense account			22,313,925,858	17,156,766,523
xi)	Cumulative amount of written off loan:				
	Opening balance			12,899,595,122	13,079,775,697
	Amount written off during the year			8,126,400,821	-
	Interest charged			-	-
	Recovery from written-off during the year*			(244,272,281)	(180,180,575)
				20,781,723,662	**12,899,595,122**

* Recovery from written-off loans during the year include interest waiver of BDT 11.91 million [Y2024: Interest waiver BDT 63.16 million].

7.14	**Cumulative amount of written off loans for which law suits have been filed**				
	Opening balance			21,448,614,527	21,448,614,527
	Add: During the year			8,126,400,821	-
				29,575,015,348	**21,448,614,527**

Out of this cumulative amount of written-off loans, no suit could be filed for recovery of Tk. 43.8 million for becoming time barred.

7.15	**Classification of loans and advances**				
	Unclassified				
	Standard			142,165,124,714	179,700,599,952
	Special mention account			28,624,556,690	21,709,368,952
				170,789,681,403	**201,409,968,904**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
Classified					
Substandard				3,248,672,596	10,000,817,012
Doubtful				4,203,158,798	9,116,497,125
Bad/Loss				265,053,515,908	226,738,813,171
				272,505,347,302	**245,856,127,308**
				443,295,028,706	**447,266,096,212**

7.16 Movements of classified loans and advances

Opening balance	245,856,127,308	33,034,495,588
Additions during the year	40,402,663,348	216,922,216,271
Reduction during the year	(13,753,443,355)	(4,100,584,551)
	272,505,347,302	**245,856,127,308**

7.17 Disclosure of Document Verification System (DVS)

As per Financial Reporting Council (FRC) letter no. 178/FRC/APR/2021/27(16) dated 07 December 2021 regarding compliance of BRPD Circular No. 04 dated 04 January 2021 as collection of Audited Financial Statements and Statutory Audit Report for loan sanction/renewal and BRPD Circular No. 35 dated 06 July 2021 as Financial Statements verified with the Document Verification System (DVS) of ICAB.

Particular	Compliance of BRPD Circular No. 04		Compliance of BRPD Circular No. 35	
	Number	%	Number	%
Complied file	262	99.24%	262	99.24%
Total file	264		264	

7.18 In compliance with BRPD circular 06 dated 12 march 2024, IFIC has submitted a willful defaulter report to Bangladesh Bank. As of 31 December 2025, Bank has identified and reported 314 borrowers as willful defaulters, amounting to BDT 25,472.70 million.

8 Bills purchased and discounted

Payable in Bangladesh	8.1	10,010,564,847	15,441,372,479	10,010,564,847	15,441,372,479
Payable outside Bangladesh	8.1	91,326,047	5,220,000	91,326,047	5,220,000
		10,101,890,894	**15,446,592,479**	**10,101,890,894**	**15,446,592,479**

8.1 Bill purchased and discounted

Payable in Bangladesh				
Inland documentary bill purchase (IDBP)	493,587,396	2,239,443,302	493,587,396	2,239,443,302
PIF-Payment against documents-cash	310,470,291	644,254,202	310,470,291	644,254,202
Payment against documents-EDF	3,574,424,251	6,225,221,028	3,574,424,251	6,225,221,028
PIF-Payment against documents-Others	5,367,428,121	6,332,453,947	5,367,428,121	6,332,453,947
Bill Discounted- UPAS	264,654,788	-	264,654,788	-
	10,010,564,847	**15,441,372,479**	**10,010,564,847**	**15,441,372,479**
Payable outside Bangladesh				
Foreign documentary bill purchase (FDBP)	91,326,047	5,220,000	91,326,047	5,220,000
	91,326,047	**5,220,000**	**91,326,047**	**5,220,000**
	10,101,890,894	**15,446,592,479**	**10,101,890,894**	**15,446,592,479**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
8.2 Residual maturity grouping of bill purchased and discounted					
On demand		5,699,726,954	6,698,164,253	5,699,726,954	6,698,164,253
Up to 1 month		368,977,590	2,506,071,240	368,977,590	2,506,071,240
Over 1 month but not more than 3 months		1,434,912,127	3,618,355,846	1,434,912,127	3,618,355,846
Over 3 months but not more than 6 months		2,598,274,223	2,624,001,140	2,598,274,223	2,624,001,140
Over 6 months		-	-	-	-
		10,101,890,894	**15,446,592,479**	**10,101,890,894**	**15,446,592,479**
9 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
Furniture & Fixture		762,707,656	787,017,961	760,996,833	785,694,068
IT Equipment		2,932,814,783	2,143,541,162	2,918,641,429	2,129,657,728
Electrical Equipment		1,525,798,352	1,853,935,826	1,522,195,032	1,851,085,646
Office Equipment		486,416,915	598,955,433	486,416,915	598,955,433
Leasehold Improvement		1,697,111,287	1,672,087,433	1,678,406,406	1,655,859,015
Vehicles		241,424,716	257,228,912	241,424,716	257,228,912
Software		2,419,207,158	2,358,211,554	2,415,461,438	2,354,855,501
		14,504,403,131	**14,109,900,544**	**14,462,465,032**	**14,072,258,566**
Right of Use Assets		3,094,213,524	2,455,279,248	3,035,849,579	2,409,260,759
		17,598,616,655	**16,565,179,792**	**17,498,314,611**	**16,481,519,325**
Capital work in progress		2,352,501	45,408,924	2,352,501	45,408,924
		17,600,969,156	**16,610,588,716**	**17,500,667,112**	**16,526,928,249**
Less: Accumulated depreciation		7,986,477,487	6,604,949,968	7,920,942,269	6,548,645,990
Written down value		**9,614,491,669**	**10,005,638,748**	**9,579,724,843**	**9,978,282,259**

* Details of fixed assets [solo basis] are shown in "Annexure-D"

10 Other assets

Stationery and stamps		95,447,783	103,098,019	95,447,783	103,098,019
Suspense account	10.1	2,863,108,575	1,820,710,915	2,855,905,007	1,818,065,386
Advance, deposit and prepayments	10.2	676,746,424	678,870,987	673,785,271	675,020,989
Accrued interest & other income receivable	10.3	1,506,728,353	1,397,554,060	1,495,031,517	1,371,533,242
Advance income tax (net off Provision)	10.4	476,529,289	143,222,521	387,016,963	88,200,868
Investment in subsidiaries	10.5	-	-	2,629,975,999	2,629,975,999
Deferred tax assets	10.6	3,036,486,997	4,678,137,482	3,034,097,287	4,676,439,023
Others receivable		51,686,699	60,761,201	51,412,407	59,067,209
		8,706,734,120	**8,882,355,186**	**11,222,672,234**	**11,421,400,735**

Amount in BDT

Particulars		Note	Group		Bank	
			31 December 2025	31 December 2024	31 December 2025	31 December 2024
10.1	**Suspense account**					
	Advance against bills, new branches		1,271,600	5,308,151	1,271,600	5,308,151
	Advance against TA / DA		260,000	765,600	260,000	765,600
	Law charges		587,196,078	479,807,377	587,196,078	479,807,377
	Sanchaypatra paid		-	1,924,828	-	1,924,828
	Wage earners development bond paid		2,644,441	1,336,000	2,644,441	1,336,000
	Sundry debtors		105,602,223	40,248,232	98,398,655	37,602,703
	Cash incentive audit fees		-	57,500	-	57,500
	Cash incentive for remittance		106,422,377	41,606	106,422,377	41,606
	Payment gateway receivable		2,059,473,380	1,278,602,421	2,059,473,380	1,278,602,421
			2,863,108,575	**1,820,710,915**	**2,855,905,007**	**1,818,065,386**
10.2	**Advance, deposit and prepayments**					
	Rent		200,037,784	283,208,145	199,090,522	281,705,369
	Security deposit including demand note		5,470,572	5,520,572	5,470,572	5,520,572
	Car purchase scheme		201,221,963	177,668,982	199,308,072	175,321,759
	Exchange house company		13,739,478	8,810,629	13,739,478	8,810,629
	Protested bills		115,567,634	99,718,078	115,567,634	99,718,078
	Supplier		140,708,993	103,944,581	140,608,993	103,944,581
			676,746,424	**678,870,987**	**673,785,271**	**675,020,989**
10.3	**Accrued interest & other income receivable**					
	Treasury bonds and bills		1,013,150,793	936,511,557	1,013,150,793	936,511,557
	Receivables from Government		41,272,375	41,272,375	41,272,375	41,272,375
	Receivables from BB Stimulus Package		25,886,805	27,038,886	25,886,805	27,038,886
	Dividend & profit receivable		321,775,430	285,403,075	310,078,594	259,382,257
	Term and call placement		104,642,950	107,328,167	104,642,950	107,328,167
			1,506,728,353	**1,397,554,060**	**1,495,031,517**	**1,371,533,242**
10.4	**Advance income tax (net off Provision)**					
	Advance income tax	10.4.1	11,871,948,980	11,185,997,939	11,188,834,861	10,570,018,766
	Less: Provision for tax	10.4.2	11,395,419,691	11,042,775,418	10,801,817,898	10,481,817,898
			476,529,289	**143,222,521**	**387,016,963**	**88,200,868**
10.4.1	**Advance income tax**					
	Opening balance on 1 January		11,185,997,939	9,410,152,415	10,570,018,766	8,888,013,347
	Add: Payment made during the year		685,951,041	1,775,845,523	618,816,095	1,682,005,419
	Closing balance		**11,871,948,980**	**11,185,997,939**	**11,188,834,861**	**10,570,018,766**
10.4.2	**Provision for tax**					
	Provision held at the beginning of the year		11,042,775,418	10,792,037,801	10,481,817,898	10,273,345,834
	Provision made during the year		352,644,273	342,265,552	320,000,000	300,000,000
			11,395,419,691	**11,134,303,354**	**10,801,817,898**	**10,573,345,834**
	Less: Settlement of tax on stock dividend		-	(91,527,936)	-	(91,527,936)
			11,395,419,691	**11,042,775,418**	**10,801,817,898**	**10,481,817,898**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
10.5 Investment in subsidiaries					
IFIC Securities Limited				2,199,994,000	2,199,994,000
IFIC Investment Limited				399,994,000	399,994,000
IFIC Money Transfer (UK) Limited				29,987,999	29,987,999
				2,629,975,999	**2,629,975,999**
10.6 Deferred tax assets					
Deferred tax assets have been recognized and measured as per International Accounting Standards 12: Income Taxes and BRPD Circular no. 11, dated 12 December 2011 based on the 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				3,018,349,579	4,824,715,583
Deferred tax liabilities				15,747,708	(148,276,561)
Deferred tax assets/(liabilities)				**3,034,097,287**	**4,676,439,023**
i) Deferred tax on provision for classified loans and advances					
Carrying amount				7,928,505,253	12,789,255,386
Tax base				-	-
Deductible/(taxable) temporary difference				7,928,505,253	12,789,255,386
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				**2,973,189,470**	**4,795,970,770**
Opening deferred tax assets/(liabilities)				4,795,970,770	3,081,770,770
Deferred tax (expense)/income (A)				**(1,822,781,300)**	**1,714,200,000**
ii) Deferred tax on fixed assets					
Carrying amount				5,188,424,334	5,888,642,159
Tax base				5,295,432,383	5,558,252,160
Temporary difference				(107,008,049)	330,389,999
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				**40,128,019**	**(123,896,250)**
Opening deferred tax assets/(liabilities)				(123,896,250)	(213,803,489)
Deferred tax (expense)/income (B)				**164,024,269**	**89,907,239**
iii) Deferred tax on leased assets					
Right-of-Use Assets				1,863,904,931	1,510,024,510
Less: Lease Liabilities				(1,841,792,341)	(1,462,531,535)
Carrying amount				22,112,590	47,492,975
Tax base				142,539,547	124,145,811
Temporary difference				**120,426,958**	**76,652,836**
Tax rate				37.50%	37.50%
Closing deferred tax assets/(liabilities)				**45,160,109**	**28,744,813**
Opening deferred tax assets/(liabilities)				28,744,813	18,619,030
Deferred tax (expense)/income (C)				**16,415,296**	**10,125,783**
Deferred tax (expense)/income (A+B+C)				**(1,642,341,735)**	**1,814,233,022**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
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)**

As per IAS 12: Income Taxes, deferred tax liability arises on revalued amount from non-depreciable assets i.e. Land measured using revaluation model as per IAS 16 reflecting the tax consequences of recovering the carrying amount through sale. Deferred tax liability arises on revalued land amount was deducted from revaluation surplus.

* Tax rate on revalued amount of the property at Dilu Road, Dhaka and Manikganj is 8% and 6% respectively according to ITA 2023.

11 Non-banking assets

Income generating		-	-	-	-
Non-income generating	11.1	222,515,223	48,000,000	222,515,223	48,000,000
		222,515,223	**48,000,000**	**222,515,223**	**48,000,000**
11.1 Non-income generating					
Balance at the beginning of the year		48,000,000	48,000,000	48,000,000	48,000,000
Add: Addition during the year		174,515,223	-	174,515,223	-
		222,515,223	**48,000,000**	**222,515,223**	**48,000,000**

Non-banking assets represents through the verdict of honorable court under section 33(7) of the Artharin Adalat Act 2003, the Bank has recognised the property as Non-Banking Assets in the Books of Accounts on 29 August 2013.

12 Borrowing from other banks, financial institutions and agents

In Bangladesh	12.1	3,273,998,530	5,326,091,293	3,273,998,530	5,326,091,293
Outside Bangladesh		-	-	-	-
		3,273,998,530	**5,326,091,293**	**3,273,998,530**	**5,326,091,293**
12.1 In Bangladesh					
Short term borrowing					
Mercantile Bank PLC		700,000,000	-	700,000,000	-
		700,000,000	**-**	**700,000,000**	**-**
Refinance from Bangladesh Bank					
Export Development Fund (EDF)		1,735,235,187	3,547,509,677	1,735,235,187	3,547,509,677
Small and Medium Enterprise (SME)		838,763,343	1,411,431,616	838,763,343	1,411,431,616
Pre Shipment Credit		-	367,150,000	-	367,150,000
		2,573,998,530	**5,326,091,293**	**2,573,998,530**	**5,326,091,293**
		3,273,998,530	**5,326,091,293**	**3,273,998,530**	**5,326,091,293**
12.2 Secured and unsecured borrowing from other banks, financial institutions and agents					
Secured borrowing		-	-	-	-
Unsecured borrowing		3,273,998,530	5,326,091,293	3,273,998,530	5,326,091,293
		3,273,998,530	**5,326,091,293**	**3,273,998,530**	**5,326,091,293**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
12.3 Maturity grouping of borrowing from other banks, financial institutions and agents					
Payable					
On demand		764,467,060	17,657,917	764,467,060	17,657,917
Up to 1 month		130,601,903	897,022,082	130,601,903	897,022,082
Over 1 month but not more than 3 months		572,138,077	777,736,056	572,138,077	777,736,056
Over 3 months but not more than 1 year		1,342,434,524	2,877,876,455	1,342,434,524	2,877,876,455
Over 1 year but not more than 5 years		464,356,967	755,798,783	464,356,967	755,798,783
Over 5 years		-	-	-	-
		3,273,998,530	**5,326,091,293**	**3,273,998,530**	**5,326,091,293**

13 Subordinated debt

Institution wise subscription, redemption, and outstanding amount of the Principal of the Bond are as follows:

Subscribers	Subscribed Amount	Redemption of Principal	Outstanding 31 December 2025	Outstanding 31 December 2024
IFIC Bank 2nd Subordinated debt	5,000,000,000	2,000,000,000	3,000,000,000	4,000,000,000
IFIC Bank 3rd Subordinated debt	5,000,000,000	1,000,000,000	4,000,000,000	5,000,000,000
	10,000,000,000	**3,000,000,000**	**7,000,000,000**	**9,000,000,000**

IFIC Bank 2nd Subordinated debt: The Bank issued 2nd Non-Convertible, Redeemable, Unsecured Floating Rate Subordinated Bond of BDT 5,000,000,000 with approval of Bangladesh Bank vide letter no. BRPD(BFIS)661/14B(P)/2021-4427 dated 30 May 2021 and Bangladesh Securities and Exchange Commission vide letter no. BSEC/CI/DS-144/2021/442 dated 30 June 2021. The bond was fully subscribed on 14 September 2021. The tenure of the bond is 7 years and will be fully redeemed in the year 2028.

IFIC Bank 3rd Subordinated debt: The Bank issued 3rd Non-Convertible, Redeemable, Unsecured Floating Rate Subordinated Bond of BDT 5,000,000,000 with approval of Bangladesh Bank vide letter no. BRPD(BS)661/14B(P)/2021-12309 dated 28 December 2021 and Bangladesh Securities and Exchange Commission vide letter no. BSEC/CI/DS-180/2021/838 dated 1 June 2022. The bond was fully subscribed on 29 September 2022. The tenure of the bond is 7 years and will be fully redeemed in the year 2029.

14 Deposits and other accounts

Current deposit and other accounts	14.1	140,250,197,331	131,730,427,943	140,281,066,065	131,914,611,486
Bills payable	14.2	1,922,660,552	2,440,291,895	1,922,660,552	2,440,291,895
Savings bank deposits	14.3	20,094,233,611	20,501,483,344	20,094,233,611	20,501,483,344
Fixed deposits	14.4	354,757,356,212	319,735,435,167	354,863,993,977	319,735,625,610
		517,024,447,706	**474,407,638,349**	**517,161,954,205**	**474,592,012,335**
14.1 Current deposit and other accounts					
Current accounts		25,576,658,207	24,585,967,281	25,607,526,941	24,729,716,715
Current accounts (OBU)		122,295	120,000	122,295	120,000
IFIC AAMAR account		93,517,034,870	89,073,032,575	93,517,034,870	89,073,032,575
IFIC Shohoj Account		10,847,569,168	7,439,992,697	10,847,569,168	7,439,992,697
Foreign currency deposit		315,747,660	507,426,049	315,747,660	547,860,158
Resident foreign currency deposit		87,398,799	81,603,740	87,398,799	81,603,740
Exporters foreign currency account		4,990,535,494	5,984,841,604	4,990,535,494	5,984,841,604
Margin on letters of credit		1,140,197,991	1,355,564,903	1,140,197,991	1,355,564,903
Margin on letters of guarantee		355,489,496	365,139,356	355,489,496	365,139,356
Sundry deposit	14.1.1	3,408,330,265	2,331,192,479	3,408,330,265	2,331,192,479
		140,239,084,245	**131,724,880,684**	**140,269,952,979**	**131,909,064,227**
AL-Wadeeah Current Account		11,113,086	5,547,259	11,113,086	5,547,259
		140,250,197,331	**131,730,427,943**	**140,281,066,065**	**131,914,611,486**

Amount in BDT

	Particulars	Note	Group		Bank	
			31 December 2025	31 December 2024	31 December 2025	31 December 2024
14.1.1	**Sundry deposit**					
	Sundry creditor		42,951,191	56,662,138	42,951,191	56,662,138
	Lease deposit		8,970,337	8,970,337	8,970,337	8,970,337
	Risk fund-lease, CCS & others		101,523	101,523	101,523	101,523
	Clearing collection		32,868,172	17,969,597	32,868,172	17,969,597
	Card deposit		3,054,297,847	2,046,508,752	3,054,297,847	2,046,508,752
	FDD issued but not presented		13,596,339	13,596,339	13,596,339	13,596,339
	Key deposit		9,584,300	8,704,600	9,584,300	8,704,600
	Other sundry deposits		245,960,556	178,679,193	245,960,556	178,679,193
			3,408,330,265	**2,331,192,479**	**3,408,330,265**	**2,331,192,479**
14.2	**Bills payable**					
	Payment order		1,916,349,427	2,433,906,971	1,916,349,427	2,433,906,971
	Demand draft		4,448,362	4,522,161	4,448,362	4,522,161
	Security deposit receipt		1,862,763	1,862,763	1,862,763	1,862,763
			1,922,660,552	**2,440,291,895**	**1,922,660,552**	**2,440,291,895**
14.3	**Savings bank deposit**					
	Savings account		16,593,064,356	16,908,515,306	16,593,064,356	16,908,515,306
	Super savings plus		2,226,899,174	2,404,219,007	2,226,899,174	2,404,219,007
	Payroll savings		297,791,400	291,396,428	297,791,400	291,396,428
	Sanchita-female savings		672,710,069	703,124,948	672,710,069	703,124,948
	Interest payable on savings deposit		6,202,236	7,293,441	6,202,236	7,293,441
			19,796,667,235	**20,314,549,130**	**19,796,667,235**	**20,314,549,130**
	Mudaraba-Savings Account		297,566,376	186,934,214	297,566,376	186,934,214
			20,094,233,611	**20,501,483,344**	**20,094,233,611**	**20,501,483,344**
14.4	**Fixed deposit**					
	Special notice deposit (SND)		12,965,233,343	16,411,458,351	12,965,428,408	16,411,648,794
	Term deposit	14.4.1	317,682,494,204	284,377,977,568	317,788,936,904	284,377,977,568
	Recurring deposit	14.4.2	22,999,868,798	18,060,331,407	22,999,868,798	18,060,331,407
	Non resident foreign currency deposit (NFCD)		111,873,848	79,835,546	111,873,848	79,835,546
	Export retention quota (ERQ)		997,886,019	805,832,295	997,886,019	805,832,295
			354,757,356,212	**319,735,435,167**	**354,863,993,977**	**319,735,625,610**
14.4.1	**Term deposit**					
	Fixed deposits		175,447,137,602	179,775,309,768	175,553,580,302	179,775,309,768
	Double return deposit scheme		31,823,454,408	23,791,956,328	31,823,454,408	23,791,956,328
	Term deposit (OBU)		8,947,515	8,197,650	8,947,515	8,197,650
	Three years deposit plus		4,263,683	4,263,683	4,263,683	4,263,683
	Monthly income scheme		97,496,388,623	72,486,035,481	97,496,388,623	72,486,035,481
	Monthly income scheme - Arjon		563,051,415	582,465,760	563,051,415	582,465,760
	Interest payable on term deposit		11,237,910,524	7,184,711,628	11,237,910,524	7,184,711,628
			316,581,153,770	**283,832,940,298**	**316,687,596,470**	**283,832,940,298**
	Mudaraba Term Deposit		576,995,764	299,147,270	576,995,764	299,147,270
	Mudaraba Mashik Munafa		524,344,670	245,890,000	524,344,670	245,890,000
			317,682,494,204	**284,377,977,568**	**317,788,936,904**	**284,377,977,568**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
14.4.2 Recurring deposit					
Pension savings scheme (PSS)		1,205,853,747	1,804,791,032	1,205,853,747	1,804,791,032
Pension savings scheme - Joma		11,246,240	8,106,639	11,246,240	8,106,639
Flexi DPS - Freedom		528,302,556	798,742,077	528,302,556	798,742,077
Millionaire dream plan		104,036,473	151,936,554	104,036,473	151,936,554
School savings plan		9,534,661	10,963,377	9,534,661	10,963,377
IFIC Aamar Bhobishawt		20,292,679,987	14,710,742,645	20,292,679,987	14,710,742,645
Interest payable on recurring deposit		812,722,026	571,054,583	812,722,026	571,054,583
		22,964,375,690	**18,056,336,907**	**22,964,375,690**	**18,056,336,907**
Mudaraba Aamar Bhobiswat		35,493,108	3,994,500	35,493,108	3,994,500
		22,999,868,798	**18,060,331,407**	**22,999,868,798**	**18,060,331,407**
14.5 Deposit and other accounts of the banks					
Deposit from banks		52,283,180	50,726,153	52,283,180	50,726,153
Deposit in OBU		9,069,810	8,317,650	9,069,810	8,317,650
Unclaimed dividend account	14.6	4,999,840	5,098,009	4,999,840	5,098,009
Deposit in Islamic Banking		1,463,815,289	749,442,200	1,463,815,289	749,442,200
Deposit from customers		515,494,279,587	473,594,054,337	515,631,786,086	473,778,428,322
		517,024,447,706	**474,407,638,349**	**517,161,954,205**	**474,592,012,335**
14.6 Unclaimed dividend account					
Less than 3 years		4,999,840	5,098,009	4,999,840	5,098,009
More than 3 years		-	-	-	-
More than 4 years		-	-	-	-
More than 5 years & above		-	-	-	-
		4,999,840	**5,098,009**	**4,999,840**	**5,098,009**

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).

14.7 Payable on demand and time deposit					
Demand deposits					
Current deposits		135,345,984,514	127,678,340,763	135,377,048,313	127,862,714,749
Savings deposits		1,808,481,025	1,845,133,501	1,808,481,025	1,845,133,501
Sundry deposit		4,904,017,753	4,051,896,738	4,904,017,753	4,051,896,738
Bills payable		1,922,660,553	2,440,291,895	1,922,660,553	2,440,291,895
		143,981,143,845	**136,015,662,897**	**144,012,207,644**	**136,200,036,883**
Time deposits					
Savings deposits		18,285,752,586	18,656,349,844	18,285,752,586	18,656,349,844
Fixed deposits		318,896,290,545	285,415,581,963	319,002,733,245	285,415,581,963
Special notice deposits		12,965,428,408	16,411,648,794	12,965,428,408	16,411,648,794
Deposits under schemes		22,895,832,322	17,908,394,851	22,895,832,322	17,908,394,851
		373,043,303,861	**338,391,975,452**	**373,149,746,561**	**338,391,975,452**
		517,024,447,706	**474,407,638,349**	**517,161,954,205**	**474,592,012,335**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
14.8 Sector-wise concentration of deposits and other accounts					
Government deposits		4,938,569,312	5,850,685,753	4,938,569,312	5,850,685,753
Other public sector		27,460,714,383	33,075,729,760	27,460,714,383	33,075,729,760
Deposit from banks		52,283,180	46,445,105	52,283,180	46,445,105
Foreign currency deposits		6,512,511,630	7,467,856,884	6,512,511,630	7,508,290,993
Private sectors		478,060,369,200	427,966,920,847	478,197,875,699	428,110,860,725
		517,024,447,706	**474,407,638,349**	**517,161,954,205**	**474,592,012,335**
14.9 Residual maturity grouping of deposits and other accounts					
Maturity grouping of deposit from banks					
On demand		-	-	-	-
Up to 1 month		52,283,180	50,726,153	52,283,180	50,726,153
Over 1 month but not more than 3 months		-	-	-	-
Over 3 months but not more than 1 year		-	-	-	-
Over 1 year but not more than 5 years		-	-	-	-
Over 5 years		-	-	-	-
		52,283,180	**50,726,153**	**52,283,180**	**50,726,153**
Maturity grouping of deposit from customers excluding bills payable					
On demand		9,686,856,841	8,875,200,000	9,686,856,841	8,875,200,000
Up to 1 month		36,278,528,991	33,244,600,000	36,278,528,991	33,244,600,000
Over 1 month but not more than 3 months		106,460,239,577	97,557,100,000	106,460,239,577	97,557,100,000
Over 3 months but not more than 1 year		99,874,371,486	91,522,000,000	99,874,371,486	91,522,000,000
Over 1 year but not more than 5 years		157,602,395,502	144,422,300,000	157,602,395,502	144,422,300,000
Over 5 years		105,147,111,577	96,295,420,301	105,284,618,076	96,479,794,287
		515,049,503,974	**471,916,620,301**	**515,187,010,473**	**472,100,994,287**
Maturity grouping of bills payable					
On demand		192,243,057	244,000,000	192,243,057	244,000,000
Up to 1 month		576,807,960	732,100,000	576,807,960	732,100,000
Over 1 month but not more than 3 months		480,686,431	610,100,000	480,686,431	610,100,000
Over 3 months but not more than 1 year		288,364,586	366,000,000	288,364,586	366,000,000
Over 1 year but not more than 5 years		384,558,517	488,091,895	384,558,517	488,091,895
Over 5 years		-	-	-	-
		1,922,660,552	**2,440,291,895**	**1,922,660,552**	**2,440,291,895**
		517,024,447,706	**474,407,638,349**	**517,161,954,205**	**474,592,012,335**
15.0 Unclaimed deposits		**26,718,501**	**72,409,233**	**26,718,501**	**72,409,233**

As per Bank Company Act 1991 amended upto date, Section 35 and BB circular letter no. BRPD 10 dated 12 September 2018, if any money or valuable asset (except deposits from Government, minor or litigation) is unclaimed for ten years or above as of 31 December every year, a three months' notice will be given to depositors respective. Based on the response from the concerned depositors by following three months, amount will be paid to them otherwise unclaimed deposit will be deposited to Bangladesh Bank by 30 April 2026. Bank reported BDT 26,718,501 as 10 years and above unclaimed deposit amount as on 31 December 2025 (cut off basis) to Bangladesh Bank.

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
15 Other liabilities					
Specific provision for classified loans	15.1	7,928,505,253	13,428,162,826	7,928,505,253	13,428,162,826
General provision for unclassified loans	15.2	2,292,095,528	2,369,956,653	2,005,717,448	2,098,817,448
Provision for loans and advance		**10,220,600,781**	**15,798,119,479**	**9,934,222,701**	**15,526,980,274**
Provision for off balance sheet items	15.3	1,192,041,154	1,192,041,154	1,192,041,154	1,192,041,154
Provision for diminution in value of investments	15.4	1,273,500,504	1,420,987,365	966,228,997	1,114,269,699
Provision for FDR in Bank & NBFI	15.5	166,854,667	166,854,667	166,854,667	166,854,667
Provision for other assets	15.6	792,938,358	648,077,656	792,938,358	648,077,656
Provision for loans, investments and other assets		**13,645,935,464**	**19,226,080,321**	**13,052,285,877**	**18,648,223,450**
Interest suspense accounts	15.7	37,338,126,389	24,388,134,514	35,837,283,579	22,887,291,704
Provision for Non-banking Asset*		174,515,223	-	174,515,223	-
Start-up fund**		-	80,067,088	-	80,067,088
Climate risk fund		20,000,000	20,000,000	20,000,000	20,000,000
Lease Liability		1,876,796,034	1,489,660,602	1,841,792,341	1,462,531,535
Interest payable on borrowing and bond		445,584,499	557,821,394	445,584,499	557,821,394
Visa card payable		54,756,875	151,146,272	54,756,875	151,146,272
Accrued expenses		317,022,173	525,566,548	308,122,502	519,295,793
Withholding Tax payable to government ***		727,540,986	626,875,889	727,337,837	626,726,022
Withholding VAT payable to government ***		174,384,086	149,941,823	174,209,241	149,826,319
Excise duty payable to government ***		547,733,031	524,324,205	547,733,031	524,324,205
Payable against Govt. Bond & Sanchaypatra		43,168,230	13,897,785	43,168,230	13,897,785
Others		81,381,148	89,002,031	81,109,121	88,968,163
		55,446,944,138	**47,842,518,472**	**53,307,898,356**	**45,730,119,730**

* Bank recognised two Non-banking assets from write-off loan as per BRPD Circular no. 22 dated 20 September 2021.

** In line with the direction of SMESPD Circular no. 02 dated 09 July 2025, Bank transferred the start-up fund from other liability to Equity as on reporting date.

*** Subsequently deposited to government exchequer.

****Bangladesh Bank vide its letter no. BSD-10(21)/2026-424 dated 30 April 2026 allowed to finalize the Financial Statements of year 2025 without adjusting the provision of BDT 215,784.80 million against loan & advances including placement with AB Bank PLC.

15.1 Specific provision for classified loans and advances

Provision held at the beginning of the year		13,428,162,826	10,693,762,826	13,428,162,826	10,693,762,826
Less: Fully provided debts written off		(5,592,757,573)	-	(5,592,757,573)	-
Add: Recoveries of amounts previously written off		-	117,017,033	-	117,017,033
Add: Specific provision for the year	41	93,100,000	2,617,382,967	93,100,000	2,617,382,967
		7,928,505,253	**13,428,162,826**	**7,928,505,253**	**13,428,162,826**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024

15.1.1 Specific provision required for classified loans and advances

Status of loans and advances	Base for provision	Rate (%)	Required provision	
			31 December 2025	31 December 2024
Sub-standard-Cottage, Micro and Small	-	5%	-	11,071,940
Sub-standard- Short term agri. credit	-	5%	-	141,873
Sub-standard	948,250,739	20%	189,650,148	879,972,168
Doubtful- Short term agri. credit	-	5%	-	2,386,383
Doubtful-Cottage, Micro and Small	-	20%	-	28,385,803
Doubtful	1,364,962,318	50%	682,481,159	2,738,267,014
Bad/loss	219,237,371,290	100%	219,237,371,290	195,338,200,485
	221,550,584,347		**220,109,502,597**	**198,998,425,666**
Specific provision maintained (note-15.1)			7,928,505,253	13,428,162,826
Excess/(short)			**(212,180,997,344)**	**(185,570,262,840)**

**Bangladesh Bank vide its letter no. BSD-10(21)/2026-424 dated 30 April 2026 allowed to deferral facility against the provision shortfall.

15.2 General provision for un-classified loans & advances

Provision held at the beginning of the year		2,360,400,694	1,570,439,250	2,089,261,489	1,299,300,045
Trasnfer from Interest suspense		-	175,300,000	-	175,300,000
Provision made/(release) during the year	41	(77,861,125)	614,661,444	(93,100,000)	614,661,444
		2,282,539,569	**2,360,400,694**	**1,996,161,489**	**2,089,261,489**
Off-shore Banking Unit (OBU)					
Provision held at the beginning of the year		9,555,959	12,853,950	9,555,959	12,853,950
Provision made/(release) during the year	41	-	(3,297,991)	-	(3,297,991)
		9,555,959	9,555,959	9,555,959	9,555,959
		2,292,095,528	**2,369,956,653**	**2,005,717,448**	**2,098,817,448**

15.2.1 General provision required for un-classified loans and advances

Status of loans and advances	Base for provision	Rate (%)	Required provision	
			31 December 2025	31 December 2024
Standard				
Agricultural Credit (Other than Short Term)	1,090,709,991	1.00%	10,907,100	-
CMSME Financing (CT, MI, SE)	4,418,065,209	0.50%	22,090,326	-
CMSME Financing	4,385,004,412	1.00%	43,850,044	-
Consumer Financing (Other than Credit Card)	13,253,672,538	1.00%	132,536,725	-
Consumer Financing (Other than Housing Finance)	960,137,611	1.00%	9,601,376	-
Credit Card	88,855,939	1.00%	888,559	-
Housing Finance	38,624,726,249	1.00%	386,247,262	-
Industrial Credit	34,257,449,818	1.00%	342,574,498	-
Other Credit	21,016,470,037	1.00%	210,164,700	-
Service Sector Credit	8,568,667,619	1.00%	85,686,676	-
Short Term Agri. Credit	1,360,426,120	0.50%	6,802,131	-
Trade & Commerce Sector Credit	3,256,469,612	1.00%	32,564,696	-
	131,280,655,154		**1,283,914,093**	**1,826,290,767**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
Special Mention Account (SMA)					
Agricultural Credit (Other than Short Term)		182,098,325	5.00%	9,104,916	-
CMSME Financing (CT, MI, SE)		444,868,807	0.50%	2,224,344	-
CMSME Financing		1,271,687,068	5.00%	63,584,353	-
Consumer Financing (Other than Credit Card)		264,920,898	5.00%	13,246,045	-
Consumer Financing (Other than Housing Finance)		236,738,830	5.00%	11,836,942	-
Credit Card		5,182,000	5.00%	259,100	-
Housing Finance		15,696,416,962	5.00%	784,820,848	-
Industrial Credit		6,910,496,548	5.00%	345,524,827	-
Other Credit		3,028,825,031	5.00%	151,441,252	-
Service Sector Credit		237,193,916	5.00%	11,859,696	-
Short Term Agri. Credit		4,083,082	0.50%	20,415	-
Trade & Commerce Sector Credit		342,045,224	5.00%	17,102,261	-
		28,624,556,691		**1,411,024,999**	**262,970,722**
Off-shore banking unit					
Un-classified loans		668,507,213	1.00%	6,685,072	9,555,957
		668,507,213		**6,685,072**	**9,555,957**
				2,701,624,166	**2,098,817,448**
General provision maintained (note-15.2)				**2,005,717,448**	**2,098,817,448**
Excess/(short)				**(695,906,718)**	**-**

**Bangladesh Bank vide its letter no. BSD-10(21)/2026-424 dated 30 April 2026 allowed to deferral facility against the provision shortfall .

15.3 Provision for off-balance sheet

Provision held at the beginning of the year		1,192,041,154	492,670,005	1,192,041,154	492,670,005
Provision made/(release) during the year	41	-	699,371,149	-	699,371,149
		1,192,041,154	**1,192,041,154**	**1,192,041,154**	**1,192,041,154**

15.3.1 Provision required for off-balance sheet exposure

Status	Base for provision	Rate (%)	Required provision	
			31 December 2025	31 December 2024
Acceptances and endorsements	10,133,233,633	1.00%	101,332,336	133,609,728
Letters of guarantee *	15,842,952,253	1.00%	170,935,556	185,793,960
Guarantee to Aamar Bond	14,500,000,000	5.00%	725,000,000	725,000,000
Irrevocable letters of credit	10,897,120,560	0.50%	54,485,603	60,754,016
Overdue for 3-12 months	3,538,209,207	1.00%	35,382,092	10,766,816
Overdue for 12-24 months	398,078,540	2.00%	7,961,571	4,286,224
Overdue over 24 months	2,016,081,820	5.00%	100,804,091	71,830,410
Required provision			**1,195,901,249**	**1,192,041,154**
Provision maintained (note-15.4)			1,192,041,154	1,192,041,154
Excess/(short)			**(3,860,095)**	**-**

As per Bangladesh Bank instruction, BDT 537,544 and BDT 11,968,588 have been maintained as an additional provision against a letter of guarantee of M/s. Hannan Works and M/s ATCO International, respectively.

**Bangladesh Bank vide its letter no. BSD-10(21)/2026-424 dated 30 April 2026 allowed to deferral facility against the provision shortfall .

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
15.4 Provision for diminution in value of investments					
Provision held at the beginning of the year		1,420,987,365	449,775,593	1,114,269,699	428,632,800
Provision made/(release) during the year	41	(147,486,861)	971,211,772	(148,040,702)	685,636,899
		1,273,500,504	**1,420,987,365**	**966,228,997**	**1,114,269,699**
15.5 Provision for FDR in Bank & NBFI					
Provision held at the beginning of the year		166,854,667	-	166,854,667	-
Provision made/(release) during the year	41	-	166,854,667	-	166,854,667
		166,854,667	**166,854,667**	**166,854,667**	**166,854,667**
Required provision		**3,166,854,667**	**166,854,667**	**3,166,854,667**	**166,854,667**
Excess/(short)		**(3,000,000,000)**	**-**	**(3,000,000,000)**	**-**

**Bangladesh Bank vide its letter no. BSD-10(21)/2026-424 dated 30 April 2026 allowed to deferral facility against the provision shortfall .

15.6 Provision for other assets					
Provision held at the beginning of the year		648,077,656	550,127,282	648,077,656	550,127,282
Provision made/(release) during the year		144,860,702	97,950,374	144,860,702	97,950,374
		792,938,358	**648,077,656**	**792,938,358**	**648,077,656**

15.6.1 Particulars of required provision for other assets

Status	Base for provision	Rate (%)	Required provision	
			31 December 2025	31 December 2024
Doubtful	178,595,712	50%	89,297,856	47,115,088
Bad Loss	703,640,502	100%	703,640,502	600,962,568
Required provision			**792,938,358**	**648,077,656**
Provision maintained (note-15.6)			792,938,358	648,077,656
Excess/(Short)			**-**	**-**

15.7 Interest suspense account					
Balance at the beginning of the year		24,388,134,514	11,899,279,629	22,887,291,704	10,398,436,819
Add: Amount transferred to interest suspense account		22,313,925,858	17,156,766,523	22,313,925,858	17,156,766,523
Less: Amount transferred to interest income account		(6,830,290,739)	(4,667,911,638)	(6,830,290,739)	(4,667,911,638)
Less: Amount written-off during the year		(2,533,643,245)	-	(2,533,643,245)	-
		37,338,126,389	**24,388,134,514**	**35,837,283,579**	**22,887,291,704**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024

16 Share Capital

16.1 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**

16.2 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	16.2.1	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	16.2.2	5,638,219,070	5,638,219,070	5,638,219,070	5,638,219,070
1,345,864,740 [Year 2024: 1,345,864,740] ordinary shares of Taka 10 each issued for bonus share		13,458,647,400	13,458,647,400	13,458,647,400	13,458,647,400
		19,220,866,470	**19,220,866,470**	**19,220,866,470**	**19,220,866,470**

16.2.1 The Bank raised paid-up capital of Tk. 44,000,000 through Rights Issue of 440,000 no. of ordinary shares at a ratio of 1R:2 i.e. one rights share for two existing share at par in the year 1989 which was completed in the month of January 1990, before change of denomination from Tk. 100 to Tk. 10 which was effected from 4 December 2011.

16.2.2 The Bank raised paid-up capital of Tk. 5,638,219,070 through Rights Issue of 563,821,907 no. of ordinary shares at a ratio of 1R:1 i.e. one rights share for one existing share at par in the year 2017.

16.3 Issued, subscribed and fully paid up Capital-Shareholders' Category

1,292,630,997 [Year 2024: 1,292,630,997 ordinary shares of Taka 10 each fully paid held by the Sponsors, Directors, Institutions, Foreign investors & General Public.		12,926,309,970	12,926,309,970	12,926,309,970	12,926,309,970
629,455,650 [Year 2024: 629,455,650 ordinary shares of Taka 10 each fully paid held by the Government of the People's Republic of Bangladesh.		6,294,556,500	6,294,556,500	6,294,556,500	6,294,556,500
		19,220,866,470	**19,220,866,470**	**19,220,866,470**	**19,220,866,470**

16.4 Shareholding by category

Category	31 December 2025			31 December 2024		
	No. of Share	%	Taka	No. of Share	%	Taka
Sponsors & Directors	-	-	-	-	-	-
Government (Director also)	629,455,650	32.75	6,294,556,500	629,455,650	32.75	6,294,556,500
Sub-Total	**629,455,650**	**32.75**	**6,294,556,500**	**629,455,650**	**32.75**	**6,294,556,500**
Institutions	395,482,965	20.57	3,954,829,650	402,182,503	20.92	4,021,825,030
Foreign investors	12,065,077	0.63	120,650,770	12,059,077	0.63	120,590,770
General investors	885,082,955	46.05	8,850,829,550	878,389,417	45.70	8,783,894,170
Sub-Total	**1,292,630,997**	**67.25**	**12,926,309,970**	**1,292,630,997**	**67.25**	**12,926,309,970**
Total	**1,922,086,647**	**100.00**	**19,220,866,470**	**1,922,086,647**	**100.00**	**19,220,866,470**

The Government is representing in the Board of the Bank by nomination 02 (Two) Directors and as such, Sponsors & Directors (including Government) are at present holding 32.75% shares of the Bank.

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024

16.5 Distribution of paid up capital

Holding of share	31 December 2025			31 December 2024		
	No. of holder	Total shares	%	No. of holder	Total shares	%
1 to 500 shares	14,139	1,955,979	0.10	14,947	2,103,630	0.11
501 to 5,000 shares	20,312	41,441,866	2.16	22,723	46,077,253	2.40
5,001 to 10,000 shares	4,966	35,640,667	1.85	5,309	37,834,890	1.97
10,001 to 20,000 shares	3,911	55,273,258	2.88	4,138	57,656,228	3.00
20,001 to 30,000 shares	1,626	39,934,455	2.08	1,733	42,319,792	2.20
30,001 to 40,000 shares	865	30,111,072	1.57	895	31,099,286	1.62
40,001 to 50,000 shares	588	26,776,526	1.39	586	26,622,148	1.39
50,001 to 100,000 shares	1,249	88,833,134	4.62	1,310	91,093,470	4.74
100,001 to 1,000,000 shares	1,101	281,400,599	14.64	1,156	291,313,730	15.16
More than 1,000,000 shares	118	1,320,719,091	68.71	108	1,295,966,220	67.42
Total	**48,875**	**1,922,086,647**	**100**	**52,905**	**1,922,086,647**	**100**

16.6 Particulars of Directors

Sl.	Name of the Directors	Status	Holding %	Closing Position	Opening Position
1	Mr. Md. Mehmood Husain	Independent Director & Chairman	Nil	Nil	Nil
2	Mr. Md. Ebtadul Islam	Independent Director	Nil	Nil	Nil
3	Mr. Dr. Sajjad Zohir*	Independent Director	Nil	Nil	Nil
4	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	Nil	Nil	Nil
5	Mr. Md. Golam Mostofa	Govt. nominated Director	32.75	629,455,650	629,455,650
6	Mr. Md Monzorul Haque	Govt. nominated Director			
7	Mr. Syed Mansur Mustafa	Managing Director	Nil	Nil	Nil

Bangladesh Bank reconstituted the Board of Directors vide its letter no. BRPD(BMMA)651/9(4)DA/2024-7826 dated 04 September 2024.

* Mr. Dr. Sajjad Zohir, Independent Director, resigned from the Board on 6 April 2025 which has subsequently accepted by Bangladesh Bank vide its letter no. BRPD(BMMA)651/9(4)DA/2025-5143 dated 24 April 2025.

16.7 Capital Adequacy Ratio (BASEL-III)

As per section 13(2) of the Banking Companies Act, 1991 (as amended to date), BRPD circular no. 18 dated 21 December 2014, the Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel-III) was issued and effective from 1 January 2015. Capital to Risk-weighted Asset Ratio (CRAR) is calculated as follows:

Common Equity Tier 1 (going-concern capital)					
Common Equity Tier 1 Capital					
Paid-up capital	16.2	19,220,866,470	19,220,866,470	19,220,866,470	19,220,866,470
Statutory reserve	17	9,456,371,856	9,456,371,856	9,353,911,426	9,353,911,426
General reserve	18	155,071,397	155,071,397	155,071,397	155,071,397
Retained earnings	22	(19,709,160,590)	5,890,444,021	(23,459,752,743)	2,157,179,799
		9,123,149,133	**34,722,753,744**	**5,270,096,550**	**30,887,029,092**
Less: Regulatory Adjustments:					
95% of deferred tax assets as per BB circular		2,824,529,997	4,556,172,232	2,824,529,997	4,556,172,232
Total Common Equity Tier 1 Capital		**6,298,619,137**	**30,166,581,513**	**2,445,566,554**	**26,330,856,861**
Additional Tier 1 Capital		-	-	-	-
Total Tier 1 Capital		**6,298,619,137**	**30,166,581,513**	**2,445,566,554**	**26,330,856,861**
Tier-2 (Gone-Concern Capital)					
General provision		3,484,136,682	3,561,997,807	3,197,758,602	3,290,858,602
Subordinated debt		5,000,000,000	7,000,000,000	5,000,000,000	7,000,000,000
Total Tier-2 Capital		**8,484,136,682**	**10,561,997,807**	**8,197,758,602**	**10,290,858,602**
Total Regulatory Capital (A)		**14,782,755,819**	**40,728,579,319**	**10,643,325,156**	**36,621,715,463**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
Total assets including off-balance sheet items		635,336,351,023	623,096,632,946	629,450,098,509	617,310,540,023
Total risk-weighted Assets		602,809,985,754	511,377,782,426	586,315,480,839	503,831,669,166
Required capital @10.00% (B)		60,280,998,575	51,137,778,243	58,631,548,084	50,383,166,917
Total capital surplus/(Deficit) C=(A-B)		**(45,498,242,756)**	**(10,409,198,924)**	**(47,988,222,929)**	**(13,761,451,455)**
Capital to Risk-weighted Asset Ratio (CRAR):					
Common Equity Tier 1 to RWA		1.04%	5.90%	0.42%	5.23%
Tier - 1 Capital to RWA		1.04%	5.90%	0.42%	5.23%
Tier - 2 Capital to RWA		1.41%	2.07%	1.40%	2.04%
Capital to Risk-weighted Asset Ratio (CRAR)		2.45%	7.96%	1.82%	7.27%

Details computation of risk-weighted assets [solo basis] are shown in "Annexure - E"

*Bangladesh Bank vide its letter no. BSD-10(21)/2026-424 dated 30 April 2026 allowed to finalize the Financial Statements of year 2025 without adjusting the provision of BDT 215,784.80 million against loan & advances including placement with AB Bank PLC.

17 Statutory reserve

Balance at the beginning of the year	9,456,371,856	9,418,446,509	9,353,911,426	9,353,911,426
Transferred from profit during the year	-	37,925,347	-	-
	9,456,371,856	**9,456,371,856**	**9,353,911,426**	**9,353,911,426**

18 General reserve

	155,071,397	**155,071,397**	**155,071,397**	**155,071,397**

19 Start-up fund

Balance at the beginning of the year	-	-	-	-
Transferred from other liability	80,067,088	-	80,067,088	-
	80,067,088	**-**	**80,067,088**	**-**

** In line with the direction of SMESPD Circular no. 02 dated 09 July 2025, Bank transferred the start-up fund from other liability to Equity as on reporting date.

20 Revaluation reserve against securities

HTM securities	20.1	4,309,268	4,321,071	4,309,268	4,321,071
HFT securities	20.2	165,634,872	15,900,000	165,634,872	15,900,000
		169,944,140	**20,221,071**	**169,944,140**	**20,221,071**

20.1 Revaluation reserve HTM securities

Balance at the beginning of the year	4,321,071	42,733,190	4,321,071	42,733,190
Addition/(adjustment) during the year	(11,803)	(38,412,119)	(11,803)	(38,412,119)
	4,309,268	**4,321,071**	**4,309,268**	**4,321,071**

20.2 Revaluation reserve HFT securities

Balance at the beginning of the year	15,900,000	930,539	15,900,000	930,539
Addition/(adjustment) during the year	149,734,872	14,969,461	149,734,872	14,969,461
	165,634,872	**15,900,000**	**165,634,872**	**15,900,000**

20.a Consolidated foreign currency translation reserve

IFIC Money Transfer (UK) Limited	31,641,538	22,324,825	-	-
	31,641,538	**22,324,825**	**-**	**-**

21 Revaluation reserve against fixed assets

Balance at the beginning of the year	138,155,094	138,155,094	138,155,094	138,155,094
Addition during the year	-	-	-	-
	138,155,094	**138,155,094**	**138,155,094**	**138,155,094**

Amount in BDT

Particulars	Note	Group		Bank	
		31 December 2025	31 December 2024	31 December 2025	31 December 2024
22 Surplus in profit and loss account					
Balance at the beginning of the year		-	-	2,157,179,799	4,097,137,707
Net profit/(loss) after tax for the year		-	-	(25,616,932,542)	(1,024,678,558)
Issue of bonus shares		-	-	-	(915,279,350)
		-	**-**	**(23,459,752,743)**	**2,157,179,799**
23 Non-controlling Interest (NCI)					
IFIC Securities Limited	23.1	9,435	9,279	-	-
IFIC Investment Limited	23.2	9,674	9,411		
		19,109	**18,690**	**-**	**-**
23.1 NCI of IFIC Securities Limited					
Opening balance on 1 January		9,279	9,810	-	-
Add: Share of profit during the year		156	(531)	-	-
		9,435	**9,279**	**-**	**-**
23.2 NCI of IFIC Investment Limited					
Opening balance on 1 January		9,411	9,026	-	-
Add: Share of profit during the year		263	385	-	-
		9,674	**9,411**	**-**	**-**
24 Contingent liabilities					
Acceptances and endorsements	24.1	10,133,233,633	13,360,972,801	10,133,233,633	13,360,972,801
Letters of guarantee	24.2	15,842,952,253	17,328,792,718	15,842,952,253	17,328,792,718
Irrevocable Letters of credit	24.3	10,897,120,560	12,150,803,250	10,897,120,560	12,150,803,250
Bills for collection	24.4	6,174,678,099	8,776,342,639	6,174,678,099	8,776,342,639
		43,047,984,545	**51,616,911,408**	**43,047,984,545**	**51,616,911,408**
24.1 Acceptances and endorsements					
Back to back bills (local currency)		214,804,503	279,594,776	214,804,503	279,594,776
Back to back bills (foreign currency)		9,918,429,130	13,081,378,025	9,918,429,130	13,081,378,025
		10,133,233,633	**13,360,972,801**	**10,133,233,633**	**13,360,972,801**
24.2 Letters of guarantee					
Letters of guarantee (local currency)		15,562,216,936	17,111,835,451	15,562,216,936	17,111,835,451
Letters of guarantee (foreign currency)		280,735,317	216,957,267	280,735,317	216,957,267
		15,842,952,253	**17,328,792,718**	**15,842,952,253**	**17,328,792,718**
Money for which the bank is contingently liable in respect of guarantee issued favouring:					
Government		3,214,875,232	3,486,153,432	3,214,875,232	3,486,153,432
Banks and other financial institutions		10,656,491,197	1,678,208,116	10,656,491,197	1,678,208,116
Others		1,971,585,824	12,164,431,171	1,971,585,824	12,164,431,171
		15,842,952,253	**17,328,792,718**	**15,842,952,253**	**17,328,792,718**
24.3 Irrevocable letters of credit					
Letter of credit (LC) - cash sight		4,180,464,477	3,633,992,941	4,180,464,477	3,633,992,941
Letter of credit (LC) - back to back		6,688,474,522	8,491,361,658	6,688,474,522	8,491,361,658
Letter of credit (LC) - cash usance		28,181,561	25,448,651	28,181,561	25,448,651
		10,897,120,560	**12,150,803,250**	**10,897,120,560**	**12,150,803,250**
24.4 Bills for collection					
Inland bills collection		4,469,747	2,830,899	4,469,747	2,830,899
Inland documentary bills for collection		1,923,861,116	4,966,636,268	1,923,861,116	4,966,636,268
Foreign documentary bills for collection		4,246,347,236	3,806,875,472	4,246,347,236	3,806,875,472
		6,174,678,099	**8,776,342,639**	**6,174,678,099**	**8,776,342,639**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
25 Income statement					
Income					
Interest/profit, discount and similar income	26, 28	29,097,154,628	45,449,561,964	28,959,644,774	45,326,550,466
Dividend income	28	272,572,648	288,082,418	261,168,017	259,920,278
Fees, commission and brokerage	29.1	1,965,559,486	2,023,878,395	1,931,307,189	1,925,586,172
Gains less losses arising from dealing in securities	28	128,722,842	8,318,051	128,722,842	8,318,051
Gains less losses arising from investment securities	28.1	4,492,829	10,408,329	3,847,713	10,102,034
Gain less losses arising from dealing in foreign currencies	29	433,259,841	1,115,502,365	433,259,841	1,115,502,365
Other operating income	30	555,495,758	337,273,122	566,599,711	322,906,139
		32,457,258,031	**49,233,024,643**	**32,284,550,087**	**48,968,885,505**
Expenses					
Interest/profit, fee and commission	27	44,189,130,859	37,407,705,144	44,196,717,920	37,411,722,139
Losses on loan and advances		-	-	-	-
Administrative expenses	30-37	6,965,308,705	7,081,020,520	6,895,875,603	7,014,444,585
Other operating expenses	38, 39	3,247,487,483	3,211,039,628	3,197,058,967	3,163,351,580
Depreciation on banking assets	39	1,660,132,674	1,393,653,630	1,649,488,403	1,384,853,873
		56,062,059,721	**49,093,418,921**	**55,939,140,894**	**48,974,372,177**
Profit before provision		**(23,604,801,689)**	**139,605,723**	**(23,654,590,807)**	**(5,486,672)**

Profit and loss for the year 2025 has been calculated considering the deferral facility of BDT 215,784.80 million vide Bangladesh Bank letter no. BSD-10(21)/2026-424 dated 30 April 2026.

26 Interest / investments income

Conventional Banking				
Term loan-industrial	884,788,182	1,512,777,484	884,788,182	1,512,777,484
Term loan-Agricultural Loan	201,399,501	669,360,477	201,399,501	669,360,477
Term loan-consumer finance	131,413,003	153,355,187	131,413,003	153,355,187
Term loan-Housing Finance	8,169,901,029	9,647,004,488	8,169,901,029	9,647,004,488
Term loan-Transport loan	1,823,083	2,787,740	1,823,083	2,787,740
Term loan-Lease finance	4,733,634	6,912,021	4,733,634	6,912,021
Term loan-Foreign Currency (OBU)	57,569,909	85,569,458	57,569,909	85,569,458
Term loan-others	2,763,173,425	8,357,408,372	2,763,173,425	8,357,408,372
Overdrafts	5,185,205,175	14,167,974,151	5,489,327,224	14,453,525,991
Cash credit	1,006,976,739	1,602,036,430	1,006,976,739	1,602,036,430
Credit card	12,856,920	13,639,315	12,856,920	13,639,315
Demand loan	497,343,486	584,844,108	497,343,486	584,844,108
Loan general	168,023	2,718,827	168,023	2,718,827
Loan against trust receipt (LTR)	124,841,777	112,704,319	124,841,777	112,704,319
Staff loan	38,599,489	36,232,861	38,599,489	36,232,861
Overdue interest	286,733,761	505,540,855	286,733,761	505,540,855
Interest on Margin Loan	109,288,528	80,534,758	-	-
Interest income from loans and advances	**19,476,815,664**	**37,541,400,850**	**19,671,649,185**	**37,746,417,933**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
Inland documentary bill purchased (IDBP)		139,711,101	242,071,119	139,711,101	242,071,119
Payment against document (cash)		2,241,803	397,542	2,241,803	397,542
Payment against document (forced)		184,921,639	54,014,482	184,921,639	54,014,482
Payment against document (EDF)		298,187,891	422,398,263	298,187,891	422,398,263
Payment against document (inland)		317,207,654	161,549,735	317,207,654	161,549,735
Payment against document (others)		784,885,579	819,414,844	784,885,579	819,414,844
Interest income from bills paid and discounted		**1,727,155,667**	**1,699,845,985**	**1,727,155,667**	**1,699,845,985**
Money at call on short notice		139,157,070	215,678,939	139,157,070	215,678,939
Balance held outside Bangladesh		34,730,770	58,005,867	34,730,770	58,005,867
Balance held inside Bangladesh		528,244,515	425,372,962	528,244,515	425,372,962
		21,906,103,686	**39,940,304,603**	**22,100,937,207**	**40,145,321,686**
IFIC Islamic Banking					
Investments income		1,116,612	-	1,116,612	-
		21,907,220,298	**39,940,304,603**	**22,102,053,819**	**40,145,321,686**

27 Interest paid / profit shared on deposits, borrowings etc.

Interest paid / profit shared on deposits					
Conventional Banking					
Current deposit*		6,756,442,333	6,949,452,453	6,764,029,394	6,953,447,036
Saving bank deposit		355,376,821	450,694,418	355,376,821	450,694,418
Special notice deposit		591,973,374	650,947,014	591,973,374	650,969,426
Fixed deposit		18,888,309,881	17,698,336,136	18,888,309,881	17,698,336,136
Non resident FC deposit		21,585,462	10,959,816	21,585,462	10,959,816
Resident FC deposit		5,580,957	4,872,073	5,580,957	4,872,073
Pension savings scheme		1,449,830,034	1,108,019,971	1,449,830,034	1,108,019,971
Monthly income scheme		14,199,277,731	8,137,656,029	14,199,277,731	8,137,656,029
Foreign currency deposit		337,012	432,273	337,012	432,273
		42,268,713,605	**35,011,370,183**	**42,276,300,666**	**35,015,387,178**
IFIC Islamic Banking					
Mudaraba Savings		4,548,857	1,694,181	4,548,857	1,694,181
Mudaraba Special notice deposit		147,540	6,130	147,540	6,130
Mudaraba term deposit		43,881,393	8,784,277	43,881,393	8,784,277
Mudaraba monthly income scheme		53,141,827	6,480,935	53,141,827	6,480,935
		101,719,617	**16,965,523**	**101,719,617**	**16,965,523**
		42,370,433,222	**35,028,335,706**	**42,378,020,283**	**35,032,352,701**

* Interest on current deposit arised from interest bearing product "IFIC Aamar account", "IFIC Shohoj Account" and "IFIC Corporate Plus".

Interest paid on borrowings					
Call borrowing		2,190,278	6,669,514	2,190,278	6,669,514
Term borrowing		1,361,111	2,409,722	1,361,111	2,409,722
Repurchase agreement (repo)		897,481,360	1,285,928,080	897,481,360	1,285,928,080
Bangladesh Bank- Refinance		23,889,376	43,257,694	23,889,376	43,257,694
Interest on subordinated bond		757,726,027	874,290,410	757,726,027	874,290,410
Bangladesh Bank- EDF		136,049,485	166,814,018	136,049,485	166,814,018
		1,818,697,637	**2,379,369,438**	**1,818,697,637**	**2,379,369,438**
		44,189,130,859	**37,407,705,144**	**44,196,717,920**	**37,411,722,139**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
28 Investment income					
Interest on Treasury bills and bonds		6,451,759,010	4,777,087,189	6,448,998,110	4,777,087,189
Interest on reverse repo		128,722,842	8,318,051	128,722,842	8,318,051
Profit on sukuk bond		618,652,746	620,699,007	293,642,901	294,614,157
Profit on Islamic Investment		55,938,011	1,773,973	55,938,011	1,773,973
Interest on perpetual bond		41,483,518	100,302,496	41,483,518	100,302,496
Interest on Zero Coupon Bond		22,101,045	9,394,695	17,528,415	7,450,965
Gain/(loss) on share sale	28.1	4,492,829	10,408,329	3,847,713	10,102,034
Dividend income - local		50,883,004	103,088,460	39,478,373	74,926,320
Dividend income - Foreign		221,689,644	184,993,958	221,689,644	184,993,958
		7,595,722,649	**5,816,066,158**	**7,251,329,527**	**5,459,569,143**
28.1 Gain from sale of shares of listed companies					
Gain on share sale		4,492,829	10,408,329	3,847,713	10,102,034
Less: Loss on sale of share		-	-	-	-
		4,492,829	**10,408,329**	**3,847,713**	**10,102,034**
29 Commission, exchange and brokerage					
Commission	29.1	1,949,135,843	1,993,208,095	1,931,307,189	1,925,586,172
Exchange gain/(loss)		433,259,841	1,115,502,365	433,259,841	1,115,502,365
Brokerage		16,423,643	30,670,300	-	-
		2,398,819,326	**3,139,380,760**	**2,364,567,030**	**3,041,088,537**
29.1 Commission					
Remittances (inland)		3,567,549	3,556,869	3,567,549	3,556,869
Remittances (foreign)		2,290,668	2,188,516	2,290,668	2,188,516
Letter of guarantee (LG)-local		33,611,113	86,132,823	33,611,113	86,132,823
Letter of credit (back to back)		350,515,402	382,586,200	350,515,402	382,586,200
Letter of credit (cash)		76,288,881	74,509,183	76,288,881	74,509,183
Letter of credit (others)		72,433,327	82,663,099	72,433,327	82,663,099
Local documentary bills collection (LDBC)		545,900	1,220,268	545,900	1,220,268
Inward foreign documentary bills collection (IFDBC)		44,111,570	46,570,964	44,111,570	46,570,964
Add confirmation		8,105,392	14,509,253	8,105,392	14,509,253
Loan origination fees		31,151,133	38,037,407	31,151,133	38,037,407
Service charge on accounts		613,781,251	568,462,931	613,264,031	566,356,171
Fees and Commission-Cards		573,044,325	530,539,477	573,044,325	530,539,477
Sanchaypatra		248,629	44,832	248,629	44,832
Foreign correspondent charges		38,479,447	41,611,597	38,479,447	41,611,597
Negotiation against contract		8,584,448	684,251	8,584,448	684,251
Rebate from foreign correspondent		47,644,069	45,642,582	47,644,069	45,642,582
Auto Chalan System		26,430,518	7,269,538	26,430,518	7,269,538
Commission others		18,302,220	66,978,306	990,786	1,463,143
		1,949,135,843	**1,993,208,095**	**1,931,307,189**	**1,925,586,172**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024

30 Other operating income

Locker rent		17,821,550	17,689,000	17,821,550	17,689,000
Cheque Book charge recovery		123,640,435	119,640,803	123,640,435	119,640,803
Gain/(loss) on sale of fixed assets	40.5	2,243,754	4,452,662	2,243,754	4,452,662
Recovery on written off advance		232,365,253	-	232,365,253	-
Miscellaneous earning		187,266,064	205,781,268	190,528,719	181,123,675
		563,337,057	**347,563,733**	**566,599,711**	**322,906,139**

Miscellaneous earnings includes BDT 9,198,969 (Y2025) and BDT 74,04,001 (Y2024) against forfeited amount returned from Provident Fund according to the Instruction of Financial Reporting Council [FRC] directives Dated 7 July 2020.

31 Salary and allowances

Basic salary	2,477,018,603	2,301,921,458	2,437,528,021	2,265,212,659
Other allowances	1,755,182,075	1,694,902,434	1,744,604,507	1,684,072,654
Bonus	447,326,204	420,224,111	444,752,458	418,138,777
Provident fund- Bank's contribution	229,144,459	202,486,676	229,144,459	202,486,676
Contribution to gratuity fund	190,000,000	344,048,293	190,000,000	344,048,293
	5,098,671,341	**4,963,582,972**	**5,046,029,445**	**4,913,959,059**

Total number of employees in the Bank for the year ended 31 December 2025 were 5,963 (Y2024: 5,735). Number of employees for the year ended 31 December 2025 who were paid remuneration less than Tk. 36,000 was nil (Y2024: nil).

32 Rent, taxes, insurance, electricity etc.

Rent paid	491,102,332	605,190,057	487,338,970	601,771,848
Rates & taxes	28,779,395	41,960,004	26,700,680	40,085,949
Insurance premium	437,774,715	395,979,106	437,567,283	395,798,387
Electricity & water	284,088,736	270,596,010	281,688,181	268,412,417
	1,241,745,178	**1,313,725,177**	**1,233,295,114**	**1,306,068,601**

Total office rent expenses for year ended 31 December 2025 are Tk. 1,025,068,510. Due to application of IFRS 16: Leases, Tk. 581,503,662 has been distributed as depreciation (Annexure-D) and interest expense (note 40). Required withholding tax and VAT on total rental expense have been deducted and deposited accordingly. Details are disclosed in Note 2.2.1.6.

33 Legal expenses

Legal expenses	3,783,630	3,312,199	2,264,026	2,091,898
Professional fees	7,136,656	18,202,517	6,093,562	16,131,299
	10,920,286	**21,514,716**	**8,357,588**	**18,223,197**

34 Postage, stamp, telecommunication etc.

Postage expenses	31,325,183	32,980,731	31,325,183	32,980,731
Telephone	10,188,600	62,643,547	9,676,444	62,214,232
Internet and Communication facilities	230,826,327	194,928,950	229,803,877	193,977,775
	272,340,110	**290,553,228**	**270,805,504**	**289,172,738**

35 Stationery, printing, advertisement etc.

Printing stationery	27,532,189	21,382,656	27,115,637	20,986,412
Security stationery	56,624,859	55,149,698	56,624,859	55,149,698
Petty stationery	78,554,918	105,446,695	78,554,918	105,446,695
Computer stationery	7,941,517	6,420,589	7,941,517	6,420,589
Advertisement and publicity	140,556,038	270,645,158	138,357,689	267,859,318
	311,209,520	**459,044,795**	**308,594,620**	**455,862,712**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
36 Managing Director's salary					
Basic salary		12,600,000	15,936,202	12,600,000	15,936,202
House rent allowance		3,600,000	2,528,710	3,600,000	2,528,710
Provident fund- Bank's contribution		-	862,118	-	862,118
Other allowances		1,920,000	1,398,120	1,920,000	1,398,120
Festival bonus		2,100,000	3,323,144	2,100,000	3,323,144
		20,220,000	**24,048,294**	**20,220,000**	**24,048,294**
In addition to the above, the Managing Director was paid BDT 1,050,000 as LFA in Y2025 (Y2024: BDT 838,020).					
37 Directors' fees					
Meeting attendance fees		4,103,500	5,057,984	3,200,000	4,234,984
Independent Director remuneration		2,398,333	-	2,398,333	-
Sharia Supervisory Board		100,000	-	100,000	-
		6,601,833	**5,057,984**	**5,698,333**	**4,234,984**
Directors' fees and Independent Director remuneration is paid as BRPD Circular no. 02, dated 11 February 2024 and BRPD Circular no. 03, dated 14 February 2024.					
38 Auditors' fees					
Statutory annual audit fees		3,600,436	3,493,353	2,875,000	2,875,000
		3,600,436	**3,493,353**	**2,875,000**	**2,875,000**
39 Depreciation and repair of bank's assets					
Depreciation					
Buildings and premises		47,045,580	47,174,472	47,045,580	47,174,472
Furniture & Fixture		58,635,537	58,364,294	58,486,683	58,236,614
IT Equipment		387,996,683	274,430,356	386,121,733	272,508,791
Electrical Equipment		141,101,365	174,865,711	140,728,659	174,524,504
Office equipment		83,495,770	79,598,535	83,495,770	79,598,535
Leasehold improvement		151,971,841	147,867,102	151,702,060	147,055,404
Vehicles		13,031,586	15,205,366	13,031,586	15,205,366
Software		270,623,875	202,056,627	270,623,875	202,056,627
		1,153,902,236	**999,562,462**	**1,151,235,945**	**996,360,313**
Right of Use Assets		506,230,437	394,091,168	498,252,458	388,493,560
		1,660,132,674	**1,393,653,630**	**1,649,488,403**	**1,384,853,873**
Repairs and maintenance					
Property maintenance and repairs		918,273,277	807,541,171	912,585,396	801,600,086
Vehicles maintenance and repairs		56,426,290	58,593,589	56,426,290	58,593,589
		974,699,567	**866,134,760**	**969,011,686**	**860,193,675**
		2,634,832,241	**2,259,788,389**	**2,618,500,089**	**2,245,047,548**
40 Other expenses					
Entertainment		78,509,589	118,893,259	77,881,408	118,385,805
Petrol, oil and lubricants	40.1	117,443,513	134,560,323	117,443,513	134,560,323
Training and internship	40.2	20,286,890	20,319,101	20,286,890	20,319,101
Traveling expenses	40.3	79,985,596	82,617,698	70,556,982	81,578,774

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
Outsourced service	40.4	651,105,077	652,271,089	650,924,807	652,047,716
Subscription and donation		10,465,326	23,016,785	9,515,298	22,231,123
Corporate Social Responsibility (CSR)		4,558,177	110,641,801	4,558,177	110,641,801
Books, newspapers and magazines, etc.		109,115	154,446	109,115	154,446
Interest on leased assets		86,559,610	64,370,086	83,251,204	62,057,669
NID verification charge		4,322,689	4,784,656	4,322,689	4,784,656
Reward and recognition		13,615,000	11,758,797	13,615,000	11,758,797
Uniforms and liveries		-	2,635,397	-	2,635,397
AGM and EGM expense		5,601,274	6,729,899	5,226,274	6,307,399
Business development		58,409,854	70,571,543	58,409,854	70,514,723
Crockeries		2,017,849	2,641,096	2,001,999	2,641,096
Security services		545,769,483	504,673,339	542,858,304	501,957,189
Bank charges and commission		38,652,319	43,998,742	14,724,338	17,437,744
Recovery and sales agent		5,073,278	2,807,252	5,073,278	2,807,252
Visa card expense		490,621,518	417,430,274	490,621,518	417,430,274
Branch Charge		13,734,243	13,627,080	13,734,243	13,627,080
Bond issue		1,376,560	2,229,375	1,376,560	2,229,375
Health & safety expense		10,818,433	7,829,654	10,818,433	7,829,654
Clean materials expense		17,944,412	16,015,635	17,939,046	16,015,635
Miscellaneous		15,808,110	30,327,543	12,798,350	23,204,877
		2,272,787,916	**2,344,904,868**	**2,228,047,281**	**2,303,157,905**

40.1 Petrol, oil and lubricants

Petrol, oil and lubricants - pool car	69,245,507	80,935,762	69,245,507	80,935,762
Petrol, oil and lubricants - car purchase scheme	48,198,006	53,624,561	48,198,006	53,624,561
	117,443,513	**134,560,323**	**117,443,513**	**134,560,323**

40.2 Training and internship expense includes daily allowance and traveling allowances.

40.3 Traveling expense represents foreign and local travel which include daily allowances and traveling allowance.

40.4 Casual and contractual service

Driver salary - car purchase scheme	49,631,934	52,812,138	49,631,934	52,812,138
DSA salary and incentive	93,455,369	142,377,218	93,455,369	142,377,218
Cleaning & maintenance service	389,018,741	352,281,505	389,018,741	352,281,505
Manpower service	118,999,033	104,800,228	118,818,763	104,576,856
	651,105,077	**652,271,089**	**650,924,807**	**652,047,716**

40.5 Gain/ (loss) on sales of fixed assets

Cost of fixed assets sold

Furniture & Fixture	4,604,720	4,548,757	4,604,720	4,548,757
IT Equipment	13,318,955	17,126,973	13,318,955	17,126,973
Office equipment	2,488,307	22,987,962	2,488,307	22,987,962
Electrical Equipment	15,387,124	27,654,329	15,387,124	27,654,329
Leasehold improvement	4,617,980	11,409,576	4,617,980	11,409,576
Vehicles	15,827,036	3,631,600	15,827,036	3,631,600
Software	-	135,000	-	135,000
	56,244,122	**87,494,197**	**56,244,122**	**87,494,197**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
Less : Accumulated depreciation					
Furniture & Fixture		3,998,135	4,404,330	3,998,135	4,404,330
IT Equipment		12,911,557	17,084,061	12,911,557	17,084,061
Office equipment		2,432,319	22,979,960	2,432,319	22,979,960
Electrical Equipment		14,071,337	26,382,707	14,071,337	26,382,707
Leasehold improvement		2,407,688	10,697,828	2,407,688	10,697,828
Vehicles		15,827,030	3,631,596	15,827,030	3,631,596
Software		-	134,997	-	134,997
		51,648,066	**85,315,478**	**51,648,066**	**85,315,478**
Written down value		**4,596,056**	**2,178,719**	**4,596,056**	**2,178,719**
Sale proceeds of above fixed assets		6,839,810	6,631,380	6,839,810	6,631,380
Gain / (loss) on sales of fixed assets		**2,243,754**	**4,452,662**	**2,243,754**	**4,452,662**

40.a Details of investment in associates - under equity method

i) Oman Exchange LLC

Opening balance	191,579,713	201,870,323	-	-
Add: Share of post acquisition profit/ (loss) during the year	(7,841,299)	(10,290,611)	-	-
Closing balance	**183,738,413**	**191,579,713**	**-**	**-**

ii) Share of post acquisition profit during the year

Oman Exchange LLC	(7,841,299)	(10,290,611)	-	-
	(7,841,299)	**(10,290,611)**	**-**	**-**

41 Provision for loans, investments and other assets

Specific provision	15.1	93,100,000	2,617,382,967	93,100,000	2,617,382,967
General provision	15.2	(93,100,000)	614,661,444	(93,100,000)	614,661,444
Provision for OBU	15.2	-	(3,297,991)	-	(3,297,991)
Special general provision COVID-19			(2,345,134,601)		(2,345,134,601)
Provision for OBS	15.3	-	699,371,149	-	699,371,149
Provision for loans and advances		**-**	**1,582,982,968**	**-**	**1,582,982,968**
Provision for investments	15.4	(132,247,986)	971,211,772	(148,040,702)	685,636,899
Provision for FDR in FI	15.5	-	166,854,667	-	166,854,667
Provision for other assets		148,040,702	97,950,374	148,040,702	97,950,374
		15,792,716	**2,818,999,781**	**-**	**2,533,424,908**

42 Provision for taxation

Current tax		337,359,303	341,637,345	320,000,000	300,000,000
Deferred tax expense/(income)	42.1	1,641,650,484	(1,814,855,122)	1,642,341,735	(1,814,233,022)
		1,979,009,787	**(1,473,217,777)**	**1,962,341,735**	**(1,514,233,022)**

42.1 Deferred tax expense/(income)

Deferred tax on provision for loans(CL)	10.6	1,822,781,300	(1,714,200,000)	1,822,781,300	(1,714,200,000)
Deferred tax on fixed assets	10.6	(164,715,520)	(90,529,339)	(164,024,269)	(89,907,239)
Deferred tax on leased assets	10.5	(16,415,296)	(10,125,783)	(16,415,296)	(10,125,783)
		1,641,650,484	**(1,814,855,122)**	**1,642,341,735**	**(1,814,233,022)**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
43 Receipts from other operating activities					
Rent received		17,821,550	17,689,000	17,821,550	17,689,000
Other receipts		545,515,507	329,874,733	316,412,908	305,217,139
Capital gain/l(loss)	28.1	4,492,829	10,408,329	3,847,713	10,102,034
		567,829,886	**357,972,061**	**338,082,171**	**333,008,173**
44 Payments for other operating activities					
Rent paid		1,028,831,872	1,028,739,197	1,025,068,510	1,025,320,989
Rates, taxes & utilities		28,779,395	41,960,004	26,700,680	40,085,949
Insurance premium		437,774,715	395,979,106	437,567,283	395,798,387
Electricity & water		284,088,736	270,596,010	281,688,181	268,412,417
Traveling expenses		79,985,596	82,617,698	70,556,982	81,578,774
Auditors' fees		3,600,436	3,493,353	2,875,000	2,875,000
Directors' fees		6,601,833	5,057,984	5,698,333	4,234,984
Legal expenses		10,920,286	21,514,716	8,357,588	18,223,197
Repairs and maintenance		974,699,567	866,134,760	969,011,686	860,193,675
Other expenses		1,311,152,152	1,408,696,760	1,280,172,934	1,371,287,913
		4,166,434,589	**4,124,789,589**	**4,107,697,177**	**4,068,011,285**
Closing accrued expenses		(279,093,378)	(465,098,736)	(270,193,707)	(458,827,981)
Opening accrued expenses		465,098,736	139,531,108	458,827,981	108,046,723
		4,352,439,946	**3,799,221,962**	**4,296,331,451**	**3,717,230,027**
45 (Increase)/decrease of other assets					
Stationery and stamps		95,447,783	103,098,019	95,447,783	103,098,019
Suspense account		2,863,108,575	1,820,710,915	2,855,905,007	1,818,065,386
Advance, deposit and prepayments		676,746,424	678,870,987	673,785,271	675,020,989
Receivable others		51,686,699	60,761,201	51,412,407	59,067,209
Closing other assets		**3,686,989,481**	**2,663,441,123**	**3,676,550,468**	**2,655,251,603**
Opening other assets		**2,663,441,123**	**1,947,779,420**	**2,655,251,603**	**1,880,168,303**
		(1,023,548,358)	**(715,661,703)**	**(1,021,298,865)**	**(775,083,300)**
46 Increase/(decrease) of other liabilities					
Withholding Tax payable to government		727,540,986	626,875,889	727,337,837	626,726,022
Withholding VAT payable to government		174,384,086	149,941,823	174,209,241	149,826,319
Excise duty payable to government		547,733,031	524,324,205	547,733,031	524,324,205
Visa card payable		54,756,875	151,146,272	54,756,875	151,146,272
Climate risk fund		20,000,000	20,000,000	20,000,000	20,000,000
Payable against Govt. Bond & Sanchaypatra		43,168,230	13,897,785	43,168,230	13,897,785
Others		81,381,148	89,002,031	81,109,121	88,968,163
Closing other liabilities		**1,648,964,357**	**1,575,188,005**	**1,648,314,335**	**1,574,888,766**
Opening other liabilities		**1,575,188,005**	**1,435,423,638**	**1,574,888,766**	**1,435,177,199**
		73,776,352	**139,764,367**	**73,425,569**	**139,711,567**
47 Cash and cash equivalents					
Cash in hand		16,991,408,465	18,522,368,536	16,987,994,554	18,522,309,859
Balance with BB and its agent Bank (s)		31,312,640,305	28,825,226,868	31,312,640,305	28,825,226,868
Balance with other banks and FI		6,983,424,013	6,138,736,073	6,938,314,800	6,072,802,349
Prize Bonds		11,115,900	5,377,200	11,115,900	5,377,200
		55,298,588,683	**53,491,708,677**	**55,250,065,559**	**53,425,716,276**

Amount in BDT

Particulars	Note	Group		Bank	
		2025	2024	2025	2024
48 Reconciliation of statement of cash flows from operating activities					
Net profit after taxation				(25,616,932,542)	(1,024,678,558)
Add/(less): Adjustment					
Depreciation on fixed asset				1,378,864,528	1,182,797,246
Amortization on software				270,623,875	202,056,627
Provision (tax)				1,962,341,735	(1,514,233,022)
Provision (loans and others)				-	2,533,424,908
Recovery of written off loans				-	117,017,033
Interest receivable				(123,498,275)	(125,220,392)
Interest payable on deposits				4,181,538,239	3,441,800,004
Bonus payable				-	(251,000,000)
Rent paid - lease adjustment				(537,729,540)	(423,549,141)
Accrued Expense				(211,173,292)	364,566,326
Interest on leased assets				83,251,204	62,057,669
				7,004,218,475	**5,589,717,259**
Changes in operating assets and liabilities					
Changes in loans & advances				11,259,122,131	(21,527,442,234)
Changes in deposit and other accounts				38,276,166,736	29,205,482,346
Changes of trading securities				(19,606,918,752)	(3,416,105,014)
Changes in other assets				(1,021,298,865)	(775,083,300)
Changes in other liabilities				73,425,569	139,711,567
				28,980,496,819	**3,626,563,366**
Income tax paid				(618,816,095)	(1,682,005,419)
Net cash flows from/(used in) operating activities				**9,748,966,657**	**6,509,596,647**
49 Number of ordinary shares outstanding					
Balance at the beginning of the year		1,922,086,647	1,830,558,712	1,922,086,647	1,830,558,712
Add: Bonus share issued		-	91,527,935	-	91,527,935
		1,922,086,647	**1,922,086,647**	**1,922,086,647**	**1,922,086,647**
50 Earnings Per Share (EPS)*					
Net profit after tax		(25,599,604,192)	(1,206,176,281)	(25,616,932,542)	(1,024,678,558)
Number of ordinary shares outstanding		1,922,086,647	1,922,086,647	1,922,086,647	1,922,086,647
Earnings Per Share (EPS)		**(13.32)**	**(0.63)**	**(13.33)**	**(0.53)**
EPS is negative for the year 2025 as Bank incurred net loss due to deterioration in asset quality.					
51 Net Operating Cash Flow per Share*					
Net cash flows from operating activities		9,728,393,199	6,682,045,118	9,748,966,657	6,509,596,647
Number of ordinary shares outstanding		1,922,086,647	1,922,086,647	1,922,086,647	1,922,086,647
Net Operating Cash Flow per Share		**5.06**	**3.48**	**5.07**	**3.39**
NOCFPS of the Bank as of 31 December 2025 is higher due to deposit growth.					
52 Net Asset Value (NAV) per Share*					
Net assets value at the end of the year		9,542,976,102	34,903,473,424	5,658,262,872	31,045,405,257
Number of ordinary shares outstanding		1,922,086,647	1,922,086,647	1,922,086,647	1,922,086,647
Net Asset Value (NAV) per Share		**4.96**	**18.16**	**2.94**	**16.15**
NAV as of Y2025 is lower compared to Y2024 due to net loss of the Bank.					

53 Events after the reporting period

No events were occurred after the reporting date that could affect the financial position of the Bank or required disclosure.

Annexure-A

Balance with other Banks and Financial Institutions-Outside Bangladesh

as at 31 December 2025

Name of the Bank and Financial Institutions	Account type	Currency type	31 December 2025			31 December 2024		
			FC amount	Conversion rate	Equivalent BDT	FC amount	Conversion rate	Equivalent BDT
AB Bank Ltd., Mumbai	CD	USD	850,530	122.30	104,015,936	337,534	120.00	40,504,079
Amana Bank, Sri Lanka	CD	USD	6,159	122.30	753,190	6,159	120.00	739,054
Citi Bank N.A. New York	CD	USD	291,180	122.30	35,609,933	635,848	120.00	76,301,701
Commerz Bank AG, Frankfurt	CD	USD	97,128	122.30	11,878,297	619,665	120.00	74,359,826
Commerz Bank AG, Frankfurt	CD	EUR	141,287	143.97	20,341,468	44,301	125.14	5,543,694
Zhejiang Chouzhou Bank, China	CD	CNY	3,600,275	17.46	62,845,685	3,725,126	16	61,247,781
Zhejiang Chouzhou Bank, China	CD	USD	193,928	122.30	23,716,524	104,352	120	12,522,209
Habib Bank, New York	CD	USD	929,086	122.30	113,622,972	523,193	120.00	62,783,208
Habib Bank AG, Zurich	CD	CHF	-	-	-	149,549	133.06	19,899,012
ICIC Bank Ltd., India	CD	USD	379,601	122.30	46,423,448	381,509	120.00	45,781,074
J.P. Morgan Chase Bank AG, Frankfurt	CD	EUR	59,361	143.97	8,546,311	11,993	125.14	1,500,800
J.P. Morgan Chase Bank, New York	CD	USD	782,394	122.30	95,683,153	1,252,206	120.00	150,264,706
J.P. Morgan Chase Bank, Sydney	CD	AUD	110,701	81.86	9,062,484	169,784	74.62	12,668,630
Mashreq Bank, PSC, India	CD	USD	126,956	122.30	15,526,136	83,904	120.00	10,068,484
Masreq Bank PSC, New York	CD	USD	3,959,987	122.30	484,288,149	698,487	120.00	83,818,489
MCB Bank Ltd, Pakistan	CD	USD	19,610	122.30	2,398,240	67,889	120.00	8,146,734
Nabil Bank Ltd., Nepal	CD	USD	26,650	122.30	3,259,127	26,650	120.00	3,197,956
Sonali Bank Limited, Kolkata	CD	USD	26,736	122.30	3,269,735	26,736	120.00	3,208,364
Standard Chartered Bank, New York	CD	USD	1,806,561	122.30	220,934,089	2,630,546	120.00	315,665,573
Standard Chartered Bank, Mumbai	CD	USD	854,304	122.30	104,477,473	276,981	120.00	33,237,732
Standard Chartered Bank, London	CD	GBP	365,007	165.25	60,315,827	151,640	150.97	22,892,475
Standard Chartered Bank, London	CD	USD	34,300	122.30	4,194,676	84,326	120.00	10,119,065
Standard Chartered Bank, Tokyo	CD	JPY	9,161,237	0.78	7,178,745	2,208,865	0.76	1,679,400
Wells Fargo Bank, New York	CD	USD	-	-	-	680,378	120.00	81,645,388
Total			**23,822,978**		**1,438,341,597**	**14,897,623**		**1,137,795,434**

Annexure-B

Details of investment in shares

as at 31 December 2025

Amount in BDT

Name of the Company	Face value	No. of share	Cost/share	Cost price	Mkt or NAV price/share	Total value	Gain/(loss)
Unquoted shares							
Karma Sangsthan Bank	100	200,000	100.00	20,000,000	113.18	22,635,154	2,635,154
Central Depository Bangladesh Limited	10	2,284,722	10.00	22,847,220	41.55	94,941,411	72,094,191
				42,847,220		**117,576,565**	**74,729,345**
Quoted shares							
Under General Fund							
Bangladesh Submarine Cable Company PLC	10	58,100	230.13	13,370,658	126.60	7,355,460	(6,015,198)
Beximco Limited	10	4,822,230	94.42	455,303,703	110.10	530,927,523	75,623,820
Beximco Pharmaceuticals Limited	10	3,040,600	105.26	320,041,062	102.10	310,445,260	(9,595,802)
British American Tobacco Bangladesh Company Limited	10	38,747	539.96	20,921,646	248.60	9,632,504	(11,289,142)
Doreen Power Generations and Systems Limited	10	106,400	67.34	7,164,891	27.80	2,957,920	(4,206,971)
Energypac Power Generation PLC	10	619,500	41.90	25,960,000	15.50	9,602,250	(16,357,750)
Fareast Life Insurance Company Limited	10	979,224	125.11	122,511,641	20.20	19,780,325	(102,731,316)
Grameen Phone Limited	10	60,000	331.51	19,890,792	257.90	15,474,000	(4,416,792)
IDLC Finance PLC.	10	620,800	66.70	41,406,364	35.70	22,162,560	(19,243,804)
Index Agro Industries Limited	10	12,600	99.01	1,247,551	65.30	822,780	(424,771)
Maksons Spinning Mills PLC.	10	150,000	26.69	4,003,965	4.80	720,000	(3,283,965)
Malek Spinning Mills PLC.	10	1,740,166	35.21	61,270,416	28.70	49,942,764	(11,327,652)
National Housing Finance PLC	10	5,817,801	6.71	39,010,000	22.50	130,900,523	91,890,523
Padma Oil PLC.	10	15,000	195.72	2,935,851	168.20	2,523,000	(412,851)
Power Grid Company of Bangladesh Limited	10	50,000	69.13	3,456,265	26.70	1,335,000	(2,121,265)
Renata PLC	10	30,495	1,259.45	38,406,822	391.80	11,947,941	(26,458,881)
Square Pharmaceuticals PLC.	10	1,879,500	218.40	410,479,863	198.60	373,268,700	(37,211,163)
Square Textiles PLC.	10	250,000	64.49	16,122,075	48.50	12,125,000	(3,997,075)
Summit Power Limited	10	208,545	49.92	10,411,536	12.30	2,565,104	(7,846,433)
The City Bank PLC	10	450,000	25.47	11,459,970	24.40	10,980,000	(479,970)
TITAS Gas Transmission and Distribution Company Limited	10	1,665,760	76.60	127,592,706	15.50	25,819,280	(101,773,426)
United Power Generation & Distribution Company Limited	10	30,000	250.23	7,506,972	116.10	3,483,000	(4,023,972)
Unique Hotel & Resorts PLC	10	200,000	105.15	21,029,385	38.20	7,640,000	(13,389,385)
Total				**1,781,504,135**		**1,562,410,893**	**(219,093,242)**

Amount in BDT

Name of the Company	Face value	No. of share	Cost/share	Cost price	Mkt or NAV price/share	Total value	Gain/(loss)
Under Special Fund as per BB DOS Circular number 1, dated 10 February 2020							
Beximco Pharmaceuticals Limited	10	7,371,650	106.05	781,737,625	102.10	752,645,465	(29,092,160)
Beximco Green-Sukuk Al Istisna'a	100	8,000,000	100.00	800,000,000	57.00	456,000,000	(344,000,000)
Total				**1,581,737,625**		**1,208,645,465**	**(373,092,160)**
Investment in bond/sukuk							
AB Bank Perpetual Bond	1,000	1,000,000	1,000.00	1,000,000,000	1,000.00	1,000,000,000	-
Beximco Green Sukuk	100	24,375,182	85.79	2,091,176,283	57.00	1,389,385,374	(701,790,909)
IFIC Guaranteed Sreepur Township Zero Coupon Bond	100,000	7,935	77,148.06	612,169,880	75,000.00	595,125,000	-
Total				**3,703,346,163**		**2,984,510,374**	**(701,790,909)**
Mutual funds							
IFIC Bank 1st Mutual Fund	10	37,951,655	6.59	250,000,000	2.50	94,879,138	(155,120,863)
ICB Employee 1st Mutual Fund	10	1,339,500	13.43	17,986,473	3.40	4,554,300	(13,432,173)
				267,986,473		**99,433,438**	**(168,553,036)**
Investment in overseas entity: In associate/joint venture							
Oman Exchange LLC		627,841	83.47	52,404,650	523.23	328,507,867	276,103,217
				52,404,650		**328,507,867**	**276,103,217**
Other investment in overseas entity							
MCB Bank Limited, Pakistan		175,508	2,064.34	362,307,872	165.00	28,959,677	(333,348,195)
Nabil Bank Limited, Nepal		21,017,264	108.87	2,288,252,563	535.86	11,262,380,959	8,974,128,396
Total Investment in overseas entity				**2,702,965,088**		**11,619,848,503**	**8,640,780,200**
Total				**10,080,386,704**		**17,592,425,237**	

Particulars	Cost price		Market value	Req. Provision
Shares				
Unquoted shares	42,847,220		117,576,565	
Quoted- general Fund	1,781,504,135		1,562,410,893	
Quoted- under special fund	1,581,737,625		1,208,645,465	
Investment in overseas entity: In associate/joint venture	52,404,650		328,507,867	
Investment in overseas entity: Nabil Bank Ltd.	2,288,252,563		11,262,380,959	
Investment in overseas entity: MCB Bank Ltd.*	362,307,872		28,959,677	
Sub-total	**6,109,054,066**		**14,508,481,426**	**-**
Listed Bond/sukuk	3,091,176,283		2,389,385,374	701,790,909
Mutual funds	267,986,473		99,433,438	168,553,036
Grand Total	**9,468,216,822**		**16,997,300,237**	**870,343,945**

Provision has been made as per DOS circular no. 01 dated 24 May 2023.

* Bank has made full provision in line with the Bangladesh Bank letter no- BRPD Division-1 (obs)877/02/2025-10176 dated 25 August 2025.

Annexure-C

Loans and advances allowed to each customer exceeding 10% of Bank's total capital

as at 31 December 2025

BDT in million

Sl.	Name of the group	Name of clients	Outstanding as on 31 December 2025			Amount classified
			Funded	Non-funded	Total	
1	Sreepur Township	Sreepur Township Ltd.	59.20	10,200.00	10,259.20	59.20
		Sub Total:	**59.20**	**10,200.00**	**10,259.20**	**59.20**
2	Silver Line	Silver Composite Textile Mills Ltd.	3,754.10	252.70	4,006.80	-
		Silver Line Composite Textile Mill Ltd.	4,579.50	51.90	4,631.40	-
		Sundarban Air Travel Ltd.	-	7.50	7.50	-
		Sub Total:	**8,333.60**	**312.10**	**8,645.70**	**-**
3	Knit Concern	Knit Concern Ltd.	2,400.20	2,116.50	4,516.70	-
		KC Apparels Ltd.	223.20	403.70	626.90	
		Pack Concern Ltd.	19.20	7.00	26.20	-
		KC Lingerie Ltd.	1,405.70	1,064.50	2,470.20	-
		Zas Concern Ltd.	19.30	13.70	33.00	-
		JMJ Mollah Ice & Cold Storage Ltd.	97.90	-	97.90	-
		JHM Cotton Ltd.	36.70	-	36.70	-
		KC Spinning Mills Ltd.	194.90	63.20	258.10	-
		Sub Total:	**4,397.10**	**3,668.60**	**8,065.70**	**-**
4		Habib Hotel International Ltd.	7,625.80	-	7,625.80	7,625.80
		Sub Total:	**7,625.80**	**-**	**7,625.80**	**7,625.80**
5	Nassa	Nassa Properties Ltd.	4,794.60	-	4,794.60	2,962.40
		as at 31 December 2025	1,738.90	-	1,738.90	1,551.77
		Nassa Supreme Wash Ltd.	778.50	25.60	804.10	715.55
		Sub Total:	**7,312.00**	**25.60**	**7,337.60**	**5,229.72**
6		Assad Trading & Engineering Ltd.	7,333.20	-	7,333.20	7,333.20
		Sub Total:	**7,333.20**	**-**	**7,333.20**	**7,333.20**
7		Scholastica Ltd.	7,301.50	0.10	7,301.60	7,274.51
		Sub Total:	**7,301.50**	**0.10**	**7,301.60**	**7,274.51**
8		Glowing Construction & Engineering Ltd.	7,237.90	-	7,237.90	7,237.90
		Sub Total:	**7,237.90**	**-**	**7,237.90**	**7,237.90**
9		Quick Real Estate Ltd.	6,854.20	-	6,854.20	6,854.20
		Sub Total:	**6,854.20**	**-**	**6,854.20**	**6,854.20**
10	ENA	Ena Properties Ltd.	2,708.10	-	2,708.10	2,708.10
		Northern Power Solutions Ltd.	2,602.40	-	2,602.40	2,602.40
		Ena Building Products Ltd.	395.30	-	395.30	395.30
		Sakoatex Ltd.	573.10	-	573.10	573.10
		Ena DDJ Construction Firm Ltd.	-	544.50	544.50	-
		Sub Total:	**6,278.90**	**544.50**	**6,823.40**	**6,278.90**
11		Sunstar Business Ltd.	6,745.50	-	6,745.50	6,745.50
		Sub Total:	**6,745.50**	**-**	**6,745.50**	**6,745.50**
12		Fareast Business Ltd.	6,744.90	-	6,744.90	6,744.90
		Sub Total:	**6,744.90**	**-**	**6,744.90**	**6,744.90**
13		Cosmos Commodities Ltd.	6,722.00	-	6,722.00	6,722.00
		Sub Total:	**6,722.00**	**-**	**6,722.00**	**6,722.00**
14		Bluemoon Trading Ltd.	6,663.90	-	6,663.90	6,663.90
		Sub Total:	**6,663.90**	**-**	**6,663.90**	**6,663.90**

BDT in million

Sl.	Name of the group	Name of clients	Outstanding as on 31 December 2025			Amount classified
			Funded	Non-funded	Total	
15		Alpha Enterprise Ltd.	6,551.40	-	6,551.40	6,551.40
		Sub Total:	**6,551.40**	**-**	**6,551.40**	**6,551.40**
16		Axis Business Ltd.	6,442.40	-	6,442.40	6,442.40
		Sub Total:	**6,442.40**	**-**	**6,442.40**	**6,442.40**
17	Doha-Global	Dohatec Newmedia Ltd.	2,207.90	2.50	2,210.40	-
		Global Voice Telecom Ltd.	4,119.80	98.60	4,218.40	4,119.80
		Sub Total:	**6,327.70**	**101.10**	**6,428.80**	**4,119.80**
18	Uttara Jute	Uttara Jute Fibres & Industries Ltd.	6,113.10	4.40	6,117.50	6,113.10
		Sub Total:	**6,113.10**	**4.40**	**6,117.50**	**6,113.10**
19	Wisdom	Wisdom Attires Ltd.	4,439.40	981.40	5,420.80	-
		Three Star Farm House Ltd.	37.70	-	37.70	
		Five Star Farm House Ltd.	605.70	-	605.70	
		Sub Total:	**5,082.80**	**981.40**	**6,064.20**	**-**
20		Everest Enterprise Ltd.	6,052.80	-	6,052.80	6,052.80
		Sub Total:	**6,052.80**	**-**	**6,052.80**	**6,052.80**
21		Skymark International Ltd.	6,047.00	-	6,047.00	6,047.00
		Sub Total:	**6,047.00**	**-**	**6,047.00**	**6,047.00**
22	Anwar	Anwar Ispat Ltd.	1,087.20	231.10	1,318.30	-
		Anwar Cement Ltd.	4,403.30	180.20	4,583.50	-
		Sub Total:	**5,490.50**	**411.30**	**5,901.80**	**-**
23		Bricks & Mortar Ltd.	5,752.10	-	5,752.10	5,752.10
		Sub Total:	**5,752.10**	**-**	**5,752.10**	**5,752.10**
24	Phonix	Appollo Ispat Complex Ltd.	5,578.50	-	5,578.50	5,578.90
		Sub Total:	**5,578.50**	**-**	**5,578.50**	**5,578.90**
25	Navana	Navana Ltd.	791.00	-	791.00	-
		Navana Real Estate Ltd.	4,501.60	-	4,501.60	-
		Navana Interlinks Ltd.	86.80	2.90	89.70	-
		Navana Electronics Ltd.	142.50	0.30	142.80	-
		Sub Total:	**5,521.90**	**3.20**	**5,525.10**	**-**
26	Sikder	Powerpac Mutiara Keraniganj Ltd.	2,714.60	-	2,714.60	2,714.60
		R & R Holdings Ltd.	2,768.10	-	2,768.10	2,768.10
		Sub Total:	**5,482.70**	**-**	**5,482.70**	**5,482.70**
27		NPM Apparels Ltd.	5,411.00	3.00	5,414.00	435.90
		Sub Total:	**5,411.00**	**3.00**	**5,414.00**	**435.90**
28		Vista International Ltd.	5,210.30	-	5,210.30	5,210.30
		Sub Total:	**5,210.30**	**-**	**5,210.30**	**5,210.30**
29		Absolute Construction & Engineering Ltd.	5,064.10	-	5,064.10	5,064.10
		Sub Total:	**5,064.10**	**-**	**5,064.10**	**5,064.10**
30	Aegis	Aegis Cotton Mills Ltd.	2,356.90	3.30	2,360.20	2,356.90
		Bakerganj Bohumukhi Khamar (Pvt) Ltd.	2,624.60	-	2,624.60	2,624.60
		Sub Total:	**4,981.50**	**3.30**	**4,984.80**	**4,981.50**
31		Serve Construction & Engineering Ltd.	4,960.30	-	4,960.30	4,960.30
		Sub Total:	**4,960.30**	**-**	**4,960.30**	**4,960.30**
32		Altron Trading Ltd.	4,956.90	-	4,956.90	4,956.90
		Sub Total:	**4,956.90**	**-**	**4,956.90**	**4,956.90**
33	Uttara	Uttara Acrylic Mills Ltd.	90.40	-	90.40	90.40
		Uttara Spinning Mills Ltd.	4,491.00	14.20	4,505.20	4,491.00
		Uttara Rotors Yarn Mills Ltd.	301.90	2.60	304.50	301.90
		Sub Total:	**4,883.30**	**16.80**	**4,900.10**	**4,883.30**

BDT in million

Sl.	Name of the group	Name of clients	Outstanding as on 31 December 2025			Amount classified
			Funded	Non-funded	Total	
34		Northstone Construction & Engineering Ltd.	4,766.30	-	4,766.30	4,766.30
		Sub Total:	**4,766.30**	**-**	**4,766.30**	**4,766.30**
35		Bengal Communications Ltd.	3,552.10	-	3,552.10	3,552.10
		Sweets Of Bengal Ltd.	1,104.00	-	1,104.00	1,104.00
		Sub Total:	**4,656.10**	**-**	**4,656.10**	**4,656.10**
36		Teambuild Construction & Engineering Ltd.	4,546.20	-	4,546.20	4,546.20
		Sub Total:	**4,546.20**	**-**	**4,546.20**	**4,546.20**
37		Central Land & Buildings Ltd.	4,425.10	-	4,425.10	4,425.10
		Sub Total:	**4,425.10**	**-**	**4,425.10**	**4,425.10**
38	Aramit	Aramit Cement Ltd.	2,582.10	-	2,582.10	2,582.10
		Aramit Thai Aluminium Ltd.	1,702.70	-	1,702.70	1,702.70
		Sub Total:	**4,284.80**	**-**	**4,284.80**	**4,284.80**
39	Rupayan	Rupayan Housing Estate Ltd.	4,206.50	10.00	4,216.50	-
		Sub Total:	**4,206.50**	**10.00**	**4,216.50**	**-**
40		Sristi Real Estate Ltd.	4,182.70	-	4,182.70	4,182.70
		Sub Total:	**4,182.70**	**-**	**4,182.70**	**4,182.70**
41		Crystal Construction Ltd.	4,158.30	-	4,158.30	4,158.30
		Sub Total:	**4,158.30**	**-**	**4,158.30**	**4,158.30**
42		Aftab Automobiles Ltd.	4,006.40	-	4,006.40	-
		Sub Total:	**4,006.40**	**-**	**4,006.40**	**-**
43	Islam	Islam Garments Ltd.	2,346.60	1,494.90	3,841.50	-
		Islam Knit Designs Ltd.	-	50.10	50.10	-
		Islam Corton & Accessories Solution Ltd.	-	0.60	0.60	-
		Euro Jeans Ltd.	51.80	2.10	53.90	-
		Sub Total:	**2,398.40**	**1,547.70**	**3,946.10**	**-**
44		Global LPG Ltd.	3,712.90	-	3,712.90	3,712.90
		Sub Total:	**3,712.90**	**-**	**3,712.90**	**3,712.90**
45		Vestel Cable TV Networks Ltd.	3,642.70	-	3,642.70	3,642.70
		Sub Total:	**3,642.70**	**-**	**3,642.70**	**3,642.70**
46		Elham Fashion Ltd.	3,589.30	-	3,589.30	3,589.30
		Sub Total:	**3,589.30**	**-**	**3,589.30**	**3,589.30**
47		Raj Housing Ltd,	3,583.20	-	3,583.20	3,583.20
		Sub Total:	**3,583.20**	**-**	**3,583.20**	**3,583.20**
48	KR Fashion	A.B.M Ruhul Amin Howlader	630.40	-	630.40	630.40
		K R Fashion International Ltd.	2,946.30	-	2,946.30	2,946.30
		Sub Total:	**3,576.70**	**-**	**3,576.70**	**3,576.70**
49	Bashundhara Group	Bashundhara Industrial Complex Ltd.	67.20	-	67.20	24.30
		Bashundhara Multi Paper Ind.Ltd.	1,699.70	3.80	1,703.50	-
		Bashundhara Paper Mills Ltd.	1,772.30	-	1,772.30	-
		Sub Total:	**3,539.20**	**3.80**	**3,543.00**	**24.30**
50	Uttara Traders	Uttara Trade International Ltd.	1,055.50	-	1,055.50	-
		Uttara Traders(Pvt.) Ltd.	2,385.60	-	2,385.60	32.30
		Sub Total:	**3,441.10**	**-**	**3,441.10**	**32.30**
51		Prisma Digital Network Ltd.	3,399.50	22.50	3,422.00	3,399.50
		Sub Total:	**3,399.50**	**22.50**	**3,422.00**	**3,399.50**
52		Bengal O&M Services Ltd.	3,179.10	-	3,179.10	3,179.10
		Sub Total:	**3,179.10**	**-**	**3,179.10**	**3,179.10**
53		Brightstar Business Ltd.	3,052.30	-	3,052.30	3,052.30
		Sub Total:	**3,052.30**	**-**	**3,052.30**	**3,052.30**

BDT in million

Sl.	Name of the group	Name of clients	Outstanding as on 31 December 2025			Amount classified
			Funded	Non-funded	Total	
54	Vertex	Dress World Ltd.	226.80	356.10	582.90	-
		Fayz Salehin Ltd.	62.30	-	62.30	-
		Omega Exim Ltd.	111.00	236.00	347.00	-
		Vertex Stock & Securities Ltd.	42.60	200.00	242.60	-
		Vertex Wear Ltd.	457.60	1,237.30	1,694.90	-
		Sub Total:	**900.30**	**2,029.40**	**2,929.70**	**-**
55		Banglalion Communication Ltd.	2,773.50	-	2,773.50	2,773.50
		Sub Total:	**2,773.50**	**-**	**2,773.50**	**2,773.50**
56		M/S Apollo Trade International	2,766.80	-	2,766.80	2,766.80
		Sub Total:	**2,766.80**	**-**	**2,766.80**	**2,766.80**
57	Opex Sinha	Opex Industries Ltd.	114.20	-	114.20	-
		Opex Washing Plant Ltd.	97.10	-	97.10	-
		Sinha Apparel Accessories Ltd.	11.20	-	11.20	-
		Sinha Industries Ltd.	2,393.00	-	2,393.00	-
		Sub Total:	**2,615.50**	**-**	**2,615.50**	**-**
58		Pacific Bangladesh Telecom Limited	2,585.00	-	2,585.00	2,585.00
		Sub Total:	**2,585.00**	**-**	**2,585.00**	**2,585.00**
59	Foster-Avalon	Avalon Aviation Limited	745.80	-	745.80	-
		Foster Trading International Ltd.	1,743.80	-	1,743.80	-
		Sub Total:	**2,489.60**	**-**	**2,489.60**	**-**
60		Crystal Shippers Ltd.	2,358.00	-	2,358.00	-
		Sub Total:	**2,358.00**	**-**	**2,358.00**	**-**
61		Promixco Ltd.	2,319.00	28.20	2,347.20	2,319.00
		Sub Total:	**2,319.00**	**28.20**	**2,347.20**	**2,319.00**
62		Plummy Fashions Ltd.	2,307.70	8.30	2,316.00	2,307.70
		Sub Total:	**2,307.70**	**8.30**	**2,316.00**	**2,307.70**
63		IFIC Securities Ltd.	2,301.80	-	2,301.80	-
		Sub Total:	**2,301.80**	**-**	**2,301.80**	**-**
64		Alco Pharma Ltd.	2,267.90	2.20	2,270.10	-
		Sub Total:	**2,267.90**	**2.20**	**2,270.10**	**-**
65	Well Group	Sanzi Textile Mills Ltd.	373.10	-	373.10	-
		Well Composite Knit Ltd.	1,173.90	14.90	1,188.80	-
		Well Dresses Ltd.	35.10	-	35.10	-
		Well Fabrics Ltd.	617.10	12.20	629.30	-
		Sub Total:	**2,199.20**	**27.10**	**2,226.30**	**-**
66	Six Seasons	M/S. Six Seasons Traders	1,262.70	-	1,262.70	-
		Six Seasons Food & Beverage Ltd.	798.50	19.10	817.60	366.50
		Sub Total:	**2,061.20**	**19.10**	**2,080.30**	**366.50**
67	Tex Town	Glamour Dresses Ltd.	260.60	306.60	567.20	-
		Ornate Knit Garments Ind'S Ltd.	20.50	266.20	286.70	-
		Tex Town Ltd.	453.70	424.00	877.70	-
		Tex Trims Acc Ltd.	5.40	99.20	104.60	-
		Sub Total:	**740.20**	**1,096.00**	**1,836.20**	**-**
68		Arac Polywrap Ltd.	1,830.80	-	1,830.80	1,812.90
		Sub Total:	**1,830.80**	**-**	**1,830.80**	**1,812.90**
69	Shirt Makers	Lumbini Ltd.	56.10	249.80	305.90	-
		Nilphamari Packaging Ltd.	-	17.90	17.90	-
		Section Seven Ltd.	382.60	499.60	882.20	-
		Shirt Makers Ltd.	192.40	334.40	526.80	-
		Sub Total:	**631.10**	**1,101.70**	**1,732.80**	**-**

BDT in million

Sl.	Name of the group	Name of clients	Outstanding as on 31 December 2025			Amount classified
			Funded	Non-funded	Total	
70	Pran-RFL	Advance Trims Solution Bd Ltd.	135.80	34.00	169.80	-
		Agricultural Marketing Ltd.	73.50	-	73.50	-
		Banga Building Materials Ltd.	29.60	152.80	182.40	-
		Banga Millers Ltd.	50.40	-	50.40	-
		Durable Plastic Ltd.	145.60	78.00	223.60	-
		Pran Dairy Ltd.	708.50	246.00	954.50	-
		Rfl Plastics Ltd.	47.90	6.10	54.00	-
		Sub Total:	**1,191.30**	**516.90**	**1,708.20**	**-**
71		Unique Infoway Ltd.	1,624.90	-	1,624.90	-
		Sub Total:	**1,624.90**	**-**	**1,624.90**	**-**
72		Central Heights Dhaka Ltd.	1,616.10	-	1,616.10	-
		Sub Total:	**1,616.10**	**-**	**1,616.10**	**-**
73		Sailor Moon Sweater Ltd.	1,600.00	-	1,600.00	1,600.00
		Sub Total:	**1,600.00**	**-**	**1,600.00**	**1,600.00**
74	Radial International	Radial International Unit 2 Ltd.	519.80	804.00	1,323.80	-
		Radial International Ltd.	0.50	16.80	17.30	-
		Sub Total:	**520.30**	**820.80**	**1,341.10**	**-**
75	Posmi	Fame Sweaters Ltd.	-	1.20	1.20	-
		Fashion Exposure Ltd.	-	0.80	0.80	-
		Posmi Sweaters Ltd.	511.40	804.90	1,316.30	-
		Sub Total:	**511.40**	**806.90**	**1,318.30**	**-**
76		Buyer Media Ltd.	1,304.40	-	1,304.40	1,304.40
		Sub Total:	**1,304.40**	**-**	**1,304.40**	**1,304.40**
77	Western Marine	New Western Marine Shipbuilders Ltd.	614.90	71.00	685.90	-
		Western Marine Shipyard Ltd	616.40	-	616.40	-
		Sub Total:	**1,231.30**	**71.00**	**1,302.30**	**-**
78		Advanced Development Techno Ltd.	1,283.60	-	1,283.60	424.80
		Sub Total:	**1,283.60**	**-**	**1,283.60**	**424.80**
79		Stylo Fashion Garments Ltd.	1,199.20	1.50	1,200.70	334.20
		Sub Total:	**1,199.20**	**1.50**	**1,200.70**	**334.20**
80		Next Accessories Ltd.	1,076.81	93.97	1,170.78	-
		Sub Total:	**1,076.81**	**93.97**	**1,170.78**	**-**
81	Tania Group	Tania Enterprise Unit-2 Ltd.	701.64	174.17	875.81	125.16
		Golden Condensate Oil Refine Factory Ltd.	214.84	-	214.84	214.84
		Sub Total:	**916.48**	**174.17**	**1,090.65**	**340.00**
82		Roza Properties Ltd.	1,084.87	-	1,084.87	1,084.87
		Sub Total:	**1,084.87**	**-**	**1,084.87**	**1,084.87**
83		Sayam Knit Fabrics Ltd.	727.08	354.76	1,081.84	1,084.87
		Sub Total:	**727.08**	**354.76**	**1,081.84**	**1,084.87**
		Grand Total:	**320,902.14**	**25,011.40**	**345,913.54**	**237,318.58**

Annexure - D

Schedule of fixed assets including premises, furniture and fixture

as at 31 December 2025

Particulars	Cost						Depreciation/Amortization					Written down value as at 31 December 2025
	Balance as at 1 January 2025	Addition during the year	Transfer from CWIP	Adjustment during the year*	Disposal during the year	Balance as at 31 December 2025	Balance as at 1 January 2025	Charged during the year	Adjustment during the year	Disposal during the year	Balance as at 31 December 2025	
Land	2,536,305,059	-	-	-	-	2,536,305,059	-	-	-	-	-	2,536,305,059
Buildings and premises	1,902,617,204	-	-	-	-	1,902,617,204	610,319,747	47,045,580	-	-	657,365,327	1,245,251,877
Furniture & Fixture	785,694,067	7,273,522	-	(27,366,037)	4,604,720	760,996,833	359,881,772	58,486,683	(21,774,728)	3,998,135	392,595,591	368,401,242
IT Equipment	2,129,657,728	37,893,049	65,271,574	699,138,034	13,318,955	2,918,641,429	1,381,949,695	386,121,733	403,728,526	12,911,557	2,158,888,397	759,753,032
Electrical Equipment	1,851,085,645	19,337,580	17,328,950	(350,170,019)	15,387,124	1,522,195,032	1,121,240,089	140,728,659	(188,646,228)	14,071,337	1,059,251,183	462,943,849
Office Equipment	598,955,433	7,504,925	-	(117,555,135)	2,488,307	486,416,915	411,298,180	83,495,770	(121,741,863)	2,432,319	370,619,767	115,797,148
Leasehold Improvement	1,655,859,014	23,739,389	-	3,425,983	4,617,980	1,678,406,406	596,817,741	151,702,060	7,427,125	2,407,688	753,539,238	924,867,168
Vehicles	257,228,912	-	-	22,840	15,827,036	241,424,716	216,597,296	13,031,586	22,833	15,827,030	213,824,685	27,600,031
Software	2,354,855,502	136,699,002	131,402,601	(207,495,666)	-	2,415,461,438	951,305,222	270,623,875	(79,015,665)	-	1,142,913,432	1,272,548,006
Sub-total	**14,072,258,564**	**232,447,466**	**214,003,125**	**-**	**56,244,122**	**14,462,465,032**	**5,649,409,741**	**1,151,235,945**	**-**	**51,648,066**	**6,748,997,621**	**7,713,467,411**
Right of Use Assets	2,409,260,759	919,898,656		-	293,309,835	3,035,849,579	899,236,249	498,252,458	-	225,544,058	1,171,944,648	1,863,904,931
Sub-total	**16,481,519,323**	**1,152,346,122**	**214,003,125**	**-**	**349,553,958**	**17,498,314,611**	**6,548,645,990**	**1,649,488,403**	**-**	**277,192,124**	**7,920,942,269**	**9,577,372,342**
Capital work in progress *	45,408,924	170,946,702	(214,003,125)	-	-	2,352,501	-	-	-	-	-	2,352,501
Total	**16,526,928,247**	**1,323,292,824**	**-**	**-**	**349,553,958**	**17,500,667,112**	**6,548,645,990**	**1,649,488,403**	**-**	**277,192,124**	**7,920,942,269**	**9,579,724,843**

* Related to reclassification of assets
* During the year, the Bank reviewed its fixed asset register and reclassified certain fixed assets. As a result of this change in accounting estimate, additional depreciation of BDT 67.80 million has been recognized.
* Capital work in progress represents the amount paid for Regulatory Reporting Software and procurement of ATM.

Particulars	Cost						Depreciation/Amortization					Written down value as at 31 December 2024
	Balance as at 1 January 2024	Addition during the year	Transfer from CWIP	Adjustment during the year	Disposal during the year	Balance as at 31 December 2024	Balance as at 1 January 2024	Charged during the year	Adjustment during the year	Disposal during the year	Balance as at 31 December 2024	
Land	2,536,305,059	-	-	-	-	2,536,305,059	-	-	-	-	-	2,536,305,059
Buildings and premises	1,902,617,204	-	-	-	-	1,902,617,204	563,145,275	47,174,472	-	-	610,319,747	1,292,297,457
Wooden furniture	435,811,031	38,508,505	-		3,757,542	470,561,995	223,167,442	39,788,696	-	3,745,690	259,210,447	211,351,547
Steel furniture	299,420,193	16,503,095	-	-	791,215	315,132,073	82,882,045	18,447,918	-	658,639	100,671,324	214,460,749
Computer equipment	2,077,652,463	69,132,238	-	-	17,126,973	2,129,657,728	1,126,524,964	272,508,791	-	17,084,061	1,381,949,695	747,708,033
Electrical & gas equipment	1,786,968,966	91,771,009	-	-	27,654,329	1,851,085,646	973,098,292	174,524,504	-	26,382,707	1,121,240,089	729,845,556
Office equipment	591,816,423	25,641,272	4,485,700	-	22,987,962	598,955,433	354,679,604	79,598,535	-	22,979,960	411,298,180	187,657,253
Leasehold improvement	1,523,593,923	129,405,983	-	-	11,225,550	1,641,774,356	448,305,397	146,280,415	-	10,513,822	584,071,990	1,057,702,366
Vehicles	251,095,960	9,764,552	-	-	3,631,600	257,228,912	205,023,526	15,205,366	-	3,631,596	216,597,296	40,631,616
Software	1,729,366,721	262,064,268	363,559,512	-	135,000	2,354,855,501	749,383,592	202,056,627	-	134,997	951,305,222	1,403,550,279
Soft furnishing	13,471,059	797,626	-	-	184,026	14,084,659	12,154,769	774,988	-	184,006	12,745,751	1,338,908
Sub-total	**13,148,119,002**	**643,588,547**	**368,045,212**	**-**	**87,494,197**	**14,072,258,565**	**4,738,364,906**	**996,360,313**	**-**	**85,315,478**	**5,649,409,741**	**8,422,848,825**
Right of Use Assets	2,626,438,620	409,455,713	-	-	626,633,574	2,409,260,759	1,015,749,155	388,493,560	-	505,006,466	899,236,249	1,510,024,510
Sub-total	**15,774,557,622**	**1,053,044,260**	**368,045,212**	**-**	**714,127,770**	**16,481,519,324**	**5,754,114,061**	**1,384,853,873**	**-**	**590,321,944**	**6,548,645,990**	**9,932,873,335**
Capital work in progress *	286,987,375	126,466,761	(368,045,212)	-	-	45,408,924	-	-	-	-	-	45,408,924
Total	**16,061,544,997**	**1,179,511,021**	**-**	**-**	**714,127,770**	**16,526,928,248**	**5,754,114,061**	**1,384,853,873**	**-**	**590,321,944**	**6,548,645,990**	**9,978,282,259**

* Capital work in progress represents the amount paid for Card Management, ERP Solution and different types of Software.

Annexure -E

Computation of Risk Weighted Assets
Solo Basis

as at 31 December 2025

1.0 Risk Weighted Assets for Credit Risk Balance Sheet Exposures **BDT in Million**

Sl.	Exposure Type	Rating	Risk Weight	Exposure	RWA
1	2	3	4	5	6 = (4x5)
a.	Cash		0	16,987.99	-
b.	Claims on Bangladesh Government (other than PSEs) and Bangladesh Bank		0	58,836.39	-
c.	Claims on other Sovereigns & Central Banks		0.5		-
d.	Claims on Bank for International Settlements, International Monetary Fund and European Central Bank		0		-
e.	Claims on Multilateral Development Banks (MDBs):				-
	i) IBRD, IFC, ADB, EBRD, IADB, EIB, EIF, NIB, CDB, IDB, CEDB		0		-
	ii) Others MDBs	1	0.20		-
		2,3	0.50		-
		4,5	1.00		-
		6	1.50		-
		Unrated	0.50		-
f.	Claims on Public Sector Entities (other than Government) in Bangladesh	1	0.20		-
		2,3	0.50		-
		4,5	1.00		-
		6	1.50		-
		Unrated	0.50	20.00	10.00
g.	Claims on Banks and NBFIs				-
	i) Maturity over 3 months	1	0.20	41.27	8.25
		2,3	0.50	3.25	1.62
		4,5	1.00	-	-
		6	1.50	-	-
		Unrated	1.00	-	-
	ii) Maturity less than 3 months		0.20	7,478.71	1,495.74
h.	Claims on Corporate (excluding equity exposure)	1	0.20	6,234.42	1,246.88
		2	0.50	26,771.59	13,385.79
		3,4	1.00	21,703.71	21,703.71
		5,6	1.50	-	-
		Unrated	1.25	19,553.19	24,441.49
h(1)	Claims on SME	SME 1	0.20	-	-
		SME 2	0.40	140.03	56.01
		SME 3	0.60	933.95	560.37
		SME 4	0.80	265.45	212.36
		SME 5	1.20	-	-
		SME 6	1.50	-	-
		Unrated (small enterprise & <BDT 3m)	0.75	805.70	604.28
		Unrated (small enterprise having ≥ BDT 3m&Medium enterprise)	1.00	5,300.42	5,300.42

1.0 Risk Weighted Assets for Credit Risk Balance Sheet Exposures **BDT in Million**

Sl.	Exposure Type	Rating	Risk Weight	Exposure	RWA
i.	Claims under Credit Risk Mitigation	PSE		-	-
		Banks & NBFIs		-	-
		Corporate		1,222.62	444.86
		Retail		109.48	0.00
		SME		692.06	62.81
		Consumer finance		7,768.80	9.59
		Residential property		-	-
		Commercial real estate		-	-
j.	Claims categorized as retail portfolio (excluding SME, Consumer Finance and Staff loan) up to 1 crore		0.75	1,227.17	920.38
k.	Consumer finance		1.00	3,491.62	3,491.62
l.	Claims fully secured by residential property		0.50	41,741.07	20,870.53
m.	Claims fully secured by Commercial real estate		1.00	-	-
n.	1. Past Due Claims that is past due for 60 days or more (Risk weights are to be assigned net of specific provision):				-
	i) Where specific provisions are less than 20 percent of the outstanding amount of the past due claim		1.50	259,922.43	389,883.64
	ii) Where specific provisions are no less than 20 percent of the outstanding amount of the past due claim		1.00	978.03	978.03
	iii) Where specific provisions are more than 50 percent of the outstanding amount of the past due claim		0.50	-	-
	2. Claims fully secured against residential property that are past due for more than 60 days and/or impaired and specific provision held there-against is less than 20% of outstanding amount		1.00	32,265.31	32,265.31
	3. Loans and claims fully secured against residential property that are past due for more than 60 days and/or impaired and specific provision held there-against is no less than 20% of outstanding amount		0.75	35.63	26.72
o.	Capital Market Exposure		1.25	2,324.72	2,905.90
p.	Investment in equity and other regulatory capital instruments issued by other banks and merchant Banks/Brokerage Houses/Exchange Houses which are not listed in the Stock Exchanges (other than those deducted from capi`tal) held in banking book		1.25	2,392.46	2,990.58
q.	Investments in venture capital		1.50	-	-
r.	Investments in premises, plant and equipment and all other fixed assets		1.00	9,579.72	9,579.72
s.	Claims on all fixed assets under operating lease		1.00	48.78	48.78
t.	All other assets			-	-
	i) Claims on GoB & BB		0.00	1,469.97	-
	ii) Staff loan/Investment		0.20	1,025.97	205.19
	iii) Cash items in Process of Collection		0.20	-	-
	iv) Claims on Off-shore Banking Units (OBU)		1.00	-	-
	v) Other assets (net off specific provision, if any)		1.00	6,357.75	6,357.75
Sub-Total				**537,729.68**	**540,068.37**

2.0 Risk Weighted Amount for Credit Risk Off-Balance Sheet Exposures **BDT in Million**

Sl.	Exposure Type	BB's Rating Grade*	Risk Weight	Exposure	RWA
1	2	3	4	5	6 = (4x5)
a)	Claims on Bangladesh Government and Bangladesh Bank		0		
b)	Claims on other Sovereigns & Central Banks*				
c)	Claims on Bank for International Settlements, International Monetary Fund and European Central Bank		0		
d)	Claims on Multilateral Development Banks (MDBs):				
	i) IBRD, IFC, ADB, AFDB, EBRD, IADB, EIB, EIF, NIB, CDB, IDB, CEDB		0		
	ii) Others MDBs	1	0.20		
		2,3	0.50		
		4,5	1.00		
		6	1.50		
		Unrated	0.50		
e)	Claims on Public Sector Entities (other than Government) in Bangladesh	1	0.20		
		2,3	0.50		
		4,5	1.00		
		6	1.50		
		Unrated	0.50		
f)	Claims on Banks & NBFIs				
	i) Maturity over 3 months	1	0.20		
		2,3	0.50		
		4,5	1.00		
		6	1.50		
		Unrated	0.50		
	ii) Maturity less than 3 months		0.20		
g)	Claims on Corporate (excluding equity exposure)	1	0.20	984.60	196.92
		2	0.50	6,874.70	3,437.35
		3,4	1.00	2,667.70	2,667.70
		5,6	1.50	-	-
		Unrated	1.25	7,537.94	9,422.42
h)	Claims under retail exposure		0.75	23.64	17.73
h(1)	Claims under SME Credit Rating-wise exposure	1	0.20	-	-
		2	0.40	25.71	10.28
		3	0.60	452.26	271.35
		4	0.80	-	-
		5	1.20	-	-
		6	1.50	-	-
		Unrated (small enterprise & <BDT 3.00m)	0.75	134.85	101.14
		Unrated (small enterprise having ≥ BDT 3.00m & Medium enterprise)	1.00	1,270.19	1,270.19
i)	Consumer Loan		1.00	-	
j)	Claims fully secured by residential property		0.50	-	
k.)	Claims fully secured by commercial real estate		1.00		
l)	Investments in venture capital		1.50		
m)	All other assets		1.00		
Sub-Total				**19,971.57**	**17,395.08**

3.0 Capital Charge for Market Risk (Balance Sheet Exposures) **BDT in Million**

Sl.	Market Risk		Capital Charge	Risk Weight	RWA
a	Interest Rate Related Instruments		86.16	10.00	861.58
b	Equities		1,199.62	10.00	11,996.18
c	Foreign Exchange Position		129.89	10.00	1,298.86
d	Commodities		-	-	-
Sub-Total			**1,415.66**		**14,156.61**

4.0 Capital Charge for Operational Risk (Basic Indicator Approach)

Sl.	Operational Risk		Capital Charge	Risk Weight	RWA
a	Gross Income		1,469.54	10.00	14,695.42
Sub-Total			**1,469.54**	**10.00**	**14,695.42**
Grand Total Risk Weighted Assets					**586,315.48**

Annexure -F

Related Party Disclosure

Name of Directors and their interest in different entities
as at 31 December 2025

Sl No.	Name	Status with the Bank	Status with interested entities	Name of the firms/companies in which they have interest
1	Mr. Md. Mehmood Husain	Independent Director & Chairman	Chairman (Nominated by IFIC Bank)	IFIC Money Transfer (UK) Limited
			Director (Nominated by IFIC Bank)	Oman Exchange LLC, Oman
2	Mr. Md. Ebtadul Islam	Independent Director	Director (Nominated by IFIC Bank)	IFIC Money Transfer (UK) Limited
			Director (Nominated by IFIC Bank)	Beximco Pharmaceuticals Limited
3	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	Partner	A. Wahab & Co. Chartered Accountants
			Director (Nominated by IFIC Bank)	IFIC Money Transfer (UK) Limited
4	Dr. Sajjad Zohir**	Independent Director	Executive Director	Economic Research Group (ERG)
5	Mr. Md. Golam Mostofa	Govt. nominated Director	Director (Nominated by IFIC Bank)	IFIC Money Transfer (UK) Limited
6	Mr. Md Monzorul Haque	Govt. nominated Director	Joint Secretary	Finance Division, Ministry of Finance, Bangladesh Secretariat
			Chairman (Nominated by IFIC Bank)	IFIC Securities Limited
			Director (Nominated by IFIC Bank)	IFIC Money Transfer (UK) Limited
7	Mr. Syed Mansur Mustafa	Managing Director	Director (Nominated by IFIC Bank)	Oman Exchange LLC
			Director (Nominated by IFIC Bank)	Nabil Bank Limited, Nepal
			Chairman (Nominated by IFIC Bank PLC)	IFIC Investment Limited

* Bangladesh Bank reconstituted the Board of Directors vide its letter no. BRPD(BMMA)651/9(4)DA/2024-7826 dated 04 September 2024.

** Mr. Dr. Sajjad Zohir, Independent Director, Resigned from the Board of Directors on 6 April 2025 and Bangladesh Bank accepted his resignation effective from the same date.

Related party transactions

i) Significant contracts with the Bank wherein Directors have interest during the year is nil.

ii) Share issued to Directors and Executive without consideration or exercisable at a discount is nil.

iii) The details of the related party transactions are as follows:

Amount in BDT

Nature of Transaction	As at and for the year ended	
	31 December 2025	31 December 2024
1) Name of the Party : IFIC Securities Limited		
A. Capital investment	2,199,994,000	2,199,994,000
B. Current & SND Account	55,403,113	69,040,744
C. BO account balance	3,412,669	9,266,711
D. Loan	2,301,775,526	2,407,559,886

Amount in BDT

Nature of Transaction	As at and for the year ended	
	31 December 2025	31 December 2024
2) Name of the Party : IFIC Money Transfer (UK) Limited		
Relationship with the company : Subsidiary		
A. Capital investment	29,987,999	29,987,999
B. Accounts receivable	3,408,989	-
C. Accounts payable	-	40,434,109
3) Name of the Party : IFIC Investment Limited		
Relationship with the company : Subsidiary		
A. Capital investment	399,994,000	399,994,000
B. Current & SND Account	8,306,756	80,948,111
4) Name of the Party : Oman Exchange LLC		
Relationship with the company : Associate		
Capital investment	52,404,650	52,404,650
5) Name of the Party : IFIC Gratuity Fund		
Saving Account	9,984,616	72,033,008
6) Name of the Party : IFIC Provident Fund		
Saving Account	10,421,070	36,024,177

iv) Lending facility of Director and their related concern as at 31 December 2025:

Name of the Borrower	Related Director	Relation with the Bank	Loan Type & Date of expiry	Relation with Borrower	Amount	Remarks
Nil						

In case of approval of Loan to related parties, the Bank follows the BRPD circular no. 04 dated 23 February 2014 and requirement of section 27(1) of the Banking Companies Act 1991 as amended.

v) Business other than banking business with any related concern of the Directors as per section 18(2) of Bank Companies Act 1991:

Related Director	Related Entity	Service	Relation with the Bank	Relation with Investee Entity	Amount
Nil					

Annexure -G

Disclosure on Audit Committee of the Bank

a) Particulars of members of the Audit Committee

Sl.	Name	Status with the Bank	Status	Educational Qualification
1	Mr. Kazi Md. Mahboob Kasem, FCA	Independent Director	Chairman	M.Com (Management), Fellow Chartered Accountant
2	Mr. Md. Ebtadul Islam	Independent Director	Member	B.A (Hon's), M.A. in English (Rajshahi University) & M.A. in Economics (Vanderbilt University, USA)
3	Mr. Md Monzorul Haque	Director	Member	BSS(Hons), MSS in Social Science (Dhaka University), International Business Management (University of West London) & Master of Public Policy (Japan)

b) Particulars of meetings held by the Audit Committee during the period from 01 January to 31 December 2025

Sl.	Meeting No	Meeting held on
1	227th Audit Committee Meeting	25.01.2025
2	228th Audit Committee Meeting	13.02.2025
3	229th Audit Committee Meeting	22.03.2025
4	230th Audit Committee Meeting	20.04.2025
5	231st Audit Committee Meeting	26.04.2025
6	232nd Audit Committee Meeting	30.04.2025
7	233rd Audit Committee Meeting	29.05.2025
8	234th Audit Committee Meeting	29.05.2025
9	235th Audit Committee Meeting	21.06.2025
10	236th Audit Committee Meeting	30.07.2025
11	237th Audit Committee Meeting	09.08.2025
12	238th Audit Committee Meeting	28.08.2025
13	239th Audit Committee Meeting	27.09.2025
14	240th Audit Committee Meeting	18.10.2025
15	241st Audit Committee Meeting	29.10.2025
16	242nd Audit Committee Meeting	22.11.2025
17	243rd Audit Committee Meeting	27.12.2025

Evaluation of the Audit Committee regarding strengthening of Internal Control System

The Internal Control & Compliance Division (ICCD) of the Bank reviews the Internal Control System of the Bank and ensures that the internal controls are being properly managed and supervised throughout all Divisions, Branches and Uposhakhas of the Bank.

As per guideline of Bangladesh Bank, the Audit Committee, in the meetings held during the year ended 31 December 2025, reviewed and evaluated various issues/reports/findings on financial reporting process, the system of internal control, the audit process and the process for monitoring compliance with laws and regulations and its own code of business conduct submitted by ICCD.

During the discussion on some memo(s) and Compliance Report, the Committee has advised the Management to devise a system for arresting occurrence of the irregularities on a recurring basis and ICCD of the Bank has also been advised to take necessary steps for rectification of all irregularities as mentioned in the memo(s)/reports at the earliest. The committee has also advised the Head of ICC to formulate a matrix/format to monitor status of compliance on a regular basis and devise some innovative tools/system for reducing number of irregularities in the Branches/Uposhakhas as well as enabling them to monitor up-to-date status of compliance.

All audited/Un-audited yearly/quarterly Financial Statements submitted during the year ended 31 December 2025 have been explained and endorsed to the Audit Committee whether the statements reflect the complete and concrete information, and whether the statements are prepared according to the existing rules & regulations and standards enforced in the country and as per relevant prescribed accounting standards set by Bangladesh Bank and Bangladesh Securities and Exchange Commission.

During 2025, the Committee presented quarterly compliance reports to the Board reviewing compliance with recommendations given in internal and external audit reports, as well as Bangladesh Bank inspection reports.

Annexure - H

Segment Reporting

The Bank reports its operations under geographical location and business segment as per IFRS:8 Operating Segment

Profit and Loss Account for the year ended 31 December 2025

Amount in BDT

Particulars	IFIC Bank PLC					Subsidiaries			Associates	Adjustment	IFIC Bank & it's subsidiaries
	Inside Bangladesh			Adjustment	Total	IFIC Securities Limited	IFIC Investment Limited	IFIC Money Transfer (UK) Limited	Oman Exchange LLC		
	Conventional Banking	Islamic Banking	Off- Shore Banking Unit								
Interest income	22,043,367,298	1,116,612	57,569,909	-	22,102,053,819	109,288,528	-	-	-	(304,122,049)	21,907,220,298
Interest paid on deposits and borrowings, etc.	44,094,998,302	101,719,618	27,440,039	(27,440,039)	44,196,717,920	304,122,049	-	-	-	(311,709,110)	44,189,130,859
Net interest income	**(22,051,631,004)**	**(100,603,006)**	**30,129,870**	**(27,440,039)**	**(22,094,664,101)**	**194,833,521)**	**-**	**-**	**-**	**7,587,061**	**(22,281,910,561)**
Investment income	7,195,391,516	55,938,011	-	-	7,251,329,527	316,256,195	28,136,927	-	-	-	7,595,722,649
Commission, exchange and brokerage	2,355,675,318	8,891,712	-	-	2,364,567,030	16,423,643	-	17,311,434	-	-	2,398,302,106
Other operating income	566,251,468	373,408	(25,165)	-	566,599,711	551,651	7,587,061	(3,297,085)	-	(7,587,061)	563,854,277
	10,117,318,302	**65,203,131**	**(25,165)**	**-**	**10,182,496,268**	**333,231,489**	**35,723,988**	**14,014,349**	**-**	**(7,587,061)**	**10,557,879,032**
Total operating income	**(11,934,312,702)**	**(35,399,875)**	**30,104,705**	**(27,440,039)**	**(11,912,167,833)**	**138,397,968**	**35,723,988**	**14,014,349**	**-**	**-**	**(11,724,031,528)**
Salary and allowances	5,027,595,344	18,434,101	-	-	5,046,029,445	20,733,175	6,354,010	25,554,712	-	-	5,098,671,341
Rent, taxes, insurance, electricity, etc.	1,222,132,020	11,163,094	-	-	1,233,295,114	1,535,741	250,632	6,663,691	-	-	1,241,745,178
Legal expenses	8,357,588	-	-	-	8,357,588	373,750	-	2,188,949	-	-	10,920,287
Postage, stamps, telecommunication, etc.	270,616,681	188,823	-	-	270,805,504	1,110,850	-	423,756	-	-	272,340,110
Stationery, printing, advertisement, etc.	308,354,850	239,770	-	-	308,594,620	325,401	128,844	2,160,655	-	-	311,209,520
Managing Director's salary	20,220,000		-	-	20,220,000	-	-	-	-	-	20,220,000
Directors' fees	5,598,333	100,000	-	-	5,698,333	379,500	524,000	-	-	-	6,601,833
Auditors' fees	2,875,000		-	-	2,875,000	115,000	57,500	552,936	-	-	3,600,436
Depreciation and repairs of Bank's assets	2,617,391,878	1,108,211	-	-	2,618,500,089	8,008,155	2,566,668	5,757,328	-	-	2,634,832,240
Other expenses	2,225,760,932	2,286,349	-	-	2,228,047,281	6,947,883	2,142,748	35,650,003		-	2,272,787,915
Total operating expenses	**11,708,902,626**	**33,520,348**	**-**	**-**	**11,742,422,974**	**39,529,455**	**12,024,403**	**78,952,030**	**-**	**-**	**11,872,928,862**
Operating profit	**(23,643,215,328)**	**(68,920,223)**	**30,104,705**	**(27,440,039)**	**(23,654,590,807)**	**98,868,513**	**23,699,585**	**(64,937,681)**	**-**	**-**	**(23,596,960,390)**
Share of profit of joint ventures/associates	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(7,841,299)**	**-**	**(7,841,299)**
Profit before provision	**(23,643,215,328)**	**(68,920,223)**	**30,104,705**	**(27,440,039)**	**(23,654,590,807)**	**98,868,513**	**23,699,585**	**(64,937,681)**	**(7,841,299)**	**-**	**(23,604,801,689)**
Provision against loans and advances	-	-	-	-	-	-	-	-	-	-	-
Provision for diminution in value of investments	(148,040,702)	-	-	-	(148,040,702)	15,792,716	-	-	-	-	(132,247,986)
Provisions for other assets	148,040,702	-	-	-	148,040,702	-	-	-	-	-	148,040,702
Total provision	**-**	**-**	**-**	**-**	**-**	**15,792,716**	**-**	**-**	**-**	**-**	**15,792,716**
Profit before taxation	**(23,643,215,328)**	**(68,920,223)**	**30,104,705**	**(27,440,039)**	**(23,654,590,807)**	**83,075,796**	**23,699,585**	**(64,937,681)**	**(7,841,299)**	**-**	**(23,620,594,406)**
Provision for taxation											-
Current tax	320,000,000	-	-	-	320,000,000	26,452,523	6,191,750	(15,284,970)	-	-	337,359,303
Deferred tax	1,642,341,735	-	-	-	1,642,341,735	(675,929)	(15,322)	-	-	-	1,641,650,484
	1,962,341,735	**-**	**-**	**-**	**1,962,341,735**	**25,776,595**	**6,176,428**	**(15,284,970)**			**1,979,009,787**
Net profit after taxation	**(25,605,557,063)**	**(68,920,223)**	**30,104,705**	**(27,440,039)**	**(25,616,932,542)**	**57,299,202**	**17,523,157**	**(49,652,711)**	**(7,841,299)**	**-**	**(25,599,604,192)**

The Bank reports its operations under geographical location and business segment as per IFRS:8 Operating Segment

Balance Sheet as at 31 December 2025

Amount in BDT

Particulars	IFIC Bank PLC					Subsidiaries			Associates	Adjustment	IFIC Bank & it's subsidiaries
	Inside Bangladesh			Adjustment	Total	IFIC Securities Limited	IFIC Investment Limited	IFIC Exchange (UK) Ltd.			
	Conventional Banking	Islamic Banking	Off- Shore Banking Unit								
PROPERTY AND ASSETS											
Cash	47,998,038,164	302,596,695	-	-	48,300,634,859	51,527	10,724	3,351,660	-	-	48,304,048,770
Balance with other banks and financial institute	6,938,314,800	-	83,019,304	(83,019,304)	6,938,314,800	55,403,113	-	48,521,882	-	(58,815,782)	6,983,424,013
Money at call and on short notice	-	-	-	-	-	-	-	-	-	-	-
Investments	65,709,583,300	1,133,640,000	-	-	66,843,223,300	3,737,470,385	538,736,791	-	-	2,341,004,058	73,460,434,535
Loans and advances	442,604,536,154	21,985,339	668,507,213	-	443,295,028,706	4,003,464,970	-	-	-	(2,301,775,526)	444,996,718,149
Fixed assets	9,577,389,712	2,335,131	-	-	9,579,724,843	22,201,732	12,471,192	93,902	-	-	9,614,491,670
Other assets	11,168,526,275	54,145,959	-	-	11,222,672,234	80,235,165	10,118,274	27,093,435	-	(2,633,384,988)	8,706,734,120
Non-banking assets	222,515,223	-	-	-	222,515,223	-	-	-	-	-	222,515,223
Total Assets	**584,218,903,628**	**1,514,703,124**	**751,526,517**	**(83,019,304)**	**586,402,113,965**	**7,898,826,892**	**561,336,981**	**79,060,880**	**-**	**(2,652,972,239)**	**592,288,366,478**
LIABILITIES AND CAPITAL											
Borrowings from other banks, financial institutions and agents	3,273,998,530	-	705,644,458	(705,644,458)	3,273,998,530	2,301,775,526	-	-	-	(2,301,775,526)	3,273,998,530
Subordinated debt	7,000,000,000	-	-	-	7,000,000,000	-	-	-	-	-	7,000,000,000
Deposits and other accounts	515,698,138,915	1,463,815,290	9,069,810	(9,069,810)	517,161,954,205	36,099,775	-	-	-	(173,606,274)	517,024,447,706
Other Liabilities	53,250,302,980	50,887,833	6,707,543	-	53,307,898,356	2,101,337,466	31,165,784	9, 951,521	-	(3,408,989)	55,446,944,139
Total Liabilities	**579,222,440,425**	**1,514,703,123**	**721,421,811**	**(714,714,268)**	**580,743,851,091**	**4,439,212,767**	**31,165,784**	**9,951,521**	**-**	**(2,478,790,790)**	**582,745,390,376**
Capital/Shareholders' equity											
Paid up capital	19,220,866,470	-	-	-	19,220,866,470	2,200,000,000	-	49,422,358	-	(2,249,422,358)	19,220,866,470
Statutory reserve	9,353,911,426	-	-	-	9,353,911,426	102,460,431	-	-	-	-	9,456,371,857
General reserve	155,071,397	-	-	-	155,071,397	-	-	-	-	-	155,071,397
Start-up fund	80,067,088	-	-	-	80,067,088	-	-	-	-	-	80,067,088
Revaluation reserve against securities	169,944,140	-	-	-	169,944,140	-	-	-	-	-	169,944,140
Revaluation reserve against fixed assets	138,155,094	-	-	-	138,155,094	-	-	-	-	-	138,155,094
Foreign currency translation reserve	-	-	-	-	-	-	-	12,207,179	-	19,434,359	31,641,538
Surplus in profit and loss account	(23,459,752,743)	-	30,104,705	(30,104,705)	(23,459,752,743)	1,157,150,260	244,958,014	7,479,822	2,341,004,057	-	(19,709,160,590)
	5,658,262,872	**-**	**30,104,705**	**(30,104,705)**	**5,658,262,872**	**3,459,610,691**	**244,958,014**	**69,109,358**	**2,341,004,057**	**(2,229,987,999)**	**9,542,956,992**
Minority Interest	-	-	-	-	-	9,435	9,674	-	-	-	19,109
Total shareholders' equity	**5,658,262,872**	**-**	**30,104,705**	**(30,104,705)**	**5,658,262,872**	**3,459,620,126**	**244,967,688**	**69,109,358**	**2,341,004,057**	**(2,229,987,999)**	**9,542,976,101**
Total liabilities and shareholders' equity	**584,880,703,297**	**1,514,703,123**	**751,526,516**	**(744,818,973)**	**586,402,113,963**	**7,898,832,893**	**276,133,472**	**79,060,880**	**2,341,004,057**	**(4,708,778,788)**	**592,288,366,478**

Annexure -I

Financial Highlights of the Bank (Solo Basis)

as at and for the year ended 31 December 2025

Sl.	Particulars	Currency/ percentage	31 December 2025	31 December 2024
1	Paid up capital	BDT	19,220,866,470	19,220,866,470
2	Total capital	BDT	10,643,325,156	36,621,715,463
3	Capital surplus/(deficit)	BDT	(47,988,222,929)	(13,761,451,455)
4	Total assets	BDT	586,402,113,964	565,693,628,615
5	Total deposits	BDT	517,161,954,205	474,592,012,335
6	Total loan & advances	BDT	443,295,028,706	447,266,096,212
7	Total contingent liabilities & commitments	BDT	43,047,984,545	51,616,911,408
8	Credit deposit ratio	%	84.19	91.34
9	Percentage of classified loan against total loans & advances	%	61.47	54.97
10	Profit after tax & provision	BDT	(25,616,932,542)	(1,024,678,558)
11	Amount of classified loans	BDT	272,505,347,302	245,856,127,308
12	Provision kept against classified loans	BDT	7,928,505,253	13,428,162,826
13	Cost of fund	%	8.38	7.34
14	Interest earning assets	BDT	509,714,199,371	492,046,012,336
15	Non-interest earning assets	BDT	76,687,914,593	73,647,616,279
16	Return on Investment (ROI) [Investment Income/Avg. investment]	%	13.14	11.22
17	Return on Assets (ROA)	%	-4.45	-0.19
18	Income from investment	BDT	7,251,329,527	5,459,569,143
19	Earnings per share	BDT	(13.33)	(0.53)
20	Net income per share	BDT	(13.33)	(0.53)
21	Net Asset Value (NAV)	BDT	5,658,262,872	31,045,405,257
22	Net Asset Value (NAV) per share	BDT	2.94	16.15
23	Net Operating Cash Flow Per Share (NOCFPS)	BDT	5.07	3.39
24	Price earning ratio	Times	(0.35)	(13.51)

Annexure- J

Statement of Tax Position

as at 31 December 2025

Accounting year	Assessment year	Tax provision in Financial Statements	Tax as per assessment	Excess/ (shortage) provision	Advance income tax paid	Remarks
2005	2006-2007	46,719,403	-	46,719,403	-	Tax authority (LTU) has filed reference application before Honorable High Court Division of Supreme Court.
2010	2011-2012	1,454,854,995	1,508,170,344	(53,315,349)	1,385,538,554	Bank has filed reference application before Honorable High Court Division of Supreme Court
2019	2020-2021	1,700,000,000	1,699,489,718	510,282	1,532,741,318	Bank has received set as side Appellate Tribunal Order. Subsequently, Bank has filed appeal before the Taxes Appellate Tribunal and waiting for hearing
2021	2022-2023	2,493,782,398	2,385,201,832	108,580,566	2,384,965,718	Bank has received Appellate Tribunal Order and waiting for revised demand notice.
2022	2023-2024	2,726,461,102	2,775,422,096	(48,960,994)	2,768,958,972	Bank has filed appeal before the Taxes Appellate Tribunal and waiting for appeal hearing notice.
2023	2024-2025	1,760,000,000	1,760,000,000	-	1,718,839,853	Returns of income has been submitted u/s 180 and assessment under process.
2024	2025-2026	300,000,000	300,000,000	-	782,090,185	Returns of income has been submitted u/s 180
2025	2026-2027	320,000,000	320,000,000	-	615,700,261	Yet due for return submission
Total		**10,801,817,898**	**10,748,283,990**	**53,533,908**	**11,188,834,861**	

Annexure-K

IFIC Bank PLC
Off-shore Banking Unit
Balance Sheet
as at 31 December 2025

Particulars	Note	31 December 2025		31 December 2024	
		USD	Taka	USD	Taka
PROPERTY AND ASSETS					
Cash		-	-	-	-
Cash in hand (including foreign currency)		-	-	-	-
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		-	-	-	-
Balance with other banks and financial institutions		**678,843**	**83,019,304**	**746,908**	**89,628,943**
In Bangladesh		651,700	79,699,863	719,765	86,371,806
Outside Bangladesh		27,143	3,319,441	27,143	3,257,137
Money at call and on short notice		**-**	**-**	**-**	**-**
Investments		**-**	**-**	**-**	**-**
Government securities		-	-	-	-
Other investments		-	-	-	-
Loans and advances	**3**	**5,466,332**	**668,507,213**	**7,963,298**	**955,595,730**
Loans, cash credits, overdrafts etc.	3.1	5,466,332	668,507,213	7,963,298	955,595,730
Bills purchased and discounted	3.2	-	-	-	-
Fixed assets including premises, furniture and fixtures					
Other assets		**-**	**-**	**-**	**-**
Non banking assets		**-**	**-**	**-**	**-**
Total assets		**6,145,175**	**751,526,517**	**8,710,206**	**1,045,224,673**
LIABILITIES AND CAPITAL					
Liabilities					
Borrowing from other banks, financial Institutions and agents	**4**	**5,770,000**	**705,644,458**	**8,355,000**	**1,002,600,000**
Deposit and other accounts	**5**	**74,163**	**9,069,810**	**69,314**	**8,317,650**
Current deposits and other accounts		1,000	122,295	1,000	120,000
Bills payable		-	-	-	-
Savings bank deposits		-	-	-	-
Fixed Deposits		73,163	8,947,515	68,314	8,197,650
Other liabilities	**6**	**54,847**	**6,707,543**	**57,093**	**6,851,100**
Total liabilities		**5,899,010**	**721,421,811**	**8,481,407**	**1,017,768,750**
Capital / Shareholders' equity					
Paid up capital		-	-	-	-
Statutory reserve		-	-	-	-
General Reserve		-	-	-	-
Revaluation reserve against securities		-	-	-	-
Revaluation reserve against fixed assets		-	-	-	-
Surplus in profit and loss account	**7**	246,164	30,104,705	228,800	27,455,923
Total shareholders' equity		**246,164**	**30,104,705**	**228,800**	**27,455,923**
Total liabilities and shareholders' equity		**6,145,175**	**751,526,517**	**8,710,206**	**1,045,224,673**

IFIC Bank PLC
Off-shore Banking Unit
Profit and Loss Account
for the year ended 31 December 2025

Particulars	Note	2025		2024	
		USD	Taka	USD	Taka
Interest income	8	470,745	57,569,909	713,079	85,569,458
Interest paid on deposits, borrowings etc.	9	224,375	27,440,039	489,700	58,764,018
Net interest income		**246,370**	**30,129,870**	**223,379**	**26,805,440**
Investment Income		-	-	-	-
Commission, exchange and brokerage	10	-	-	-	-
Other operating income	11	(206)	(25,165)	5,421	650,483
Total operating income		**246,164**	**30,104,705**	**228,800**	**27,455,923**
Salaries and allowances		-	-	-	-
Rent, taxes, insurance, electricity etc.		-	-	-	-
Legal expenses		-	-	-	-
Postage, stamp, telecommunication etc.		-	-	-	-
Stationery, printing, advertisement etc.		-	-	-	-
Managing Director's salary		-	-	-	-
Directors' fees		-	-	-	-
Auditors' fees		-	-	-	-
Charges on loan loss		-	-	-	-
Depreciation and repair of bank's assets		-	-	-	-
Other expenses		-	-	-	-
Total operating expenses		-	-	-	-
Profit/(Loss) before provision		**246,164**	**30,104,705**	**228,800**	**27,455,923**
Provision for loans, investments and other assets					
Specific Provision		-	-	-	-
General Provision		-	-	-	-
Provision for off-balance sheet exposures		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Provision for other assets		-	-	-	-
Total provision		-	-	-	-
Profit/(Loss) before taxes		**246,164**	**30,104,705**	**228,800**	**27,455,923**

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

Off-Shore Banking Unit
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1 Status of the unit

Off-shore Banking Units of IFIC Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission from Bangladesh Bank vide letter no. BRPD (P-3) 744 (104)/2009-4233 dated 17 November 2009. The Bank commenced the operation of its Off-shore Banking Unit on 10 May 2010. Presently the Bank has 1 (one) unit in Dhaka. The principal activity of the unit is to provide all kinds of commercial banking services to its customers through its off-shore Banking Unit in Bangladesh.

2 Significant accounting policies and basis of preparation of financial statements

2.1 Basis of accounting

The Off-shore Banking Unit maintains its accounting records in USD from which accounts are prepared according to the Banking Companies Act 1991, International Accounting Standards (IASs), and other applicable directives issued by Bangladesh Bank.

2.2 Foreign currencies transaction and translation to presentation currency

Foreign currency transactions are converted into equivalent USD using the ruling exchange rates on the dates of respective transactions as per *IAS 21: The Effects of Changes in Foreign Exchange Rates*.

Particulars	Note	31 December 2025		31 December 2024	
		USD	Taka	USD	Taka
3 Loans and advances					
3.1 Loans, cash credits, overdrafts etc.					
Term loan		5,466,332	668,507,213	7,963,298	955,595,730
		5,466,332	**668,507,213**	**7,963,298**	**955,595,730**
3.2 Bills purchased and discounted		-	-	-	-
		5,466,332	**668,507,213**	**7,963,298**	**955,595,730**
4 Borrowing from other banks, financial Institutions and its agents					
In Bangladesh:					
IFIC Bank PLC		5,770,000	705,644,458	8,355,000	1,002,600,000
		5,770,000	**705,644,458**	**8,355,000**	**1,002,600,000**
5 Deposit and other accounts					
Current deposits and other accounts		1,000	122,295	1,000	120,000
Fixed Deposits		73,163	8,947,515	68,314	8,197,650
		74,163	**9,069,810**	**69,314**	**8,317,650**
6 Other liabilities					
Interest on borrowing from abroad		-	-	-	-
Due to Head Office		54,847	6,707,543	57,093	6,851,100
		54,847	**6,707,543**	**57,093**	**6,851,100**
7 Surplus in profit and loss account					
Opening balance		228,800	27,455,923	233,161	25,647,757
Less: Adjustment/ payment for the year		(228,800)	(27,455,923)	(233,161)	(25,647,757)
Add: Addition during the year		246,164	30,104,705	228,800	27,455,923
		246,164	**30,104,705**	**228,800**	**27,455,923**

Particulars	Note	2025		2024	
		USD	Taka	USD	Taka
8 Interest income					
Term Loan		470,745	57,569,909	713,079	85,569,458
Bills discount		-	-	-	-
Interest on loans and advances		**470,745**	**57,569,909**	**713,079**	**85,569,458**
9 Interest paid on deposits, borrowings etc.					
Interest paid on IFIC Bank PLC		219,529	26,847,349	486,414	58,369,652
Interest paid on deposits		4,846	592,690	3,286	394,366
		224,375	**27,440,039**	**489,700**	**58,764,018**
10 Commission, exchange and brokerage					
		-	-	-	-
Income-Fees & Commission		**-**	**-**	**-**	**-**
11 Other operating income					
Income-Other Operating		(206)	(25,165)	5,421	650,483
		(206)	**(25,165)**	**5,421**	**650,483**

Annexure- L

IFIC Bank PLC
Islamic Banking
Balance Sheet
as at 31 December 2025

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
PROPERTY AND ASSETS			
Cash in hand	3	**302,596,695**	**632,465,915**
Cash in hand (including foreign currency)	3.1	11,434,600	42,465,915
Balance with Bangladesh Bank and its agent banks (including foreign currency)	3.2	291,162,095	590,000,000
Balance with other banks and financial institutions	4	**-**	**-**
In Bangladesh		-	-
Outside Bangladesh		-	-
Placement with banks & other financial institutions	5	**-**	**-**
Investments in shares & securities	6	**1,133,640,000**	**150,000,000**
Government	6.1	1,133,640,000	150,000,000
Other		-	-
Investments	7	**21,985,339**	**-**
General investments etc.		21,985,339	-
Bills purchased and discounted		-	-
Fixed assets including premises	8	**2,335,131**	**2,848,477**
Other assets	9	**54,145,959**	**5,642,162**
Non-banking assets		**-**	**-**
Total assets		**1,514,703,124**	**790,956,554**
LIABILITIES AND CAPITAL			
Liabilities			
Placements from banks and other financial institutions and agents		**-**	**-**
Deposits and other accounts	10	**1,463,815,290**	**749,442,201**
Mudaraba savings deposits		297,566,376	186,934,214
Mudaraba term deposits		576,995,764	299,147,270
Other Mudaraba deposits		565,929,373	250,686,258
Al-wadeeah current deposits and other accounts		23,321,577	12,349,459
Bills payable		2,200	325,000
Other liabilities	11	**50,887,833**	**41,514,352**
Total liabilities		**1,514,703,124**	**790,956,553**
Capital/Shareholders' equity			
Paid up capital		-	-
Statutory reserve		-	-
Other reserve		-	-
Retained earnings		-	-
Total shareholders' equity		**-**	**-**
Total liabilities and shareholders' equity		**1,514,703,124**	**790,956,553**

IFIC Bank PLC
Islamic Banking
Profit and Loss Account
for the year ended 31 December 2025

Amount in BDT

Particulars	Note	2025	2024
Investments income		1,116,612	-
Profit paid on deposits	**12**	101,719,618	16,965,519
Net Investments income		**(100,603,006)**	**(16,965,519)**
Income from investment in shares/securities	**13**	55,938,011	1,773,973
Commission, exchange and brokerage income	**14**	8,891,712	220,170
Other operating income	**15**	373,408	206,675
		65,203,131	**2,200,818**
Total operating income		**(35,399,875)**	**(14,764,701)**
Salaries and allowances	**16**	18,434,101	6,753,755
Rent, taxes, insurance, electricity, etc.	**17**	11,163,094	492,595
Postage, stamp, telecommunication, etc.	**18**	188,823	54,044
Stationery, printing, advertisement, etc.	**19**	239,770	176,046
Shariah Supervisory Committee's Honorarium		100,000	-
Depreciation and repair of bank's assets	**20**	1,108,211	533,234
Other expenses	**21**	2,286,349	675,417
Total operating expenses		**33,520,348**	**8,685,091**
Profit/(Loss) before provision		**(68,920,223)**	**(23,449,792)**
Provision for loans, investments and other assets			
Provision for investments		-	-
Provision for diminution in value of investments		-	-
Other provisions		-	-
Total Provision		**-**	**-**
Profit/(Loss) before taxes		**(68,920,223)**	**(23,449,792)**

* IFIC Bank commenced Islami Banking operation under Shariah principles on 25 July 2024. Accordingly comparative figures for the year ended 2024 represents the period from 25 July 2024 to 31 December 2024.

Amount in BDT

Particulars		Note	31 December 2025	31 December 2024
3	**Cash**			
	Cash in hand (including foreign currency)	3.1	11,434,600	42,465,915
	Balance with Bangladesh Bank and its agent bank(s) (including foreign currency)	3.2	291,162,095	590,000,000
			302,596,695	**632,465,915**
3.1	**Cash in hand (including foreign currency)**			
	Local currency in hand		11,434,600	42,465,915
	Foreign currencies in hand		-	-
			11,434,600	**42,465,915**
3.2	**Balance with Bangladesh Bank and its agents bank**			
	Bangladesh Bank			
	Local currency		291,162,095	590,000,000
	Foreign currency		-	-
			291,162,095	**590,000,000**
4	**Balance with other banks and financial institutions**			
	In Bangladesh		-	-
	Outside Bangladesh		-	-
			-	**-**
5	**Placement with banks & other financial institutions**		-	-
			-	**-**
6	**Investments in shares & securities**	-		
	Government Securities	6.1	1,133,640,000	150,000,000
	Other Investments		-	-
			1,133,640,000	**150,000,000**
6.1	**Government securities**			
	Bangladesh Government Investment Sukuk (BGIS)		383,640,000	-
	Bangladesh Government Islami Investment Bond (BGIIB)		750,000,000	150,000,000
			1,133,640,000	**150,000,000**
7	**Investments**			
	General investments etc.		21,985,339	-
	Bills purchased and discounted		-	-
			21,985,339	**-**

*General investments represents Hire Purchase under Shirkatul Melk Home Finance

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
8 Fixed assets including premises			
Cost/revalued:			
Composite Furniture		6,644	-
Steel Furniture		163,540	163,540
IT Equipment		2,065,784	1,898,091
Electrical Equipment		390,245	247,946
Office Equipment		116,599	390,245
Leasehold Improvement		847,542	847,542
		3,590,354	**3,547,364**
Less: Accumulated depreciation		(1,255,223)	(698,887)
Written down value		**2,335,131**	**2,848,477**
9 Other assets			
Stationery and stamps		3,943,991	3,868,189
Profit receivable from investment		50,201,968	1,773,973
		54,145,959	**5,642,162**
10 Deposits and other accounts			
Mudaraba savings deposits		297,566,376	186,934,214
Mudaraba term deposits		576,995,764	299,147,270
Other Mudaraba deposits	10.1	565,929,373	250,686,258
Al-wadeeah current deposits and other accounts	10.2	23,321,577	12,349,459
Bills payable		2,200	325,000
		1,463,815,290	**749,442,201**
10.1 Mudaraba term deposits			
Mudaraba Mashik Munafa		524,344,670	245,890,000
Mudaraba Aamar Bhobiswat		35,493,108	3,994,500
Mudaraba Short Notice Deposit (SND)		6,091,595	801,758
		565,929,373	**250,686,258**
10.2 Al-wadeeah current deposits and other accounts			
Al-wadeeah current deposits		11,103,086	5,537,259
Sundry deposit		50,000	-
Profit payable		12,168,491	6,812,200
		23,321,577	**12,349,459**
11 Other liabilities			
Withholding Tax payable to government *		99,026	384
Payable to head office		119,709,029	64,963,761
Less: Loss transfer to head office		68,920,222	23,449,792
		50,887,833	**41,514,352**

Amount in BDT

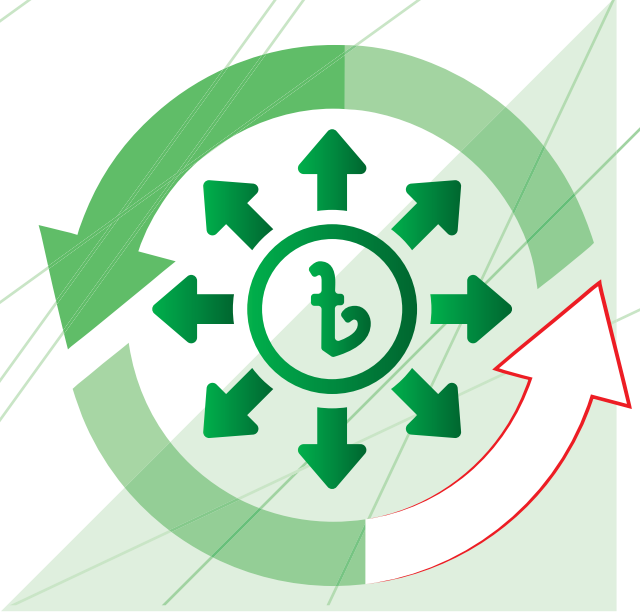
Particulars	Note	2025	2024
12 Profit paid on deposits			
Mudaraba savings		4,548,857	1,694,181
Mudaraba term deposit		43,881,393	8,784,277
Mudaraba Mashik Munafa Scheme		51,343,268	6,415,170
Mudaraba Aamar Bhobishawt		1,798,560	65,765
Mudaraba SND		147,540	6,126
		101,719,618	**16,965,519**

Profit distributed by IFIC Islamic to Mudaraba deposit holders for the year ended 2025 shall be considered as "Gift" from the Bank.

13 Income from investment in shares/securities			
Profit on Islamic Investment		55,938,011	1,773,973
		55,938,011	**1,773,973**
14 Commission, exchange and brokerage			
Pay order		3,050	2,140
Investment origination fees		56,500	-
Service charge on accounts		882,200	209,550
Fees and Commission-Cards		53,371	8,442
Auto Chalan System		7,896,361	-
Foreign remittance		230	38
		8,891,712	**220,170**
15 Other operating income			
Cheque Book charge recovery		277,700	172,400
Miscellaneous earning		95,708	34,275
		373,408	**206,675**
16 Salary and allowances			
Basic salary		9,422,997	3,418,188
Other allowances		6,383,222	2,328,873
Bonus		1,698,094	670,542
Provident fund- Bank's contribution		929,788	336,152
		18,434,101	**6,753,755**
17 Rent, taxes, insurance, electricity, etc.			
Rent paid		10,035,774	-
Rates & taxes		100,160	210,970
Insurance premium		125,938	-
Electricity & water		901,222	281,625
		11,163,094	**492,595**

Amount in BDT

Particulars	Note	2025	2024
18 Postage, stamp, telecommunication etc.			
Postage expenses		1,660	400
Telephone		49,013	8,319
Communication facilities		138,150	45,325
		188,823	**54,044**
19 Stationery, printing, advertisement, etc.			
Printing stationery		4,390	46,323
Security stationery		62,414	25,862
Petty stationery		164,746	103,091
Computer stationery		8,220	770
		239,770	**176,046**
20 Depreciation and repair of bank's assets			
Depreciation		552,967	179,315
Repairs and maintenance			
Property maintenance and repairs		205,240	208,084
Vehicles maintenance and repairs		350,004	145,835
		1,108,211	**533,234**
21 Other expenses			
Entertainment		202,022	88,498
Petrol, oil and lubricants		641,100	268,510
Traveling expenses		54,720	-
Cleaning & maintenance expenses		414,265	110,365
Uniforms and liveries		-	5,713
Crockeries		4,820	4,108
Security services		729,441	116,956
DSA salary and incentive		111,780	23,127
Branch Charge		60,000	25,000
Health & safety expense		16,558	4,400
Clean materials expense		51,643	23,870
Miscellaneous		-	4,870
		2,286,349	**675,417**



Financial Statements of the Subsidiaries

Directors' Report
IFIC Securities Limited

Respected Shareholders,
The Board of Directors is pleased to present the 15th Annual Report of IFIC Securities Limited (IFICSL) for the year ended 31 December 2025. The report provides an evaluation and analysis of the Company's operational and financial performance for the year 2025 in comparison with 2024, within the context of the prevailing business environment.

The information, observations, and analysis contained herein may be read in conjunction with the Audited Financial Statements and accompanying Notes for a comprehensive understanding of the Company's overall performance and position.

Capital Market 2025
The capital market of Bangladesh experienced a challenging yet transitional phase during 2025, influenced by macroeconomic adjustments, regulatory reforms, and the aftereffects of political developments following a turbulent 2024. The overall market sentiment remained cautious, with intermittent volatility observed across trading periods.

The benchmark index of the Dhaka Stock Exchange, DSEX, declined by approximately 6.73% during 2025, reflecting weakened investor confidence and macroeconomic pressures. In 2025, however, the market exhibited a modest recovery, with the index registering a growth of around 2.35%, indicating gradual stabilization.

Market capitalization, which had declined significantly in 2024, also showed signs of partial recovery in 2025, supported by regulatory interventions and improved market discipline.

Our business
IFICSL has been established with the objectives of rendering compliant, efficient and innovative brokerage services to the prospective investors of the country, as well as to ensure adequate return on equity to the shareholders.

IFIC Securities Limited is a fully owned subsidiary of IFIC Bank PLC and was incorporated with the Registrar of Joint Stock Companies and Firms, Bangladesh as a public limited company on 02 November 2010 under Companies Act, 1994. IFICSL as a subsidiary company of IFIC Bank PLC for stock dealer and stock broker operations is authorized to undertake the following major activities:

- Opening of Beneficiary owners (BO) account;
- Buy and Sell of Securities in Dhaka Stock Exchange Ltd;
- Margin Loan facilities to its clients;
- Settlement of buying and selling of Securities in Dhaka Stock Exchange through CDBL;
- Process IPO applications on behalf of clients;
- Stock Dealer operation;
- Bidding for IPO through Book Building Process in dealer account;
- Participation in newly introduced Bond market.

Capital
The authorized capital of IFICSL is BDT 3,000 million of which BDT 2,200 million has been paid up. The Paid-up capital represents the face value of 220,000,000 shares of BDT 10 each fully subscribed by the shareholders.

Total shareholders' equity at the end of December 2025 stood at BDT 3,459.60 million increasing from BDT 3402.30 million in December 2024. IFICSL has earned a profit after tax of BDT 57.30 million during 2025.

Profit & Operating Results
In the year 2025 IFICSL has earned BDT 440.26 million as total income and after incurring BDT 306.06 million as interest expenses and operating expenses of BDT 35.88 million, the operating income stood at BDT 134.19 million. IFICSL's profit before provision and tax stood at BDT 98.87 million during 2025. After keeping BDT 15.79 million as provision for margin loan and BDT 25.78 million as provision for income tax, IFICSL has incurred a net loss of 57.30 million.

Loans & Advances
IFIC Securities Limited is currently enjoying an overdraft facility with IFIC Bank PLC with a limit of BDT 2900.00 million. The total amount outstanding in this account at the end of December 2025 stood at BDT 2301.78 million. IFICSL uses this overdraft facilities to provide loans to its margin loan clients and settle trades with the Dhaka Stock Exchange Limited. The overdraft facilities from IFIC Bank PLC ensures that the operations of IFICSL is run smoothly. Total margin loan facilities provided to the investors by IFICSL was BDT. 4003.46 million As on 31 December 2025.

Own Portfolio
Managing own investment portfolio is a regulatory requirement and also a core business objective of IFICSL to ensure higher return on equity. IFICSL has established an investment process and has been maintaining its own portfolio following this process in compliance with the Investment Policy of IFICSL. Despite a slow paced market during 2025 IFICSL remained cautiously active in the capital market and the expertise of the management has stirred IFICSL through a very turbulent year in terms of business as a whole. The expertise and experience of the management has been key in guiding the company through a turbulent year for capital market and the business environment of Bangladesh.

Support Services from IFIC Bank PLC
IFIC Bank PLC is providing professional support services to the IFICSL in the field of HRM, Board Affairs, Support Services, Legal Affairs and IT. As such entire functions of these fields are being managed from the respective IFIC Bank PLC divisions minimizing overall cost of operations.

Rotation/Re-election of Directors
According to clause 52 of the Articles of Association of the Company, the Directors shall retire by rotation at the 15th Annual General Meeting. However, as per clause 53 they are eligible for re-election.

Appointment of Auditors and fix-up their remuneration
In the 15th Annual General Meeting of the company Islam Jahid &Co. will be appointed as the statutory auditors of the company up to the conclusion of the 16th Annual General Meeting.

Dividend
In order to strengthen the capital base of the Company and also to ensure sufficient liquidity for smooth operations, the Board of Directors of the company did not recommend any dividend for the year 2025.

Acknowledgement
The Board of Directors would like to express its gratitude and thanks to our valued shareholders, customers, bankers, regulators, DSE, CDBL, BSEC and other stakeholders for their continuous support and assistance. The Board has special thanks for the management and employees for their commitments and hard work about the company.

For and on behalf of the Board of Directors.



Chairman

Islam Jahid & Co.
Chartered Accountants

Dhaka Office-1: Hassan Plaza, (ATN News Building), 53, Kawran Bazar C/A, (5th & 10th Floor), Dhaka-1215. Tel: +880 (2) 41010496, +880 (2) 41010497, +880 (2) 41010498, +880 (2) 41010499, +880 (2) 41010500
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Dhaka Office-3: 128/1, East Tejturi Bazar (1st, 2nd & 3rd Floor), Kawran Bazar, Dhaka-1215 (Behind ATN News Building and La Vinci Hotel)

Independent Auditor's Report To the Shareholders of IFIC Securities Limited

Report on the Audit for the Financial Statements

Opinion

We have audited the financial statements of IFIC Securities Limited ("the Company"), which comprise the statement of financial position as at 31 December 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, along with the notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as of 31 December 2025, and its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations in Bangladesh.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to Note-19 to the financial statements regarding the provision for margin loan and investment. As explained in the note, the Company has made provisions based on BSEC guidelines. Our opinion is not modified in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation of financial statements that give true and fair view in accordance with IFRSs, the Companies Act, 1994 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Companies Act, 1994 requires the Management to ensure effective internal audit, internal control and risk management functions of the Company.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

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- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequence of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

We report that the financial statements comply with the Companies Act 1994, the Securities and Exchange Rules 2020, Bangladesh Securities and Exchange Commission (Risk Based Capital Adequacy) Rules 2019, We also report the following:

a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.

b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of these books; and

c) The statement of financial position and statement of income and expenditure of the Company dealt with by the report are in agreement with the books of account and returns.

Place: Dhaka, Bangladesh
Date: 26 April 2026

Md. Jahidul Islam FCA, Managing Partner
ICAB Enrollment No. 1008
Managing Partner
Islam Jahid & Co.
Chartered Accountants
Firm Registration No: CAF-001-131
Auditor's FRC Enlistment No: CAF-001-119
DVC No: 2604281008AS998830

IFIC Securities Limited

Statement of Financial Position

As at 31 December 2025

Particulars	Note	31 December 2025	31 December 2024
ASSETS			
Non-current assets			
Property, plant and equipment	**4**	22,201,732	27,238,250
Investments in stock exchange	**5**	56,241,750	56,241,750
Deferred tax asset	**6**	2,374,387	1,698,459
		80,817,870	**85,178,458**
Current assets			
Margin loan to clients	**7**	4,003,464,970	3,967,293,872
Investment in securities	**8**	3,681,228,635	3,672,992,517
Account receivable from DSE		274,292	1,693,992
Profit, dividend and other receivables		2,443,576	18,966,423
Advance, deposits and prepayment	**9**	620,824,828	583,443,575
Cash & cash equivalents	**10**	55,454,640	95,966,219
		8,363,690,942	**8,340,356,597**
Total		**8,444,508,812**	**8,425,535,056**
EQUITY AND LIABILITIES:			
Shareholders' equity			
Paid up capital	**11.1**	2,200,000,000	2,200,000,000
Capital reserve	**12**	102,460,431	102,460,431
Retained earnings	**13**	1,157,153,694	1,099,854,492
		3,459,614,125	**3,402,314,922**
Non- current liabilities			
Lease liabilities	**14**	18,945,827	21,942,701
		18,945,827	**21,942,701**
Current liabilities			
Lease liabilities - current portion	**14**	5,969,064	5,186,366
Borrowing form bank	**15**	2,301,775,526	2,351,453,829
Provision for income tax	**16**	545,681,919	519,229,396
Clients deposits	**17**	36,099,775	66,492,091
DSE payable	**18**	1,722,547	66,559
Provision for margin loan & Investment	**19**	572,861,616	557,068,899
Other liabilities	**20**	1,501,838,412	1,501,780,293
		4,965,948,859	**5,001,277,432**
TOTAL		**8,444,508,812**	**8,425,535,056**

The annexed notes from an integral part of these financial statements.

Chief Executive Officer | **Director** | **Director**

Place: Dhaka, Bangladesh
Date: 26 April, 2026

Md. Jahidul Islam FCA, Managing Partner
Enrolment no: 1008
Islam Jahid & Co.
Chartered Accountants
Firm Registration No: CAF-001-131
Auditor's FRC Enlistment No: CAF-001-119
DVC No. 2604281008AS998830

IFIC Securities Limited

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 31 December 2025

Particulars	Note	1 January to 31 December 2025	1 January to 31 December 2024
Brokerage commission income		16,423,643	30,670,300
Less: Brokerage commission expenses	21	(1,710,494)	(5,950,992)
Net brokerage commission income		**14,713,148**	**24,719,308**
Interest Income		109,288,528	80,534,758
Profit on Green-Sukuk Al Istisna'a		307,305,205	308,321,650
Interest on Green Zero Coupon Bond		4,572,630	1,943,730
Dividend income		3,733,245	21,107,744
Capital gain on sale of share		645,116	302,807
Total		**440,257,871**	**436,929,996**
Less: Interest expenses	22	(306,063,634)	(287,864,257)
Operating revenue		**134,194,237**	**149,065,739**
Less: Operating expense	23	(35,877,374)	(36,577,918)
Operating Profit		**98,316,863**	**112,487,822**
Other income	24	551,651	7,026,318
Profit/(Loss) before povision & tax		**98,868,514**	**119,514,140**
Less: Provision for Margin Loan & Investment	19	(15,792,716)	(285,929,695)
Profit before tax		**83,075,797**	**(166,415,555)**
Provision for taxation			
Current tax	16	26,452,523	29,049,537
Deferred tax	6	(675,929)	(622,100)
		25,776,595	**28,427,437**
Net profit after tax		**57,299,203**	**(194,842,992)**
Other comprehensive income		-	-
Total Comprehensive Income		**57,299,203**	**(194,842,992)**
Earnings Per Share (EPS)	25	**0.26**	**(0.89)**

The annexed notes from an integral part of these financial statements.

Chief Executive Officer | **Director** | **Director**

Place: Dhaka, Bangladesh
Date: 26 April, 2026

Md. Jahidul Islam FCA, Managing Partner
Enrolment no: 1008
Islam Jahid & Co.
Chartered Accountants
Firm Registration No: CAF-001-131
Auditor's FRC Enlistment No: CAF-001-119
DVC No. 2604281008AS998830

IFIC Securities Limited

Statement of Change in Equity

For the year ended 31 December 2025

Particulars	Paid up capital	Capital reserve	Retained earnings	Total
Balance as at 1 January 2025	2,200,000,000	102,460,431	1,099,854,492	**3,402,314,922**
Net profit for the year	-	-	57,299,203	**57,299,203**
Transfer to capital reserve	-	-	-	**-**
Balance as at 31 December 2025	**2,200,000,000**	**102,460,431**	**1,157,153,694**	**3,459,614,125**
Balance as at 1 January 2024	2,200,000,000	64,535,084	1,332,622,831	**3,597,157,915**
Net profit for the year	-	-	(194,842,992)	**(194,842,992)**
Transfer to capital reserve	-	37,925,347	(37,925,347)	**-**
Balance as at 31 December 2024	**2,200,000,000**	**102,460,431**	**1,099,854,492**	**3,402,314,922**

IFIC Securities Limited

Statement of Cash Flow

For the year ended 31 December 2025

	Particulars	1 January to 31 December 2025	1 January to 31 December 2024
A)	**Cash flows from operating activities**		
	Profit before provision and taxation	83,075,797	(166,415,555)
	Adjustment for non-cash item & interest expense:		
	Add: Depreciation and amortisation	7,968,954	8,614,579
	Add: Interest expense	306,063,634	287,864,257
		397,108,385	**130,063,281**
	Changes in:		
	Current assets	18,350,878	204,468,735
	Current liabilities	(12,885,492)	287,703,711
		5,465,386	**492,172,445**
	Cash generated from operations	**402,573,772**	**622,235,726**
	Income tax paid	(37,789,586)	(71,765,708)
	Net cash from/(used in) operating activities	**364,784,186**	**550,470,018**
B)	**Cash flows from investing activities**		
	Purchase of securities	(36,663,529)	(210,767,049)
	Sale of securities	28,427,412	19,102,420
	Margin loan	(36,171,098)	16,942,682
	Purchase of property, plant & equipment	(2,932,437)	(466,895)
	Net cash from investing activities	**(47,339,652)**	**(175,188,842)**
C)	**Cash flows from financing activities**		
	Borrowing from bank	(49,678,302)	(56,106,057)
	Payment against lease liability	(2,214,176)	(4,415,238)
	Interest on borrowing from bank	(304,122,049)	(285,551,840)
	Interest on lease liability	(1,941,585)	(2,312,417)
	Net Cash from financing activities	**(357,956,112)**	**(348,385,553)**
D)	**Net increase in cash and cash equivalents (A+ B + C)**	**(40,511,578)**	**26,895,623**
E)	Cash and cash equivalents at beginning of the period	95,966,219	69,070,595
F)	**Cash and cash equivalents at end of the period (D+E)**	**55,454,640**	**95,966,219**
	Closing cash and cash equivalents		
	Cash in hand	51,527	46,512
	Cash at Bank	55,403,113	95,919,707
		55,454,640	**95,966,219**

1 Status of the reporting entity

1.1 Corporate history:

IFIC Securities Limited [IFICSL] is a subsidiary of IFIC Bank PLC. and was incorporated in Bangladesh and registered with Joint Stock Companies and Firms vide its registration number C-87904/10 on November 02, 2010 as a public limited company. The registered office of the company is located at IFIC Tower, 61 Purana Paltan C/A, Dhaka.

1.2 Nature of business:

The principal objectives of the company is to carry on the business of stock brokers and dealers to execute buy and sell and deal in shares, stocks, debentures, bond and other securities and to maintain own portfolio as well as customers portfolio under the discretion of customers. The company also performs the other activities relates to capital market as and when regulators permits the company to carry out the activities as mentioned in the Memorandum of Association.

2 Basis of preparation:

2.1 Statement of compliance:

The financial statements of IFIC Securities Limited have been prepared in accordance with the International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), Companies Act 1994 and other applicable laws in Bangladesh such as:

-Securities and Exchange Commission Act, 1993

-Securities and Exchange Rules, 2020

-Securities and Exchange Commission (Merchant Banker and Portfolio Manager) Rules, 1996

Securities and Exchange Commission (Stock-Dealer, Stock-Broker and Authorized Representatives) Rules, 2000

-Dhaka Stock Exchange Limited (DSE) Rules

-Central Depository Bangladesh Limited (CDBL) Rules

Other applicable laws and regulations.

The Company has departed from the following contradictory requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank, which is the primary regulator of its parent, IFIC Bank PLC.:

Investment in shares and securities

IFRS: As per requirements of IFRS 9: Financial Instruments, investment in shares and securities generally falls either under "at fair value through profit and loss account" or "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year end is taken to profit and loss account or other comprehensive income respectively.

BSEC Guide Line: Provision has been made as per BSEC letter no. BSEC/SMMID/NE/AP/2025/108/678 dated 27 November 2025. BSEC has extended the tenure up to 31 December 2029 for IFIC Securities Limited to adjust the Negative equity and unrealized loss vide the same letter

2.2 Basis of measurement

The financial statements have been prepared based on historical cost convention basis. The accounting policies, unless otherwise stated, have been consistently applied by the Company and are consistent with those of the previous years.

2.3 Use of estimates and judgments:

In the preparation of the financial statements in conformity with IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the measurement of assets, liabilities, income and expenses. Accordingly, actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Key estimates are as follows:

-Provision for loans, advances and investments

-Deferred tax assets/liabilities

-Useful life of depreciable assets

-Provision / accruals for expenses

-Provision for current taxation

-Lease Liabilities and Right of Use Assets

2.4 Functional and presentational currency and level of precision:

The financial statements are prepared and presented in Bangladesh Currency (Taka), which is the company's functional currency. All financial information presented has been rounded off to the nearest Taka except where indicated otherwise.

2.5 Reporting period:

The financial period of the company covers from 1 2025 to 31 December 2025

2.6 Date of authorization

The Board of Directors has authorized these financial statements for public issue on 26 April 2026.

2.7 Components of the financial statements:

According to the International Accounting Standard (IAS) 1 as adopted by ICAB "Presentation of Financial Statements" the complete set of financial statements includes the following components:

i) Statement of Financial Position

ii) Statement of Profit or Loss and Other Comprehensive Income

iii) Statement of Changes in Equity

iv) Statement of Cash Flows

v) Notes to the Financial Statements

2.8 Comparative information

Accounting policies have been consistently applied by the Company and are consistent with those used in the previous period. Comparative amounts in the financial statements have been reclassified and rearranged to conform to the current period's presentation. The Company did not restated its comparative figures which affect the related implications of IAS 1: Presentation of Financial Statements.

3 Summary of significant accounting policies

3.1 Recognition and measurement of fixed assets:

Property, Plant and Equipment (PPE) are initially measured at cost and after initial recognition, it is carried at cost less accumulated depreciation and impairment losses in compliance with the requirements of IAS-16: Property, Plant and Equipment and IAS-36: Impairment of Assets respectively.

3.2 Disposal of fixed assets:

On disposal of fixed assets, the cost and accumulated depreciation are eliminated and gain or loss on such disposal is reflected in the Statement of Profit or Loss and Other Comprehensive Income, which is determined with reference to the written down value of the assets and net sales proceeds.

3.3 Depreciation on fixed assets:

Depreciation on property, plant and equipment is charged using straight-line method in accordance with the provisions of IAS 16: Property, Plant and Equipment. Rate of depreciation on Property, Plant and Equipment considering the useful life of assets are as follows:

Sl no	Particulars of assets	Useful life (years)
1	Furniture & Fixture	10
2	Eletric Equipment	8
3	Computer & Equipments	5
4	Office Renovation	5

3.4 Investment in securities

Investments in listed securities are recognized at cost. In case of diminution of market value compared to cost, provision is made on portfolio basis but no unrealized gain is booked when market value exceeds cost.

3.5 Advance, deposits and prepayments

Advances are initially measured at cost. and after initial recognition advances are carried at cost less deductions, adjustments or charges to other account heads such as PPE or inventory etc. Security Deposits are measured at payment value. Prepayments are initially measured at cost. After initial recognition prepayments are carried at cost less charges to profit and loss account.

3.6 Cash and cash equivalents

Cash and Cash equivalents include cash in hand and with banks on current and deposit accounts which are held and available for use by the company without any restriction and insignificant risk of change in value of the same.

3.7 Provision for income tax

Income tax expense comprises current and deferred tax. Income tax expense is recognised in the statement of profit or loss and other comprehensive income in accordance with IAS 12: Income Taxes. Provision for income tax is made on the basis of Company's computation based on the best estimate of taxable profit in accordance with Income Tax Act, 2023.

3.8 Provisions

Provision is recognized on the balance sheet date if, as a result of past events, the company has a presents legal or constructive obligation that can be estimated reliably and it is probable that an outflow of economic benefits will be required to settle the obligation.

3.9 Revenue recognition:

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the Company and in accordance with the International Financial Reporting Standard (IFRS)-15: "Revenue from Contracts with Customers" and in accordance with BSEC guidelines, where applicable.

3.10 Brokerage commission

Brokerage commission is recognized as income when selling or buying order executed.

3.11 Interest income from margin loan

Income from margin loan is recognized on accrual basis. Such income is calculated considering daily margin loan balance of the respective customers.

3.12 Dividend income

Dividend income is recognized when right to receive or payment is established.

3.13 Gain/(loss) on sale of marketable securities

Profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized or loss is incurred.

3.14 Earnings Per Share (EPS)

The Company calculates earnings per share in accordance with International Accounting Standard (IAS) 33: "Earnings Per Share" which has been shown in the face of the Statement of Profit or Loss and Other Comprehensive Income.

3.15 Events after the reporting period

No events were occurred after the reporting date that could affect the financial position of the company or required disclosure.

IFIC Securities Limited
Notes to the Financial Statements
As at 31 December 2025

Particulars	Note	31 December 2025	31 December 2024
4 Property, plant and equipment			
Written down value			
Furniture and fixture		697,985	830,374
Electric Equipment		647,586	966,144
Computer and equipment		851,312	2,488,415
Office renovation		368,218	543,212
		2,565,100	**4,828,146**
Right of Use Assets		19,636,632	22,410,104
		22,201,732	**27,238,250**

Details are shown in "Annexure-A"

Particulars	Note	31 December 2025	31 December 2024

5 Investments in stock exchange

DSE Membership	56,241,750	56,241,750
	56,241,750	**56,241,750**

This represents our original investment cost for DSE membership in exchange of which shares at a face value of Tk. 10 each have been allotted in favor of the company in October 2013 for DSE. As per the provision of the Exchange Demutualization Act-2013 and in accordance with the Bangladesh Securities and Exchange Commission (BSEC) approved demutualization scheme, Dhaka Stock Exchange Ltd. (DSE) allotted total 54,11,329 ordinary Shares at face value of Tk. 10 each against the membership of DSE. Out of the above DSE transferred 28,86,042 shares directly to the credit of the Beneficiary Owner's account of the company. The rest shares were credited to blocked accounts as per provisions of the Exchange Demutualization Act. 2013. As there is no active market for shares DSE, this investmen has shown the value at original cost.

6 Deferred tax assets / liabilities

i) Deferred tax on fixed assets

Tax written down value	5,920,977	6,903,017
Accounting written down value	2,565,100	4,828,146
Temporary difference on written down value	**(3,355,877)**	**(2,074,871)**
Closing deferred tax (assets)/liabilities	(922,866)	(518,718)
Opening deferred tax (assets)/liabilities	(518,718)	(103,796)
Deferred tax (income)/expenses (A)	**(404,148)**	**(414,922)**

ii) Deferred tax on leased assets

Right-of-Use Assets	19,636,632	22,410,104
Lease liabilities	24,914,891	27,129,067
Carrying amount	(5,278,260)	(4,718,964)
Tax base	-	-
Temporary difference	(5,278,260)	(4,718,964)
Tax rate	27.50%	25.00%
Closing deferred tax (assets)/ liabilities	(1,451,521)	(1,179,741)
Opening deferred tax (assets)/ liabilities	(1,179,741)	(972,563)
Deferred tax (income)/expenses (B)	**(271,781)**	**(207,178)**
Deferred tax (income)/ expense (A+B)	**(675,929)**	**(622,099)**
Net deferred tax liabilities/ (assets)	**(2,374,387)**	**(1,698,459)**

7 Margin loan to clients

Opening balance	3,967,293,872	3,984,236,554
Increase/(decrease) during the year	36,171,098	(16,942,682)
	4,003,464,970	**3,967,293,872**

8 Investment in securities

General Fund	3,292,364,122	3,278,672,742
Special Fund	388,864,513	394,319,775
	3,681,228,635	**3,672,992,517**

Details are shown in "Annexure-B"

9 Advance, deposits and prepayment

Advance income tax	9.1	618,769,987	580,980,402
Advance for car purchase		1,913,891	2,347,223
Advance to employee		37,500	112,500
Advance for land phone		3,450	3,450
Others		100,000	-
		620,824,828	**583,443,575**

Particulars		Note	31 December 2025	31 December 2024
9.1	**Advance income tax**			
	Opening balance		580,980,402	509,214,694
	Add: Payment made during the year		37,789,586	71,765,708
			618,769,987	**580,980,402**
10	**Cash and cash equivalents**	**Account no.**		
	Cash in hand		51,527	41,287
	(Petty Cash)			
	Cash at bank			
	IFIC Bank - Current Account	1001-365185-001	53,176,010	94,881,741
	Consolidated Customer Account(s)			
	IFIC Bank - Corporate Plus	1001-354511-021	123,411	119,363
	IFIC Bank Current Account	0000-354511-002	1,908,628	728,160
	Dealer Account			
	IFIC Bank - SND Account	1001-651269-041	195,065	190,443
	IPO Account			
			55,403,113	**95,919,707**
	Balance with BO account		-	5,225
			55,454,640	**95,966,219**
11	**Share capital**			
	Authorized capital			
	30,00,00,000 Ordinary shares of BDT 10 each		3,000,000,000	3,000,000,000
11.1	**Issued, subscribed & paid-up capital**			
	220,000,000 Ordinary share of BDT 10 each		2,200,000,000	2,200,000,000
			2,200,000,000	**2,200,000,000**

11.2 Shareholding position

Shareholder	No. of shares		Face value	Amount in Taka	
	31 December 2025	31 December 2024		31 December 2025	31 December 2024
IFIC Bank PLC	219,999,400	219,999,400	10	2,199,994,000	2,199,994,000
Mr. M. Shah Alam Sarwar	100	100	10	1,000	1,000
Mr. Md. Nurul Hasnat	100	100	10	1,000	1,000
Mr. Md. Rafiqul Islam	100	100	10	1,000	1,000
Mr.K A R M Mostofa Kamal	100	100	10	1,000	1,000
Mr. Md. Abdullah Al Masum	100	100	10	1,000	1,000
Mr. Iqbal Parvez Chowdhury	100	100	10	1,000	1,000
	220,000,000	**220,000,000**		**2,200,000,000**	**2,200,000,000**

12	**Capital reserve**		
	Balance at the beginning of the year	102,460,431	64,535,084
	Transferred from retained earning	-	37,925,347
		102,460,431	**102,460,431**
13	**Retained earnings**		
	Opening balance	1,099,854,492	1,332,622,831
	Add: Profit during the year	57,299,203	(194,842,992)
	Transferred to capital reserve	-	(37,925,347)
		1,157,153,694	**1,099,854,492**

Particulars		Note	31 December 2025	31 December 2024
14	**Lease liabilities**			
	Opening balance		27,129,067	31,544,303
	Adjustment during the year		(2,214,176)	(4,415,235)
			24,914,891	**27,129,067**
14.1	Non- current portion of lease liabilities		18,945,827	21,942,701
	Current portion of lease liabilities		5,969,064	5,186,366
			24,914,891	**27,129,067**
15	**Borrowing form bank**	**Account no.**		
	IFIC Bank - working capital	1001-354511-001	1,901,843,511	1,951,455,870
	IFIC Bank - special fund*	1800-37036-001	399,932,015	399,997,959
			2,301,775,526	**2,351,453,829**
	*Borrowing from IFIC Bank PLC under Special Fund as per BB DOS Circular number 1, dated 10 February 2020			
16	**Provision for income tax**			
	Opening balance		519,229,396	490,179,859
	Add: provision made during the year		26,452,523	29,049,537
			545,681,919	**519,229,396**
17	**Clients deposits**			
	IFIC Bank PLC		3,412,659	3,413,109
	Others client		32,687,116	63,078,981
			36,099,775	**66,492,091**
18	**DSE payable**			
	Payable for broker		1,722,547	66,559
	Payable for dealer		-	-
			1,722,547	**66,559**
19	**Provision for margin loan & Investment**			
	Provision for diminution in value of investments	**19.1**	286,483,536	285,929,695
	Provision for negative equity client	**19.2**	246,296,839	231,296,839
	Provision for margin loan to clients	**19.3**	40,081,241	39,842,366
			572,861,616	**557,068,899**
19.1	Provision for diminution in value of investments			
	Provision held at the beginning of the year		285,929,695	-
	Provision made/(release) during the year		553,841	285,929,695
			286,483,536	**285,929,695**
	Provision has been made as per BSEC letter no. BSEC/SMMID/NE/AP/2025/108/678 dated 27 November 2025. BSEC has extended the tenure up to 31 December 2029 for IFIC Securities Limited to adjust the Negative equity and unrealized loss vide the same letter.			
19.2	**Provision for negative equity client**			
	Provision held at the beginning of the year		231,296,839	231,296,839
	Provision made/(release) during the year		15,000,000	-
			246,296,839	**231,296,839**

Particulars		Note	31 December 2025	31 December 2024
19.3	**Provision for margin loan to clients**			
	Provision held at the beginning of the year		39,842,366	39,842,366
	Provision made/(release) during the year		238,875	-
			40,081,241	**39,842,366**
20	**Other liabilities**			
	Withholding liabilities	20.1	243,158	199,371
	Liabilities for expenses	20.2	480,417	704,244
	Unrealized interest income	20.3	1,500,842,810	1,500,842,810
	Sundry creditor		237,955	-
	Unclaimed		34,073	33,868
			1,501,838,412	**1,501,780,293**
20.1	**Withholding liabilities**			
	VAT payables		109,885	108,504
	Tax payable		133,273	90,867
			243,158	**199,371**
20.2	**Liabilities for expenses**			
	Electricity		96,251	148,715
	WASA		163,120	198,807
	CDBL		106,046	241,722
	Audit fees		115,000	115,000
			480,417	**704,244**
20.3	Unrealized Interest Income			
	Opening balance		1,500,842,810	1,500,842,810
			1,500,842,810	**1,500,842,810**

Unrealized Interest Income is interest charged to the margin loan account, but not recognised as income. The interest amount will subsequently be recognised as income when the value of equity become positive.

Particulars		Note	1 January to 31 December 2025	1 January to 31 December 2024
21	**Brokerage commission expenses**			
	Laga		1,199,644	2,198,942
	Hawla		850	2,050
	CDBL		510,000	3,750,000
			1,710,494	**5,950,992**
22	**Interest expenses**			
	Interest on lease liabilities		1,941,585	2,312,417
	Interest on bank loan		304,122,049	285,551,840
			306,063,634	**287,864,257**

23 Operating expense

Salary and allowances	23.1	20,733,175	19,711,044
Depreciation		7,968,954	8,614,579
Legal and professional fee		373,750	455,000
Repair and maintenance		39,200	1,511,830
Printing stationery		325,401	310,183
Utilities services		1,535,741	1,443,328
Director's remuneration		379,500	396,000
AGM expenses		225,000	242,500
Connectivity		1,022,450	951,175
Entertainment		601,151	488,237
Telephone and mobile bill		88,400	118,258
Security services		1,649,449	1,281,691
Audit fee		115,000	115,000
Regulatory fees		363,375	262,884
Crockeries		8,650	-
Conveyance		74,640	141,429
Other expenses		373,538	534,780
		35,877,374	**36,577,918**

23.1 Salary and allowances

Basic salary	10,791,341	10,388,439
Other allowance	7,600,804	7,431,382
Bonus	1,907,698	1,448,681
Car maintenance	433,332	442,542
	20,733,175	**19,711,044**

24 Other income

Account opening fee	33,631	3,976,412
BO maintenance	517,220	2,106,760
IPO income	-	5,880
Pledge & unpledged charge	800	937,266
	551,651	**7,026,318**

25 Earning per share (EPS)

Net profit after tax	57,299,203	(194,842,992)
No of shares	220,000,000	220,000,000
	0.26	**(0.89)**

26 Related party transactions

Nature of Transaction	As at and for the year ended	
	31 December 2025	31 December 2024
A. Relationship with the company : Parent		
Loan from bank	2,301,775,526	2,351,453,829
Deposit to Bank (Current & SND Account)	55,403,113	95,919,707
Clients deposits	3,412,659	3,413,109

Annexure-A

IFIC Securities Limited

Schedule of Property, Plant & Equipment

As at 31 December 2025

Amount in BDT

Particulars	Cost				Depreciation				Written down value as at 31 December 2025
	Balance as at 1 January 2025	Addition during the year	Disposal during the year	Balance as at 31 December 2025	Balance as at 1 January 2025	Addition during the year	Disposal during the year	Balance as at 31 December 2025	
Furniture and fixture	1,323,893	-	-	1,323,893	493,519	132,389	-	625,908	697,985
Electric equipment	2,850,180	-	-	2,850,180	1,884,036	318,558	-	2,202,595	647,586
Computer and equipment	13,883,434	108,300	-	13,991,734	11,395,019	1,745,404	-	13,140,422	851,312
Office renovation	4,930,714	-	-	4,930,714	4,387,502	174,995	-	4,562,496	368,218
Sub-total	**22,988,221**	**108,300**	**-**	**23,096,521**	**18,160,076**	**2,371,346**	**-**	**20,531,421**	**2,565,100**
Right of Use Assets	46,018,489	2,824,137	2,777,262	46,065,364	23,608,385	5,597,609	2,777,262	26,428,733	19,636,632
Total	**69,006,710**	**2,932,437**	**2,777,262**	**69,161,886**	**29,198,951**	**7,968,955**	**2,777,262**	**46,960,154**	**22,201,732**

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Annexure-B

IFIC Securities Limited

Details of Investment in Securities

As at 31 December 2025

Amount in BDT

Name of the Company	Face value	No. of share	Cost/share	Cost price	Mkt or NAV price/share	Total value	Gain/(loss)
Under General Fund							
Investment in shares							
Bangladesh Export Import Company Limited	10	857,062	111.49	95,553,349	110.10	94,362,526	(1,190,822)
Beximco Pharmaceuticals Limited	10	780,000	121.64	94,876,080	102.10	79,638,000	(15,238,080)
British American Tobacco bangladesh Company Limited	10	60,000	287.56	17,253,301	248.60	14,916,000	(2,337,301)
Esquire Knit Composite Limited	10	20,890	45.00	940,050	20.30	424,067	(515,983)
Runner Automobiles Limited	10	7,566	71.43	540,450	36.70	277,672	(262,778)
Square Pharmaceuticals Limited	10	144,500	206.78	29,878,992	198.60	28,697,700	(1,181,292)
S S Steel Limited	10	900,000	11.00	9,900,000	4.10	3,690,000	(6,210,000)
Sub- total				**248,942,222**		**222,005,965**	**(26,936,257)**
Beximco Green-Sukuk Al Istisna'a	100	33,881,500	85.06	2,882,127,500	57.00	1,931,245,500	(950,882,000)
Sreepur Township Green Zero Coupon Bond	100,000	2,070	77,920.00	161,294,400	75,000.00	155,250,000	(6,044,400)
Sub- total				**3,043,421,900**		**2,086,495,500**	**(956,926,400)**
Total				**3,292,364,122**		**2,308,501,465**	**(983,862,657)**
Under Special Fund as per BB DOS Circular number 1, dated 10 February 2020							
United Power Generation & Distribution Company Limited	10	7,700	282.91	2,178,400	116.10	893,970	(1,284,430)
Beximco Pharmaceuticals Limited	10	3,637,700	106.30	386,686,113	102.10	371,409,170	(15,276,943)
Sub- total				**388,864,513.11**		**372,303,140**	**(16,561,373)**
Grand Total				**3,681,228,635**		**2,680,804,605**	**(1,000,424,030)**

Provision has been made as per BSEC letter no. BSEC/SMMID/NE/AP/2025/108/678 dated 27 November 2025. BSEC has extended the tenure up to 31 December 2029 for IFIC Securities Limited to adjust the Negative equity and unrealized loss vide the same letter.

IFIC Investment Limited
Directors' Report

Respected Shareholders,
The Board of Directors is pleased to submit the Directors' Report of IFIC Investment Limited (IFICIL) for the year ended 31 December 2025, along with the audited financial statements for the year and the independent auditor's report thereon. The report provides an assessment of IFICIL's operational performance during 2025, with analysis of the business environment and the principal factors affecting the Company's activities, including an overview of capital market developments during the year. This report has been prepared in compliance with the Companies Act, 1994, the Corporate Governance Code issued by the Bangladesh Securities and Exchange Commission, Bangladesh Bank, and other applicable regulatory requirements.

Company Objectives
IFICIL is a full-fledged merchant bank licensed under Bangladesh Securities & Exchange Commission in 2021. The primary objective of the company is to render all types of merchant banking services such as portfolio management, issue management, underwriting and corporate advisory. As an active participant of the capital market in Bangladesh, IFICIL aims to become a leading merchant bank by providing excellent client services.

Capital Market in 2025
The year 2025 proved to be a transitional period for Bangladesh's capital market, following the significant developments and volatility experienced in the prior year. While the removal of floor prices in early 2024 had initially restored price discovery, its aftereffects continued to influence market behavior in 2025, with investors remaining cautious amid persistent macroeconomic pressures. Challenges such as elevated inflation, high interest rates on government securities, and continued pressure on the exchange rate weighed on overall market sentiment. During the year, reform initiatives undertaken by the Bangladesh Securities and Exchange Commission (BSEC) and other regulatory bodies began to take effect, focusing on strengthening governance, enhancing transparency, and curbing market irregularities. These measures, along with broader financial sector adjustments, aimed to rebuild investor confidence; however, their impact was gradual, and market participation remained relatively subdued.

The Dhaka Stock Exchange (DSE) experienced a mixed performance in 2025, as the market struggled to sustain consistent upward momentum as the benchmark index-DSEX, declining by approximately 6.7% from 5216.40 in 2024 to 4865.34 in 2025, marking a continued downturn in market performance. While intermittent periods of recovery were observed, driven by policy expectations and selective institutional participation, overall activity was constrained by cautious investor sentiment and limited liquidity. The absence of new listings and continued preference for higher yield fixed-income instruments further weakened equity market growth.

Overall, 2025 reflected a period of consolidation for Bangladesh's capital market. Although reform efforts and policy measures laid the groundwork for improved market discipline and stability, prevailing economic headwinds and investor caution continued to limit a strong recovery, underscoring the need for sustained reforms and macroeconomic stability to support long-term market development.

Our Business
IFICIL has been established with the objective of providing compliant and efficient merchant banking services, including issue management, underwriting, portfolio management, and corporate advisory services to prospective investors and corporates in the country, while also ensuring sustainable returns on equity for its shareholders.

IFICIL is a fully owned subsidiary of IFIC Bank PLC and was incorporated with the Registrar of Joint Stock Companies and Firms, Bangladesh as a public limited company on November 30, 2020, under Companies Act, 1994. IFICIL acquired the Merchant Banking License on October 19, 2021 and since then, IFICIL as a subsidiary company of IFIC Bank PLC for full-fledged merchant banking operations is authorized to undertake the following activities:

- Issue management, underwriting management and portfolio management
- Margin loan facilities to its clients for the purposes of portfolio management
- Perform activities as trustee
- Process IPO applications on behalf of clients
- Corporate advisory services

Addition of Property, Plant & Equipment (PPE)
During the year, the company enhanced its operational infrastructure through establishment of a new corporate office on lease at 5th floor of Surma Tower, 13 Comrade Moni Singh Road (Ex. 59/2 Purana Paltan, Dhaka-1000, Bangladesh. This development was undertaken to support the company's expansion of business activities, improve operational efficiency, and provide a more conducive working environment for its functions. The new office is expected to further strengthen administrative capacity and facilitate the delivery of merchant banking services in a more structured and efficient manner.

Challenges and Strategies
It may be mentioned here that the Dhaka Stock Exchange (DSE) faced a challenging year, with the benchmark index-DSEX, declining by approximately 6.7% from 5,216.40 in 2024 to 4865.34 in 2025. Due to the decline we had to recognize an unrealized loss on our portfolio and made provisions in compliance with BSEC notification no. BSEC/SRI/NE/2020/333 dated 27 March 2023. Moreover, the company incurred expenses for acquiring fixed assets for the corporate office.

Financial Reporting
IFICIL has maintained proper books of accounts by complying with International Accounting Standards (IAS)/International Financial Reporting Standards (IFRS) as applicable in Bangladesh. Appropriate accounting policies have been consistently applied in preparing the financial statements and the accounting estimates are based on reasonable & prudent judgment. The financial statements prepared by the management present fairly its state of affairs, the results of its operations, cash flow and changes in shareholders' equity. Moreover, the internal control system is sound in design and has been implemented & monitored effectively.

Capital
The authorized capital of IFICIL is BDT 10,000 million of which BDT 400 million has been paid up. The Paid-up capital represents the face value of 40,000,000 ordinary shares of BDT 10 each fully subscribed by the shareholders. IFICIL plans to increase its paid-up capital for business expansion to increase its participation in the capital market of Bangladesh.

Profit & Operating Results
IFICIL has earned BDT 35.7 million for the year 2025 in the form of operating income. During the year, the operational expenses incurred by IFICIL stood at BDT 12.0 million. Furthermore, the profit before tax was BDT 23.7 million during 2025. After keeping BDT 5.9 million as provision for income tax, the net profit of IFICIL for the year 2025 was BDT 17.8 million.

Our Portfolio
Managing its own investment portfolio remains a core objective of IFICIL to optimize returns on equity. During the year, regulatory reforms and a decline in the market index led to some unrealized losses in the proprietary portfolio, which are expected to recover as market conditions stabilize and the reform process is completed.

Support Services from IFIC Bank PLC
IFIC Bank PLC is providing professional support services to the IFICIL in the field of HRM, Service & Estate and IT. As such entire functions of these fields are being managed by following the policy of IFIC Bank PLC minimizing overall cost of operations.

Rotation/Re-election of Directors
According to clause 51 of the Articles of Association of the Company, the Directors shall retire by rotation at the 5th Annual General Meeting. However, as per clause 53 they are eligible for re-election.

Appointment of Auditors and fix-up their remuneration
As per clause 93 of the Articles of Association of the Company, the company shall at each Annual General Meeting, appoint an auditor or auditors to hold office until the next Annual General Meeting. The auditors of the company, Islam Jahid & Co. Chartered Accountants have completed the first year as the auditor of the company. In the 5th Annual General Meeting, Islam Jahid & Co. Chartered Accountants will be appointed as the auditors of the company until the conclusion of the 6th Annual General Meeting.

Acknowledgement
The Board of Directors conveys its profound appreciation to the esteemed shareholders, valued customers, respected bankers, Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE), National Board of Revenue (NBR), Registrar of Joint Stock Companies and Firms (RJSC), Central Depository Bangladesh Limited (CDBL), and all other stakeholders for their unwavering support and continued cooperation.

In conclusion, the Board would like to acknowledge and thank the management and employees especially for their dedication and efforts on behalf of the company.

For and on behalf of the Board of Directors.



Chairman

Islam Jahid & Co.
Chartered Accountants

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Dhaka Office-3: 128/1, East Tejturi Bazar (1st, 2nd & 3rd Floor), Kawran Bazar, Dhaka-1215 (Behind ATN News Building and La Vinci Hotel)

Independent Auditor's Report
To the Shareholders of IFIC INVESTMENT LIMITED

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of IFIC INVESTMENT LIMITED ("the Company") which comprise the statement of financial position as at 31 December 2025, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994, and other applicable laws and regulations, Securities and Exchange Rules, 2020.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation of financial statements that give true and fair view in accordance with IFRSs, the Companies Act, 1994 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Companies Act, 1994 requires the Management to ensure effective internal audit, internal control and risk management functions of the Company.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to Continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Islam Jahid & Co.
Chartered Accountants

Dhaka Office-1: Hassan Plaza, (ATN News Building), 53, Kawran Bazar C/A, (5th & 10th Floor), Dhaka-1215. Tel: +880 (2) 41010496, +880 (2) 41010497, +880 (2) 41010498, +880 (2) 41010499, +880 (2) 41010500
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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequence of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Company Act 1994, the Securities and Exchange Rules 2020, Merchant Banker and Portfolio Manager Rules 1996, we also report the following:

a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;

b) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of these books; and

c) the statement of financial position and statement of income and expenditure of the Company dealt with by the report are in agreement with the books of account and returns.



Md. Jahidul Islam FCA, Managing Partner
Enrolment no: 1008
Islam Jahid & Co.
Chartered Accountants
Firm Registration No: CAF-001-131
Auditor's FRC Enlistment No: CAF-001-119
DVC No. 2604281008AS721739

26 April 2026
Dhaka

IFIC Investment Limited

Statement of Financial Position

As at 31 December 2025

Amount in BDT

Particulars	Notes	31 December 2025	31 December 2024
ASSETS			
Non-Current Assets :			
Property, plant and equipment	**5**	12,471,192	-
Deferred tax assets	**6**	15,322	-
		12,486,514	**-**
Current Assets :			
Investment in financial assets	**7**	645,179,491	537,869,913
Dividend & profit receivable	**8**	9,253,260	7,054,396
Advance Income Tax	**9**	48,769,566	34,998,771
Cash & Cash Equivalents	**10**	8,358,515	111,107,246
Total assets		**724,047,346**	**691,030,326**
EQUITY & LIABILITIES			
Shareholders' Equity :			
Paid up capital	**11**	400,000,000	400,000,000
Retained earnings	**12**	245,242,996	227,438,531
Total shareholders' equity		**645,242,996**	**627,438,531**
Non- current liabilities			
Lease liabilities	**13**	8,837,772	-
		8,837,772	**-**
Current liabilities			
Lease liabilities	**13**	1,251,030	-
Liabilities for expenses	**14**	289,012	1,075,700
Provision for diminution in value of investments	**15**	20,787,971	20,787,971
Provision for income tax	**16**	47,638,566	41,728,124
		69,966,578	**63,591,795**
Total liabilities and equity		**724,047,346**	**691,030,326**

These financial report should be read in conjunction with the annexed notes

Chief Executive Officer (CC) | **Director** | **Director**

Md. Jahidul Islam FCA, Managing Partner
Enrolment no: 1008
Islam Jahid & Co.
Chartered Accountants
Firm Registration No: CAF-001-131
Auditor's FRC Enlistment No: CAF-001-119
DVC No. 2604281008AS721739

26 April 2026
Dhaka

IFIC Investment Limited

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
Profit on Green-Sukuk Al Istisna'a		17,704,640	17,763,200
Interest on bank deposit		7,587,061	3,994,583
Income from govt. securities		2,760,900	-
Capital gain from sale of share		-	3,488
Dividend income		7,671,387	7,054,396
Advisory & arrangement fee		-	18,943,050
Total Income		**35,723,988**	**47,758,717**
Salary & allowances	**17**	6,354,010	6,959,155
Office rent		-	952,200
Depreciation expense		2,566,668	-
Interest on lease liabilities		1,366,820	-
Director's remuneration		524,000	427,000
Subscription		300,000	300,000
AGM Expense		150,000	180,000
Auditors' fee		57,500	57,500
Other expenses	**18**	705,405	346,011
Administrative expenses		**12,024,403**	**9,221,866**
Profit/(loss) before provision and tax		**23,699,585**	**38,536,851**
Provision for diminution in value of investments	**15**	-	(354,822)
Profit/(Loss) before tax		**23,699,585**	**38,891,673**
Provision for taxation			
Current tax expense		5,910,442	13,216,015
Deferred tax expense/(income)		(15,322)	-
		5,895,120	**13,216,015**
Profit/ (Loss) after Tax		**17,804,465**	**25,675,658**
Other comprehensive income		-	-
Total Comprehensive Income		**17,804,465**	**25,675,658**
Earnings Per Share (EPS)		**0.45**	**0.64**

These financial report should be read in conjunction with the annexed notes

Chief Executive Officer (CC) | **Director** | **Director**

Md. Jahidul Islam FCA, Managing Partner
Enrolment no: 1008
Islam Jahid & Co.
Chartered Accountants
Firm Registration No: CAF-001-131
Auditor's FRC Enlistment No: CAF-001-119
DVC No. 2604281008AS721739

26 April 2026
Dhaka

IFIC Investment Limited
Statement of Changes in Equity
For the year ended 31 December 2025

Amount in BDT

Particulars	Paid up capital	Retained earnings/(loss)	Total
Balance as at 1 January 2025	400,000,000	227,438,531	**627,438,531**
Net profit/(loss) for the year	-	17,804,465	**17,804,465**
Balance as on 31 December 2025	**400,000,000**	**245,242,996**	**645,242,996**
Balance as at 1 January 2024	400,000,000	201,762,873	**601,762,873**
Net profit/(loss) for the year	-	25,675,658	**25,675,658**
Balance as on 31 December 2024	**400,000,000**	**227,438,531**	**627,438,531**

IFIC Investment Limited
Statement of Cash Flows
For the year ended 31 December 2025

Amount in BDT

Particulars		2025	2024
A)	**Cash flows from operating activities**		
	Profit/(loss) before provision and tax	23,699,585	38,536,851
	Adjustment for non-cash item		
	Add: Depreciation and amortisation	2,566,668	-
	Add: Interest expense	1,366,820	-
		27,633,073	**38,536,851**
	Changes in current assets and liabilities:		
	Dividend & profit receivable	(2,198,864)	12,293,848
	Liabilities for expenses	(786,688)	487,130
	Lease liability	12,298,582	-
		9,313,029	**12,780,978**
	Cash generated from operations	**36,946,103**	**51,317,829**
	Income tax paid	(13,770,794)	(22,074,396)
	Net cash from/ (used in) operating activities	**23,175,308**	**29,243,433**
B)	**Cash flows from investing activities**		
	Purchase of securities	(866,878)	(148,231)
	Sale of securities	-	148,231
	Term Placement	(106,442,700)	-
	Property, Plant & Equipment	(15,037,860)	
	Net cash from/ (used in) investing activities	**(122,347,439)**	**-**
C)	**Cash flows from financing activities**	-	-
	Interest on lease liability	(3,576,600)	-
	Net cash from/(used in) financing activities	**(3,576,600)**	**-**
	Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	**(102,748,730)**	**29,243,433**
	Opening cash and cash equivalents	111,107,246	81,863,813
	Closing cash and cash equivalents	**8,358,515**	**111,107,246**

IFIC Investment Limited
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1 Status of the reporting entity

1.1 Corporate history

IFIC Investment Limited (IFICIL/the Company), a subsidiary of IFIC Bank PLC, was incorporated in Bangladesh under the Companies Act, 1994 with the Registrar of Joint Stock Companies and Firms (RJSCF) on 30 November 2020 vide registration no. C-166233/2020 as a public limited company and got registration certificate of full fledge merchant banking operation from Bangladesh Securities and Exchange Commission (BSEC) on 19 October 2021. Registered office of the company is located at IFIC Tower, 61 Purana Paltan, Dhaka-1000.

1.2 Nature of business

The principal activities of the Company are to carry on the business of Merchant Banking and to act as Issue Managers in order to issue and offers, whether by way of public offer or otherwise of shares, stock debentures, bonds, units, notes, bills warrants or any other instruments to carry on the business of securities management, underwriting, portfolio management, asset management, corporate advisory and other services as mentioned in the Memorandum of Association and according to approval of Bangladesh Securities & Exchange Commission [BSEC].

2 Basis of preparation of significant accounting policies

2.1 Statement of Compliance

The financial statements have been prepared and the disclosures of information have been made in accordance with the Companies Act, 1994, the Securities and Exchange Rules, 2020, Merchant Banker and Portfolio Manager Rules, 1996, International Accounting Standards (IAS), International Financial Reporting Standards (IFRS) and other applicable laws and regulations.

2.2 Basis of Measurement

The financial statements, except statement of cash flow, have been prepared on the accrual basis of accounting under the historical cost convention.

2.3 Functional and Presentational Currency

These financial statements are prepared and presented in Bangladeshi Taka (BDT) which is the functional currency of the company. All the financial information presented has been rounded off to the nearest BDT except where indicated otherwise.

2.4 Components of Financial Statement

According to the International Accounting Standard (IAS) 1, "Presentation of Financial Statements" the complete set of financial statements include the following components:

i) Statement of Financial Position;

ii) Statement of Profit or Loss and Other Comprehensive Income;

iii) Statement of Changes in Equity;

iv) Statement of Cash Flows and

v) Notes to the Financial Statements.

2.5 Use of Estimates and Judgments

Preparation of financial statements requires management to make judgments, estimates and assumptions that affect the reported amount of assets and liabilities, income and expenses. These financial statements contained information about the assumptions it made about the future and other major sources of uncertain estimation at the end of the reporting period that have a significant risk of resulting in a material adjustment to the carrying amount of assets, liabilities, income and expenses within the next financial year.

Key estimates are as follows:
-Provision for loans, advances and investments
-Deferred tax assets/liabilities
-Useful life of depreciable assets
-Provision / accruals for expenses
-Provision for current taxation
-Lease Liabilities and Right of Use Assets

2.6 Reporting Period

The financial statements of the Company cover from 01 January 2025 to 31 December 2025.

2.7 Date of authorization

The Board of Directors has authorized these financial statements for public issue on 26 April 2026.

3 Significant accounting policies

3.1 Recognition and measurement of fixed assets

Property, Plant and Equipment (PPE) are initially measured at cost and after initial recognition, it is carried at cost less accumulated depreciation and impairment losses in compliance with the requirements of IAS-16: Property, Plant and Equipment and IAS-36: Impairment of Assets respectively.

3.2 Disposal of fixed assets

On disposal of fixed assets, the cost and accumulated depreciation are eliminated and gain or loss on such disposal is reflected in the Statement of Profit or Loss and Other Comprehensive Income, which is determined with reference to the written down value of the assets and net sales proceeds.

3.3 Depreciation on fixed assets

Depreciation on property, plant and equipment is charged using straight-line method in accordance with the provisions of IAS 16: Property, Plant and Equipment. Rate of depreciation on Property, Plant and Equipment considering the useful life of assets are as follows:

Sl No.	Particulars of Fixed Assets	Useful Life (Years)
1	Electrical & Gas Equipment	8
2	Soft Furnishing	3
3	Steel Furniture	15
4	Wooden Furniture	10
5	Computer Equipment	5
6	Leasehold Improvement	10

3.4 Leases

The IFICIL has made recognition, measurement and disclosure for lease as per IFRS-16.

Right of use assets (RoU):

ROU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of RoU assets includes the amount of lease liabilities recognize, initial direct cost incurred, and lease payment made at or before the commencement date less any lease incentives received. Right of use assets are depreciated on a straight line basis over the lease term, or remaining year of the lease term.

Lease liabilities:

The IFICIL recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payment includes fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees.

3.5 Investment in securities

Investment in securities are bought and held primarily for the purpose of selling them in future or held for dividend incomes which are reported at fair value. Unrealized gains are not recognized in the profit and loss statement. But provision was made for diminution in value of investment as per BSEC guideline.

3.6 Cash and Cash equivalents

Cash and cash equivalents include cash in hand, cash at bank and fixed deposits which are held and are available for use by the Company without any restriction. There is insignificant risk of change in the value of the above items.

3.7 Provision, contingent asset and contingent liabilities

As per IAS-37 "Provisions, Contingent Liabilities and Contingent Assets" provisions is recognized when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made. Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or nonoccurrence of one or more uncertain future events not wholly within the control of the Company; or any present obligation that arises from past events but is not recognised because:

* it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

* the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognised in the financial statements as this may result in the recognition of income which may never be realised.

3.8 Provision for income tax

Income tax expense comprises current and deferred tax. Income tax expense is recognised in the statement of profit or loss and other comprehensive income in accordance with IAS 12: Income Taxes. Provision for income tax is made on the basis of Company's computation based on the best estimate of taxable profit in accordance with Income Tax Act, 2023.

3.9 Revenue recognition

Revenue is recognized only when it is probable that the economic benefits associated with the transaction will flow to the Company and in accordance with the International Financial Reporting Standard (IFRS)-15: "Revenue from Contracts with Customers".

4.0 Dividend income

Dividend income is recognized when right to receive or payment is established.

4.1 Gain/(loss) on sale of marketable securities

Profit or loss arising from the sale of securities is accounted for only when shares are sold in the market and profit is realized or loss is incurred.

4.2 Earnings Per Share (EPS)

The Company calculates earnings per share in accordance with International Accounting Standard (IAS) 33: "Earnings Per Share" which has been shown in the face of the Statement of Profit or Loss and Other Comprehensive Income.

4.3 Events after the reporting period

No events were occurred after the reporting date that could afect the financial position of the company or required disclosure.

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
5 Property, plant and equipment			
Cost			
Wooden furniture		370,430	-
Steel furniture		16,500	-
Computer equipment		181,620	-
Electrical & gas equipment		753,140	-
Leasehold improvement		1,304,435	-
Soft furnishing		113,154	-
		2,739,279	
Right of Use Assets		12,298,581	-
		15,037,860	**-**
Less: Accumulated depreciation		2,566,668	-
		12,471,192	**-**
Details are shown in "Annexure-A"			
6 Deferred tax assets / liabilities			
6.1 Deferred tax on fixed assets			
Accounting written down value		2,552,981	-
Tax written down value		2,438,108	-
Temporary difference		**114,873**	**-**
Tax rate		27.50%	-
Closing deferred tax (assets)/liabilities		31,590	-
Opening deferred tax (assets)/liabilities		-	-
Deferred tax (income)/expenses (A)		**31,590**	**-**

Amount in BDT

Particulars		Note	31 December 2025	31 December 2024
6.2	**Deferred tax on leased assets**			
	Right-of-Use Assets		9,918,211	-
	Lease liabilities		10,088,801	-
	Carrying amount		**(170,591)**	**-**
	Tax base		-	-
	Temporary difference		**(170,591)**	**-**
	Tax rate		27.50%	-
	Closing deferred tax (assets)/ liabilities		**(46,912)**	**-**
	Opening deferred tax (assets)/ liabilities		-	-
	Deferred tax (income)/expenses (B)		**(46,912)**	**-**
	Deferred tax (income)/ expense (A+B)		**(15,322)**	**-**
	Net deferred tax liabilities/ (assets)		**(15,322)**	**-**

7 Investment in financial assets

Investment in securities	7.1	538,736,791	537,869,913
Term placement	7.2	106,442,700	-
		645,179,491	**537,869,913**

7.1	**Investment in securities**		
	Investment in shares		
	Beximco Limited	211,110,612	211,110,612
	Renata PLC	10,220,617	9,353,739
	Square Pharmaceuticals PLC	143,790,127	143,790,127
		365,121,356	**364,254,478**
	Beximco Green-Sukuk Al Istisna'a	173,615,435	173,615,435
		538,736,791	**537,869,913**

Details are shown in "Annexure-B"

7.2	**Term placement**		
	FDR with IFIC Bank PLC	106,442,700	-
		106,442,700	**-**

8 Dividend & profit receivable

Opening balance	7,054,396	19,348,244
Add: Recognised during the year	9,253,260	7,054,396
Less: Received during the year	(7,054,396)	(19,348,244)
	9,253,260	**7,054,396**

9 Advance Income Tax

Opening balance	34,998,771	12,924,375
Add: Payment made during the year	13,770,794	22,074,396
	48,769,566	**34,998,771**

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
10 Cash & Cash Equivalents			
Cash in hand		**10,724**	**9,454**
Cash at Bank			
IFIC Bank PLC (Current A/c)		823,945	10,253,304
IFIC Bank PLC (Corporate Plus A/c)		6,981,833	99,936,424
IFIC Bank PLC (SND A/c)		500,978	-
		8,306,756	**110,189,729**
Balance with BO account			
IFIC Securities Limited		41,035	908,063
		8,358,515	**111,107,246**
11 Share Capital			
Authorised Capital:			
1,000,000,000 Ordinary shares of BDT 10 each		10,000,000,000	10,000,000,000
Issued, Subscribed & Paid-up Capital:			
40,000,000 Ordinary shares of BDT 10 each fully paid up in cash.		400,000,000	400,000,000
		400,000,000	**400,000,000**

Shareholder	No of Shares	Amount	% of holdings
IFIC Bank PLC	39,999,400	399,994,000	99.9982
Mr. Syed Mansur Mustafa	100	1,000	0.0003
Mr. Md. Monitur Rahman	100	1,000	0.0003
Mr. Dilip Kumar Mandal	100	1,000	0.0003
Mr. Md. Mokammel Hoque	100	1,000	0.0003
Mr. Hossain Shah Ali	100	1,000	0.0003
Mr. Md. Toufiq-E-Elahi Choudhury	100	1,000	0.0003
	40,000,000	**400,000,000**	**100.00**

12 Retained Earnings		
Balance at the beginning of the year	227,438,531	201,762,873
Net profit after tax during the year	17,804,465	25,675,658
	245,242,996	**227,438,531**
13 Lease liabilities		
Opening balance	-	-
Addition during the year	13,665,401	-
Adjustment during the year	(3,576,600)	-
	10,088,801	**-**
13.1 Non- current portion of lease liabilities	8,837,772	-
Current portion of lease liabilities	1,251,030	-
	10,088,801	**-**
14 Liabilities for expenses		
Withholding tax	69,876	59,000
Withholding VAT	64,960	7,000
Office rent payable	-	952,200
Audit fee payable	57,500	57,500
Payable for fixed asset	79,200	-
Payable for utilities	17,476	-
	289,012	**1,075,700**

Amount in BDT

Particulars	Note	31 December 2025	31 December 2024
15 Provision for diminution in value of investments			
Provision held at the beginning of the year		20,787,971	21,142,793
Provision made/(released) during the year		-	(354,822)
		20,787,971	**20,787,971**
16 Provision for income tax			
Provision held at the beginning of the year		41,728,124	28,512,109
Provision made during the year		5,910,442	13,216,015
		47,638,566	**41,728,124**

Particulars	2025	2024
17 Salary & allowances		
Basic Salary	3,144,530	3,366,646
Bonus	666,048	636,653
Car Maintenance	496,960	578,832
Allowances	2,046,472	2,377,024
	6,354,010	**6,959,155**
18 Other expenses		
Entertainment	27,030	19,217
Rates & taxes	32,204	30,149
Bank charge	172,738	60,968
Petty conveyance	12,745	14,557
Printing & stationery	5,785	1,200
Cleaning expense	5,366	-
Advertisement & publicity	123,059	-
Utilities	218,428	-
BO Account Maintenance Fee	150	-
Repair and Maintenance	800	-
Crockeries	7,200	-
Miscellaneous Expense	99,900	219,920
	705,405	**346,011**

19 Related Party Transactions

Nature of Transaction	As at and for the period ended	
	31 December 2025	31 December 2024
A. Relationship with the company: Parent		
IFIC Bank PLC		
Deposit- Current Account	823,945	10,253,304
Deposit- Term placement	106,442,700	-
Deposit- Corporate Plus Account	6,981,833	99,936,424
Deposit- SND Account	500,978	-
B. Relationship with the company: Sister concern		
IFIC Securities Limited		
Balance- BO Account	41,035	908,063

Annexure - A

IFIC Investment Limited

Schedule of fixed assets including premises, furniture and fixture

As at 31 December 2025

Particulars	Cost			Depreciation			Written down value as at 31 December 2025
	Balance as at 1 January 2025	Addition during the year	Balance as at 31 December 2025	Balance as at 1 January 2025	Charged during the year	Balance as at 31 December 2025	
Wooden furniture	-	370,430	370,430	-	15,889	15,889	354,541
Steel furniture	-	16,500	16,500	-	576	576	15,924
Computer equipment	-	181,620	181,620	-	20,899	20,899	160,721
Electrical & gas equipment	-	753,140	753,140	-	54,148	54,148	698,992
Leasehold improvement	-	1,304,435	1,304,435	-	75,050	75,050	1,229,385
Soft furnishing	-	113,154	113,154	-	19,737	19,737	93,417
Sub-total	**-**	**2,739,279**	**2,739,279**	**-**	**186,298**	**186,298**	**2,552,981**
Right of Use Assets		12,298,581	12,298,581		2,380,371	2,380,371	9,918,211
Total	**-**	**15,037,860**	**15,037,860**	**-**	**2,566,668**	**2,566,668**	**12,471,192**

During the current financial year, IFICIL shifted its operation from IFIC Tower to new premises located in Surma Tower and the company procured the necessary infrastructure and fixed assets, including office equipment, furniture and fixtures, and leasehold improvements, to support its standalone operations.

Annexure-B

Details of investment in securities

As at 31 December 2025

Name of the Company	Face value	No. of share	Cost/share	Cost price	Market price/share	Market value	Gain/(loss)
Investment in shares							
Beximco Limited	10	1,890,000	111.70	211,110,612	110.10	208,089,000	(3,021,612)
Renata PLC	10	9,343	1,093.93	10,220,617	391.80	3,660,587	(6,560,030)
Square Pharmaceuticals PLC	10	635,000	226.44	143,790,127	198.60	126,111,000	(17,679,127)
Sub-total		**2,534,343**		**365,121,356**		**337,860,587**	**(27,260,769)**
Beximco Green-Sukuk Al Istisna'a	100	1,952,000	88.94	173,615,435	57.00	111,264,000	(62,351,435)
Grand total		**4,486,343**		**538,736,791**		**449,124,587**	**(89,612,204)**
Required provision @ 20%							**(17,922,441)**

*Provision has been made as per BSEC notification no. BSEC/SRI/NE/2020/333 dated 27 March 2023.

IFIC Money Transfer (UK) Limited

Report of the Directors

for the Year Ended 31 December 2025

The directors present their report with the financial statements of the company for the year ended 31 December 2025.

PRINCIPAL ACTIVITY

The principal activity of the company in the year under review was that of money service business including international money transfers.

DIRECTORS

The directors shown below have held office during the whole of the period from 1 January 2025 to the date of this report.

Mr Md Mehmood Husain - Chairman

Mr Mohammed Ebtadul Islam

Mr Kazi Md Mahboob Kasem

Mr Md Golam Mostofa

Mr Md Monzorul Haque

Mr Md Monwar Hussain

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:



Mr Md Mehmood Husain - Chairman

26 April 2026

Chartered Accountants' Report to the Board of Directors on the Unaudited Financial Statements of IFIC Money Transfer (UK) Limited

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of IFIC Money Transfer (UK) Limited for the year ended 31 December 2025 which comprise the Income Statement, Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed within the ICAEW's regulations and guidance at http://www.icaew.com/en/membership/regulations-standards-and-guidance.

This report is made solely to the Board of Directors of IFIC Money Transfer (UK) Limited, as a body, in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of IFIC Money Transfer (UK) Limited and state those matters that we have agreed to state to the Board of Directors of IFIC Money Transfer (UK) Limited, as a body, in this report in accordance with ICAEW Technical Release 07/16AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than IFIC Money Transfer (UK) Limited and its Board of Directors, as a body, for our work or for this report.

It is your duty to ensure that IFIC Money Transfer (UK) Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and loss of IFIC Money Transfer (UK) Limited. You consider that IFIC Money Transfer (UK) Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of IFIC Money Transfer (UK) Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.



Ahmed & Co
284 Station Road
Harrow
Middlesex
HA1 2EA

26 April 2026

IFIC Money Transfer (UK) Limited

Income Statement

for the year ended 31 December 2025

Amount in GBP

Particulars	Note	2025	2024
Turnover		107,074	440,830
Administrative expenses		488,330	464,282
		(381,256)	**(23,452)**
Other operating income		(20,394)	5,500
Operating profit and profit before taxation		**(401,650)**	**(17,952)**
Tax on (loss)/profit		(94,540)	(4,227)
Profit for the financial year		**(307,110)**	**(13,725)**

Balance Sheet

as at 31 December 2025

Amount in GBP

Particulars	Note	31 December 2025	31 December 2024
Fixed Assets			
Intangible assets	**5**	-	-
Tangible assets	**6**	570	785
		570	**785**
Current Assets			
Debtors	**7**	101,035	278,421
Cash at bank and in hand		378,305	477,218
		479,340	**755,639**
Creditors			
Amounts falling due within one year	**8**	60,407	29,811
Net Current Assets		**418,933**	**725,828**
Total Assets Less Current Liabilities		**419,503**	**726,613**
Capital And Reserves			
Called up share capital		300,000	300,000
Retained earnings		119,503	426,613
Shareholders' Funds		**419,503**	**726,613**

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue on 26 April 2026 and were signed on its behalf by:

Mr. Md Mehmood Husain
Chairman

IFIC Money Transfer (UK) Limited

Notes to the Financial Statements

for the year ended 31 December 2025

1. STATUTORY INFORMATION

IFIC Money Transfer (UK) Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Turnover
Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

Intangible assets
Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Computer software is being amortised evenly over its estimated useful life of nil years.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Land and buildings	-	10% on cost
Plant and machinery etc	-	33% on cost and 15% on cost

Taxation
Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax
Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Pension costs and other post-retirement benefits
The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was 5 (2024 - 5).

4 Operating loss

The operating loss is stated after charging:

Amount in GBP

Particulars	2025	2024
Depreciation - owned assets	671	1,246

5 Intangible Fixed Assets

Particulars	Computer software
Cost	
At 1 January 2025	15,000
Additions	-
At 31 December 2025	**15,000**
Amortisation	
At 1 January 2025	15,000
Charge for year	-
At 31 December 2025	**15,000**
Net Book Value	
At 31 December 2025	-
At 31 December 2024	-

6 Tangible Fixed Assets

	Land and buildings	Plant and machinery	Total
Cost			
At 1 January 2025	75,006	67,509	142,515
Additions	-	456	456
At 31 December 2025	**75,006**	**67,965**	**142,971**
Depreciation			
At 1 January 2025	75,006	66,724	141,730
Charge for year	-	671	671
At 31 December 2025	**75,006**	**67,395**	**142,401**
Net Book Value			
At 31 December 2025	**-**	**570**	**570**
At 31 December 2024	**-**	**785**	**785**

Particulars	2025	2024
7 Debtors: Amounts Falling Due Within One Year		
Trade debtors	745	-
Amounts owed by group undertakings	-	268,444
Other debtors	100,290	9,977
	101,035	**278,421**
8 Creditors: Amounts Falling Due Within One Year		
Trade creditors	1,219	3,742
Amounts owed by group undertakings	20,693	-
Taxation and social security	2,922	1,517
Other creditors	35,573	24,552
	60,407	**29,811**

IFIC Money Transfer (UK) Limited

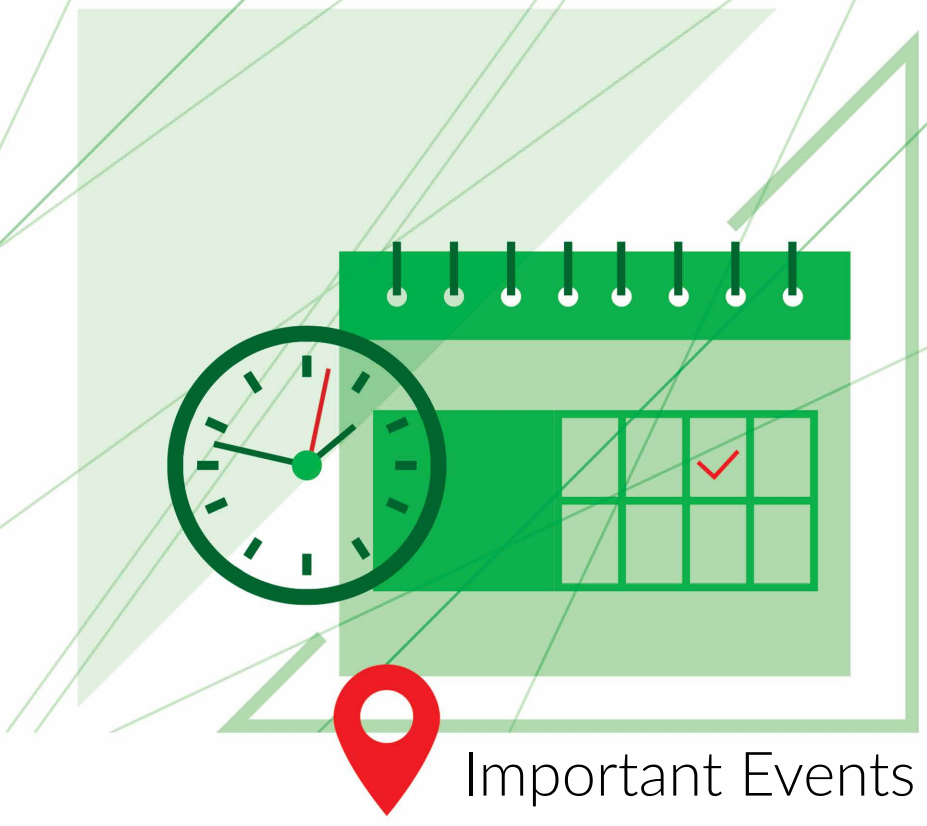
Profit and Loss Account

for the year ended 31 December 2025

Amount in GBP

Particulars	2025	2024
Commission receivable	107,074	440,830
Establishment costs		
Rent	23,277	23,000
Rates and water	12,658	6,000
Insurance	1,283	1,216
Light and heat	3,999	4,981
	41,217	**35,197**
	65,857	**405,633**
Administrative expenses		
Wages	99,536	102,523
Director's (CEO) salaries	55,440	49,104
Pensions	3,084	2,819
Social security	7,804	9,653
Directors' fees	2,685	-
Telephone	2,622	2,093
Printing, postage & stationery	528	571
Travelling	57,777	5,942
Subscription	1,773	1,499
IT costs	32,754	27,538
Repairs and renewals	2,186	2,265
Cleaning	1,115	1,503
Sundry expenses	2,413	3,188
Accountancy/auditors' remuneration	7,560	-
Legal fees	-	-
Compliance costs	9,399	8,211
Other professional fees	-	2,175
Auditors' remuneration	-	3,000
Auditors' remuneration for non audit work	-	8,700
	286,676	**230,784**
	(220,819)	**174,849**
Selling and marketing costs		
Advertising	12,836	18,745
	12,836	**18,745**
	(233,655)	**156,104**
Finance costs		
Bank charges	146,930	178,310
	146,930	**178,310**
	(380,585)	**(22,206)**
Depreciation		
Computer equipment	671	1,246
	671	**1,246**
	(381,256)	**(23,452)**
Government grants	(22,915)	-
Rents received	2521	5,500
	(20,394)	**5,500**
NET LOSS	**(401,650)**	**(17,952)**

This page does not form part of the statutory financial statements



Important Events

Important Events



IFIC Bank proudly celebrated its glorious 49th anniversary at IFIC Tower on 8th October, in the presence of Chairman Md. Mehmood Husain, Independent Director Kazi Md. Mahboob Kasem, FCA, Managing Director Syed Mansur Mustafa, Deputy Managing Directors, heads of various dept. and divisions from the Bank.



On the occasion of the successful completion of one year of the Board of Directors of IFIC Bank, a special Town Hall Meeting titled "One Year in the Journey of Transformation" was organized on 13th September 2025. The event was held in person at the bank's Multipurpose Hall at its head office, with the presence of the Board of Directors, senior management, while officials from various levels of the bank joined both in person and virtually.



IFIC Bank organized an Awareness Workshop on Anti Money Laundering and Combating the Financing of Terrorism AML and CFT compliance for the members of the Bank's Board of Directors on December 21, 2025. The Chairman of the Bank Mr. Md. Mehmood Husain along with all members of the Board of Directors namely Mr. Md. Ebtadul Islam, Mr. Kazi Md. Mahboob Kasem, FCA, Mr. Md. Golam Mostofa and Mr. Md. Monzorul Haque as well as the Managing Director of the Bank Mr. Syed Mansur Mustafa, Deputy Managing Directors and members of the Senior Management participated in the workshop.



As part of the "Cashless Bangladesh Initiative" led by Bangladesh Bank, IFIC Bank PLC, as the lead bank, organized a series of day-long awareness programs in Jashore. The flagship event was held on 23 December 2025 at Jashore Software Technology Park, with Mr. Arif Hossain Khan, Executive Director of Bangladesh Bank, attending as the Chief Guest. The seminar was presided over by Ms. Rafeza Akhter Kanta, Director of the Payment Systems Department, Bangladesh Bank. Among the special guests were Mr. Md. Rukunuzzaman, Executive Director of Bangladesh Bank's Khulna Office; Mr. Md. Tawmeed Hasan, Assistant Commissioner and Executive Magistrate, Jashore; and Mr. Syed Mansur Mustafa, Managing Director of IFIC Bank PLC.



IFIC Bank PLC has been awarded the internationally recognized ISO/IEC 27001:2022 certification for meeting the global standards and requirements in information security management. The certification has been granted by the International certification body Bureau Veritas in recognition of the bank's commitment to ensuring the confidentiality and integrity of customer information through robust security management systems.



IFIC Bank PLC proudly celebrated International Women's Day 2025 with a special event held at IFIC Tower on March 6, 2025, reinforcing its commitment to fostering an inclusive and merit-based workplace. 2025's international theme, #AccelerateAction, which emphasizes IFIC Bank's continued efforts to champion gender inclusivity in the workplace. The event was presided over by the Managing Director, Mr. Syed Mansur Mustafa.



With the theme "ঈদের জামায় খুশির সাজ, সবার মাঝে ছড়িয়ে যাক," IFIC Bank has undertaken a heartfelt initiative to spread Eid joy by distributing new clothes to underprivileged and orphaned children on Eid-ul-Fitr 2025. More than 3,000 children across the country have received new Eid outfits, enabling them to celebrate the occasion with happiness and dignity.



IFIC Bank PLC awarded certificates to 31 officers from the 4th batch of Management Trainees (Law and IT) upon successful completion of a three-month intensive training program. Managing Director Mr. Syed Mansur Mustafa presented certificates to 17 IT and 14 Law trainees at a closing ceremony attended by Deputy Managing Directors and other senior officials.



The National Pension Authority (NPA) has partnered with IFIC Bank PLC to serve as a key platform for enrolling in the Universal Pension Scheme and making monthly premium payments. In this regard, a Memorandum of Understanding (MoU) was signed on 28 July 2025, between the National Pension Authority and IFIC Bank PLC at the conference room of the Finance Division, Ministry of Finance, in Dhaka. The MoU was formally signed and exchanged by Mr. Md. Mahiuddin Khan, Executive Chairman of the National Pension Authority and Mr. Syed Mansur Mustafa, Managing Director of IFIC Bank PLC. Also present at the ceremony were Mr. Md. Golam Mostafa, Member of Fund Management at the National Pension Authority and Mr. Md. Monitur Rahman, Deputy Managing Director and Chief Information Officer of IFIC Bank PLC.



IFIC Bank hosted a day-long blood donation drive at IFIC Tower to support children with thalassemia on May 22, 2025. All collected blood donated to the Bangladesh Thalassemia Foundation.



IFIC Bank, in collaboration with the Bangladesh Financial Intelligence Unit (BFIU) organized a comprehensive day-long workshop on "Prevention of Money Laundering & Combating Financing of Terrorism" in Bogura. Mr. Md. Mostakur Rahman, Director of BFIU, attended the event as the Chief Guest.



IFIC Bank has promoted 1,122 Employees Across Various Levels in Recognition of their Professional Excellence throughout the year 2025



IFIC Bank and VISA honored the winner of the 'Cross-Border Campaign' (August–September 2025) at a ceremony held at the Bank's Head Office. The campaign's top transactor, Mr. Shahriar Ahmed, Managing Director of Islam Garments Limited, received a BDT 100,000 gift voucher from IFIC Bank Managing Director Mr. Syed Mansur Mustafa and VISA Country Manager Mr. Sabbir Ahmed.

IFIC Largest Banking Network Business Conference 2025



Barisal Business Conference

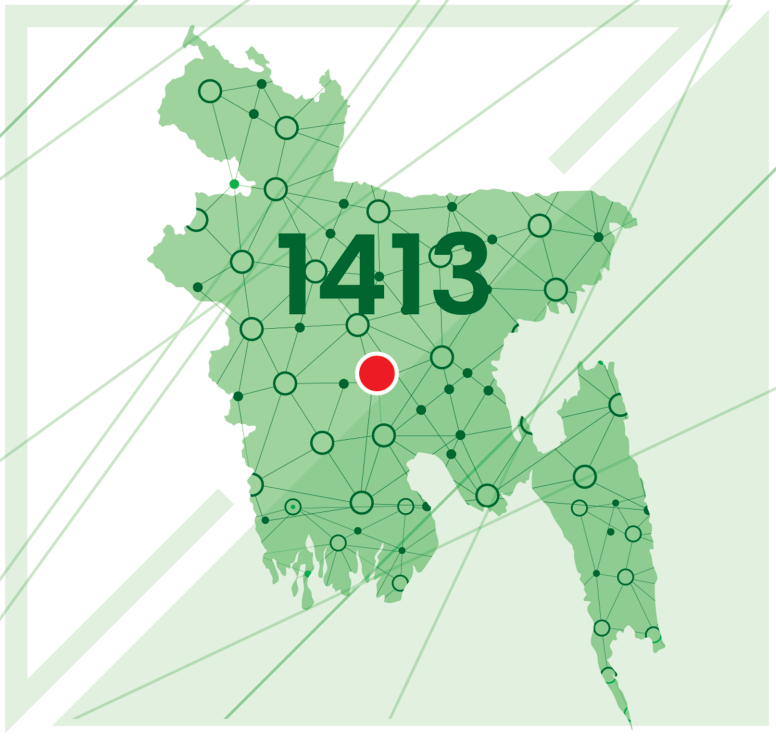


Khulna Business Conference



IFIC Bank held "Managers' Meet" in different region throughout the year.


আইএফআইসি
আমার বাড়ি
সেমি পাকা লোন
IFIC
সেমি পাকা লোন
স্বপ্ন এখন
হাতের মুঠোয়
২৪/৭ কাস্টমার কেয়ার
১৬২৫৫
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Nationwide
1413
Branch &
Uposhakha
Network

Branch Network

Sl. No	Branch Name	Address
1	Barguna Branch	1st floor & 2nd floor, Holding No.-80, Sadar Road, Pouroshava- Barguna, Police Station-Barguna and District: Barguna
2	Barisal Branch	"Ali Archade" Hotel Ali International, 95, Municipal Holding No. 0071-000, Ward No. 17, Sadar Road, Dist.- Barishal
3	Bhola Branch	"M.R.Plaza", Holding No. 0386-02, 0400-08, Ward No.- 6, Sadar Road, Bhola, P.S.- Bhola Sadar, Pouroshova – Bhola, Dist. – Bhola
4	Jhalakathi Branch	"Sayed Tower", Holding No. 57, Ward No.4, Doctor Patty Road, Jhalakathi, Pouroshova, P.S.- Jhalakathi Sadar, Dist.- Jhalakathi
5	Patuakhali Branch	First Floor, Holding: 0065-00,0065-01, Puratun Stemar Ghat, Tinpotti, Natun Bazar, Ward No. 06, Pourashava: Patuakhali, P.S. Patuakhali Sadar, Dist: Patuakhali
6	Bhandaria Branch	1st floor of Abdul Barek Howlader Market, Holding No- 151/2, Abdul Barek Howlader Sarak, Ward No. 03, Pourashava & Thana: Bhandaria, Dist. Pirojpur
7	Pirojpur Branch	Khan Tower, Holding No. 0017-03, Parerhat Road, Pourashava: Pirojpur, Police Station: Pirojpur Sadar, District: Pirojpur
8	Bandarban Branch	1st floor of Elite Tower, Holding No. 450/Bazar Fund Plot No. R-33, Road Name: VIP Road, Paurashava: Bandarban, Police Station: Bandarban Sadar, District: Bandarban
9	Akhaura Branch	"Shahjadi Complex" Holding No.- 68, Ward No.- 5, P.S. & Pouroshava-Akhaura, Dist.- Brahmanbaria
10	Brahmanbaria Branch	Municipal Holding No.- 475/476, Court Road, Dist – Brahmanbaria
11	Chandpur Branch	at 1st & 2nd floor of Hossain Plaza, Holding No. 717, J.M. Sengupta Road, Paurashava: Chandpur, Police Station: Chandpur Sadar, District: Chandpur
12	Kachua Branch	"Mesbahuddin Khan Sadan", Ward No.- 5, Hospital Road, Palashpur, Kachua, Dist.- Chandpur
13	Agrabad Branch	"Suraiya Mansion", Holding No- 30, Agrabad C/A, Dist.: Chattogram
14	Alankar More Branch	Alankar More, Ward No.10, P.S. Pahartoli, Chattogram City Corporation, Dist.- Chattogram
15	Anwara Branch (Relocation)	Amin Complex, CEOFL Road, Chatori, Police Station: Anwara, District: Chattagram
16	Ashugonj Branch	"Sheria Sayed Tower", Holding No.336/1, Post office Road, Ashuganj Bazar, P.S. – Ashuganj, Upazilla - Ashuganj, Dist. – Brahmanbaria
17	Bandartila Branch	Noor Shopping Complex Holding No.564/802, Ward No.39, M.A. Aziz Road, South Halishahar, P.S. CEPZ, Dist. – Chattogram
18	Boalkhali Branch	1st floor of "Model School Market", Holding No. 152, Road No.8, Hawla DC Road, Ward No- 6, Pourashava: Boalkhali , Thana: Boalkhali, District: Chattogram
19	CDA Avenue Branch	Holding No.: 782/1025, GEC More, Road No.: 565/A CDA Avenue, Ward No.: 15, East Nasirabad, Chattogram City Corporation, Thana: Panchlaish, Dist.: Chattogram
20	Chawk Bazar Branch	Shahzada Market, Holding No- 68, College Road, Chawk Bazar, Dist.- Chottogram
21	Fatikchari Branch	"T.K. Market", Bibirhat, Thana Gate, Fatikchari Pourashava, P.S.- Fatikchari, Dist.- Chattogram
22	Hathazari Branch	Siddik Market, Bus Stand, Hathazari, P.S. Hathazari, District: Chattogram.
23	Keranihat Branch	"Three Star Market" Vill: Janar Keuchiya (Ukil Bari), Ward N. 7, Union: North Demsha, P.S. Satkania, Dist. Chattogram
24	Khatunganj Branch	Holding No.249/250, Khatunganj Road, P.S. – Kotwali, Dist.- Chattogram
25	Khulshi Branch	Rubiya Heights; 7/A/1, Road No.-03, South Khulshi, Ward No.-13, Chattogram City Corporation, P.S.- Khulshi, Dist.- Chattogram
26	Madam Bibir Hat Branch	Lokman Tower, Madam Bibir Hat, Bhatiary, Shitakundu, Chattogram, P.S.– Sitakundu, District & Pouroshova – Chattogram
27	Noju Miah Hat Branch	"Sheikh Market", Holding No. 5/1, Village – Moddah Burischar, Union – 15 No. Burischar, P.O.- Nur Ali Bari, P.S & U.Z- Hathazari, Dist.- Chattogram
28	Patiya Branch	"Hazi Amzu Mia Tower", Holding No. 0584-00, Arakan Road, Patiya Government College Gate, Patiya, Chattogram
29	Sandwip Branch	"Roman Market" Building no: 76/1. Vill: Haramia, Union: 18 no. Haramia, Ward no: 09. Upazila : Sandwip, District: Chattogram
30	Shah Amanat Mkt. Branch	Holding No- 624/A, Shah Amanat city corporation Market, Jubilee Road, P.S.- Kotwali, Dist.- Chattogram
31	Sk. Mujib Road Branch	Ajmal Arcade, Holding No- 1806, Ward No. 24, Sk. Mujib Road, Uttar Agrabad, Dist.- Chattogram

Sl. No	Branch Name	Address
32	Chakaria Branch	M. Hossain market Holding no # 862, Arakan Road, Ward no # 04, Pourashava & PS # Chakaria, Dist # Cox's bazar.
33	Cox's Bazar Branch	Ali Arcade, Municipal Holding No.158, Ward No. 3, Main Road, P.S. – Cox's Bazar, Dist.– Cox's Bazar
34	Ukhiya Branch	1st floor at Kabir Market, Thana Road, West of Land Office, PS: Ukhiya, Dist.: Cox's Bazar
35	Chandina Branch	"Aziz Plaza", Ward No.5, Chandina Bazar, village – Nabiabad,P.O. – Chandina, P.S. – Chandina, Pouroshova – Chandina, Dist. – Cumilla
36	Companiganj Branch	"Brothers Plaza" Village: Uttar Trisha, P.O.- Companiganj Union: 15 No. West Nabipur, P.S.- Murad Nagar, Dist. Cumilla
37	Cumilla Branch	Holding No- 190/193, Ward No. 6, Chatipatty, Rajgonj Crossing, Sadar Kotwali, Dist.- Cumilla
38	Gouripur Bazar Branch	"Suruzzaman Tower", Ward No. 2, Gouripur Bazar, Upazilla – Daudkandi, Union Parishad – Gouripur, P.O. – Gouripur, P.S. – Daudkandi, District – Cumilla
39	Laksham Branch	Roy Plaza (1st floor), Holding No. 1325-00, 1326-00 & 1327-00, Bank Road, Ward No.-04, Pourashava: Laksham, Thana: Laksham, Dist. : Cumilla
40	Miah Bazar Branch	"Wahab Market", Vill – Jogomohonpur, Union – Ujirpur, P.O.- Miah Bazar, P.S.- Chowddagram, Dist.- Cumilla
41	Moynamoti Branch	"Moynamoti Sena Kalyan Market", Cumilla Cantonment, 2 No. Uttar Durgapur Union, P.O. – Cantonment, Cumilla Model Thana, Dist- Cumilla
42	Feni Branch	"Sultan Orchid", Holding No- 99, Ward No.17, Islampur Road, Dist.-Feni
43	Khagrachari Branch	1st floor, Holding No. 178, Narikel Bagan Road, Paurashava: Khagrachari, Police Station: Khagrachari Sadar, District: Khagrachari
44	Chandraganj Branch	"Noor Shopping Complex", Village- Dehopara, Union Parishad- 10 No. Chandraganj, P.O.- Chandraganj, P.S.- Lakshmipur, Upazila- Lakshmipur Sadar, District- Lakshmipur
45	Laxmipur Branch	"Sattar Properties" (Kunda Tower), Masjid Road, Ward No- 05, Laxmipur Pourashava, P.S.- Sadar, Dist : Laxmipur.
46	Choumuhani Branch	"Poura Super Market ", Ward No.4, Nurul Haque Sarak (D.B. Road), Choumuhani Pourashava, P.S. Begumganj, Dist. – Noakhali
47	Noakhali Branch	S.A Tower, Holding No. 1412, Uttar Fakirpur, Main Road, Paurashava: Noakhali, Police Station: Maijdee Sadar, District: Noakhali
48	Rangamati Branch	Kotowali Bazar, Fund Plot No.-122 (Mutated Plot No.122/2) Rangamati Pourashava, P.S. Kotowali, Dist. Rangamati Hill Tract
49	Aganagar Branch	"Babul Tower", Bridge Road, Kadamtali, Union Parishad- Aganagar, P.O- Keraniganj, P.S.- South Keraniganj, Dist. – Dhaka
50	Arshinagar Branch	Arshinagar, Village – Modher Char, Union – Shakta Union Parishad, P.O. – Shamla, P.S. – Keraniganj, Dist. – Dhaka
51	Ashulia Branch	"Rifat Square Plaza", Village – Jamgora, Union – Yarpur, P.O.- Gazir Chat, P.S. – Ashulia, Upazila – Savar, Dist. – Dhaka
52	Banani Branch	"Glowing Stone" Plat No. 54, Road No. 11, Block-C, Banani, P.S.- Gulshan, Dist.- Dhaka
53	Banasree Branch	Holding No. 36, Road No. 2, Block-C, P.S.- Rampura, Dhaka North City Corporation, Dist. – Dhaka
54	Bangshal Branch	Holding No.29/1, Ward No.4, Nazira Bazar Lane (North South Road), P.S.- Kotwali, Dist.- Dhaka
55	Bashundhara Branch	Ward No.17, Plot No. 160, Block- F, Road No. 8, P.S.- Bhatara, Bashundhara R/A, Dist.: Dhaka
56	Dania Branch	N. M. Bhuiyan Tower, Gobindapur Bazar Road, Dania, Police Station: Jatrabari, District: Dhaka,
57	Darus Salam Road Branch	Holding No- 17, Ward No.- 12, Darus Salam Road (North-West, Darus Salam Road,) (Plot No.17), Rehabilitation Zone No.1, P.S. – Mirpur, Mirpur-1, Dhaka-1216
58	Dhamrai SME/Krishi Branch	"Haji Monir Plaza", Ward No. 3, Ward no.- 24, Dhamrai Bazar, P.S. & Pouroshova - Dhamrai, Dist – Dhaka
59	Dhanmondi Branch	"Royal Plaza", Holding No.8/A, Plot No.- 24(old), 8(new), Road No. 4, Dhanmondi, Dist: Dhaka
60	Elephant Road Branch	Rejent Plaza.Holding No- 73/1, Elephant Road, P.S. - Dhanmondi, Dist. - Dhaka
61	Gabtoli Bagbari Branch	Holding No- 259, Ward No. 9, Bagbari, Mirpur (Gabtoli), P.S. – Darus Salam, Dist. – Dhaka
62	Garibe Newaz Avenue Branch	"Plaza-33", Holding No# 33, Garibe Newaz Avenue, Sector-13, P.S- Uttara (West), Dhaka
63	Gulshan Branch	Holding No.- 109, Ward No.- 19, Gulshan Avenue, P.S.-Gulshan, Dist.: Dhaka
64	Gulshan-Tejgaon Link Road Branch	"Impetus Center" Holding No.-242/B, Ward No. 24, Gulshan-Tejgaon Link Road, Tejgaon, Dist.-Dhaka

Sl. No	Branch Name	Address
65	Islamic Banking Branch	"Islam Chamber" (Old) 125/A, Motijheel C/A, (New) 4, Bir Uttam Shahid Ashfaqus Samad Sarak, P.S.- Motijheel, Dist.- Dhaka
66	Islampur Branch	"Paradise Bhaban", Holding No.- 104, Ward No.- 36, Islampur Road, Kotwali, Dist.- Dhaka
67	Kawran Bazar Branch	Holding No.- 3, Kawran Bazar C/A,P.O-Tejgaon Dist.: Dhaka
68	Keraniganj Branch	"Bikrampur Plaza", Shahid Delwar Hossain Road, P.O. & Union Parishad – Purba Aganagar, P.S. & Upazilla – Keraniganj, Dist. - Dhaka
69	Khilgaon Branch	Holding No. 290/7/A, Ward No.1, P.S.- Khilgaon, Dhaka South City Corporation, Khilgaon, Dist.- Dhaka
70	Konapara Branch	F.R Tower, Holding No. 23, Konapara, Ward No. 64, Konapara, Dhaka South City Corporation, P.S. – Demra, Dist. – Dhaka
71	Lalmatia Branch	Holding No: 36, Village/Road: Road No. 16 (New) 27 (Old), Ward No. 15, Dhaka South City Corporation, P.S. Dhanmondi, District- Dhaka
72	Malibagh Branch	Ward No. 23, Holding No- 1, Malibagh Chowdhurypara, DIT Road, Ramna, Dhaka
73	Meghola Branch	"Afsar Plaza" Meghola Bazar, P.O. Meghola, Union Parishad – Narisha, P.S. - Dohar, Dist.- Dhaka
74	Mirpur Branch	"Azaz Tower", Holding No- 145, Ward No.14, Begum Rokeya Sarani, Senpara Parbata, P.S. – Mirpur, Dist.– Dhaka
75	Mohakhali Branch	Green Delta Aims Tower, Holding No. 51-52, A.K. Khandaker Sarak, Dhaka North City Corporation, P.S.- Banani, Dist.- Dhaka
76	Mohammadpur Branch	"Ring Tower", Ward No.43, Mohammadpur Housing Estate, Block-F, Plot No.16/B, Probal Housing, Ring Road, P.S. - Adabor, Dist. Dhaka
77	Moulvi Bazar Branch (Dhaka)	Mustakim Mansion, Holding No. 77/3, Ward No. 31, Moulvi Bazar Road, Police Station: Chawkbazar, District: Dhaka
78	Nawabgonj SME/Krishi Branch	"Nawabgonj Adhunik Banijjik Biponi", Union Parisad – Kolakopa, Police Station – Nawabgonj, Upa-Zilla – Nawabgonj, Dist. – Dhaka
79	Nawabpur Road Branch	"Barek Plaza", Holding No- 63, Ward No.38 (Old-3), Nawabpur Road, P.S. – Sutrapur, Dist.- Dhaka
80	Naya Paltan Branch	Holding No- 40/1-D, Inner Circular (VIP) Road, Dist.: Dhaka
81	Nikunja Branch	DSE Tower, Plot # 46, Road # 21, Nikunja-2, P.S.- Khilkhet, Dhaka 1229.
82	North B. Hall Road Branch	"Shamsur Rahman Plaza", Holding No: 58-60, Ward No.43, North Brook Hall Road, Banglabazar, Sutrapur, Dist.: Dhaka
83	Pallabi Branch	Kashem Chamber Plot # 11, Main Road # 3, Section # 7, Pallabi, Mirpur, Dist.: Dhaka
84	Pragati Sarani Branch	"AJ Height's Building", Holding No: Cha-72/1/D, Ward No. 21, Pragati Sarani, Uttar Badda, North City Corporation, P.S. – Badda, Dist.: Dhaka
85	Principal Branch	IFIC TOWER, Holding No- 61, Purana Paltan, Dist.- Dhaka
86	Savar Bazar Branch	Holding No. D-74, Ward No.4, Savar Bazar, Savar, Dist.- Dhaka
87	Shahjalal Avenue Branch	"RB Tower", Shahjalal Avenue, Holding no- 22, Ward No.- 01, Sector- 04, Uttara Model Town, Dhaka North City Corporation, P.S.- Uttara (north), Dist.- Dhaka
88	Shantinagar Branch	"Ahmed Mansion", Holding No.24, Ward No.13, Shantinagar (Chamelibag), P.S. – Paltan, Dist.: Dhaka
89	Stock Exchange Branch	Ward No. 9, Motijheel Commercial Area, Plot No.16, South City Corporation, P.S.- Motijheel, Dist.-Dhaka
90	Uttara Branch	"ABC Heritage", 02 & 04, Jasimuddin Avenue, Sector – 03, Urrata, Dist.- Dhaka
91	Zirani Bazar Branch	"Taher Plaza" (First floor), College Road, Vill: Tenguri, Union: Shimulia, P.O.: BKSP- 1349, P.S.: Ashulia, Dist: Dhaka
92	Faridpur Branch	"Razzaque Plaza", Holding No. 118, Thana Road, P.S.- Kotwali, Dist. – Faridpur
93	Bhawal Mirzapur Branch	"Mannan Plaza", Bhawal Mirzapur, Union : Mirzapur, P.O. : Mirzapur Bazar, Upazila : Gazipur Sadar, Dist. : Gazipur
94	Board Bazar Branch	"Jalal Shopping Complex" Holding No-1215/1, Kalmeshwar, Board Bazar, Ward No-35, Gazipur City Corporation, P.S-Gacha, Dist.- Gazipur
95	Chandra Sme/Krishi Branch	"Subarna Ibrahim General Hospital", Ward No.- 8, Village – Bhataria (Chandra), P.S. Kaliakoir, P.O. – Boroipara, Union Parisad – Atabahar, Dist. – Gazipur
96	Cherag Ali Branch	"Boksh Tower", Holding No.- 16, Ward No. 54, Cherag Ali, Nishat Nagar, Tongi, Dist.- Gazipur
97	Gazipur Chowrasta Branch	"Bagdad Tanzia Tower" Holding No. 01/1, Ward No.16, Block-B, Outpara, Gazipur Chowrasta, Gazipur Sadar, Dist.- Gazipur

Sl. No	Branch Name	Address
98	Kapashia Branch	"Sarkar Plaza", Village: Pabur, Union: Kapasia, P.O: Pabur, Upazila: Kapasia, Dist: Gazipur
99	Konabari Branch	"Konabari Plaza", Konabari, P.O. – Nilnagar/Neelnagar, Gazipur Sadar, Dist. – Gazipur
100	Mawna Branch	"Kitab Ali Plaza", Mawna Chowrasta, 4 No. Telihati Union Parishad, Village – Mulaid, P.O. – Tengra, Upazila – Sreepur, Dist. – Gazipur
101	Shafipur Branch	"Jahanara Aziz Tower", Vill : Shafipur, 4 No. Mouchak Union, P.O. Shafipur, P.S. - Kaliakoir, Dist- Gazipur
102	Tongi SME/Krishi Branch	Holding No- 29, Ward No.57, Tongi Bazar Road, P.S.- Tongi, Dist. – Gazipur
103	Gopalganj Branch	1st floor, Emdadul Haque Plaza, Holding No. 297/2, Natun Bazar Road, Paurashava: Gopalganj, Police Station: Gopalganj Sadar, District: Gopalganj
104	Kashiani Branch	"Haq Complex" (1st floor), Vill: Kashiani, Union: 5 no. Kashiani, Thana: Kashiani, Dist.: Gopalganj
105	Bajitpur Branch	Holding No- 215, Bajitpur Bazar, Post Office: Bajitpur, Police Station: Bajitpur, Dist.: Kishoreganj
106	Kishoreganj Branch	"M. M. Plaza" (First floor), Holding no: 98, Isha Khan Road, Ward no.: 06, Kishoreganj Pouroshova ,P.O.: Kishoreganj, P.S.: Kishoreganj Sadar, Dist: Kishoreganj
107	Madaripur Branch	Chowdhury Mansion, Main Road, Puran Bazar, Paurashava: Madaripur, Police Station: Madaripur Sadar, District: Madaripur
108	Panchar Branch	BM Saha Complex, Girls School Road, Panchar Bazar, Union: Madbarer Char, Police Station: Shibchar, District: Madaripur
109	Takerhat Branch	1st Floor of Azahar Miah Complex, Holding No. 752, Masbazar Road, Takerhat Bazar, Police Station- Rajoir, District- Madaripur
110	Manikgonj Branch	"Rudranill Plaza", Holding No- 134, Ward No. 6, Shahid Rafique Sarak, Manikganj, Pouroshava – Manikganj, P.S. – Manikganj, Dist. – Manikganj
111	Muktarpur Branch	Muktarpur , Union - Panchasar, P.S. - Munshiganj, Dist. - Munshiganj
112	Araihazar Branch	"Rezia Complex", Araihazar General Hospital Road, Ward No. 08, Pourasava & PS: Araihazar, District: Narayanganj
113	Bandar Branch	"Haji Motaleb Plaza", Holding No. 3, Ward No. 22, S.S. Shah Road, P.S. – Bandar, Dist. – Narayanganj
114	Bhuigar Branch	"Maa Fatema Tower", Village: Bhuigar, Union: Kutubpur, P.O. – Bhuigar Bazar, P.S. – Fatullah, Dist. - Narayanganj
115	Isapura Bazar	Isapura Bazar, Mouza – Yousufganj Union – 1 No. Rupganj Union Parishad, P.O. – Pashi Bazar, P.S. – Rupganj Dist. – Narayanganj
116	Narayanganj Branch	"Jahan Super Market", Holding No-66/1, Bangabandhu Road, Dist.- Narayanganj
117	Netaiganj Branch	Holding No- 28, R.K. Das Road, Netaiganj, Dist.- Narayanganj
118	Panchaboti Branch	"Gafur Super Complex", Panchaboti Moor, Village- Hariharpara, Union Parisad- Enayetnagar, Post Office- Enayetnagar, Police Station- Fatulalh, Dist. – Narayanganj
119	Rupganj Branch	"Manik Villa" Village- Tarabo, P.O.- Tarabo Bazar, P.S.- Rupganj, Dist.- Narayanganj
120	Shibu Market Branch	'Hazi Nurun Nesa Plaza', Katherpul Chowrasta, Vill – Kutubail, Union Parisad- Fatulla, P.O. – Fatulla, P.S. – Fatulla, Dist. - Narayanganj
121	Sonargaon Branch	"Mukter Mansion", Ward No- 02, Union- Mograpara, P. S.- Sonargaon, Dist.- Narayanganj.
122	Tan Bazar Branch	"Amin Market", Holding No- 7, S.M. Maleh Road, Tanbazar, P.S. – Narayanganj, District & Pouroshova – Narayanganj
123	Ghorasal Branch	Ward No. 7, Plot No. 394/2258, Ghorasal Bazar, P. S.–Palash, Pouroshova–Ghorasal, Dist. - Narsingdi
124	Hasnabad Branch	Hasnabad Bazar, Raipura, Narsingdi, Union Parishad- Amirganj, P.S. - Raipura, Dist. – Narsingdi
125	Madhabdi Branch	"Mitali Building", Holding No- 35, Madhabdi Bazar, Dist.- Narsingdi
126	Narsingdi Branch	"Nayantara Plaza", Holding No-137/1, C&B Road, P.S./Upazila & District- Narsingdi
127	Panchdona Branch	"Mozammel Haque Super Market", Ward No.9, Panchdona Bazar, Union – Meherpara Union Parishad, P.S. – Narsingdi Sadar, Dist. – Narsingdi
128	Goalanda Branch	"Podder Market", Holding No. 320/1, Ward No. 04, Goalanda Bazar, P.S. & Upazila – Goalanda, Dist. – Rajbari
129	Rajbari Branch	1st Floor of Harun Complex, Holding No. 0089-00, Road Name: Khalifapatti Road, Ward No. 08, Pouroshava: Rajbari, Police Station: Rajbari Sadar, District: Rajbari
130	Shariatpur Branch	"Rishpa Plaza" Holding No- 883/1, Palong Bazar Road, P.O: Shariatpur, P.S: Shariatpur Sadar, Dis: Shariatpur
131	Dhanbari Branch	"Dewan Shopping Complex", Dhanbari Bazar, Ward No- 04, Dhanbari Pourashava, P.S. : Dhanbari, Dist : Tangail.

Sl. No	Branch Name	Address
132	Karatia Branch	Holding No.- 586, Ward No.- 1, Karatia Bazar, 4 No. Karatia Union, P.O. : Karatia, P.S & Upazila: Tangail Sadar, Dist : Tangail
133	Tangail Branch	1st Floor of Sobur Khan Tower, Holding No. 702, Boro Kalibari Road, Tangail Pourashova, Police Station- Tangail Sadar, District- Tangail
134	Bagerhat Branch	Holding No.- 56, Ward No. 5, Sadonar More, Kazi Nazrul Islam Road, P.S. - Bagerhat, District – Bagerhat
135	Darshana Branch	"Araf Market" (1st floor), Holding No: 14, Mujib Nagar Road, Puraton Bazar, Ward No: 07, Darshana Pourasava, Thana: Darshana, Dist.: Chuadanga
136	Jashore Branch	Holding No. 17, (New 398) Netaji Subash Chandra (N.S.C.) Road, Kotwali, Dist.- Jessore
137	Noapara Branch	L.B Tower, Holding no.-300, Dhaka-Khulna Highway, Pourashava- Noapara, Ward no-06, P.S.- Abhoynagar, District- Jessore
138	Kaligonj SME/Krishi Branch	"Shahjahan Plaza", Holding No.49-01, Ward No. 5, Kaligonj Pouroshava, P.S. – Kaligonj, Pouroshava – Kaligonj, Dist. – Jhenaidah
139	Benapole Branch	"Bandar Complex" Holding No. 369, Ward No. 7, C&F Association Lane, P.S. – Benapole Port Thana, Upazilla – Sharsha, Dist. – Jashore
140	Boro Bazar Branch	"Khalil Mansion", Holding No- 42, 43 & 44 Vairab Stand Road, Dist.- Khulna
141	Khulna Branch	"Fatema Garden", holding No. 35 New 37 Road- Sir Iqbal Road, P.S.-Khulna Sadar, Dist.-Khulna
142	Sonadanga Branch	"Kohinoor Tower" Holding No. A-12, Ward No. 18, KDA Majid Sarani, P.S. – Sonadanga, Dist. – Khulna
143	Kushtia Branch	"Abdul Hamid Market", Holding No-1, Arua Para by Lane, N. S. Road, Kushtia Town, P.O. , P.S. & Dist.- Kushtia
144	Poradah Branch	"Khan Super Market" Vill – Khatada, P.O. Poradah, P.S. Mirpur, Upazilla – Mirpur, Dist. Kushtia
145	Magura Branch	Dey Market,Holding No:129, Syed Ator Ali Road, Pouroshava:Magura, Police Station : Magura Sadar, District:Magura
146	Meherpur Branch	Manik Miar Bari, Holding No. 11017, Hotel Bazar Road, Paurashava: Meherpur, Police Station: Meherpur Sadar, District: Meherpur,
147	Narail Branch	1st floor, Sheikh Plaza, Holding No. 0544-04, Road Name: Narail–Jashore Main Road, Pourashava: Narail, Police Station: Narail Sadar, District: Narail.
148	Satkhira Branch	"Mojahar Ali Complex", Shahid Kazal Sarani, Kaligonj Sarak, Palashpole, P.O.- Satkhira, P.S.- Satkhira, Dist.- Satkhira
149	Bakshiganj Branch	Soudia House, Bakshiganj Uttar Bazar, Post Office: Bakshiganj-2140, Police Station: Bakshiganj, District: Jamalpur
150	Jamalpur Branch	"Nahar Gold Plaza" Holding No. 1024, Ward No. 5, Medical Road, Pouroshova & P.S.- Jamalpur, Dist.- Jamalpur
151	Mymensingh Branch	Hamida Market, Holding No. 45, Chotobazar, Ward No. 08, Mymensingh City Corporation, P.S.- Kotwali, Dist.- Mymensingh
152	Seed Store Bazar Branch	"Mahesa Plaza", Ward No. 7, Seed Store Bazar, P.O.- Habirbari, Union Parisad- 10 No. Habirbari Union, P.S.- Bhaluka, Dist. – Mymensingh
153	Netrokona Branch	1st floor of Holding: 564, Barhatta Road (East), Ward No. 04, Pourashava: Netrokona Sadar, P.S.: Netrokona, Dist: Netrokona
154	Sherpur Branch	"Ameen Plaza" Holding No. 18, Ward No. 5, Kharampur Road, P.S. – Sherpur Sadar, Dist. - Sherpur
155	Bogura Branch	"Madhu Metro Tower", Municipal Holding No.56/64, Satmatha, Kazi Nazrul Islam Sarak, P.S. – Bogura Sadar, Dist.- Bogura
156	Chapai Nawabganj Branch	"Morshed Manson", Holding no.: 4 & 4/1, Godagari Road, Ward no.: 02, Pourashava: Chapai Nawabganj, P.S.: Chapai Nawabganj Sadar, District: Chapai Nawabganj
157	Joypurhat Branch	Joypurhat Sadar Road, Holding No. 138/0, 138/1, 138/2, Ward no.-08, P.S.- Joypurhat, Pouroshova – Joypurhat, Dist. – Joypurhat
158	Naogaon Branch	Thakur Mansion, Holding No- 263, Ward No- 4, Main Road, P.S. – Kotwali, Dist.- Naogaon
159	Natore Branch	1st floor, Diba Tower, Holding No. 595-01, Dhaka Road, Pourashava: Natore, Police Station: Natore Sadar, District: Natore
160	Kashinathpur Sme/Krishi Br.	"Hazi N. Zaman Shopping Complex", Horidebpur, P.O.-Kashinathpur, P.S.- Aminpur, Union Parishad- Jatshakini, Dist.- Pabna
161	Pabna Branch	"Chamber Bhaban", Municipal Holding No.845/669, Benia Potty (Sona Patty), Pabna, P.S. & Dist. – Pabna

Sl. No	Branch Name	Address
162	Baneshwar Branch	Baneshwar Islamia High School Market, Baneshwar Union Parishad P.S.- Puthia, Dist. Rajshahi
163	Rajshahi Branch	Municipality Holding No.- 105 & 106, present Holding No.-96, Shaheb Bazar, Ghoramara, P.S. Boalia, Dist. Rajshahi
164	Taherpur Branch	"Mridha Plaza", Holding No.-1653, Ward No. 3, Main Road, Taherpur, P.S. - Bagmara, Dist. – Rajshahi
165	Belkuchi Branch	"Bhuiyan Plaza", Village – Shernagar, Post Office – Shernagar, Police Station – Belkuchi, Pouroshova – Belkuchi, Dist. – Sirajganj
166	Sirajganj Branch	"Jahurul Super Market" (1st floor), Holding No. 536, New Dhaka Road, Pourashava: Sirajganj, Police Station: Sirajganj Sadar, District: Sirajganj
167	Birol Bazar Branch	Holding No. - 91-93, Birol Hospital Road, Ward No.- 4, Birol Pourashava, P.S. – Birol, Dist.- Dinajpur
168	Dinajpur Branch	Municipal Holding Nos.- 534/506, Ward No.- 3, Maldhapatty, P.S. – Sadar, Dinajpur, District – Dinajpur
169	Shetabgonj SME/Krishi Branch	Holding No. 521, Ward No.-3, School Road, P.S. – Bochagonj, Shetabganj ,Dist.- Dinajpur
170	Gaibandha Branch	1st floor, Firoza Merchant Plaza, Road Name: Circular Road, Pourashava: Gaibandha, Police Station: Gaibandha Sadar, District: Gaibandha.
171	Palashbari Branch	Khosh Mohammad Trade Center, Holding No. 296, Upozilla Road, Pourashava: Palashbari, Police Station: Palashbari, District: Gaibandha
172	Lalmonirhat Branch	1st floor of Lalmonirhat Church Missionary Building, Mission More, Pourashava: Lalmonirhat, Police Station: Lalmonirhat Sadar, District: Lalmonirhat
173	Nilphamari Branch	1st Fllor,Uttara Mills Bhaban, Holding No.: 402,Paurashava: Nilphamari, Thana: Nilphamari Sadar, District: Nilphamari.
174	Panchagarh Branch	1st floor,Rafijul Haque Tower, Holding: 14, Road Name: Panchagarh-Tetulia Road, Pourashava: Panchagarh, Police Station: Panchagarh Sadar, District.: Panchagarh
175	Rangpur Branch	"Ittefaq Tower" Holding No.- 0012-00, GL Roy Road ,Ward No-24, Rangpur City Corporation,P.S.- Rangpur Sadar, Dist.- Rangpur.
176	Thakurgaon Branch	Zam Zam Tower, Holding No. 730, Bangabondhu Road, Paurashava: Thakurgaon, Police Station: Thakurgaon Sadar, District: Thakurgaon
177	Habiganj Branch	"Sankar City", Holding No.- 3430, Ward No. 5, R.K. Mission Road, P.O. – Habiganj, Habiganj Sadar, Dist.- Habiganj
178	Madhabpur Branch	"City Center", Holding No. 113, Ward No.- 7, Madhabpur Bazar, Madhabpur, Dist.- Habiganj
179	Juri Branch	"Kiran Square", Kaminiganj Bazar, 5 No. Jayfarnagar Union Parishad, P.O. & Upazila – Juri, Dist. – Moulvi Bazar
180	Moulvi Bazar(Dist.) Branch	"Shera Town Plaza", Municipality Holding No.69/1, Ward No. 5, M. Saifur Rahman Road, Paschim Bazar, Dist. - Moulvi Bazar
181	Sreemongal Branch	Holding No.0183 (New), 0177 (Old), Ward No. 9, Moulvi Bazar Road, Sreemongal, Dist.- Moulvi Bazar
182	Jagannathpur Branch	1st & 2nd Floor of Mojaffar Market, Daag No.B.S-986,Khatian No.B.S-737, Road Name: T & T Road, Ward No. 07, Pouroshava: Jagannathpur, Police Station: Jagannathpur, District: Sunamganj
183	Sunamganj Branch	"Surma Plaza" (1st floor), Holding No.- 12 & 17, Major Iqbal Hossain Road, Puraton Bus Stand, Ward No.-06, Pourashava: Sunamganj, Thana: Sunamganj Sadar, District: Sunamganj
184	Amberkhana Branch	"Point View Shopping Center", Holding No. 0841-00, Sunamganj Road, Amberkhana, Dist.- Sylhet
185	Beani Bazar Branch	"Zaman Square", Main Road, Beani Bazar, P.S. – Beani Bazar, Dist.-Sylhet
186	Goala Bazar Branch	"Hajee Nasibullah Market", Vill. & P.O.- Goala Bazar, Union – Goala Bazar, P.S.- Osmaninagar, Upazilla – Balaganj, Dist. – Sylhet
187	Subid Bazar Branch	"Hannan Shopping Center", Holding No.0956-00, Ward No. 03, Subid Bazar, Kotwali, Dist.- Sylhet
188	Sylhet Branch	Municipal Holding No. 963, Laldighirpar, Sylhet. P.O., P.S. & District – Sylhet
189	Uposhohor Branch	"Nosir Mansion", Ward No.- 23, Mendibagh C/A, P.S.- Sylhet Sadar, Dist. Sylhet

Uposhakha Network

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1	Amtali Chowrasta	Patuakhali	Hasan Hossain Super Market, Holding No.: 1259, Road Name: Ferighat Road, Ward No.: 06, Pourosova: Amtali, Thana: Amtali, District: Barguna.
2	Bamna	Bhandaria	Nasima Begum Bhabon, Village: Purba Sofipur, Union: 4 No. Bamna, Thana: Bamna, District: Barguna
3	Babuganj	Barishal	Abdur Rab Sikder Market, Village: Olankhathi, Union: Rahmatpur, Thana: Babuganj, District: Barishal
4	Bakerganj	Barishal	Building Name: Nabarur Plaza, Holding No: N/A, Road Name: Barishal Subidkhali Road, Road No: N/A, Ward No: 02, Pourashava: Bakerganj, Thana: Bakerganj, District: Barishal
5	Banaripara Bazar	Jhalakathi	Sultan Manjil, Holding No.: 28, Banaripara Sadar Road, Ward No.: 03, Paurashava.: Banaripara, Thana: Banaripara, District: Barishal.
6	Bangla Bazar-Barishal	Barishal	Holding No: 56350, Road Name: Bapist Mission Road, Ward No: 11, City Corporation: Barishal, Thana: Barishal Sadar, District: Barishal.
7	Barishal Bazar Road	Barishal	Holding No: 309, Bazar Road, Ward No: 08, Barishal City Corporation, Thana: Kawnia, District: Barishal
8	Barishal Chawk Bazar	Barishal	Building Name: Hotel One Tower, Holding No.: 653, Road Name: Hazrat Eyanetur Rahman Road, Road No.: N/A, Ward No: 09, City Corporation/ Pourashava: Barishal, Thana: Kotwali, District: Barishal
9	Batajor Bazar-Barishal	Barishal	Altaf Hossain Plaza, Village/Area: Batajor, Dag No.: S.A. 1359, Khatian No.: S.A. 38, Mouza Name: Deupara, Union: Batajor, Thana: Gournadi, District: Barishal.
10	Chowmatha	Barishal	Mujib Complex, Holding No.: 451, Road Name: C & B Road, Ward No.: 21, City Corporation/Pourashava: Barishal, Thana: Kotwali Model Thana, District: Barishal.
11	Dhamura Bandar	Barishal	Building Name: Dr. Golam Kibira Bhaban, Village/Area: Dhamura, Dag No.: S.A.-2768, Khatian No.: S.A.-972, Mouza Name: 34 No Dhamura, Union: Sholak, Thana: Wazirpur, District: Barishal
12	Gouranadi	Barishal	Ashik Plaza, Building No.: 3983, Road: Golam Malek Mridha Road, Ward No.: 05, Pourashava: Gouranadi, Thana: Gouranadi, District: Barishal
13	Mehendiganj	Barishal	Hazi Super Market, Holding No: 1511, Swarnoker Potti Road, Ward No.: 02, Pourashava: Mehendiganj, Thana: Mehendiganj, District: Barishal
14	Muladi	Barishal	Mamun Complex, Holding No: 2291, Road Name: C.N.B. Road, Ward No: 06, Pauroshova: Muladi, Thana: Muladi, District: Barishal.
15	Nathullahbad	Barishal	Holding No: 2936, Khalpar Road, Ward No: 29, Barisal City Corporation, Thana: Biman Bandar, District: Barisal.
16	Rupatali	Barishal	Haider Mansion, Holding No.: 437/1, Barisal Jhalakathi Road, Ward No.: 25, Barisal City Corporation, Thana: Barisal Sadar, District: Barisal.
17	Shikarpur	Barishal	Munshi Super Market, Village/Area: Shikarpur, Dag No.: S.A. 176, Khatian No.: S.A. 13, Mouza Name: East Mondopasha, Union: Shikarpur, Thana: Ujirpur, District: Barishal.
18	Torki Bandar	Barishal	Holding No.: 1697, Road Name: Mondir Road, Ward No.: 1, Pouroshava: Gouronadi, Thana: Gouronadi, District: Barishal.
19	Bhola Banglabazar	Bhola	S K Tower, Village: Banglabazar, Union: North Joynagor, Thana: Dawlatkhan, District: Bhola
20	Charfassion	Bhola	Haji Ali Akber Super Market, Holding No: R-890, Road Name: Sadar Road, Ward No: 04 City Corp./Pourashava: Charfashion, Thana: Charfashion, District: Bhola.
21	Daulatkhan	Bhola	Hazi Bhavan, Holding No: 76, Daulatkhan Sadar Road, Ward No: 05, Pourashava: Daulatkhan, Thana: Daulatkhan, District: Bhola.
22	Kunjerhat	Bhola	Hena Kutir, Village/Area: Kunjer Hat, Dag No: BS-1042, 1043 Khatian No: BS- 367, Mouza Name: Chalkdosh, Union: Kachiya, Thana: Borhanuddin, District: Bhola.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
23	Poranganj	Bhola	Tamim Super Market, Village: Poranganj Bazar, Union: Kachiya, Thana: Bhola Sadar, District: Bhola
24	Amua Bazar	Bhandaria	Sahida Market, Village: Amua, Dag No.: B.S. 4402 , Khatian No.: B.S. 2181 , Mouza Name: 17 no Amua, Union: 3 no Amua, Thana: Kathalia, District: Jhalakathi.
25	Kathalia Bazar	Bhandaria	Kathalia New Market, Area: Kathalia, Union: Kathalia, Thana: Kathalia, Dist: Jhalakathi
26	Rajapur	Jhalakathi	Village: Rajapur, Union: Rajapur, Thana: Rajapur, District: Jhalakati
27	Alipur	Patuakhali	Village: Alipur Bazar, Union: Lotachapli, Thana: Mohipur, District: Patuakhali
28	Bauphal Bazar	Patuakhali	Talukder Bhaban, Holding No.: 63, Road Name: Baufal Bazar Road, Ward No.: 04, Pourosova: Baufal, Thana: Baufal, District: Patuakhali.
29	Boga Bazar	Patuakhali	Amanat Market, Village: Boga Bazar, Union: Boga, Thana: Bauphal, District: Patuakhali
30	Dumki Bazar	Patuakhali	Salauddin Super Market, Area: Dumki, Union: Sreerampur, Thana: Dumki, Dist: Patuakhali.
31	Galachipa Bazar	Patuakhali	Rakin Plaza, Holding No.: 130, Road Name: Ratandi Taltoli Road, Ward No.: 07, Paurashava: Galachipa, Thana: Galachipa, District: Patuakhali
32	Kalapara Bazar	Patuakhali	H. Shabitree Mansion, Holding No.: 128, Kumarpatti Road, Ward No.: 06, Pourashava: Kalapara, Thana: Kalapara, District: Patuakhali
33	Kalaya Bandar	Patuakhali	Village/Area: Kalaya Bandar, Dag No.: S.A. 256/12/13, Khatian No.: S.A. 948, 958, Mouza Name: Kalaya, Union: Kalaya, Thana: Baufal, District: Patuakhali.
34	Kalisuri Bazar	Patuakhali	Khan Monjil, Village: Kalisuri Bazar, Union: 2 No. Kalisuri, Thana: Bauphal, District: Patuakhali
35	Patuakhali Puran Bazar	Patuakhali	Road Name: Patuakhali Puran Bazar, Ward No.: 03, Paurashava: Patuakhali, Thana: Patuakhali Sadar, District: Patuakhali
36	Indurhat	Jhalakathi	Hazi Bhaban, Area: Indurhat Bazar, Union: Shohagdal, Thana: Nesarabad, District: Pirojpur
37	Indurkani Bazar	Pirojpur	Bhai Bhai market, Village/Area: Indurkani, Union: Indurkani, Thana: Indurkani, District: Pirojpur
38	Kawkhali	Jhalakathi	Village: Kawkhali, Union: 3 no Kawkhali Sadar, Thana: Kawkhali, District: Pirojpur
39	Mathbaria Bazar	Bhandaria	Aleya Comlpex, Holding No: 85, Mirukhali Road, Ward No: 07, Pauroshova: Mathbaria, Thana: Mathbaria, District: Pirojpur
40	Parerhat Bazar	Pirojpur	Village: Parerhat Bazar, Union: 1 No. Parerhat, Th.: Indurkani, Dist.: Pirojpur
41	Pirojpur Sadar	Pirojpur	Abdul Aziz Super Market, Holding No: 118, Shahid Omar Faruq Road, Ward No: 07, Pauroshova: Pirojpur, Thana: Pirojpur Sadar, District: Pirojpur
42	Safa Bandar	Bhandaria	Mosjid Market, Area: Safa Bandar, Union: Dhani Safa, Thana: Mathbaria, District: Pirojpur
43	Tushkhali Bazar	Bhandaria	Village: Tushkhali, Union: 1 No. Tushkhali, Tha: Mathbaria, Dist.: Pirojpur
44	Balaghata	Bandarban	M. A. Plaza, Holding No.: 377, Road Name: Balaghata, Ward No.: 01, Pourashava: Bandarban, Thana: Bandarban Sadar, District: Bandarban
45	Naikhongchari	Cox's Bazar	Kabir Tower, Holding No: R-307, Village: Naikhongchari, Union: Naikhongchari, Thana: Naikhongchari, District: Bandarban
46	Araisidha Bazar	Ashuganj	Hazi Achiya Hashem Shopping Complex, Village: Araishidha, Union: Araishidha, Thana: Ashuganj, District: Brahmanbaria
47	Aruail Bazar	Brahmanbaria	Village: Aruail, Union: 1 No. Aruail, Thana: Sarail, District: Brahmanbaria
48	Bancharampur	Gouripur Bazar	Musa Market, Holding No.: C-11/3, Road Name: T&T Road, Ward No.: 04, Pourashava: Banchharampur, Thana: Banchharampur, District: Brahmanbaria.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
49	Bangora Bazar	Companiganj	Abu Jamal Bhabon, Village: Bangora Bazar, Daag No: B.S.- 3652, 3653, Khatiyan No: B.S.-1933, Mouza Name: Bangora, Union: Junedpur, Thana: Nabinagar, District: Brahmanbaria
50	Bijoynagar Amtoli Bazar	Brahmanbaria	Jahangir Market, Area: Amtoli Bazar, Union: 2 no. Chandura, Thana: Bijoynagar, District: Brahmanbaria
51	Biswaroad point	Brahmanbaria	Haji Naosha Plaza, Dhaka-Sylhet Highway, Ward No: 06, Brahmanbaria Pourashava, Thana: Brahmanbaria, District: Brahmanbaria
52	Bitghar Bazar	Brahmanbaria	Bitghar Shopping Center, Area: Bitghar Bazar, Union: Bitghar, Thana: Nobinagar, District: Brahmanbaria
53	Champaknagar	Akhaura	Five Star Plaza, Village: Champaknagar, Union: Bijoynagar, District: Brahmanbaria
54	Fulbaria-Brahmanbaria	Brahmanbaria	A. Khalek Complex, Holding No.: 997, Cumilla-Sylhet Highway Road, Ward No.: 03, Brahmanbaria Pourashava, Thana: Brahmanbaria Sadar, District: Brahmanbaria
55	Gas Field Gate	Brahmanbaria	Asma Nir, Holding No: 758/3, Road Name: Highway Road, Ward No: 01, Pourashova: Brahmanbaria, Thana: Brahmanbaria Sadar, District: Brahmanbaria.
56	Horinber	Madhabpur	Nur Tower, Village: Horinber, Union: Haripur, Thana: Nasirnagar, District: Brahmanbaria.
57	Islampur Bazar	Brahmanbaria	MiahRa Mansion, Village/Area: Islampur Bazar, Dag No: BS-882, Khatian No: BS-766, Mouza Name: Purbo Islampur, Union: Budhonti, Thana: Bijoynagar, District: Brahmanbaria.
58	Kasba	Akhaura	Fazlul Haque Tower, Holding No.: 99, Zila Praisad Road, Ward: 08, Pouroshava: Kasba, Thana: Kasba, District: Brahmanbaria.
59	Kawtali	Brahmanbaria	Abdul Hai Mansion, Holding No: 1329, Kawtoli Main Road, Ward No: 10, Brahmanbaria Pourashava, Thana: Brahmanbaria Sadar, District: Brahmanbaria
60	Krishnanagar Bazar	Brahmanbaria	Builduing Name (if any): Amin Plaza, Village/Area: Krishnanagar Bazar, Dag No: SA-1973 , Khatian No: SA-1349 , Mouza Name: Krishnanagar, Union: Krishnanagar, Thana: Nobinagar, District: Brahmanbaria
61	Kuti Chowmohani	Akhaura	Village: Kuti Bazar, Union: Kuti, Thana: Kasba, District: Brahmanbaria
62	Lalpur-Brahmanbaria	Ashuganj	Village: Char Lalpur, Union: Lalpur, Thana: Ashuganj, District: Brahmanbaria
63	Nandanpur	Brahmanbaria	Bhai Bhai Market, Village: Nandanpur Bazar, Union: 2 no Budhol, Thana: Brahmanbaria Sadar, District: Brahmanbaria.
64	Nasirnagar	Brahmanbaria	Village: Nasirnagar, Union: Nasirnagar, Tha: Nasirnagar, Dist.: Brahmanbaria.
65	Nayanpur Bazar	Akhaura	Siddik Bhaban, Village/Area: Nayanpur Bazar, Union: Bayek, Thana: Kasba, District: Brahmanbaria
66	Nobinagar	Brahmanbaria	Haji Akhtaruzzaman Super Maket, Holding No.:00796, Court Road, Ward No.:04, Nobinagar Pourashava, Thana: Nobinagar, District: Brahmanbaria
67	Phandauk Bazar	Madhabpur	Phandauk Bazar Jame Masjid Market, Village: Phandauk, Union: Phandauk, Upozila: Nasirnagar, District: Brahmanbaria
68	Sarak Bazar	Brahmanbaria	Sarak Bazar Road, Ward No: 04, Pourashava: Brahmanbaria Upazilla/ Thana: Brahmanbaria Sadar, District: Brahmanbaria
69	Sorail Upzilla	Brahmanbaria	Sorail Tower, P.O -Sorail, P.S-Sorail Dist. - Brahmanbaria
70	Talshahar	Ashuganj	Niaz Market, Village: Talshahar, Union: Talshahar, Thana: Ashuganj, District: Brahmanbaria
71	Tantar Bazar	Akhaura	Mosiduzzaman Bhaban, Village: Tantar, Mouza: Tantar, Union: Tantar, P.S-Akhaura, District: Brahmanbaria
72	Ananda Bazar-Chandpur	Chandpur	Building Name: Sarkar Plaza, Village: Ramdaspur, Daag No: B.S. 739, Khatiyan No: B.S. 243, Mouza: Ramdaspur, Union: Farazikanda, Thana: Matlab North, District: Chandpur
73	Bakila Bazar	Chandpur	AB Plaza, Village: Bakila, Union: Bakila, Thana: Haziganj, District: Chandpur

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
74	Chandpur Baburhat	Chandpur	Cherag Ali Market, Holding No.: 983, Road Name: Cumilla Road, Ward No.: 14, Pourashava: Chandpur Sadar, Thana: Chandpur Sadar, District: Chandpur.
75	Chandpur Puran Bazar	Chandpur	Modhu Sudhan High School Market, Building No.: 999, Road Name: Royez Road, Ward No.: 2, Pourashava: Chandpur Sadar, Thana: Chandpur Sadar, District: Chandpur.
76	Chandra Bazar	Chandpur	Khokon Plaza, Village: Kharkhadia, Union: 1 No Baluthuva West, Thana: Faridganj, District: Chandpur
77	Chengarchar Bazar	Gouripur Bazar	Dorji Plaza, Holding No: 1122, College Road, Ward No: 01, Pauroshova: Chengerchar, Thana: North Matlab, District: Chandpur
78	Chitoshi Bazar	Laksham	Mahfuz Tower, Village: Chandol, Dag: B.S.-444, Khatian No: B.S.-142, Mouza: Chandol, Union: 18 No Chitoshi East, Thana: Shahrasti, District: Chandpur
79	Faridganj	Chandpur	Joya Plaza, Holding No: 1002, Raipur Road, Ward No: 08, Pauroshova: Faridganj, Thana: Faridganj, District: Chandpur
80	Gowal Vawor Bazar	Chandpur	Ahmed Plaza, Area: Gowal Vawor, Union: 10 No. South Gobindapur, Thana: Faridganj, District: Chandpur
81	Haimchar Bazar	Chandpur	Nibas Bhaban, Village: Haimchar, Union: Haimchar, Thana: Haimchar, District: Chandpur
82	Hajiganj Bazar	Kachua	Haji Mansion, Holding No: 389, Kapuria Patti Road, Ward No: 06, Pourashava: Hajiganj, Thana: Hajiganj, District: Chandpur
83	Matlab Dakshin	Kachua	NAM Tower, Holding No: 556, Road Name: Abdul Latif Road, Ward No: 03, Pourashava: Matlab Dakshin, Thana: Matlab Dakshin, District: Chandpur.
84	Meher Kalibari	Kachua	Shahrasti Plaza, Road Name: Major (Bir Uttam) Rafiqul Islam Sarak, Ward No: 07, Pourashova: Shahrasti, Thana: Shahrasti, District: Chandpur
85	Narayanpur Bazar	Gouripur Bazar	S.M. Plaza, Village: Narayanpur, Dag No.: R.S.-1005, Khatian No.: R.S.-1370, Mouza: Narayanpur, Union: 3 no Khaderjaon Union, Thana: Matlab (South), District: Chandpur.
86	Nayergaon	Gouripur Bazar	Mascot Plaza, Village/Area: Nayergaon, Dag: 342-45, Khatian: 1349, Mouza: Ashinpur, Union: Nayergaon, Thana: Matlab, District: Chandpur.
87	Palakhal	Kachua	Doctor Bari, Village: Palakhal, Union: 4 No. Palakhal Model, Thana: Kachua, District: Chandpur
88	Rahima Nagar	Kachua	Kamal Tower, Village/Area: Bolora, Dag: 728, 729, Khatian: 288, Mouza: Bolora, Union: Rahimanagar, Thana: Kachua, District: Chandpur.
89	Sachar Bazar	Kachua	Maa Tower, Village/Area: Sachar Bazar, Mouza: Sachar, Union: 1 No. Sachar, Thana: Kachua District: Chandpur
90	Shahrasti	Kachua	Shahrasti Landmark Super Market, Holding No: 58/2, 2 no. Shahrasti Upozila Road, Ward No: 02, Pourashava: Shahrasti, Thana: Shahrasti, District: Chandpur
91	Sujatpur Bazar	Kachua	Mujaffar Hossain Super Market, Village: Momoruzkandi, Union: 5 No Durgapur, Thana: North Matlab, District: Chandpur
92	Wireless Moor-Chandpur	Chandpur	Chowdhury Plaza, Holding No.: 381, Faridganj Road, Ward No.: 13, Paurashava: Chandpur, Thana: Chandpur Sadar, District: Chandpur
93	2 No Gate - Chattogram	CDA Avenue	Holding No: 229, Bayazid Road, Ward No: 08, Chattogram City Corporation, Thana: Panchlaish, District: Chattogram
94	Adunagar Bazar	Keranihat	Builduing Name (if any): Padmabati, Village/Area: Adunagar, Dag No: B.S. 6291, 6292, R.S. 2353, Khatian No: BS- 4703, Mouza Name: Adunagar, Union: Adunagar, Thana: Lohagora, District: Chattogram
95	Agrabad Access Road	Sheikh Mujib Road	Holding No: 362/1, Agrabad Access Road, Ward No: 24, Chattogram City Corporation, Thana: Halishahar, District: Chattogram
96	Airport Road	Bandartila	Haji Jafar Center, Holding No: 62, Bijoy Nagar Road, Road No: 02, Ward No: 41, Chattogram City Corporation, Thana: Patenga, District: Chattogram
97	Aman Bazar	Hathazari	N S Tower, Village: Chikon Dandi, Mouza No.: Chikon Dandi, Union: Chikon Dandi, District: Chattogram

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
98	Artillery Road	Alankar More	MJS Ajad Nibas, Holding No.: 1296, Road No.: N/A, Road Name: Artillery Road, Ward No.: 11, City Corporation/Pourashava: Chattogram City Corporation, Thana: Halishahar, District: Chattogram
99	Asadganj	Khatunganj	Madina Bhabon, Holding No.: 1742/1831 & 1743/1832, Road Name: Asadganj Shutkipatti, Ward No.: 34, Chattogram City Corporation, Thana: Kotwali, District: Chattogram
100	Aturar Depot	CDA Avenue	Aziz Tower, Holding No: 2119/3982, Hathazari Road, Ward No: 07, Chattogram City Corporation, Thana: Panchlaish, District: Chattogram
101	B.Ed College Gate	Chawk Bazar	Emdad Mansion, K.B. Aman Ali Road, Ward No.: 17, Chattogram City Coarporation, Thana: Bakulia, District: Chattogram
102	Badurtola	Chawk Bazar	Sultan Tower, Holding No: 623/731, Arakan Road-Badurtola, Ward No: 08, Chattogram City Corporation, Thana: Panchlaish, District: Chattogram
103	Bahaddarhat	Khulshi	Holding No.: 1086/1196, Baraipara Road, Ward No.: 06 No. East Sholo Shahar, Chattogram City Corporation, Thana: Chandgaon, District: Chattogram
104	Bailchari	Anwara	Village: Bailchari K.B. Bazar, Union: Bailchari, Thana: Banshkhali, District: Chattogram
105	Baraiyarhat	Feni	Hazi Shaleh Ahmed Bhaban, Holding No: 319, Road Name: Kamar Goli, Ward No: 02, Pourashova: Baraiyarhat, Thana: Joyarganj, District: Chattogram.
106	Baro Awlia	Madam Bibir Hat	Kalam Center, Village: Baro Awlia, Mouza: Middle Sonaichori, Union: Middle Sonaichori, Thana: Sitakunda, District: Chattogram.
107	Bayazid	Khulshi	Compact Bayazid Square, Holding Name: 212/1, Bayazid Abasik Road, Ward No: 02, Chattogram City Corporation, Thana: Bayazid Bostami, District: Chattogram
108	Bazalia	Keranihat	Bajalia New Market, Village/Area: Bajalia Bus Station, Mouza Name: Bajalia, Union: Bajalia, Thana: Satkania, District: Chattogram
109	Boidyer Hat	Fatikchari	Mahbub Plaza, Village/Area: Boidyer Hat Bazar, Dag No.: B.S. 4653, Khatian No.: B.S. 1851 Mouza Name: Baromasia, Union: 11 No. Suabil, Thana: Bhujpur, District: Chattogram
110	Bou Bazar	Shah Amanat Market	Bismillah Tower, DC Road, Ward No.: 12, Chattagram Thana: Bakulia, District: Chattagram
111	CEPZ	Bandartila	Haque & Alam Plaza, Building No.: 1193/1279, Road Name: Airport Road, Ward No.: 39, City Corp: Chattagram, Thana: CEPZ, District: Chattagram.
112	Chaktai	Khatunganj	Mokka Tower, Holding No.: 169/B, Road Name: Notun Chaktai Road, Ward No.: 35, Chattogram City Corporation, Thana: Bakalia, District: Chattogram
113	Chambal Bazar	Keranihat	Building Name: Mannan Center, Area: East Chambal, Dag No: B.S.-4049, 4047, 4052, 4055, Khatiyan No: B.S.-670, 671, 672, 438, 864, 1259, Mouza Name: East Chambal, Union: Chambal, Thana: Banshkhali, District: Chattogram
114	Chandanaish	Patiya	Holding No.: 21, Borkol Road, Ward No.: 04, Paurashava: Chandanaish, Thana: Chandanaish, District: Chattogram
115	Chandgaon R/A	Chawk Bazar	Holding No: 252, Road Name: Block B, Road No: 11, Ward No: 17, Thana: Chandgaon, District: Chattogram.
116	Char Patharghata	Anwara	Mokka Tower, Village: Char Patharghata, Union: Char Patharghata, Thana: Karnafuli, District: Chattogram
117	Choto Kumira	Madam Bibir Hat	Santosh Golden Tower, Village: Mosjidda, Choto Kumira, Union: Kumira, Thana: Sitakunda, District: Chattogram
118	Chowdhuryhat	Hathazari	Yes Tower, Village/Area: Chowdhuryhat, Dag No: BS 8003, 8004, 8005, Khatian No: BS 3129, Mouza Name: Chikondandi, Union: Chikondandi, Thana: Hathazari, District: Chattogram.
119	Chunti Bazar	Chakaria	Haji Shopping Complex, Village: Chunti Deputy Bazar, Union: Chunti, Thana: Lohagora, District: Chattogram.
120	City Gate	Madam Bibir Hat	Mostafa Hakim Road, Ward No.: 10, Chattogram City Corporation, Thana: Akbar Shah, District: Chattogram

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
121	College Bazar	Anwara	Village/Area: College Bazar, Union: Sikalbaha, Thana: Karnafuli, District: Chattogram.
122	Dewan Bazar	Chawk Bazar	JS Tower, Holding No: 89, Nawab Sirajuddaula Road, Ward No: 20, Chattogram City Corporation, Thana: Kotwali, District: Chattogram
123	Dewanhat	Sheikh Mujib Road	Building Name (If any): Metro Plaza, Holding No. 373/388, Road Name: Sk. Mujib Road, Road No.: N/A, Ward No.: 23, City Corp: Chattogram, Thana: Double Moring , District: Chattogram.
124	Dohazari	Keranihat	Hazari Shopping Center, Road Name: Chattogram-Cox's Bazar Highway Road, Ward No.: 02, City Corporation/Pourashava: Dohazari, Thana: Chandanaish, District: Chattogram.
125	Dovashi Bazar	Noju Miah Hat	Sheba Pathology, Village: Dovashi Bazar, Union: 11 No Chandraghona Kadamtoli, Thana: Rangunia, District: Chattogram
126	Enayet Bazar	Shah Amanat Market	Batali Trade Centre, Holding No. 734/1097, Road Name: Batali Road, Ward No.: 22, City Corporation/Pourashava: Chattogram City Corporation, Thana: Kotowali, District: Chattogram
127	Foillatali Bazar	Alankar More	Taher Bhaban, Holding No: 01, Road Name: A Block, Road No: 05, Ward No: 11, City Corp.: Chattogram, Thana: Halishohor, District: Chattogram.
128	Fultola Bazar-Satkania	Keranihat	Village: South Kanchona Gurguri, Dag No: B.S.-22585, 22588, 22589, 22590, Khatiyan No: B.S.-6466, Mouza Name: Kanchona, Union: Kanchona, Thana: Satkania, District: Chattogram
129	Gachbaria	Keranihat	Rivine Haji Plaza, Chattogram- Cox's Bazar Highway, Ward: 08, Pauroshova: Chandanaish, Thana: Chandanaish, District: Chattogram
130	Gohira	Hathazari	Rangamati Road, Ward No: 03, Pourashava: Raozan, Thana: Raozan, District: Chattogram
131	Gunagori	Anwara	Mokter Tower, Village: Gunaguri, Union: 5 No Kalipur, Thana: Banshkhali, Dist: Chattogram
132	Halishahor	Alankar More	House#5/A, Lane-2, Rd No.-2, Block-G, Halishahor Housing Estate, Chattogram
133	Jaldi	Anwara	Road Name: Anwara-Banshkhali Road, Ward No: 05, Pauroshova: Banshkhali, Thana: Banshkhali, District: Chattogram
134	Jamal Khan Road	Shah Amanat Market	Khan Manor, Holding No. 84/A, Jamal Khan Road, Ward No. 21, Chattogram City Corporation. P.S.- Kotwali, District- Chattogram
135	Jorarganj	Feni	Sharachha Biponi, Village: Jorarganj Bazar, Union: Jorarganj, Thana: Jorarganj, District: Chattogram
136	Kadamtoli-Chattogram	Sheikh Mujib Road	Khalek Mansion, Holding No: 1167, Dhaka Trunk Road, Ward No: 23, Chattogram City Corporation, Thana: Double Mooring, Dist.: Chattogram
137	Kala Bibi Dighi	Anwara	Member Bhaban, Village: Kala Bibi Dighir Moor, Union: 8 no. Chaturi, Thana: Anwara, District: Chattogram
138	Kala Miah Bazar	CDA Avenue	AJ Tower, Holding No: 3617/5179, Shah Amanat Link Road, Ward No: 18, Chattogram City Corporation, Thana: Bakolia, District: Chattogram
139	Kanungopara	Boalkhali	Taz Center, Road Name: College Road Kanungopara, Union: Popadia, Thana: Boalkhali, District: Chattogram
140	Kaptai Rastar Matha	Noju Miah Hat	Ezahar Chowdhury Centre, Holding No: 3654, Road Name: Kaptai Rastar Matha, Ward No: 5, Chattogram City Corporation, Thana: Chandgaon, District: Chattogram.
141	Katirhat	Hathazari	Md.Hossain Etim Market, Village: West Dholoi Katirhat, Union: Dholoi, Thana: Hathazari, District: Chattogram
142	Kazirhat	Fatikchari	Village/Area: East Buchpur, Dag No: BS 2117, 2118, Khatian No: BS 2112, Mouza Name: East Buchpur, Union: Buchpur, Thana: Buchpur, District: Chattogram.
143	Khaja Road	Chawk Bazar	Probashi Tower, Khaja Road, Ward No: 04, Chattogram City Corporation, Thana: Chandgaon, District: Chattogram
144	Koibulladham	Alankar More	Holding No: 34-35, Block: A, Road Name: Thana Road, Ward No: 09, City Corporation: Chattogram, Thana: Akbar Shah, District: Chattogram
145	Komol Munshir Hat	Patiya	S.M. Market, Village: Komol Munshir Hat, Union: 16 No. Kochuai, Thana: Patiya, District: Chattagram

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
146	Korbaniganj	Khatunganj	NC Tower, Road Name: Korbaniganj Road, Road No: 278/302, Ward No: 35, City Corp.: Chattogram, Thana: Kotwali, District: Chattogram.
147	Kunjachaya	CDA Avenue	Prottasha Tower, Holding No: 631/1238, Baizid Khan Road, Ward No: 08, Chattagram City Corporation, Thana: Baizid, District: Chottogram
148	Laldighi	Khatunganj	Holding No: 925/992, Road Name: Jail Road, Ward No: 32, Chattogram City Corporation, Thana: Kotwali, District: Chattogram
149	Lohagara	Keranihat	Al Hossain Shopping Mall, Area: Lohagara, Union: 6 No Lohagara, Thana: Lohagara, District: Chattogram
150	Madanhat	Hathazari	Abdul Haque Market, Village: Madanhat, Upozilla: Fathepur, Thana: Fathepur, District: Chattrogram
151	Madarbari	Shah Amanat Market	Zilani Tower, Holding No: 504/763, D.T. Road, Ward No: 29, Chattogram City Corporation, Thana: Sadarghat, District: Chattogram.
152	Madunaghat	Noju Miah Hat	Village/Area: Madunaghat, Dag No: BS 8056, Khatian No: BS 32/1, Mouza Name: South Madarshah, Union: 13No. South Madarshah, Thana: Hathazari, District: Chattogram.
153	Majhirghat	Sheikh Mujib Road	S A Chamber, Holding No.: 317, Stand Road, Ward No.: 29, Chattogram City Corporation, Thana: Sadarghat, District: Chattogram
154	Manu Fakir Bazar	Keranihat	Boro Hatiya, Union: Boro Hatiya, Thana: Lohagora, District: Chattogram
155	Marium Nagar	Noju Miah Hat	Hazrat Shah Mujibullah (R.A.) Market, Choumuhani, Village: Marium Nagar, Daag No: B.S.-3494, 3496, Khatiyan No: B.S.-1576, Mouza Name: Syedbari, Union: Marium Nagar, Thana: Rangunia, District: Chattogram
156	Mirzakhil	Keranihat	Shahin City Center, Village: Mirzakhil Bangla Bazar Uttar Matha, Dag No: B.S.- 3278, Khatiyan: B.S.-3546, Mouza Name: Mirzakhil, Union: Sonakania, Thana: Satkania, District: Chattogram
157	Mogholtali	Sheikh Mujib Road	Bismillah Tower, Holding No: 349, Commerce College Road, Ward No: 28, Chattogram City Corporation, Thana: Sadarghat, District: Chattogram
158	Mohammadpur Ismail Colony	Chawk Bazar	Mostak Mansion, Holding No: 423/830, Mohammadpur Road, Ward No:7, Chattogram City Corporation, Thana: Panchlaish, Dist.: Chattogram
159	Munsef Bazar	Patiya	Salam Building, Road Name: Arakan Road, Ward No.: 04, Pauroshova: Patiya, Thana: Patiya, District: Chattogram-4370.
160	Nanupur	Fatikchari	Ayub Center, Area: Nanupur, Union: Nanupur, Thana: Fatikchari, District: Chattogram
161	Napura	Chakaria	Smart Tower, Village: Napora Bazar, Dag No: B.S.-2463, 2465, Khatiyan No: B.S.-2125, Mouza Name: Napura, Union: 11 No Puinchuri, Thana: Banskhali, District: Chattogram.
162	Narayanhat	Fatikchari	Haji Mohammad Sarwar Shopping Center, Village: Narayanhat, Union: Narayanhat, Thana: Bhujpur, District: Chattogram
163	Naya Bazar	Alankar More	Taher Mansion, Holding No: 4507, Port Connecting Road, Ward No: 12, Chattogram City Corporation, Thana: Pahartoli, District: Chattogram
164	Nazirhat	Fatikchari	Gulshan Plaza, Khagrachari Road, Ward No: 08, Pourashava: Nazirhat, Thana: Fatikchari, District: Chattogram
165	Noajishpur	Fatikchari	Sikder Plaza, Village/Area: Noajishpur, Dag No.: B.S. 4017, 4018, Khatian No.: B.S. 3198, Mouza Name: Noajishpur, Union: 15 No. Noajishpur, Thana: Raozan, District: Chattogram.
166	Oxygen Moor	Noju Miah Hat	Jahan Center, Holding No.: 3669/C, Bangabandhu Avenue, Ward No.: 03, Panchlaish, Chattogram City Corporation, Thana: Baizid Bostami, District: Chattogram
167	P. C. Road	Sheikh Mujib Road	Siddique Square, P.C. Road, Ward No.: 36, City corp.: Chattogram, Thana: Bandor, District: Chattogram
168	Padua	Keranihat	Hazi Rashid Maket, Village/Area: Padua, Daag: 4017, Khatian No: 1867, Mouza: Padua, Union: Padua, Thana: Lohagora, District: Chattagram.
169	Pahartoli	Sheikh Mujib Road	Mortaza Kabir Tower, Building No.: 945, Road Name: DT Road, Ward No.: 12, City Corp: Chattagram, Thana: Double Muring, District: Chattagram.
170	Panchlaish	Chawk Bazar	Nawal Hill Crest, Holding No.: 24/35, Hathazari Road, Ward No.: 8, Chattogram City Corporation, Thana: Panchlaish, District: Chattogram.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
171	Patharghata	Khatunganj	Nazimuddin Market, House No.: 457/A, Ashraf Ali Road, Ward: 34, Chattogram City Corporation, Thana: Kotwali, District: Chattogram
172	Pukuria	Anwara	Rahaman Complex, Village: Pukuria, Union: Pukuria, Thana: Banshkhali, District: Chattogram
173	Puratan Chandgaon	Chawk Bazar	Awolia Market, Holding No: 3698/A/5774, Arakan Road, Ward No: 04, Chattogram City Corporation, Thana: Chandgaon, District: Chattogram
174	Rahattar Pool	Khatunganj	Azim Tower, Holding No: 3091/4533 (Old-16/94, 30/91), KB Aman Ali Road, Ward No: 17, Chattogram City Corporation, Thana : Bakolia, District : Chattogram
175	Ramzan Ali Hat	Hathazari	Gausia Market, Area: Mangolkhali, Union: 07 No. Raozan, Thana: Raozan, District: Chattogram.
176	Rangunia	Noju Miah Hat	BCCUL Somobai Market, Chottagram-Kaptai Highway, Ward No: 08, Rangunia Pauroshova, Thana: Rangunia, District: Chattogram
177	Ranirhat	Rangamati	Village: Ranirhat, Union: Rajanagar, Thana: Rangunia, District: Chattogram
178	Raozan	Hathazari	Alam Plaza, Holding No.: 785, Pourashava Road, Ward No. 08, Pourashava: Raozan, Thana: Raozan, District: Chattogram
179	Rawshanhat	Patiya	Rejia Nahar Complex, Village: Kanchannagar, Union: Kanchannagar, Thana: Chandanaish, District: Chattogram
180	Rustomhat	Anwara	Jaker Shopping Center, Village: Rustomhat Bottoli, Union: 4 No Bottoli, Thana: Anowara, District: Chattogram
181	S. Club Moor	Alankar More	Holding No: 2873/3540, Road No: 2, Lane-6, B Block Road, Ward No: 26, Chattogram City Corporation, Thana: Halishahar, District: Chattogram
182	Sadarghat Road	Shah Amanat Market	Four Star Tower, Holding No: 141/153 , Sadarghat Road, Ward No: 31, Chattogram City Corporation, Thana: Sadarghat , District: Chattogram
183	Sakpura	Boalkhali	Village: Sakpura, Union: Sakpura, Thana: Boalkhali, District: Chattogram
184	Sarkerhat	Hathazari	Hasan Center Sarkerhat, Haji Safar Ali Sarkar Road (Station Road), Union: 3 no Mirzapur, Thana: Hathazari, District: Chattogram
185	Satghatia Pukur Par	Keranihat	Kabir Tower, Village: Shobondi, Union: 5 No. Boroma, Thana: Chandanaish, District: Chattogram
186	Satkania	Keranihat	Satkania New Market, Village/Area: Satkania, Union: Paschim Dhemsha, Thana: Satkania, District: Chattogram
187	Sattarhat	Anwara	A.M.C. Complex, Village: Sattarhat, Union: Paraikora, Thana: Anwara, District: Chattogram
188	Shantirhat	Patiya	Kamal Mansion and Super Market, Chittagong-Cox's Bazar Highway, Ward No: 20, Pourashava: Patiya, Thana: Patiya, District: Chattogram.
189	Sharafvata	Noju Miah Hat	Hamid Sharif Market, Village: Sharafvata, Union: 8 No. Sharafvata, Thana: Rangunia, Dist: Chattagram
190	Shiberhat	Sandwip	Al-Haj Emlak Hossain Chamber, Village: Shiberhat, Union: Sarikait, Thana: Sandwip, District: Chattogram
191	Sitakunda	Madam Bibir Hat	Al Mokka Shopping Complex, Road Name: College Road, Ward No.: 03, Pourashava: Sitakunda, Thana: Sitakunda, District: Chattogram
192	Steel Mill	Bandartila	Hossain Contractor, Holding No: 374, M.A. Aziz Road, Ward No: 40, Chattagram City Corporation, Thana: Patenga, District: Chattogram
193	Temohoni Bazar	Fatikchari	Solaiman Company Market, Village/Area: Kanchannagar, Union: Kanchannagar, Upozila/Thana: Fatikchari, District: Chattogram
194	Teri Bazar	Khatunganj	S.K. Tower, Road: Afimer Goli, Ward No: 20, Chattogram City Corporation, Thana: Kotwali, District: Chattogram
195	Time Bazar	Anwara	Area: Shilkup Barua Para, Union: Shilkup Mankirchar, Thana: Banshkhali, District: Chattogram
196	Wasa More	CDA Avenue	H.Keya Mansion, House.: 42, Road- Dampara, Ward: 14, Chattogram City Corporation, P.S- Khulshi, Dist- Chattogram.
197	Alir Jahal	Cox's Bazar	B.S. Tower, Holding No: 781, Alir Jahal Road, Ward No: 05, Pauroshova: Cox's Bazar, Thana: Cox's Bazar Sadar, District: Cox's Bazar

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
198	Court Bazar	Ukhiya	Fazal Market, Village/Area: Court Bazar, Dag No: B.S- 292, Khatian No: 2191, Mouza Name: Rotna Palong, Union: Rotna Palong, Thana: Ukhiya, District: Coxs Bazar.
199	Dulahazara	Chakaria	Aslam Chowdhury Market Complex, Village: Dulahazara, Union: Dulahazara, Thana: Chakaria, District: Cox's Bazar
200	Eidgah Bazar	Cox's Bazar	Area: Eidgah Bazar, Daag No: B.S.-7792, Khatiyan No: B.S.- 5959, Mouza: Eidgah, Union: Jalalabad, Thana: Eidgah, District: Cox's Bazar.
201	Gorokghata	Cox's Bazar	Haji Nurul Haque Super Market, Holding No.: 07-120, Gorokghata Bazar Main Road, Ward No.: 07, Paurashava: Moheshkhali, Thana: Moheshkhali, District: Cox's Bazar-4710.
202	Hnila Bazar	Ukhiya	Hazi Md. Rashid Tower, Village: Hnila Bazar, Union: Hnila, Thana: Teknaf, District: Cox's Bazar
203	Link Road-Cox's Bazar	Cox's Bazar	Building Name: Arif Market-2, Area: Link Road, Daag No:B.S.- 60, 61, 62, Khatiyan No:B.S.-388, Mouza Name: Jhilongja, Union: Jhilongza, Thana: Cox's Bazar Sadar, District: Cox's Bazar
204	Matarbari Moheshkhali	Chakaria	Building: Matarbari New Market, Village: Matarbari, Dag No: 13108 & 13007, Khatian No: 2835, Mouza Name: Matarbari, Union: Matarbari, Thana: Moheskhali, District: Cox's Bazar.
205	Moricha	Ukhiya	Shadhin Tower, Area: Moricha Bazar Uttar Station, Thana: Ukhiya, District: Cox's Bazar
206	Pekua	Chakaria	Sadman Market, Area: Alhaz Kabira Ahmed Chowdhury Bazar, Daag No: B.S.-1974, Khatiyan No: B.S.-5517, Mouza: Pekua, Union: Pekua, Thana: Pekua, District: Cox's Bazar
207	Ramu	Cox's Bazar	Chairman Paradise, Village: Ramu Upazilla Parishad Gate, Union: Fotehkhanrkul, Thana: Ramu, District: Cox's Bazar
208	Shamlapur Bazar	Ukhiya	I. K. Tower-2, Village: Shamlapur Bazar, Union: 05 No. Baharchora, Thana: Teknaf, District: Cox's Bazar
209	Sonar Para	Ukhiya	Amin Tower, Area: Sonar Para, Daag No: B.S.-1640, Mouza Name: Jaliapalong, Union: Jaliapalong, Thana: Ukhiya, District: Cox's Bazar.
210	Teknaf	Ukhiya	Building Name (If any): Jalal Ahmed Market, Holding No: P.D.-162, Road Name: Kapla Chattar, Road No: N/A, Ward No: 05, Pauroshova: Teknaf, Thana: Teknaf, District: Cox's Bazar
211	Adda Bazar	Chandina	Tayeb Ali Plaza, Village: Adda Bazar, Union: 12 no Adda, Thana: Borura, District: Cumilla
212	Alekhar Char	Moynamoti	Village: Sankarpur, Dag No.: B.S. 383, Khatian No.: B.S. 341, Mouza Name: Sankarpur, Union: 2 No. North Durgapur, Thana: Kotwali, District: Cumilla.
213	Badarpur	Chandina	Forhad market, Village: Badarpur,Union: Maijkhar, Thana: Chandina, District: Cumilla
214	Baghmara Bazar	Cumilla	Global Tower, Village/Area: Baghmara Bazar,Ialmai, Mouza: Uttar Oshanthala, Union: 7 No. Baghmara , District: Cumilla
215	Bakhrabad	Companiganj	Madina Super Market, Village: Gangatia, Mouza: Soifullahkandi, Union: Muradnagar, Thana: Muradnagar, District: Cumilla
216	Balutupa Bazar	Cumilla	Baitul Abrar Jame Mosjid Market, Village: Balutupa, Union: 6 No Jagannatpur, Thana: Cumilla Sadar, District: Cumilla
217	Bangla Bazar-Cumilla	Moynamoti	Village: Gunanandi, Dag No.: C.S. & R.S. 639, B.S. 435 , Khatian No.: R.S. 114, B.S. 1584 , Mouza Name: Gunanandi, Union: North Durgapur, Thana: Kotwali, District: Cumilla.
218	Bangodda Bazar	Miah Bazar	Bhuiyan Market, Village/Road: Bangodda, Union: Bangodda, Thana: Nangalkot, District: Cumilla
219	Barura	Chandina	Holding No: 3016, Road Name: Milon Road, Ward No: 03, City Corp. / Pourashava: Barura, Upazilla/Thana: Barura, District: Cumilla.
220	Batakandi Bazar	Gouripur Bazar	SS Tower, Village: Batakandi, Union: Jagatpur, Up: Titas, Dist.: Cumilla.
221	Bharasar Bazar	Cumilla	Gobindapur Tower, Area: Bharasar, Union: Sholonal, Thana: Burichang, District: Cumilla

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
222	Bholain Bazar	Laksham	Kamal Member Market, Village: Bholain, Union: Adra South, Thana: Nangalkot, District: Cumilla
223	Bipulashar Bazar	Laksham	Hazi Tofayel Shopping Complex, Village: Kanchi, Dag No: B.S. 3697, Khatian No: B.S 778, Mouza: Kanchi, Union: Bipulashar, Thana: Monohorgonj, District: Cumilla.
224	Bizra Bazar	Laksham	Hasan Ali Super Market, Village/Area: Bizra, Dag: 1845, Khatian: 860, Mouza: Bizra, Union: Bakoi, Thana: Laksam, District: Cumilla.
225	Brahmanpara Bazar	Cumilla	Yousuf Miyazi Plaza, Village: Brahmanpara, Dag No: B.S. 1579, 1581, Khatian No: B.S 64, Mouza: Brahmanpara, Union: Brahmanpara 6 No. Sadar, Thana: Brahmanpara, District: Cumilla
226	Burichang	Cumilla	Burichang Tower, Vill/Area: Burichang, Mouza: Uttar Bijoypur, Union: Burichang, Upazilla: Burichang , District: Cumilla
227	Buschi Bazar	Miah Bazar	Bismillah Mansion, Village: Barahipur, Union: 4 no Bhulin, Thana: Lalmai, District: Cumilla
228	Chauddagram	Miah Bazar	Shamim Khan Plaza, Road Name: Dhaka-Chattogram Highway, Ward No.: 4, Pourashava: Chauddagram, Thana: Chauddagram, District: Cumilla
229	Chawkbazar-Cumilla	Cumilla	Madina Monjil, Holding No: 384, Chawkbazar Main Road, Ward No: 15, Cumilla City Corporation, Thana: Kotwali, District: Cumilla
230	Chowara Bazar	Cumilla	Moharam Ali Mansion, Holding No: 241, Road Name: Chowara Main Road, Ward No: 27, City Corp.: Cumilla City Corporation, Thana: Cumilla South, District: Cumilla
231	Cumilla EPZ	Cumilla	Holding No: 57, EPZ Road, Ward No: 21, Cumilla City Corporation, Thana: Sadar South, District: Cumilla
232	Dakshin Bangora Rupbabu Bazar	Companiganj	Molla Plaza, Area: Dakshin Bangora-Rupbabu Bazar, Union: Bangora, Thana: Bangora, District: Cumilla
233	Daudkandi	Gouripur Bazar	Khondoker Tower, Holding No: 576, Bazar Road , Ward No: 04, Pourashava: Daudkandi, Thana: Daudkandi, District: Cumilla
234	Debidwar	Companiganj	Shopnil Tower, Holding no. 253, New Market Road, Ward no. 05, Devidwar Municipality, Devidwar, Cumilla
235	Dhorkora	Miah Bazar	A.R. Plaza, Village: Taligram, Union: Cheora, Thana: Chouddogram, District: Cumilla
236	Eliotganj	Gouripur Bazar	KR Plaza, Village: Eliotganj Bazar, Union: Daudkandi, District: Cumilla
237	Gouripur Bus Stand	Gouripur Bazar	Village/Area: Dakhin Pennai, Dag No.: B.S. 12616, Khatian No.: B.S. 2979, Mouza: Pennai, Union: Gouripur, Thana: Daudkandi, District: Cumilla
238	Gunabati	Miah Bazar	Village: Gunabati, Union: Gunabati, Thana: Gunabati, District: Cumilla
239	Hasanpur-Dhalua Road	Laksham	Hasanpur Tower, Village: Hasanpur, Union: Mokara, Thana: Nangalkot, District: Cumilla
240	Homna Bazar	Gouripur Bazar	Shila Moni Shopping Mall, Holding No: 742, Road Name: Thana Road, Road No: N/A, Ward No: 04,Pourashava.: Homna, Thana: Homna, District: Cumilla
241	Jafarganj	Cumilla	Village: Jafarganj, Daag No: B.S.-1352, Khatiyan No: B.S.-1650, Mouza: Jafarganj, Union: Jafarganj, Thana: Debidwar, District: Cumilla.
242	Juktikhola Bazar	Laksham	Hasan Chowdhury Shopping Complex, Area: Juktikhola Bazar, Union: 8 No. Belghar South, Thana: Lalmai, District: Cumilla
243	Kalir Bazar-Cumilla	Moynamoti	Building Name- : Chairman Plaza, Village/Area- Bhollabpur Kalir Bazar, Dag No - 873, Khatian Number- 669, Mouza Name West Jashpur, Union - 1 Kalir Bazar, Thana- Adarsha Sadar, District- Cumilla.
244	Kandirpar	Cumilla	Holding No.98/1, Victoria College Road, Ward No: 11, Cumilla City Corporation, Upazilla: Cumilla Sadar, Thana: Kotowali, District: Cumilla
245	Kangshanagar	Moynamoti	Haji Alahi Bapari Super Market, Village/ Area- Kangshanagar, Daag No - 1199, Khatiyan No- 308, 944, Mouja Name - Kangshanagar, Union - Varella Union Council, Thana- Burichong, District- Cumilla.
246	Kashinagar	Miah Bazar	Building Name: Siddik Rahman Shopping Complex, Village: Ramchandrapur, Daag No.BS- 485, Khatian No. BS-291, Mouza- Jatrapur, Union: 1, Kashinagar Union Parishad, District: Cumilla

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
247	Kotbari	Cumilla	Kashem Manjil, Holding No: 28, Kotbari Road, Ward No: 24, Cumilla City Corporation, Thana: Sadar South, District: Cumilla
248	Laksham Junction Station Road	Laksham	Sofura Mansion, Holding No.: 666/1, Laksham Station Road, Ward No.: 01, Pourashava: Laksham, Thana: Laksham, District: Cumilla
249	Lakshmanpur Bazar	Laksham	A.S Bhuyan Plaza, Village: Lakshmanpur, Dag No: B.S. 2351, 2352, 2353, Khatian No: B.S 05, Mouza: Lakshmanpur (350), Union: 07 No. Lakshmanpur, Thana: Monohorgonj, District: Cumilla.
250	Madhaiya Bazar	Chandina	Sarkar Mansion, Area: Madhaiya Bazar, Union: Madhaiya, Thana: Chandina, District: Cumilla
251	Manikerchar Bazar	Gouripur Bazar	Bhai Bhai Super Market, Village: Maniker Char, Dag No.: B.S. 1286, Khatian No.: B.S. 1342, Mouza: Manikerchar, Union: Maniker Char, Thana: Meghna, District: Cumilla
252	Manoharganj	Laksham	Area: Manoharganj, Daag No: B.S.-1257, Khatiyan No: B.S.-132, Mouza: Hatirpar, Union: Maisatua, Thana: Manoharganj, District: Cumilla.
253	Mohichail	Chandina	Haji Jabbar Market, Village: Mohichail, Union: Mohichail, Thana: Chandina, District: Cumilla
254	Mohonpur Bazar	Chandina	Aziz Plaza, Village: Mohonpur Bazar, Mouza: Mohonpur, Union: 16 no. Mohonpur, Thana: Debidwar, District: Cumilla
255	Muddafarganj	Laksham	Jatri Chaouni Cum Super Market, Village/Area: Mudaforganj, Dag: 117, Khatian: B.S. 220, Mouza: Mudaforganj, Union: Mudaforganj, Thana: Laksham, District: Cumilla.
256	Munshir Hat	Miah Bazar	Village: Munshir Hat Bazar, Union: 8 No Munshir Hat, Thana: Chauddagram, District: Cumilla
257	Muradnagar	Companiganj	Hazi A. K. Eastern Plaza, Village: Muradnagar, Union: 13 No. Muradnagar, Thana: Muradnagar, District: Cumilla
258	Nalghar	Miah Bazar	Building Name: Abdul Barek Shopping Complex, Village: Purba Battagram, Khatian:RS-411, BS-128, Dag:BS-1578, RS- 970 Mouza-Nalghor, Union: Nalghor, Thana: Chouddagram District: Cumilla
259	Nangalkot	Laksham	Khan & Rahman Super Market, Holding No.: 089-00, Road Name: Boro Masjid Road, Ward No.: 03, Pourashava: Nangalkot, Thana: Nangalkot, District: Cumilla.
260	Natherpetua	Laksham	Abu Azad Dealer Complex, Village/Area: Natherpetua, Dag: 482, Khatian: 1776, Mouza: Binoynagar, Union: Natherpetua, Thana: Monohorganj, District: Cumilla.
261	Nawabpur	Kachua	Village/Area: Nawabpur, Dag: 282, Khatian: 930, Mouza: Bor Koroi, Union: Nawabpur, Thana: Chandina, District: Cumilla.
262	New Paduar Bazar	Cumilla	Nurul Islam Plaza, Holding No.: 0554, Road Name: Cumilla Laksham Road, Ward No.: 22, Cumilla City Corporation, Thana: Cumilla Sadar South, District: Cumilla.
263	Nimsar Bazar	Moynamoti	A K Gafur Sarkar Plaza, Village: Nimsar, Mouza: Nimsar, Union: 7 no. Mokam, District: Cumilla
264	Paaduar Bazar	Cumilla	Kamal Mansion, Holding No- 0034, Paaduar Bazar, Laksam Road, Ward – 22, Cumilla City Corporation, Cumilla
265	Racecourse	Cumilla	Rokeya Tower,Holding No-459/395, Shasongacha Road, Ward No-9, Thana-Adarshnagar, Cumilla City Corporation, Cumilla
266	Ram Mohan	Chandina	Alamin Market, Village: Ram Mohan Bazar, Union: 03 no. Uttar Khoshbash, Thana: Borura, District: Cumilla.
267	Ramchandrapur Bazar	Companiganj	Village: Ramchandrapur, Dag No: B.S. 3321, 3322, Khatian No: B.S. 2064, Mouza: Bakhrabad, Union: Ramchandrapur, Thana: Bangora, District: Cumilla.
268	Ramkrishnopur	Gouripur Bazar	Adiba Mansion, Village: Ramkrishnopur, Union: 4 no Chander Char, Thana: Homna, District: Cumilla
269	Ranir Bazar	Cumilla	Piyal Plaza, Holding No. 555/776, Ranir Bazar Main Road, Ward No: 9, Cumilla City Corporation, Upazilla/Thana: Adarsha Sadar, District: Cumilla
270	Sankuchail Bazar	Cumilla	Sankuchail Maddhyapara, Daag No: B.S.-2312, Khatiyan: R.S-251, Mouza: Sankuchail, Union: Rajapur, Thana: Burichong, District: Cumilla.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
271	Suagonj Bazar	Miah Bazar	Building Name: Abdul Bari Shopping Complex, Village: Purba Battagram. Daag No. BS-369, Khatian No. BS-56, Mouza- Purba Battagram, Union: 5, Paschim Jorkanon, Thana- Sadar Dakkhin, District: Cumilla
272	Academy Road	Feni	Building Name (If any): Bondhon Rajprasad, Holding No: 51, Road Name: Academy Road, Road No: N/A, Ward No: 03, Pourashava.: Feni, Thana: Feni Sadar, District: Feni
273	Boktar Munshir Bazar	Feni	Khondoker Tower, Village/Area: Boktar Munshir Bazar, Dag No: R.S.-1931, Khatian No: R.S.- 1041, Mouza Name: Mirzapur, Union: 3 no. Mongolkandi, Thana: Sonagazi, District: Feni.
274	Chagalnaiya	Feni	Khaja City Garden, Dak Bangla Road, Ward No: 5, Pourashava: Chhagalnaiya, Thana: Chhagalnaiya, District: Feni
275	Dagonbhuiyan	Choumuhani	Rafiq Trade Center, Holding No: 0386-01, Dagonbhuiyan-Basurhat Road, Ward No: 03, Pourashava: Dagonbhuiyan, Thana: Dagonbhuiyan, District: Feni
276	Dorbesher Hat	Feni	Hakim Foraizi Market, Village: Dorbesher Hat, Daag No: C.S./SA.-253, B.S.-149, Khatiyan No: C.S.-05, S.A.-56, B.S.-70, Mouza: Sujatpur, Union: 1 No. Sindurpur, Thana: Dagonbhuiyan, District: Feni.
277	Fulgazi	Feni	Fulgaji Trade Center, Village/Area: Fulgazi Bazar, Union: Fulgazi Sadar, Thana: Fulgazi Sadar, District: Feni
278	Hajir Bazar	Feni	Chowdhury Tower, Vill/Area: Hajir Bazar, Daag No.: B.S.-2291, Khatian No: B.S.-1021, Mouza Name: North Gobindapur, Union: Kalidah, Post Code: 3900, Thana: Feni Sadar, Dist: Feni.
279	Laskarhat	Feni	Sir Ekramul Haque Super Market, Post Office: Lashkarhat, Union: Chanua, Thana: Feni Sadar, District: Feni
280	Parshuram	Feni	Mid-Point Plaza, Holding No.: 143, Road Name: Feni Porshuram main Road, Ward No: 05, Pourashova: Parshuram, Thana: Parshuram, District: Feni.
281	Silonia Bazar	Choumuhani	Village: Silonia Bazar, Union: Jailashkara, Thana: Dagonbhuiyan, District: Feni
282	Sonagazi	Feni	M. A. Majid Enterprise, Holding No: 2062, Road Name: Sonagazi Main Road, Ward No: 07, Paurashava.: Sonagazi, Thana: Sonagazi, District: Feni
283	Matiranga	Khagrachari	Abdul Matin Bhaban, Holding No.: 314, Dhaka-Khagrachari Highway, Ward No.: 05, Pauroshova: Matiranga, Thana: Matiranga, District: Khagrachari
284	Ramgarh	Khagrachari	Hafez Shopping Complex, Holding No: 433, Shahid Captain Aftabul Kader Road, Ward No: 04, Paurashava: Ramgarh, Thana: Ramgarh, District: Khagrachari.
285	Dighinala	Khagrachari	Village: Dighinala, Union: 2 No Boalkhali, Thana: Dighinala, District: Khagrachhari
286	Char Alexander	Laxmipur	Bogla Babur Market, Holding No.: 326, Road Name: Sadar Road, Ward No.: 07, Paurashava.: Ramgoti, Thana: Ramgoti, District: Laxmipur
287	Dalal Bazar-Laxmipur	Laxmipur	Raja Monjil, Village/Area: Paschim Laxmipur, Dag No.: B.S. 2941, Khatian No.: B.S. 2541, Mouza Name: Laxmipur, Union: Dalal Bazar, Thana: Laxmipur Sadar, District: Laxmipur.
288	Dattapara Bazar-Laxmipur	Chandraganj	Village: Dattapara Chowdhury Bazar, Union: 8 No. Dattapara, Thana : Chandraganj, Dist: Laxmipur
289	Haiderganj	Laxmipur	Al Helal Super Market, Area: Haiderganj Bazar, Dag No: R.S- 20197 & 20198, Khatiyan No: R.S- 3022 & 2976, Mouza Name: Char Ababil, Union: 1 No Uttar char Ababil, Thana: Raipur, District: Laxmipur
290	Hajirhat Kamalnagar	Laxmipur	Parves Complex, Area: Hajirhat, Union: Hajirhat, Thana: Komolnagar, District: Laxmipur
291	Mandari Bazar	Laxmipur	Haque Tower, Village: Mandari Bazar, Union: 14 No Mandari,Thana: Chandraganj, District: Laxmipur
292	Poddar Bazar	Laxmipur	Shawon Tower, Village: Poddar Bazar, Union: 7 No. Basikpur, Police Station; Chandraganj, District: Laxmipur-3706
293	Raipur	Laxmipur	Rampur New Market, Holding No: 932, Road Name: Haiderganj, Word No.: 03, Pourashova: Raipur, Thana: Raipur, District: Lakshmipur

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
294	Rakhalia Bazar	Laxmipur	Zakaria Bhaban, Village: Rakhalia Bazar, Union: 4 No Sonapur, Thana: Raipur, District: Laxmipur
295	Ramganj-Laxmipur	Laxmipur	Ramganj New Market, Holding Name: 352, Road Name: Patbazar Road, Ward No: 03, Pourashava.: Ramganj, Thana: Ramganj, District: Laxmipur
296	Amishapara	Chandraganj	Sumaya Plaza, Village: Amishapara, Mouza: 68 No Vadragaon, Union/ Upzilla: 10 No. Amishapara, District: Noakhali
297	Basurhat	Choumuhani	Dr. Khairul Mansion, Holding No: 512, Road Name: Basurhat-Dagonbhuiyan Main Road, Ward No: 5, Pourashava: Basurhat, Thana: Companyganj, District: Noakhali
298	Bozra Bazar	Choumuhani	Progati Market, Village: Bozra Bazar, Union: 7 No Bozra, Thana: Sonaimuri, District: Noakhali
299	Chaprashir Hat	Noakhali	Village: Chaprashir Hat, Union: Chaprashir Hat, Thana: Kabirhat, District: Noakhali
300	Chaterpaiya	Choumuhani	Joynal Plaza, Village/Area: Chaterpaiya, Dag No: B.S. 1303, Khatian No: B.S. 592, Mouza Name: Bargaon, Union: Senbag, Thana: Senbag, District: Noakhali.
301	Chatkhil	Chandraganj	Razzak Bhaban, Road Name: Alia Madrasa Road, Ward No: 06, City Corp./Pourashava: Chatkhil, Thana: Chatkhil, District: Noakhali.
302	Chhayani Bazar	Chandraganj	Sobhan Market, Village: Lakkhanpur, Union: 5 No Chhayani, Thana: Begumganj, District: Noakhali
303	Chowdhury Hat	Choumuhani	Mostafa Market, Village: Chowdhury Hat, Union: Char Parboti, Thana: Companyganj, District: Noakhali
304	Dotter Hat	Noakhali	Sultana Plaza, Road Name: Maijdee-Sonapur Road, Ward No: 06, Pourashava: Noakhali Sadar, Thana: Sudharam, District: Noakhali-3800
305	Jamiderhat	Choumuhani	Rahman Complex, Village: Jamiderhat, Union: Rasulpur, Thana: Begumganj, District: Noakhali
306	Kabirhat	Noakhali	Mahabub Shopping Center,Road Name: Basurhat - Kabirhat Road, Ward No: 02 Pourashava.: Kabirhat, Upozila: Kabirhat, District: Noakhali
307	Kankir Hat	Choumuhani	Village: Kankir Hat, Union: Dumuria, Thana: Senbag, District: Noakhali
308	Khasherhat	Noakhali	Bhuiyan Tower, Area: Charbata Khasherhat, Union: Charbata, Thana: Char Jabbar, District: Noakhali
309	Khilpara Bazar	Chandraganj	Wahab Plaza, Village: Khilpara, Union: Khilpara, Thana: Chatkhil, District: Noakhali
310	Maijdee	Noakhali	Service provided by nearest Branch/Uposhakha
311	Maijdee Bazar	Noakhali	Habib Tower, Holding No: 729, Road Name: Maijdee Road, Pauroshova: Maijdee, Thana: Noakhali Sadar, District: Noakhali
312	Musapur-Banglabazar	Noakhali	Three Star Plaza, Village: Musapur Banglabazar, Union: Musapur, Thana: Companiganj, District: Noakhali
313	Sebarhat	Choumuhani	Habib Tower, Village: Sebar Hat, Dag: B.S-1071, 1930, Khatian No: B.S.-6164, 6166, 6167, Mouza: Rajarampur, Union: 07 No Mohammadpur, Thana: Senbag, District: Noakhali-3860.
314	Senbag Bazar	Choumuhani	Hoque Plaza, Holding No: 993, Masjid Road, Ward: 03, Pauroshova: Senbag, Thana: Senbag, District: Noakhali
315	Shantir Hat	Noakhali	Haji Kalu Mia Super Market, Village: Andar Char, Union: 20 No. Andar Char, Thana: Noakhali Sadar, District: Noakhali
316	Somir Munshir Hat	Choumuhani	Rouson Plaza, Village: Iyarpur (Somir Munshir Hat), Union: Kabilpur, Thana: Senbag, District: Noakhali
317	Sonaimuri Bazar	Choumuhani	Ema Plaza, Esak Miah Road, Ward No-05, Sonaimuri Bazar, Sonaimuri Pourashava, Noakhali.
318	Sonapur	Noakhali	Manik Tower, Holding No: 484/1, Road Name: Link Road/Bypass Road, Road No: 1440, Ward No: 08, Pauroshova: Noakhali, Thana: Noakhali Sadar, District: Noakhali
319	Subarnachar	Noakhali	Morshed Alam Complex, Village: Harish Chowdhury Bazar, Union: Char Jubli, Thana: Subarnachar District: Noakhali

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
320	Uday Sadhur Hat	Noakhali	Uday Sadhur Hat, Union: 1 No. Char Matua, Thana: Sadar, District: Noakhali
321	Debashish Nagor	Rangamati	Holding No: 1192/KA, Chattogram- Rangamati Highway Main Road, Ward No: 09, Pourashava: Rangamati, Thana: Kotwali, District: Rangamati.
322	Kaptai	Rangamati	Karnafuli Square, Area: Kaptai Natun Bazar, Daag No: Bazar Fund-67,68, 69, 70, 71, 72, 73, Khatian No: Jaban Bandi-171/2014-2015, Mouza Name: N/A, Union: 4 No Kaptai, Thana: Kaptai, District: Rangamati-4530
323	Reserve Bazar	Rangamati	Lake City Shopping Complex, House No: 310, Reserve Bazar Main Road, Ward: 02 Pourashava; Rangamati, District: Rangamati
324	Tabalchari	Rangamati	Holding No: 14/B, Tabalchari Road, Ward No: 03, Pourashava: Rangamati, Thana: Rangamati, District: Rangamati.
325	1 No. Kalma Bazar	Savar Bazar	Amir Tower, Area: 1 No. Kalma, Union: Savar, Thana: Savar, District: Dhaka-1341.
326	Abdullahpur	Aganagar	Abdullahpur Bus Stand, Union: Teghoria, Thana: South Keranigonj, Dhaka
327	Abdullahpur Bus Stand	Garib-E-Newaz	Building Name: Prottasha, Holding No: 8/A, Road No: 7/D Dhaka-Mymensingh Highway, Ward No: 01, Sector-9, Dhaka North City Corporation, Thana- Uttara West, District- Dhaka
328	Abul Hasnat Road	Bangshal	47/1 Abul Hasnat Road, Ward No: 28, Dhaka South City Corporation, Thana: Bangshal, District: Dhaka.
329	Adabor 16	Mohammadpur	22/B Comfort Housing, Road No.: 16, Ward No.: 30, Dhaka North City Corporation, Thana: Adabor, District: Dhaka
330	Adabor-11	Mohammadpur	Holding No.: 545/A1, Adabor Road, Road No.: 11, Ward No.: 30, Dhaka North City Corporation, Thana: Adabor, District: Dhaka
331	Adom Ali Market-Faidabad	Shahjalal Avenue	Kodom Ali Complex, Holding No.: 328 (Old), Goaltek Main Road, Ward No.: 47, Paurashava.: Dhaka North City Corporation, Thana: Dakshinkhan, District: Dhaka.
332	Aftabnagar	Banasree	S. S. Tower, Holding No: 36, Block-A, Aftabnagar Main Road, Ward No: 37 Dhaka North City Corporation, Thana: Badda, District: Dhaka
333	Alir Moor	Pragati Sarani	Miya Bari, Holding No.: 233, Satarkul Road, Ward No.: 38, Dhaka North City Corporation, Thana: Badda, District: Dhaka
334	Alukanda Stand Bazar	Keraniganj	Rafiq Complex, Village: Alukanda, Union: Konda, Upazilla: Keraniganj, District: Dhaka
335	Ambagan	Ashulia	Hazi Nazmuddin Shopping Complex, Village/Area: Ambagan, Mouza Name: Borowalia, Union: Pathalia, Upazilla: Savar, District: Dhaka.
336	Amin Bazar	Gabtoli Bagbari	E. F. Azad Bhaban, College Road, Village: Baradeshi, Mouza Name: Bara Baradeshi, Union: Amin Bazar, Thana: Savar, District: Dhaka-1348
337	Amulia Staff Quarter	Rupganj	Hazi M. A. Gafur Square Shopping Mall, Demra Rampura Road, Ward No#69, DSCC, Demra, Dhaka
338	Arambagh	Naya Paltan	Ismail Chambar, Holding No.: 188/1, Road Name: Motijheel Circular Road-Arambagh, Ward No.: 09, Dhaka South City Corporation, Thana: Motijheel, District: Dhaka
339	Arimanitola	Islampur	Holding No: 2/2/A, K P Ghosh Street, Ward No: 32, Dhaka South City Corporation, Thana: Bangshal, District: Dhaka
340	Asad Gate	Lalmatia	Holding No-01, Road Name- Mirpur Road, Ward No-32, Dhaka North City Corporation, Thana: Mohammadpur, Dhaka
341	Ashkona Bazar	Shahjalal Avenue	Sky Heights, Holding No: 848, Ashkona Main Road, Ward No: 49, Dhaka North City Corporation, Thana: Dakshinkhan, District: Dhaka
342	Ashulia Bazar	Ashulia	Builduing Name: Salma Market, Village/Area: Ashulia, Dag No: R.S#835, Khatian No: R.S.# 340, Mouza Name: Boro Ashulia, Union: Ashulia, Upazilla: Savar, District: Dhaka.
343	Ati Bazar	Arshinagar	Nokshikola City Center, Village: Ati Bazar, Union: Saktui, Thana: Keraniganj Model Thana, District: Dhaka
344	Azampur Kancha Bazar	Shahjalal Avenue	Monir Plaza, Holding No.:402, Shah Kabir Road, Ward No.: 50, Dhaka North City Corporation, Thana: DakshinKhan, District: Dhaka

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
345	Azimpur	Elephant Road	Salma Tower, House No.30, 30/1, Lolit Mohon Das Lane, BDR Gate- 01, Ward No-23, Dhaka South City Corporation, Azimpur, Dhaka
346	Babor Road	Mohammadpur	Holding No: 16/14, Babor Road, Ward No: 32, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
347	Badaldi Choitala	Uttara	Holding No: 07, Road Name: Badaldi Main Road, Ward No: 08, Dhaka North City Corporation, Thana: Turag, District: Dhaka.
348	Badamtoli	Islampur	Holding No. 3/5, Ishwar Chandra Ghosh Road, Ward-32, P.S. Kotwali, DSCC, Dhaka-1100
349	Baipail	Ashulia	Building Name (If any): Bismillah Ajmery Plaza, Village/ Area: Baipail, Daag No: SA-191, Khatiyan No: SA-12974, Moujar Name: Baipail, Union: Dhamsona, Upazilla:Savar,District: Dhaka.
350	Baitul Mokarram Market	Naya Paltan	Baitul Mokarram Market, Holding No.: 97, Baitul Mukarram Road, Ward No.: 13, Dhaka South City Corporation, Thana: Paltan, District: Dhaka
351	Bamuil	Konapara	House Name: Basir Plaza, 1st floor, House No. 29, Road: Bamuil Bazar Road, Wrad: 66, Demra, DSCC, Dhaka.
352	Banani Bazar	Banani	Hotel Sweet Dream, Holding No: 60, Road Name: Kemal Ataturk Avenue, Ward No: 19, Dhaka North City Corporation, Thana: Banani, District: Dhaka
353	Banani Chairmanbari	Banani	Sikder Plaza, Holding No.: 79, Block- M, Airport Road, Ward No.: 19, Dhaka North City Corporation, Thana: Banani, District: Dhaka.
354	Banani Graveyard Road	Banani	Mega Chayaneer, Holding No.: 45, Road No: 27, Ward No.: 19, City Corporation: DNCC, Thana: Banani, District: Dhaka.
355	Banarasi Palli	Pallabi	Holding No: 02, Road Name: Lane-7, Ward No: 03, Dhaka North City Corporation, Thana: Pallabi, District: Dhaka
356	Banasree A Block	Banasree	Service provided by nearest Branch/Uposhakha
357	Banasree F Block	Banasree	Rekha Red Rose Rim, Holding No: 8 (F Block), Road Name: Main Road, Ward No: 3, City Crop: DSCC, Thana: Khilgaon, District: Dhaka.
358	Bandura	Nawabganj	Shahabuddin Shopping Complex, Village: Bandura Bazar, Dag: R.S.-980, 981, Khatian No: R.S.-413, 296, Mouza Puraton Bandura, Union: Bandura, Thana: Nawabganj, District: Dhaka-1320
359	Bangabandhu Avenue	Naya Paltan	Hussain Chambers, Holding No: 30, Bangabandhu Avenue, Ward No: 20, Dhaka South City Corporation, Thana: Paltan, District: Dhaka
360	Banglamotor	Kawran Bazar	Navana Zohura Square, Holding No- 28, Bangla Motor Main Road, Ward-21, Dhaka South City Corporation, PS- Shahbag, Dhaka
361	Bank Town	Savar bazar	Mishal complex, Holding No.: 10/10, Bank Town Road, Road No.: 02, Ward No.: 9, Pourashava: Savar, Thana: Savar, District: Dhaka
362	Baridhara J Block	Bashundhara	Intraco Convention Center, Holding No: 40, Road Name: Baridhara Avenue, Road No.: 09, Word No.:40, City Corporation: DNCC, Thana: Bhatara , District: Dhaka.
363	Baroipara	Chandra SME	Building Name: A. H. Tower (Ground floor), Holding No: 1721, Road Name: Baroipara Jalsuka Road, Ward No: 09, Upazilla: Ashulia, District: Dhaka
364	Bashabo	Khilgaon	House No-454/455, Bashabo Madartek Main Road, Ward No-4, Dhaka South City Corporation, Thana- Sabujbag, Dist.-Dhaka-1214
365	Baunia Bazar	Uttara	Razzak Market, Baunia Bazar Road, Ward No: 52, Dhaka North City Corporation, Thana: Turag, District: Dhaka
366	BCC Road	Nawabpur Road	Holding No: 03, BCC Road, Ward No- 38, Dhaka South City Corporation, Thana- Wari, District- Dhaka
367	Becharam Dewri	Moulvibazar (Dhaka)	Holding No:37, Becharam Dewri Road, Road No: N/A, Ward No: 31, Dhaka South City Corporation, Thana: Bangshal, District: Dhaka
368	Beraid	Bashundhara	Holding No.: 1371, Beraid Bazar Road, Ward No.: 42, Dhaka North City Corporation, Thana: Badda, District: Dhaka
369	Bhatara	Bashundhara	Building Name (If any): Hazi Abdur Rashid Super Market, Holding No: N\A, Road Name: Apollo Ring Road, Road No: N\A, Ward No: 40, City Corp.: DNCC, Thana: Bhatara, District: Dhaka.

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370	Bijoynagar	Naya Paltan	Building Name (If any): N/A, Holding No: 205/1, Road Name: Shaheed Syed Nazrul Islam Sarani, Road No: N/A, Ward No: 20, City Corp.: DNCC, P.S: Shahbagh, District: Dhaka.
371	Bochila	Arshinagar	Holding No: 50/5, Basila Road, Ward No: 33, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
372	Boro Bazar-Gabtoli	Gabtoli Bagbari	Boro Bazar Road, Ward No: 09, Dhaka North City Corporation, Thana: Darus Salam, District: Dhaka
373	Borobagh	Mirpur	Holding No: 15/5 & 15/7, 60 Feet Road, Ward No: 13, Dhaka North City Corporation, Thana: Mirpur, District: Dhaka
374	Bouddho Mondir-Sabujbag	Khilgaon	Holding No: 37, Atish Dipankar Road, Ward No: 05, Dhaka South City Corporation, Thana: Sabujbagh, District: Dhaka
375	Boxnagar-Ranimahal	Konapara	Mahmudul Hasan Market, Ranimahal Road, Ward No.: 67, Dhaka South City Corporation, Thana: Demra, District: Dhaka
376	Chapra Mosjid-Azimpur	Elephant Road	Neyamot Ullah Villa, Holding no: 44/1/J, Azimpur Road, Ward No: 26, Dhaka South City Corporation, Thana: Lalbag, District: Dhaka
377	Chayabithi	Savar Bazar	Naz Mansion, Holding No.: C-11/3, Road Name: Shahid Majnu Road, Ward No.: 01, Pourashava: Savar, Thana: Savar, District: Dhaka.
378	Choto Katra	Moulvibazar (Dhaka)	Hazi Md. Ali Market, Holding No.: 28/2 Imamganj Bazar Lane, Road Name: Choto Katra, Ward No.: 30, City Corporation: DSCC, Thana: Chawk Bazar, District: Dhaka.
379	Chunkutia	Aganagar	Sufia Mansion, Village: Begunbari, Mouza Name: Suvadda, Union: Suvadda, P/S: South Keraniganj, District: Dhaka
380	Dakhingaon Bazar	Khilgaon	Holding No: 06, Dakhingaon Main Road, Ward No: 73, Dhakha South City Corporation, Thana: Shabujbag, District: Dhaka
381	Dakshinkhan Bazar	Shahjalal Avenue	F.A. Shopping Complex, Holding No: 88, Shahid Latif Sarak, Ward No.: 48, Dhaka North City Corporation, Thana: Dakshinkhan, District: Dhaka
382	Daroga Bari Moor	Gulshan-Tejgaon Link Road	Shikim Palace, Holding No.: Ba-11, Road Name: Daroga Bari Moor Road, Ward No.: 21, Dhaka North City Corporation, Thana: Badda, District: Dhaka
383	Dewanpara	Pallabi	Holding No.: 185/3/A, Road Name: Dewanpara Main Road, Ward No.: 15, City Corporation: DNCC, Thana: Vashantek, District: Dhaka.
384	Dhaka New Market	Dhanmondi	New Market Main, Holding No.: 166, Road Name: Pilkhana Road, Ward No.: 18, Dhaka South City Corporation, Thana: New Market, District: Dhaka
385	Dhaka Uddan	Mohammadpur	Holding No: 54, Haji Dil Mohammad Avenue, Ward No-33, Dhaka North City Corporation, Thana- Mohammadpur, District- Dhaka
386	Dhantara Bazar	Zirani Bazar	Hazi Market, Area: Dhantara Bazar, Union: Jadabpur, Thana: Dhamrai, District: Dhaka
387	Dholaikhal	Nawabpur Road	Al Noor Steel Market, Holding No.: 25, Goal Ghat Lane Dholaikhal New Road, Ward No.: 38, Dhaka South City Corporation, Thana: Wari, District: Dhaka.
388	Dholaipar	Dania	Brothers Tower, Holding No.: 677, Road Name: Dania Road, Ward No.: 61, City Corp: DSCC, Thana: Kodomtoli, District: Dhaka.
389	Dilu Road	Kawran Bazar	29, Dilu Road, Moghbazar, Dhaka
390	Distillery Road	Nawabpur Road	Khan Villa, Holding No: 12, 12 Distillery Road, Ward No: 15, Dhaka South City Corporation, Thana: Gendaria, District: Dhaka
391	Dobli Bazar	Meghula Bazar	Dhitpur City Center, Village: Dhitpur, Dag No.: R.S. 229, S.A. 88 , Khatian No.: C.S. 222 , S.A. 550, R.S. 815, Mouza Name: West Mora, Union: Muksudpur, Thana: Dohar, District: Dhaka.
392	Dogair Bazar	Konapara	Abdul Mannan Bhuiyan Plaza, Holding No: 44, Dogair Road, Ward No: 66, Dhaka South City Corporation, Thana: Demra, District: Dhaka
393	Dohar Bazar-Dhaka	Meghula Bazar	Khandaker Market, Holding No: 2548, 2549, Road Name: SreenagarDohar Highway 820, Ward No: 07, Pauroshova: Dohar, Thana: Dohar, Upozila: Dohar-1330, District: Dhaka
394	Doleshwar	Keraniganj	Vuiyan Manjil, Village: Doleshwar, Union: Konda, Thana: South Keraniganj, District: Dhaka

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
395	Dumni	Isapura Bazar	Amena Shopping Complex, Holding No.: 405, Road Name: Dumni Bazar Road, Ward No.: 43, City Corporation: DNCC, Thana: Khilkhet, District: Dhaka.
396	East Chorail	Aganagar	Bacchu Mridha Villa, Village: East Chorail, Union: Kalindy, Thana: Keraniganj, District: Dhaka.
397	East Jurain	Dania	Holding No.: 769-770, Road Name: Hazi Khorshed Ali Sarder Road, Ward No.: 53, City Corp: DSCC, Thana: Kadamtoli, District: Dhaka.
398	East Kafrul	Mirpur	Holding No.: 200, East Kafrul Road, Ward No.: 15, Dhaka North City Corporation, Thana: Kafrul, District: Dhaka.
399	East Nakhalpara	Gulshan-Tejgaon Link Road	Amin Vila, Holding No.: 261/A, East Nakhal Para, Ward No.: 25, Dhaka North City Corporation, Thana: Tejgaon Shilpanchal, District: Dhaka.
400	ECB Chattar	Pallabi	Adept Moitry Complex, Holding No: 571, Road Name: South Manikdi (ECB), Ward No: 15, City Corporation: DNCC, Thana: Dhaka Cantonment, District: Dhaka.
401	Fulbaria Bazar	Garib-E-Newaz	Road No. 01, Fulbaria Bazar Road, Ward No: 53, Dhaka North City Corporation Thana: Turag, District: Dhaka
402	Fultola Bazar	Meghula Bazar	Mamun Plaza, Village/Area: Fultola Bazar, Dag: 1562, Khatian: 345, Mouza: Muksudpur, Union: Muksudpur, Thana: Dohar, District: Dhaka.
403	Galimpur	Nawabganj	Siddique Sir Super Complex, Village: Galimpur, Mouza: Galimpur, Union: Galimpur, Upozila: Nawabganj, District: Dhaka
404	Gausul Azam Avenue	Uttara	Building Name: Ismail Mansion, Holding No:76, Road Name: Gausul Azam Avenue, Ward No: 51, Sector: Uttara13, City Corporation: DNCC, Dhaka
405	Genda	Savar Bazar	Khan Villa, Holding No: 09, Tara Miah Road, Ward No-09, Pourashava-Savar, Thana- Savar, District: Dhaka
406	Gendaria	Nawabpur Road	Rahmatullah Monjil, Holding No: 18/1/Ka, Narinda New Road, Ward No: 44, Dhaka South City Corporation, Thana: Gendaria, District: Dhaka
407	Ghoshbag	Ashulia	Jannat Super Market, Village: East Narsinghopur, Union: Yearpur, Thana: Ashulia, District: Dhaka
408	Golapbagh	Stock Exchange	Holding No: 35/9, Atish Dipankar Road, Ward No: 49, Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka
409	Golartek	Gabtoli Bagbari	Gopalganj Heights, Building No.: 2/1, Golartek Palparaghat Sarak, Ward No.: 09, Dhaka North City Corporation, Thana: Darus Salam, District: Dhaka
410	Green Road	Dhanmondi	Good luck Center, Holding No: 151/7, Green Road, Ward No: 17, Dhaka South City Corporation, Thana: Kolabagan, District: Dhaka
411	Gulistan	Bangshal	Asif Tower, Holding No.: 05, Bangabandhu Avenue Road, Ward No.: 20, Dhaka South City Corporation, Thana: Ramna, District: Dhaka
412	Gulshan Lake Drive Road	Pragati Sarani	Gazi Lake View, Holding No: KA/72/4/C, Shahjadpur Main Road, Road No: 106 (Extension) , Ward No: 18, Dhaka North City Corporation, Thana: Gulshan, District: Dhaka
413	Gulshan-Badda Link Road	Pragati Sarani	Day Night Siraj Tower, Holding No: TA-114, Gulshan-Badda Link Road, Ward No: 21, Dhaka North City Corporation, Thana: Badda, District: Dhaka
414	Hasnabad-Ekuria	Aganagar	Bepari Tower-2, Union: Suvadda, Thana: South Keraniganj, District: Dhaka
415	Hatirpool	Elephant Road	Atlantic Wazuddin Tower, Holding N0-168, Kudrat e Huda Road, Ward no.18, PS- New Market, Dhaka South City Corporation, Dhaka
416	Hatkhola Fokir Banu Market	Stock Exchange	Fokir Banu Bhaban, Holding No: 19/1, Shahid Nazrul Islam Road, Ward No: 39, Dhaka South City Corporation, Thana: Wari, District: Dhaka
417	Hemayetpur	Gabtoli Bagbari	Madani Super Market, Hemayetpur Bus Stand Road, Tetuljhora Union, Savar, Dhaka
418	Holan Bazar	Nikunja	Holding No: 85, Road Name: Holan Dakshinkhan Road, Ward No: 48, Pourashava: DNCC, Thana: Dakshinkhan, District: Dhaka.
419	Holiday Inn Dhaka City Center	Kawran Bazar	Habib Hotel International Ltd. (Holiday Inn Dhaka City Center), Holding No: 23, Shahid Tajuddin Ahmed Sarani, Ward No: 24, Dhaka North City Corporation, Thana: Tejgaon Industrial Area, District: Dhaka

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420	Ibrahimpur Bazar	Mirpur	Holding No.: 288, Ibrahimpur Bazar Road, Ward No.: 16, Dhaka North City Corporation, Thana: Kafrul, District: Dhaka
421	Indira Road	Kawran Bazar	Mahbub Plaza, Building No.: 4/A, Road Name: Indira Road, Ward No.: 18, Dhaka North City Corporation, Thana: Tejgaon, District: Dhaka.
422	Islambagh	Moulvibazar (Dhaka)	Momtaz Tower, Holding No.: 24 No. East Islambagh, Islambagh Bou Bazar Road, Dhaka South City Corporation, Thana: Chawkbazar, District: Dhaka
423	Ittefaq Moor	Stock Exchange	Motaleb Mansion, Holding No: 02, RK Mission road, Ward No: 39, Dhaka South City Corporation, Thana: Wari, Dhaka
424	Jahura Market Road	Uttara	Silver Stone, Holding No: 21, Road Name: Avenue Road, Road No.: 13, Ward No.: 51, Dhaka North City Corporation, Thana: Uttara West, District: Dhaka
425	Jatrabari Shahid Faruk Road	North Brooke Hall Road	Babul Classic Garden, Holding No: 96, Shahid Faruk Road, Ward No.: 50, Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka.
426	Jawlahati Chawrasta	Arshinagar	Zaman Manzil, Holding No: 31, Road Name: Abdur Razzak Road, Ward No.: 55, City Corporation: DSCC, Thana: Kamrangirchar, District: Dhaka.
427	Jhawchar	Arshinagar	Rahman Manjil, Holding No.: 43, Road Name: Hazi Abdul Awal Road, Ward No.: 55, Pourashava/City Corporation: DSCC, Thana: Hazaribag, District: Dhaka.
428	Joar Shahara Bazar	Bashundhara	Holding No: KA-78, Joar Shahara Bazar Road, Ward No: 17, Dhaka North City Corporation, Thana: Vatara, District: Dhaka
429	Joynal Market-Dakkhinkhan	Shahjalal Avenue	Joynal Market, Building No.: 41/1, Joynal Market Road, Ward No.: 50, Dhaka North City Corporation, Thana: Dakkhinkhan, District: Dhaka
430	Joypara	Meghula Bazar	LA Complex, Zila Parishad Dak Banglow Road, Ward No: 01, Pourashava: Dohar, Thana: Dohar, District: Dhaka
431	Kachukhet	Mirpur	S.M. Nazrul Islam Tower, Holding No: 199/3/A, Kachukhet Main Road, Thana: Dhaka Cantonment, District: Dhaka
432	Kalabagan 3rd Lane	Dhanmondi	Holding No.: 06, Kalabagan 3rd Lane, Ward No.: 51, Dhaka South City Corporation, Thana: Kalabagan, District: Dhaka
433	Kalampur	Dhamrai SME	Alhaj Kamrul Hasan Super Market, Vill: Kalampur, Mouza- Choto Kalampur, Union Sutipara, Thana-Dhamrai, District-Dhaka
434	Kalatiya	Arshinagar	Projapoti Tower, Village/Area: Kalatiya Bazar, Mouza: Kalatiya, Union: Kalatiya, Thana: Keraniganj Model Thana, District-Dhaka
435	Kallayanpur	Gabtoli Bagbari	Baitul Haque, Building No.: 12, South Kallayanpur, Mirpur Road, Ward No.: 11, Dhaka North City Corporation, Thana: Darus Salam, District: Dhaka
436	Kallayanpur Natun Bazar	Darus Salam Road	Holding No: 82/3, Road Name: Kollanpur Notun Bazar Road,Ward No: 11, City Corp. / Pourashava: DNCC, Upazilla/Thana: Mirpur, District: Dhaka.
437	Kalma	Savar Bazar	Jahangir Super Market, Village: Kalma-2, Akupara, Union: Ashulia, District: Dhaka
438	Kamarpara	Garib-E-Newaz	A Rahman Market, Holding No: 78, Kamarpara Bazar Road, Road No: 21, Ward No: 54, Dhaka North City Corporation, Thana: Turag, District: Dhaka
439	Kamlapur Bazar	Naya Paltan	Sagufta de Lorengs, Holding No: 1/2/B, Kamlapur Bazar Road, Ward: 8, Dhaka South City Corporation, Thana: Motijheel, Dist: Dhaka
440	Kamrangir Char	Islampur	Shah Alam Super Market, Holding No: 131, Takerhat Main Road, Ward No: 55, Dhaka South City Corporation, Thana: Kamrangirchar, Dhaka.
441	Kanchkura	Shahjalal Avenue	Holding No: 156/A, College Road, Ward No: 44, Dhaka North City Corporation, Thana: Uttarkhan, District: Dhaka
442	Karimullahbagh	North Brooke Hall Road	Joynal Bhaban, Holding No: 22, Haricharan Roy Road, Ward No: 54, Dhaka South City Corporation, Thana: Shayampur, District: Dhaka
443	Katasur	Mohammadpur	40/1/C Sher-E-Bangla Road, Ward No.: 33, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
444	Kathgora Bazar	Ashulia	Hazi Nazimuddin Super Market, Village: Kathgora Bazar, Union: Ashulia, Thana: Ashulia, District: Dhaka.

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445	Kaundia	Gabtoli Bagbari	Molla Tower, Village: Madhya Kaundia, Union: Kaundia, Thana: Darus Salam, District: Dhaka
446	Kazi Alauddin Road	Bangshal	Hazi Milon Tower, Holding No.:56/57, Road Name: Kazi Alauddin Road, Ward No.: 34, Pourashava/City Corporation: DSCC, Thana: Bangshal, District: Dhaka.
447	Kazla	Konapara	Bibi Mini Market, Holding No: 6, Uttar Kutubkhali Link Road, Ward No: 62, Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka
448	Khandaker Bari Moor	Bashundhara	Road Name: Solmaid Main Road, Ward No.: 40, Dhaka North City Corporation, Thana: Vatara, District: Dhaka
449	Khejurbag	Keraniganj	Nur Hosen Market, Village: Khejurbagh Satpakhi, Dag No: R.S. 302, Khatian No: R.S. 411, Mouza : Mirerbagh, Union : Shuvaddya, PS: Keraniganj, District : Dhaka
450	Khilkhet	Isapura Bazar	Janani House, Holding No: Ka-165/2/A, Khilkhet Bottala Road, Ward No: 17, Dhaka North City Corporation, Thana: Khilkhet, District: Dhaka
451	Kholamora	Arshinagar	Shofi Enterprise, Village: Nabab Char, Union: Sakta, Thana: Keraniganj, District: Dhaka
452	Komorganj	Nawabganj	Chand Super Market, Village: Komorganj, Mouza: Komorganj, Union: Boxnagar, Upozila: Nawabganj, District: Dhaka
453	Kunipara Happy Homes	Gulshan-Tejgaon Link Road	22/A/4/4, Road Name: Happy Homes, Kunipara Road, Ward No.: 24, City Corporation: DNCC, Thana: Tejgaon Industrial Area, District: Dhaka.
454	Kuratoli Bazar	Bashundhara	Holding No.: Ka-121, Kuratoli Bazar Road, Ward No.: 17, Dhaka North City Corporation, Thana: Vatara, District: Dhaka
455	Kurgaon	Ashulia	Jaytun Plaza, Village: Kurgaon Natun Para, Union: Pathalia, Thana: Ashulia, District: Dhaka
456	Kuril Chowrasta	Bashundhara	House Name- Noor Manson, House No-Ka 57/3, Pragati Sarani Road, Ward no-17, PS-Vatara, Dhaka North City Corporation, Dhaka
457	Kuturia	Savar Bazar	Hazi Shamsul Plaza, Village: Kuturia\, Mouza No: Kuturia, Union: Savar, District: Dhaka.
458	Lalbagh	Moulvibazar (Dhaka)	Affan Tower, Holding No: 70, Haranath Ghosh Road, Ward No: 28, Dhaka South City Corporation, Thana: Chawkbazar, District: Dhaka
459	Lalkuthi	North Brooke Hall Road	6/1/A Farashgonj Road, Ward No.: 43, Dhaka South City Corporation, Thana: Sutrapur, District: Dhaka.
460	Lalmati	Pallabi	Holding No: 99/1, Avenue 4 Road, Road No: 06, Ward No: 05, Dhaka North City Corporation, Thana: Pallabi, District: Dhaka
461	Laxmibazar	North Brooke Hall Road	Keya Tower, Holding No: 20/2, Road Name: Shymaprosad Roy Chowdhury Road, Ward: 43, Dhaka South City Corporation, Thana: Sutrapur, District: Dhaka
462	Madani Avenue	Bashundhara	Hazi Mansion, Building No.: 1224, Madani Avenue Road, Ward No.: 39, Dhaka North City Corporation, Thana: Bhatara, District: Dhaka
463	Madartek	Khilgaon	Bandhon Tower, Holding No: 97/A/1, Basabo Madartek Road, Ward No: 27, Dhaka South City Corporation, Thana: Sabujbag, District: Dhaka
464	Maddho Paikpara	Gabtoli Bagbari	Holding No. 81, Kalyanpur - Paikpara Main Road, Ward No. 11, Dhaka North City Corporation, Thana: Mirpur Model Thana, District: Dhaka
465	Madhya Pirerbag	Darus Salam Road	267/1-A, Madhya Pirerbag, Mirpur-02 (60 feet road), Dhaka
466	Malibagh Kancha Bazar	Shantinagar	Service provided by nearest Branch/Uposhakha
467	Malibagh Moor	Shantinagar	Holding No: 260/6, Shantibag Road, Ward No: 12, Dhaka South City Corporation, Thana: Shahjahanpur, District: Dhaka
468	Manda	Khilgaon	Holding No. 22 (New), Manda Bridge Main Road, Ward No. 72, City Corporation: DSCC, Police Station- Mugda, District- Dhaka
469	Maniknagar Pukurpar	Stock Exchange	Nasirunnessa Tower, Holding No: 34/A, Road Name: Maniknagar Pukurpar Road, Ward No: 07, Dhaka South City Corporation, Thana: Mugda, District: Dhaka
470	Matir Masjid-Malibagh Chowdhurypara	Malibagh	Holding No.: 420/B, Matir Masjid Road, Ward No.: 23, Dhaka North City Corporation, Thana: Rampura, District: Dhaka

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
471	Matuail	Dania	Abdul Aziz Plaza, Holding No-78, Road No-01, Haji Badsha Mia Road, Ward No- 65, Dhaka South City Corporation, Thana-Demra, Dhaka
472	Matuail School Road	Konapara	Sifat Villa, Holding No: 22, Matuail School Road, Ward No: 65, Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka
473	Mazar Road	Darus Salam Road	1/A/1, 2nd colony, Mazar Road, Ward No#10, Mirpur-1, Dhaka-1216
474	Merul Badda	Pragati Sarani	Holding No: 02, Merul Badda Main Road, Road No: 13, Ward No: 37, Dhaka North City Corporation, Thana: Badda, District: Dhaka
475	Middle Badda Post Office Road	Pragati Sarani	Holding No: La/53/1, Post Office Road, Ward No: 21, Dhaka North City Corporation, Thana: Badda, District: Dhaka
476	Midford Road	Islampur	Building Name: Hazi Abdul Rasul & Sons, Holding No: 10, Biren Bose Street, Road No: N\A, Ward No: 30, Thana-Chawkbazar, Dhaka South City Corporation, District:Dhaka
477	Mirhazirbagh	Nawabpur Road	Holding: 57, Road Name: Mirhazirbagh Road, Ward No: 51, Pourashava: DSCC, Thana: Shyampur, District: Dhaka.
478	Mirpur 12	Pallabi	Holding No: 1C, Road No: 9/C, Ward No: 2, Dhaka North City Corporation, Thana: Pallabi, District: Dhaka
479	Mirpur 13 Natun Bazar	Pallabi	Somerset Dream Plaza, Holding No.: 1/1, Road No.: 03, Ward No.: 04, Dhaka North City Corporation, Thana: Kafrul, District: Dhaka
480	Mirpur DOHS	Pallabi	Building Name (If any): Mirpur DOHS Shopping Complex, Holding No: (shop no.32), Road Name: Mirpur DOHS Link Road, Road No: 09, Ward No: 02, City Corp./ Pourashava: N/A (Dhaka Cantonment Board), Upazilla: Pallabi, District: Dhaka
481	Mirpur Sher-E-Bangla Stadium	Mirpur	Building Name: N/A, Holding No: 39, Road Name: N/A, Road No: 07, Block- H, Ward No: 07, Dhaka North City Corporation, Upazila/Thana: Mirpur, District: Dhaka
482	Mirpur-1 Bazar	Darus Salam Road	Josonay, Holding No: 32, Road Name: Avenue 4 Road, Ward No: 08, City Corp./Pourashava: DNCC, Thana: Shah Ali, District: Dhaka.
483	Mirpur-11 Kancha Bazar	Pallabi	Holding No.: 18, Road No.: Lane-3, Ward No.: 05, Dhaka North City Corporation, Thana: Pallabi, District: Dhaka.
484	Mirpur-6	Pallabi	Holding No.: 14, Road No.: 16, Ward No.: 06, Dhaka North City Corporation, Thana: Pallabi, District: Dhaka.
485	Moghbazar	Shantinagar	Noor Vandari Benvinato, Holding No: 217, Outer Circular Road, Ward No: 35, Dhaka North City Corporation, Thana: Hatirjheel, District: Dhaka
486	Mohammadbag	Dania	Tamanna Tower, Holding No.: 162, Road Name: Mohammadbag Chowrasta, Ward No.: 59, Dhaka South City Corporation, Thana: Kadamtoli, District: Dhaka
487	Mohammadia Housing Main Road	Mohammadpur	Holding No: 11, Mohammadia Housing Ltd. Road, Road No- Main Road, Ward No: 33, City Corp.: Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
488	Mohammadpur Bus Stand	Mohammadpur	Plot No-Gha, Block- E, Sat Mosjid Road, Ward No-31, Dhaka North City Corporation, Union-Mohammadpur, District- Dhaka
489	Moinertek	Shahjalal Avenue	Chairman Market, Holding No: 47/B, Moinertek Bazar Road, Ward No: 46, Dhaka North City Corporation, Thana: Uttarkhan, District: Dhaka
490	Mollabari Bazar-East Rampura	Malibagh	Mollabari Super Market, Holding No.: 173/3, Mollabari Road, Ward No.: 98, Dhaka North City Corporation, Thana: Rampura, District: Dhaka
491	Mollartek Kosaibari	Shahjalal Avenue	Sattar Plaza, Holding No.: 25 (New), 266 (Old), Shahid Latif Road, Ward No.: 50, Dhaka North City Corporation, Thana: Dakshinkhan, District: Dhaka
492	Monipuripara	Lalmatia	Afza Tower, Holding No: 27/F , Sangsad Bhaban Avenue, Ward No: 27, Dhaka North City Corporation, Thana: Tejgaon, District: Dhaka
493	Mouchak	Shantinagar	Mohsin Khan Tower, Holding No#98, Ward No# 19, DSCC, Siddheswari, Dhaka-1217
494	Nadda	Bashundhara	Holding No: KA-59/2, Bir Pratik Anowar Hossain Road, Ward No: 18, Dhaka North City Corporation, Thana: Gulshan, District: Dhaka

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495	Nandipara	Khilgaon	Bhuiyan Plaza, Holding No: 15803,Nandipara-Dakshingaon Main Road,Ward No: 74, Dhaka South City Corporation, Thana: Khilgaon, District: Dhaka
496	Naya Bazar Moor	Bangshal	Holding Name: 3/1, Nawab Eusuf Road, Ward No: 35, Dhaka South City Corporation, Thana: Bangshal, District: Dhaka
497	Nayarhat Bazar	Dhamrai SME	Farhad Market, Dag No- SA-114,116, Khatian No-RS-45,Village-Nayarhat, Mouza- Bagdhania, Union- Pathalia, Thana-Ashulia, Dhaka
498	Nazimuddin Road	Moulvibazar (Dhaka)	S.H Plaza, Holding No. 90/91, Nazimuddin Road, Ward-27, Dhaka South City Corporation, P.S.-Chawkbazar, District-Dhaka
499	Niketon Bazar	Mohakhali	Holding No.: 111/8/2, Road Name: Niketon Bazar Road, Ward No.: 20, City Corporation: DNCC, Thana: Banani, District: Dhaka.
500	Nikunja-2	Nikunja	Holding No: 24, Nikunjo-2, Road No: 01, Ward No: 17, Dhaka North City Corporation, Thana: Khilkhet, District: Dhaka
501	Noorjahan Road	Mohammadpur	Hazi Bhaban, Holding No.: 2/3, Noorjahanj Road, Ward No.: 31, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
502	North Mugda	Khilgaon	Holding: 117/1, Road Name: North Mugda Main Road, Ward No: 06, Dhaka South City Corporation, Thana: Mugda, District: Dhaka-1214.
503	Noyatola Road	Malibagh	Holding No: 550, Noyatola Main Road, Ward No: 36, Dhaka North City Corporation, Thana: Hatirjheel, District: Dhaka
504	Nurpur	Dania	Al Modina Shopping Center, Holding No: 430 (old) 63 (new), Barnamala School Road, Ward No: 60, Dhaka South City Corporation, Thana: Kadamtoli, District: Dhaka
505	Pakuria Bazar	Uttara	Pakuria Bazar Road, Ward No.: 52, Dhaka North City Corporation, Thana: Turag, District: Dhaka
506	Pallabi Extension	Pallabi	Holding No: J-62, Pallabi Extension, Ward No: 06, Dhaka North City Corporation, Thana: Rupnagar, District: Dhaka
507	Pallabi Phase - II	Pallabi	Holding No: 02, Eastern Housing Main Road, Ward No: 06, Dhaka North City Corporation, Thana: Rupnagar District: Dhaka
508	Palli Bidyut-Ashulia	Ashulia	Badsha Tower, Village: Dendabor Madhapara, Dag No: C.S. & S.A. 247, 253, R.S. 801, 808 Khatian No: C.S. 18, S.A. 48, R.S. 31, Mouza: Palashbari, Union: Dhamsona, Thana: Ashulia, District: Dhaka.
509	Paltan	Naya Paltan	Building Name: Z S Bhaban, Holding No. 15/1 Bijoynagar, Road Name: Box Culvert Road, Ward: 13, City Corporation: DSCC, Thana: Paltan,, District: Dhaka
510	Panthapath	Kawran Bazar	Ena ShakurEmarat, Holding No#19/1, 19/3, Panthapath Road, Tejgaon, Dhaka
511	Paragram Hat	Nawabganj	Momataz Plaza, Village: Paragram, Union: Koilail, Thana: Nawabganj, District: Dhaka
512	Polashpur	Dania	Bank Tower, Holding Name: 1633, Road Name: Zia Sarani , Ward No: 60, City Corporation: DSCC, Thana: Kadamtali, District: Dhaka.
513	Puraton Jail Gate-Dhaka	Moulvibazar (Dhaka)	R.S. Tower, Holding No.: 1, 2, Road Name: Jail Gate-Nazimuddin Road, Ward No.: 27, Dhaka South City Corporation, Thana: Bangshal, District: Dhaka
514	Purbo Muradpur	Dania	Hakim Mridha Complex, Holding No.: 116/D, East Muradpur, Ward No.: 61, Dhaka South City Corporation, Thana: Kadamtali, District: Dhaka
515	R.K. Mission Road	Stock Exchange	Holding No.: 141/A, R.K. Mission Road, Ward No.: 08, Dhaka South City Corporation, Thana: Motijheel District: Dhaka
516	Rainkhola Bazar	Darus Salam Road	Golden View, Holding No: 09, Zoo Road, Road No: 02, Ward No: 07, Dhaka North City Corporation, Thana: Mirpur, District: Dhaka
517	Rajabari Chowrasta	Garib-E-Newaz	Aziz Tower, Holding No.: 42, 43, Thana Road, Ward No.: 54, Dhaka North City Corporation, Thana: Turag, District: Dhaka
518	Rajfulbaria Bazar	Savar bazar	Kaiyum Super Market, Village: Rajfulbaria, Union: Tetuljhora, Upazilla: Savar, District: Dhaka
519	Rampura Bou Bazar	Malibagh	1383/8/11-D WASA Road, Notunbag, Ward No.: 23, Dhaka North City Corporation, Thana: Rampura, District: Dhaka

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520	Rasulbagh	Mohakhali	Mohakhali Plaza, Holding No: 56, Shohid Taj Uddin Ahmed Sarani, Ward No: 20, Dhaka North City Corporation, Thana: Gulshan, District: Dhaka
521	Rayer Bazar	Dhanmondi	Hazi Bhaban, Holding No. 15/A, Sultanganj Road, Ward No.: 34, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
522	Rayerbagh	Dania	Nurjahan Tower, House -33, Plot-1728, Kadamtola , Meraj Nagar, Kadamtoli, Dhaka
523	Rony Market	Islampur	Aysha Shopping Mall, Holding No: 1200, Rasulpur Main Road, Ward No: 56, Dhaka South City Corporation, Thana: Kamrangirchar District: Dhaka
524	Roy Saheb Bazar Moor	North Brooke Hall Road	Holding No.: 2, Nawabpur Road, Ward No.: 38, Dhaka South City Corporation, Thana: Sutrapur, District: Dhaka.
525	Ruhitpur	Arshinagar	Ispahani High School Multi Rise Market, Village/Area: Ruhitpur Boarding, Union: Ruhitpur, Thana: Keraniganj Model Thana, District: Dhaka
526	Rupnagar	Pallabi	Md. Ali Dream, Holding No: 27, Rupnagar R/A Road, Road No: 12, Ward No: 07, Dhaka North City Corporation, Thana: Rupnagar, District: Dhaka
527	Saban Factory More	Aganagar	Village/Area: Shuvadda East Para, Saban Factory Road, Union: Shuvaddya, Thana: South Keraniganj, District: Dhaka
528	Saherunbagh	Banasree	Nibras Saherun Garden, Holding No.: 301/3, Titas Road, Word No.: 03, Dhaka South City Corporation, Thana: Khilgaon, District: Dhaka
529	Sarulia	Konapara	Building Name: Shamsul Huq Super Market, Holding No: 498, Road Name: Sarulia Bazar Road, Road No. 1145, Ward No: 68, City Corporation: DSCC, Thana: Demra, District: Dhaka
530	Sat Masjid Road	Lalmatia	Rupayan ZR Plaza, Building No.: 46, Road Name: Sat Masjid Road, Road No.: 9/A, Ward No.: 49, City Corp: DSCC, Thana: Dhanmondi, District: Dhaka.
531	Satarkul	Pragati Sarani	A.R. Villa, Holding No: 14, Satarkul Road, Ward No: 42, Dhaka North City Corporation, Thana: Badda, District: Dhaka
532	Saturia	Dhamrai SME	Saturia School Market, Village: West Nandeshwari, Dag No.: R.S.-17, Khatian No.: R.S.-3, Mouza: Nandeshwari, Union: Amta, Thana: Dhamrai, District: Dhaka.
533	Savar Thana Stand	Savar bazar	Holding No.: D-127, Abul Kashem Sandip Road, Ward No.: 6, Pourashava: Savar, Thana: Savar, District: Dhaka
534	Sayadabad	Stock Exchange	16/1 Khalpar Road, Ward No: 48, Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka
535	Science Lab	Elephant Road	Amena Mansion, Holding No.: 53/1, New Elephant Road, Ward No.: 18, Dhaka South City Corporation, Thana: New Market, District: Dhaka.
536	Sector 12 Khalpar	Garib-E-Newaz	Building No.: 41, Sonargaon Janapath Road, Ward No.: 51, Dhaka North City Corporation, Thana: Uttara West, District: Dhaka.
537	Segunbagicha	Naya Paltan	Prestige Honors, Holding No: 23, Segunbagicha Road, Ward No: 20, Dhaka North City Corporation, Thana: Ramna, District: Dhaka
538	Senpara Parbata	Mirpur	Commercial Plot No: 30, Mirpur Road, Ward No: 14, Dhaka North City Corporation, Thana: Kafrul, District: Dhaka
539	Shah Ali Bagh	Darus Salam Road	Holding No: 55/6/A, Shah Ali Bag Road, Ward No: 12, Dhaka North City Corporation, Thana: Mirpur, District: Dhaka.
540	Shahibag Chowrasta	Savar bazar	Sobed Ali Plaza, Holding No: C-65, Birulia Road, Ward No: 07, Pourashava: Savar, Thana: Savar, District: Dhaka.
541	Shahid Salimullah Road	Mohammadpur	5/1 Sir Salimullah Road, Ward No.: 31, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
542	Shahjadpur	Pragati Sarani	Holding No: KA/85/3, Shahjadpur, Pragati Sarani, Ward No.: 18, Dhaka North City Corporation, Thana: Gulshan, District: Dhaka
543	Shahjahan Market	Gabtoli Bagbari	Shahjahan Sir Market, Holding No.: 110, Shahjahan Sir Road, Ward No.: 55, Dhaka South City Corporation, Thana: Hazaribag, District: Dhaka.
544	Shankar	Lalmatia	Holding No: 69/1, Shankar Road, Ward No: 34, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
545	Shewrapara	Mirpur	Khandoker Manson, Holding No: 971, Begum Rokeya Sarani, Ward No: 14, Dhaka North City Corporation, Thana: Kafrul, District: Dhaka.

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546	Showari Ghat	Moulvibazar (Dhaka)	Holding No: 28, Road Name: Showari Ghat Road, Ward No: 30, City Corp./ Pourashava: DSCC, Upazilla/Thana: Chawk Bazar, District: Dhaka.
547	Shuti Khalpar	Dania	Holding No.: 04, Mangal Bekari Sutikhal Par Road, Ward No.: 48, Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka
548	Shyamoli Bus Stand	Gabtoli Bagbari	Al Amin Apon Heights, Holding No: 27/1/B, Mirpur Road, Road No: 3, Ward No: 41, Dhaka North City Corporation, Thana: Sher-e-Bangla Nagar, District: Dhaka
549	Shyampur	North Brooke Hall Road	Abdus Sobahan Tower, Holding No.: Daag No 240, Boroitola Road, Ward No.: 58, Dhaka South City Corporation, Thana: Kadamtoli, District: Dhaka
550	Singair Road	Savar Bazar	Raj Palace, Village: Rishipara, Mouza: Jamur Mucipara, Union: Tetuljhora, District: Dhaka
551	South Banasree	Banasree	Johir Bhaban, Holding No.- K/18, Main Road (South Banasree) Ward No.-26, Dhaka South City Corporation, Thana: Khilgaon, Dhaka
552	South Gazirchat	Ashulia	Hazi Shohor Ali, Village: South Gazirchat, Union: Dhamsona, Thana: Ashulia, District: Dhaka
553	South Goran	Khilgaon	Monowara Begum Villa, Holding No: 233/2, South Goran Road, Ward No: 02, Dhaka South City Corporation, Thana: Khilgaon, District: Dhaka
554	South Jatrabari	Konapara	Rohama Complex, Holding No: 314/A/6, Bir Uttam Haider Road, Ward No: 50,Dhaka South City Corporation, Thana: Jatrabari, District: Dhaka
555	Suapur Bazar	Dhamrai SME	Faizuddin Super Market, Area: Suapur Bazar, Union: Suapur, Thana: Dhamrai, District: Dhaka
556	Sutrapur	North Brooke Hall Road	Holding Name.: 43, Road Name: Walter Road, Ward No.: 44, Pourashava/ City Corporation: DSCC, Thana: Sutrapur, District: Dhaka.
557	Swamibagh	Dania	90 Swamibagh Lane, Ward No.: 40, Dhaka South City Corporation, Thana: Gendaria, District: Dhaka
558	Tajmahal Road	Mohammadpur	Holding No: Z/22, Tajmahal Road, Ward No: 31, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
559	Taltola	Khilgaon	Holding No: 730/12 (Block-C), Road Name: Shaheed Baki Road, Ward No: 01, Dhaka South City Corporation, Thana: Khilgaon, District: Dhaka
560	Taltola Bazar Road	Mirpur	Haque Mansion, Holding No: 121, Taltola Bazar Road, Ward No: 16, Dhaka North City Corporation, Thana: Sher-e-Bangla Nagar, District: Dhaka
561	Tannery More	Dhanmondi	Ashraf Mansion, Building No.: 59, Moneshwar Road, Ward No.: 14, Dhaka South City Corporation, Thana: Hazaribag, District: Dhaka
562	Tejkunipara	Kawran Bazar	Holding No: 78, Road Name: Old Airport Road, Ward No: 26, City Corporation: DNCC, Thana: Tejgaon, District: Dhaka.
563	Tejturi Bazar Road	Kawran Bazar	Holding No: 178 & 179, Farmgate-Tejturi Bazar Road, Road No: 23, Ward No: 39, Dhaka North City Corporation, Thana: Tejgaon, District: Dhaka
564	Tolarbag	Darus Salam Road	Towhid Tower-4, Holding No.: 17/4, Khanka Mosjid Road, Ward No.: 12, DNCC, Thana: Darus Salam, District: Dhaka.
565	Town Hall	Lalmatia	Shahid (JCO) Yeasin Manjil, Holding No: 16/30, Azam Road, Block D, Ward No: 31, Dhaka North City Corporation, Thana: Mohammadpur, District: Dhaka
566	Tushardhara	Dania	Bishal Center, Tushardhara Zero Point, Tushardhara R/A, Matuail, Kadamtoli, Dhaka-1362
567	TV Center	Malibagh	Islam Tower, Holding No: 464/H, DIT Road, Ward No: 22, Dhaka North City Corporation, Thana: Hatirjheel, District: Dhaka
568	Ulon Road	Malibagh	Abu Sayed Super Market, Holding No.: 335, Road Name: DIT Road, Ward No.: 22, Dhaka North City Corporation, Thana: Hatirjheel, District: Dhaka
569	Uttara Sector 6	Shahjalal Avenue	The N Building, Holding No: 01, Road No: 16, Sector-6, Ward No: 01, Dhaka North City Corporation, Thana: Uttara East, District: Dhaka
570	Uttara Uttar Metro Station	Uttara	Shakhawat Tower, Holding No: 13, Road Name: 09 Avenue, Ward No: 53, Dhaka North City Corporation, Thana: Turag, District: Dhaka

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571	Uttarkhan Masterpara	Shahjalal Avenue	Holding No: 180/D/3, Uttarkhan Master Para Bazar Road, Ward No.: 03, Dhaka North City Corporation, Thana: Uttarkhan, District: Dhaka
572	Uttarkhan Mazar Road	Shahjalal Avenue	Shah Tower, Holding No: 2294/A, Shah Kabir Mazar Road, Ward No: 45, Dhaka North City Corporation, Thana: Uttarkhan, District: Dhaka
573	Vadail Bazar	Ashulia	Building Name: N/A, Village/Area: Vadail Bazar, Dag No. BS 9525, Khatian No. BS 573, Mouza Name: Gonokbari, Union: Dhamshona, Thana: Ashulia, District: Dhaka.
574	VIP Road	Naya Paltan	SEL Trident Tower, Holding No.57, VIP Road, Road No. 57, Ward No: 13, Dhaka South City Corporation, Thana: Paltan District: Dhaka
575	Wais Ghat	Islampur	Shuvoraj Tower, House/Holding No 08/2/A, Village/Road: Waisghat Road, Ward No: 37, Dhaka South City Corporation, Thana: Kotwali, District: Dhaka
576	WAPDA Road	Malibagh	Ara Complex , Holding No: 56, Road Name: Wapda Road, Ward No: 22, Dhaka North City Corporation, Upazilla: Hatirjheel, District: Dhaka
577	Wari	Stock Exchange	18/C Rankin Street, Wari,PS: Wari,Ward#41,DSCC, Dhaka-1203
578	West Nakhalpara	Gulshan-Tejgaon Link Road	Khan Manzil, Holding No: 592, Nakhalpara Main Road, Ward No: 25, Dhaka North City Corporation, Thana: Tejgaon, District: Dhaka
579	Yusuf Market	Ashulia	Village: Dhonaid, Mouza: Dhonaid, Union: Yearpur, Thana: Ashulia, District: Dhaka
580	Zigatola	Dhanmondi	Holding No#21/4/A, Zigatola Main road, Ward No# 14, DSCC, Dhanmondi, Dhaka-1000
581	Zindabahar First Lane	Islampur	Hazi Bashir and Jahanara Paper Complex, Holding No.: 34 Zindabahar 1 No Line, Zindabahar 1 No Line Road, Ward No.: 32, Dhaka South City Corporation, Thana: Kotowali, District: Dhaka
582	Zinzira	Aganagar	Nuria Plaza, Village/Area: Zinzira Ferighat, Dag No.: 608, Khatian No.: R.S.-595, Mouza Name: Zinzira, Union: Zinzira, Thana: Keraniganj, District: Dhaka.
583	Zirabo	Ashulia	Building Name (If any): Razzak Commercial Complex, Village/ Area: Zirabo, Daag No: CS-72, SA- 73 RS- 127,128 , Khatiyan No: SA 66,42 RS- 92,125 , Moujar Name: Zirabo, Union/ Upazilla: Yearpur Union, Thana: Ashulia, District- Dhaka.
584	Alfadanga	Kashiani	Jesmin-Hannan Mansion, Haspatal Road, Ward No.: 07, Pourashava: Alfadanga , Thana: Alfadanga, District: Faridpur
585	Bhanga Bazar	Takerhat	Hossain Tower, Holding No.: 569, Road Name: Bhanga Bazar Main Road, Pourashava: Bhanga, Thana: Bhanga, District: Faridpur.
586	Boalmari	Faridpur	SV Shopping Center, Holding No: 306 & 307, Station Road, Ward: 03, Boalmari Pourashava, Thana: Boalmari, Dist: Faridpur
587	Char Hajiganj-Faridpur	Faridpur	Master Plaza, Village: Char Hajiganj Bazar, Dag No: B.S.-1821, Khatiyan No: B.S.-259, Mouza Name: Hajiganj, Union: 4 No Gazirtek, Thana: Char Vodrashan, District: Faridpur
588	Charbhadrasan Bazar	Faridpur	Vai Vai Market, Village: Charbhadrasan, Union: 3 No. Charbhadrasan, Thana: Charbhadrasan, District: Faridpur.
589	Goalchamot	Faridpur	R.P Tower, Holding No-17/93, Hazratola Road, Ward No-2, Thana-Kotowali, Faridpur Pourosova, Faridpur
590	Gozaria Bazar	Faridpur	Sadar Plaza, Village: Gozaria Bazar, Thana: Faridpur Sadar, District: Faridpur
591	Hatkrisnapur	Faridpur	Nazim Plaza, Village: Hatkrisnapur, Union: Hatkrisnapur, Thana: Sadarpur, District: Faridpur
592	Kamarkhali	Faridpur	Village: Kamarkhali, Union: Kamarkhali, Thana: Madhukhali, District: Faridpur
593	Kanaipur Bazar	Faridpur	Habib Complex, Village: Kanaipur Bazar, Union: Kanaipur, Thana: Faridpur Sadar, District: Faridpur.
594	Kholilpur Bazar	Faridpur	Charulata Market, Village: Kholilpur, Union: 6 No. Maschar, Thana: Faridpur Sadar, District: Faridpur

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
595	Madhukhali Bazar	Faridpur	Building Name: Mirza Mozaffar Super Market, Holding No: N/A, Road No: N/A, Road Name: Dhaka- Khulna Highway, Ward:4, Pourashava: Madhukhali, Thana: Modhukhali, Dist: Faridpur
596	Momin Khar Hat	Goalanda	Khan Bhaban, Village: Momin Khar Hat, Union: Char Madhobdia, Thana: Faridpur Sadar, District: Faridpur
597	Moyendia Bazar	Faridpur	Village: Moyendia, Union: Poromessordi, Thana: Boalmari, District: Faridpur
598	Nagarkanda	Faridpur	Munshi Syed Ali Plaza, Holding No.: 773, Nagarkada Bazar Road, Ward No.: 07, Pourashava: Nagarkanda, Thana: Nagarkanda, District: Faridpur
599	Sadarpur Bazar	Faridpur	Al Modina Super Market, Village: Sadarpur, Sadarpur Union, Thana: Sadarpur, District: Faridpur
600	Saltha Bazar	Faridpur	Harez Super Market, Village: Saltha Bazar, Dorjapur, Union: 4 No. Bhawal, Thana: Saltha, District: Faridpur
601	Satoir Bazar	Faridpur	Village: Satoir, , Union: Satoir, Thana: Boalmari, Dist: Faridpur
602	Tepakhola Bazar	Faridpur	Jalaluddin Tower, Holding No: 21-06-A , Tepakhola Lakepar Bazar Road, Ward No: 23, Pourashava: Faridpur, Thana: Kotwali, District: Faridpur
603	Akkas Market-Gazipur Hyderabad	Board Bazar	Nutafaza Plaza, Holding No: 1/3, Road Name: Joy Bangla Road, Ward No.: 39, Gazipur City Corporation, Thana: Pubail, District: Gazipur.
604	Amraid Bazar	Kapasia	Kajol Plaza, Village/ Area: Amraid, Mouza: Kapasia, Union/Upazilla: Kapasia, District: Gazipur
605	Ansar Academy	Shafipur	Seven Star Plaza, Holding No: C-1/14, Road Name: Gazipur Tangail Highway Road, Ward No: 07, Pourosova: Kaliyakoir, Thana: Kaliyakoir, District: Gazipur.
606	Baimail	Konabari	Johirul Islam Bhaban, Holding No: E-276, Kobirajbari Road, Ward No: 12, Gazipur City Corporation, Thana: Konabari, District: Gazipur
607	Bangla Bazar	Bhawal Mirzapur	Mosharaf Tower, Holding No: 979, Road Name: Rajendrapur-Mirzapur Road, Ward No: 22, Gazipur City Corporation, Thana: Gazipur Sadar, District: Gazipur
608	Barai Bari Bazar	Shafipur	Village: Barai Bari Bazar, Union: Chapair, Thana: Kaliakair, District: Gazipur
609	Barmi Bazar	Mawna	Abdul Goni Morol Tower, Area: Barmi Bazar, Union: 6 No. Barmi, Thana: Sreepur, District: Gazipur.
610	Bashair Bazar	Ghorashal	Ali Akbar Market, Village: Bashair Bazar, Khatian No. S.A 37/34, Mouza : Bashair, Union: Bahadursadhi, Thana: Kaliganj, District: Gazipur
611	Beximco Industrial Park	Zirani Bazar	Service provided by nearest Branch/Uposhakha
612	Bhadam Bazar	Cherag Ali	Afaz Uddin Business Complex, Holding No: 08, Bhadam Galaxy Road, Road No: N/A, Ward No: 52, City Corp.: Gazipur, Thana: Tongi, District: Gazipur
613	Bir Uzali Bazar	Kapasia	Bir Uzali, Union: Toke Nayon, Thana: Kapasia, District: Gazipur
614	Boro Bari	Board Bazar	Shahid Johirul Islam Super Market, Holding No.: 1930/3, Dhaka Mymensingh Highway, Ward No.: 37, Gazipur City Corporation, Thana: Gacha, District: Gazipur
615	BSCIC Fakir Market	Tongi SME/Krishi	Noor Plaza, Holding No: 46, Dhaka Dying Road, Ward No: 43, Gazipur City Corporation, Thana: Tongi, District: Gazipur
616	Chakrabarti Bazar	Zirani Bazar	Building Name (If any): Dewan Complex, Holding No: 304, Road Name: BEXIMCO Road (Chakroborti), Road No: N\A, Ward No: 02, City Corp. / Pourashava: Gazipur City Corporation, Upazilla: Kashimpur Metro, District: Gazipur.
617	Chandra	Chandra SME	MOMOTA SUPER MARKET, Holding No. 86/2, Block-H, Ward-7, Kaliakoir Pourshava, Chandra Palli Bidyut, Sattar Road, Thana: Kaliakoir, District: Gazipur
618	Dattapara	Cherag Ali	Hasi Complex, Holding No: 559, Sayed Mridha Road, Ward No: 48, Gazipur City Corporation, Thana: Tongi West, District: Dhaka
619	Dolan Bazar	Ghorashal	Builduing Name (if any): Master Market, Vill/ Area: Dolan Bazar, Kaligonj, Gazipur, Dag No. : SA-113/114, RS-146, Khatian: R.S- 25 Mouza: Borobola. Thana: Kaliganj, Union: Jamalpur, Dist: Gazipur

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
620	Fulbaria Bazar-Kaliakoir	Bhawal Mirzapur	Peace Tower, Village: Fulbaria, Union: Fulbaria, Thana: Kaliakoir, District: Gazipur
621	Gazipur-Jorpukur Road	Gazipur Chowrasta	M Rahman Complex, Holding No.: F/225, Jorpukur Road, Ward No: 28, Gazipur City Corporation, Thana: Gazipur Sadar, District: Gazipur
622	Gorgoria Master Bari	Mawna	Haji Baten Super Market, Dhaka-Mymensingh Highway Road, Ward No: 05, Pourashava: Sreepur, Thana: Sreepur, District: Gazipur
623	Harinal	Gazipur Chowrasta	Muktijoddha Complex, Holding No: 78/7, Road Name: Harinal Bazar Road, Ward No: 28, City Corporation: Gazipur, Thana: Gazipur Sadar Metro, District: Gazipur
624	Jamalpur Chowrasta Bazar	Bhawal Mirzapur	Village/Area: Jamalpur Chowrasta(Gazipur), Dag No. S.A. 900, R.S. 2178, Khatian No. S.A. 422, R.S. 474, Mouza Name: Moddhyapara, Union: Moddhyapara, Thana: Kaliakair, District: Gazipur.
625	Jamtola Mouchak	Shafipur	Sarkar Bhaban, Village/Area: Jamtola, Dag: SA-1034, RS-1841, 1842, Khatian: SA-666, RS-340, Mouza: Kochakuri, Union: Mouchak, Thana: Kaliakoir, District: Gazipur.
626	Jarun Bazar	Konabari	Mojid Khan Plaza, Building No.: 149, Road Name: Block F, Ward No.: 07, Gazipur City Corporation, Thana: Konabari, District: Gazipur
627	Joina Bazar	Mawna	A. Hai Villa, Village/Area: Nagar Hawla, Dag No: 1516 & 1517, Khatian No: 887, Mouza Name: Dhanua, Union: Gazipur, Thana: Sreepur, District: Gazipur.
628	Kaliakoir	Chandra SME	Hazi Manjil, Dhaka Tangail Highway, Ward No: 01, Pourashava: Kaliakoir, Upazilla: Kaliakoir, District: Gazipur
629	Kaliganj Bazar	Ghorashal	Mahiuddin Mansion, Holding No: 02, Shahid Moizuddin Road, Ward No: 04, Kaliganj Pourashava, Thana: Kaliganj, District: Gazipur
630	Kaoraid Bazar	Mawna	Mondol Tower, Village: Kaoraid, Dag No.: R.S.-1283, S.A.-260, Khatian No.: R.S.-495, S.A.-251, Mouza Name: Kaoraid, Union: Kaoraid, Thana: Sreepur, District: Gazipur.
631	Kashimpur	Konabari	Ruhul Amin Plaza,Konabari-Kashimpur Road, Ward No: 06, Gazipur City Corporation, Thana: Kashimpur, District: Gazipur
632	Kashimpur Jailkhana Road	Konabari	Anu Villa, Holding No.: 281, Kashimpur Jailkhana Road, Ward No.: 08, Gazipur City Corporation, Thana: Konabari, District: Gazipur
633	Kha-Para Road-Tongi	Cherag Ali	Khalifa Tower, Holding No: 56, Road Name: Kha-Para Road, Ward No: 54, Gazipur City Corporation, Thana: Tongi West, District: Gazipur
634	Lohagachhia Bazar	Bhawal Mirzapur	Ma Amena Tower, Village: Lohagachhia, Union: Prohaladpur, Thana: Sreepur, District: Gazipur
635	Maleker Bari	Board Bazar	Motin Plaza, Holding No.: 25/7, Dhaka Mymensingh Highway, Ward No.: 31, Gazipur City Corporation, Thana: Bason, District: Gazipur
636	Memberbari	Mawna	Alhaz Hafez Kafil Uddin Complex, Village/Area: Baniarchala, Memberbari Bus Stand, Dag: RS 635, Khatian: R.S. 192, Mouza: Mawna-Bhabanipur, Union: Bhawal Gar, Thana: Gazipur Sadar, District: Gazipur.
637	Mirer Bazar	Tongi SME/Krishi	Mollah Plaza, Holding No: 46, Tongi-Kaliganj Road, Ward No: 42, Gazipur City Corporation, Thana: Pubail, District: Gazipur
638	Monipur Bazar	Bhawal Mirzapur	Barek Super Market, Village/Area: Bokrn Monipur, Union: Bhawal Gowr, Upazilla: Joydebpur, District: Gazipur
639	Mouchak-Kaliakair	Konabari	Mouchak Bazar, Union: Mouchak, Thana: Kaliakair, District: Gazipur
640	Nagori Bazar	Ghorashal	Nagori New Market, Area: Nagori, Holding No. 621/46, Union: Nagori, Thana: Kaliganj, District: Gazipur
641	Noser Market	Konabari	Amir Ali Super Market, Road Name: Ambag Road, Ward No: 10, City Copr.: Gazipur, Thana: Konabari, District: Gazipur.
642	Pubail Bazar	Tongi SME/Krishi	Ashraf Plaza, Holding No: 440, Pubail Bazar Road, Ward No: 41, Pourashava: Gazipur, Thana: Pubail, District: Gazipur
643	Pubail Thana Road	Tongi SME/Krishi	Holding No.: 42, Fakir Majnu Sha Road, Ward No.: 40, Gazipur City Corporation, Thana: Pubail, District: Gazipur
644	Rajendrapur	Bhawal Mirzapur	Road Name: Rajendrapur-Kapasia-Tok Road, Ward No: 07, City Corp./ Pourashava: Rajabari, Upazilla/Thana: Sreepur, District: Gazipur.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
645	Raniganj Bazar	Kapasia	Abdur Rahman Shuvo Market, Village: Goshargaon, Union: Durgapur, PS: Kapasia, District: Gazipur
646	Salna Bazar	Gazipur Chowrasta	Imam Tower, Holding No: 1480, Salna-Shimultoli Road, Ward No: 19, Gazipur City Corporation, Thana: Sadar Metro, District: Gazipur
647	Sataish	Board Bazar	Bahar Plaza, Holding No: 52, Road Name: Sataish Road, Ward No: 51, Gazipur City corporation, Thana: Tongi Poschim, District: Gazipur
648	Shimultoli	Gazipur Chowrasta	437/4 "Razu Complex", Shimultoli, Joydebpur, Gazipur Sadar, Gazipur
649	Sign Board-Gazipur	Board Bazar	K.K Tower, Holding No.: 1005, Road Name: Dhaka-Mymensingh Highway, Ward No.: 35, City Corporation: Gazipur, Thana: Gacha, District: Gazipur.
650	Sreepur-Gazipur	Mawna	Sat Bhai Super Market, Holding No: 239, Road Name: G.B. Road, Ward No: 01, Pauroshova: Sreepur, Thana: Sreepur, District: Gazipur
651	Station Road Natun Bazar-Tongi	Tongi SME/Krishi	Holding No: 119/2, Road Name: Dhaka-Kaliganj Highway, Ward No: 56, City Corporation: Gazipur, Thana: East Tongi, District: Gazipur
652	Sultan Market	Konabari	Sultan Plaza, Holding No.: 91, Sreepur-Kashimpur Road, Ward No.: 04, Gazipur City Corporation, Thana: Kashimpur, District: Gazipur
653	Targaon	Kapasia	Village/Area: Targaon, Dag: SA-1599, R.S-4295, Khatian: SA-240, RS-302, Mouza: Targaon, Union: Targaon, Thana: Kapasia, District: Gazipur
654	Toke Nayon Bazar	Kapasia	Dr. Hossain Ali Market, Village: Toke Nayon Bazar, Union: Toke, Thana: Kapasia, District: Gazipur
655	Ulukhola Bazar	Isapura Bazar	Monsoon Plaza, Village: Ulukhola, Dag No: R.S.-12, Khatiyan No: R.S.-29, 58, 60, Mouza Name: Ulukhola, Union: Nagori, Thana: Kaliganj, District: Gazipur
656	Vannara Bazar	Shafipur	Mollah Super Market , Village: Vannara , Mouza : Vannara, Union: Mouchak, Thana: Kaliakoir , District: Gazipur
657	Vogra Bypass	Gazipur Chowrasta	Ahsania Super Market, Holding No: E/1, Road Name: Vogra Bypass Road, Ward No: 15, Gazipur City Corporation, Thana: Bason, District: Gazipur
658	Bonogram Bazar-Gopalganj	Kashiani	Bonogram Bazar, Union: Maharajpur, Thana: Muksudpur, District: Gopalganj
659	Jalirpar Bazar	Takerhat	Village: Jalirpar Bazar, Mouza: Bangram, Union: Nanikhir, Thana: Muksudpur, District: Gopalganj
660	Joynagar-Gopalganj	Kashiani	Abdul Jalil Khan Super Market, Village: Joynagar, Union: Mahespur, Thana: Kashiani, District: Gopalganj.
661	Kotalipara	Gopalganj	Hazi Taib Ali Daria Super Market, Ghaghor Bazar Road, Ward No: 09, Pauroshova: Kotalipara, Thana: Kotalipara, District: Goaplganj
662	Muksudpur-Gopalganj	Kashiani	Chandi Market, Road Name: Thana - Mondir Road, Ward No: 06, Pauroshova: Muksudpur, Thana: Muksudpur, District: Gopalganj
663	Ramdia Bazar	Kashiani	Mayer Doa Bhaban, Village: Ramdia Bazar, Union: Bethuria, Thana: Kashiani, Dist: Gopalganj.
664	Tungipara	Gopalganj	Munshi Super Market, Holding No: 214/2, Road Name: Patgati Bazar, Ward No: 09, Pauroshova: Tungipara, Thana: Tungipara, District: Gopalganj
665	Vatiapara	Kashiani	Arman Shopping Complex, Village: Vatiapara Bazar, Union: Kashiani, Thana: Kashiani, District: Gopalganj
666	Bhairab Bazar	Ashuganj	Holding No: 373 (Bhairab Bazar West), Tin Patti Road, Ward No: 01, Pourashava: Bhairab, Upozila/Thana: Bhairab, District: Kishoreganj
667	Boro Bazar- Kishoreganj	Kishoreganj	Hanif Bepari Super Market, Holding No.: 238, Road Name: Dhanmohol Road, Ward No.: 06, Pourashava: Kishoreganj, Thana: Kishoreganj Sadar, District: Kishoreganj.
668	Hossainpur	Kishoreganj	Holding No: 0765-00, Road Name: Mach Mohal Road, Ward No: 09, Pauroshova: Hossainpur, Thana: Hossainpur, District: Kishoreganj
669	Kamolpur	Ashuganj	Hazi Ful Miah Market, Holding No: 1225, Road Name: Kishoreganj Bhairab Road, Ward No: 04, City Corp. / Pourashava: Bhairab, Upazilla/ Thana: Bhairab, District: Kishoreganj.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
670	Karimganj	Kishoreganj	Building Name (If any): Jamiat Ali- Soburan Nesa Complex, Holding No: 392, Road Name: Karimganj Bazar Road, Road No: N/A, Ward No: 05, Pourashova: Karimganj, Thana: Karimganj, District: Kishoreganj.
671	Katiadi	Bajitpur	Nurani Market, Village/Area: Katiadi, Daag:2019, Khatian: 1531, Mouza: Katiadi, Pourashava: Katiadi, Thana: Katiadi, District: Kishoreganj.
672	Kuliarchar	Bajitpur	Habib Complex, Holding No.: 218, Road Name: Thana Road, Ward No.: 03, Pourashava: Kuliarchar, Thana: Kuliarchar, District: Kishoreganj.
673	Motkhola Bazar	Kishoreganj	Safiruddin Shopping Complex, Area: Motkhola, Union: Egarosindur, Thana: Motkhola, District: Kishoreganj
674	Nikli	Bajitpur	Amir Uddin Ahmed Complex, Village: Nikli Puratan Bazar, Union: Nikli Sadar, Thana: Nikli, District: Kishoreganj
675	Pakundia	Kishoreganj	Building Name: M/S Bhuiyan Traders, Holding No: 919/1, Road Name: Patmohol Road, Ward No: 05, City Corp./ Pourashava: Pakundia, Upazilla/ Thana: Pakundia, District: Kishoreganj.
676	Puler Ghat Bazar	Kishoreganj	House: Maijhati, Daag No: R.S- 60, Khatiyan No: R.S- 1030, Mouza Name: Maijhati, Pauroshova: Patuavanga, Thana: Pakundia, District: Kishoreganj
677	Sararchar	Bajitpur	HDM Plaza, Village/Area: Sararchar Bazar, Mouza: Mirapur,Union: Sararchar, District : Kishoreganj
678	Tarail	Bajitpur	Rawshon Ara Complex, Village: Tarail, Union: Tarail Sachail, Thana: Tarail, District: Kishoreganj
679	Charmuguria	Madaripur	Laskar Market, Holding No: 174, Charmuguria Main Road, Ward No: 08, Pourashava: Madaripur Pourashava, P.S.: Madaripur, District: Madaripur.
680	Kabirajpur Bazar	Takerhat	Village: Kabirajpur, Mouza: 20 no Kabirajpur, Union: Kabirajpur, Thana: Rajoir, District: Madaripur
681	Kalkini	Madaripur	Alam Super Market, Holding No: 142, Swapan Shorafat Road, Ward No: 01, Pauroshova: Kalkini, Thana: Kalkini, District: Madaripur
682	Khoajpur	Madaripur	Village/Area: Khoajpur, Union: Khoajpur, Thana: Madaripur, District: Madaripur.
683	Mostafapur	Madaripur	Talukder Super Market, Village: Mostafapur, Union: Mostafapur, Thana: Madaripur, District: Madaripur.
684	Shibchar	Panchar	Suchitra Tower, Holding No: 0166-00, Road Name: Sornokar Potti, Ward No: 03, Pauroshova: Shibchar, Thana: Shibchar, District: Madaripur
685	Aricha Ghat	Manikganj	AS Super Market, Village: Aricha Ghat, Union: Shibaloy, Thana: Shibaloy, District: Manikganj
686	Baniajuri Bazar	Manikganj	Elias Hossian Plaza, Village: Baniajuri, Union: Baniajuri, Thana: Ghior, District: Manikganj
687	Charigram Bazar	Manikganj	Village: Charigram Bazar, Dag No: S.A. 58, Khatian No: S.A. 799, Mouza: Boro Charigaon, Union: Charigram, Thana: Singair, District: Manikganj.
688	Ghior Bazar	Manikganj	Zilla Parishad Commercial Complex, Village: Ghior, R.S Khatina No. 05, Khatian No.: R.S.Plot No- 718, 719 & 723, Mouza Name: Ghior, Union: Ghior, Thana: Ghior, District: Manikganj
689	Golora I/A	Manikganj	Bibijan Halima Rashid Super Market, Village: Kamta Golora Bus Stand, Dag No: R.S-1945-46, Khatian No: R.S-755, Mouza : Kamta, Union: Dhankora, Thana: Saturia, District: Manikganj
690	Jamsha Bazar	Manikganj	Hasan Super Market, Village: Jamsha Bazar,Dag No: R.S-152, Khatian No: R.S- 109, Mouza: 9 No Jamsha , Union: South Jamsha, Thana: Singair, District: Manikganj.
691	Jhitka Bazar	Manikganj	Hashi Shopping Center, Village/Area: Jhitka, Dag No: R.S.-519, Khatian No: R.S.- 1971, Mouza Name: Kalikapur, Union: Gala, Thana: Harirampur, District: Manikganj.
692	Joyra Road-Manikganj	Manikganj	Kusumkoli Bhabon, Holding No.: 11, Joyra Road, Ward No.: 01, Paurashava: Manikganj, Thana: Manikganj, District: Manikganj
693	Nali Bazar	Manikganj	Chairman Shopping Complex, Village: Nali Bazar, Union: Arua, Thana: Shibalaya, District: Manikganj

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
694	Singair Bazar	Manikganj	Holding No: 484, Shaheed Rafiq Sarani, Ward No: 03, Pauroshova: Singair, Thana: Singair, District: Manikganj
695	Al Amin Bazar	Meghula Bazar	Sheikh Ratan Sardar Shopping Complex, Village: Al Amin Bazar, Union: Vaghyakul, Upazilla: Sreenagar, District: Munshigonj
696	Baligaon	Mukterpur	Dewan Market, Village: Baligaon, Dag No: C.S & S.A 11, R.S 26, Khatian No: C.S 176, S.A 179 & R.S 75, Mouza: Hat Baligaon, Union: Baligaon, District: Munshiganj.
697	Baluchar Bazar	Aganagar	M/S Mollah Market & Traders, Village/Area: Baluchar, Union: Baluchar, Thana: Sirajdikhan, District: Munshiganj
698	Baraikhali Bazar	Nawabganj	Islam Super Market, Village: Baraikhali, Union: Baraikhali, Thana: Sreenagar, District: Munshiganj
699	Bhaber Char Bazar	Sonargaon	Muktijoddha Islam Sarkar Bhaban, Village: Bhaber Char, Daag No: R.S.-1016, Khatiyan No: R.S.-869, Mouza: Bhaber Char, Union: Bhaber Char, Thana: Gozaria, District: Munsiganj.
700	Hatimara	Mukterpur	Mocca Modina Super Market, Village: Hatimara Bazar, Mouza: Khanka Union: Rampal, Thana: Munshiganj, District: Munshiganj
701	Ichapura Bazar-Munshiganj	Aganagar	Bhai Bhai Super Market, Village: Ichapura, Union: Ichapura, Thana: Sirajdikhan, District: Munshiganj
702	Jamaldi	Sonargaon	Neyamot Shukria Shopping Complex, Village: Jamaldi, Union: Hossaindi, Thana: Gozaria, District: Munshiganj
703	Munshiganj Sadar	Mukterpur	Euro Plaza, Holding No: 813, Hospital Road, Ward No: 2, Pourashava: Munshiganj, Thana: Munshiganj, District: Munshiganj
704	Nimtola	Aganagar	Vandari Super Market, Village: Nimtola, Mouza: Khanka, Union: Keain, Thana: Sirajdikhan, District: Munshiganj.
705	Paschim Mukterpur	Mukterpur	Village: Paschim Mukterpur, Union: Panchasar, Thana: Munshiganj Sadar, District: Munshiganj
706	Rikabi Bazar	Mukterpur	Mim Shopping Complex, Holding no: 147, Nurpur Road, Ward No: 02, Pauroshova: Mirkadim, Thana: Munshiganj Sadar, District: Munshiganj
707	Shreenagar	Meghula Bazar	Building Name (If any): Mridha Super Market, Daag No. 892, Khatian No. 2511, Road Name: Bhagyakul Road, Mouza- Shrenagar, Ward: 04, Union: Shreenagar, District: Munshiganj
708	Tongibari	Mukterpur	Chand City Center, Village: Tongibari, Mouza: Amtoli, Union: Sonarong, Thana:Tongibari, District: Munshiganj
709	Vaggyakul	Meghula Bazar	Hazi Hannan Super market, Village: Balasur, Union: Vhagyakul, Upazilla: Sreenagar, District: Munshigonj.
710	Ajmeribag Tallah	Tanbazar	Village : Tallah, Mouza: Khanpur,Union: Fatullah, District:Narayanganj
711	Aliganj	Panchaboti	Village: Alipur Bazar, Dag No.: S.A. 896, 897, Khatian No.: S.A. 1042, Mouza Name: Alipur, Union: Lotachapli, Thana: Mohipur, District: Patuakhali
712	Baburail Bazar	Tanbazar	Holding No.: 476, Shah Suja Road, Ward No.: 17, Narayanganj City Corporation, Thana: Narayanganj Sadar, District: Narayanganj
713	Banti Bazar	Madhabdi	Aysha Samad Shoping Complex, Dag No- S.A-420, R.S- 566, Khatian-S.A-204, Hal- 61, Mouza- Keshrabo, Ward-04, Union- Dhuptara, Thana-Araihazar, Dist.-Narayanganj
714	Baradi Bus Stop	Sonargaon	Master Vila, Village: Baradi, Union: Baradi, Thana: Sonargaon, District: Narayanganj
715	Bhulta	Araihazar	Nurjahan Complex, Village: Golakandail, Mouza: Golakandail Union: Golakandail, Thana: Rupganj, District: Narayanganj
716	Boktaboli Bazar	Panchaboti	Hazi Motaleb Shopping Complex, Village/Area: Boktaboli Bazar, Union: Kanainagar, Thana: Fatullah, District: Narayanganj
717	Borabo Bus Stand	Rupganj	Eman Ali Mini Super Market, Holding No: 567, Road Name: Jame Masjid Road, Ward No: 09, Pauroshova: Tarabo, Thana: Rupganj, District: Narayanganj
718	Borpa	Rupganj	Saud Market, Holding No: 63, Road Name: Dhaka-Sylhet Highway, Ward No: 06, Pauroshova: Tarabo, Thana: Rupganj, District: Narayanganj

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
719	Chanpara Bazar	Madhabdi	Village: Chhanpara, Union: Saatgram, Upazilla: Araihazarj, District: Narayanganj
720	Chashara Balur Math	Tanbazar	Kazi Mansion, Holding No.: 28 DIT, Bhasha Sainik Sarak, Road No.: 208/13, Ward No.: 13, Narayanganj City Corporation, Thana: Narayanganj Sadar, District: Narayanganj
721	Delpara Bazar	Bhuigar	Modina Mension, Village: Delpara, Dag No: RS- 3980, Khatian No: RS-906, Mouza: Delpara, Union: Kutubpur, District: Narayanganj
722	Deobhog	Tanbazar	Holding No.: 14/1, L.N.A Road, Ward No.: 16, Narayanganj City Corporation, Thana: Narayanganj Sadar, District: Narayanganj
723	Dharmaganj	Panchaboti	Darjee Bari, Village: West Dharmaganj, Union: Enayetnagar, Upazilla: Fatullah, District: Narayanganj
724	Dhuptara Kalibari	Araihazar	Faizullah Bhuiyan Market, Village: Dhuptara Kalibari, Union: Dhuptara, Thana: Araihazar, District: Narayanganj
725	Dorgaon	Madhabdi	Bintiya Plaza, Village: Dorgaon, Union: Bhulta, Thana: Rupganj, District: Narayanganj
726	Fatullah Bazar	Panchaboti	Village: Fatullah, Union: Fatullah, Thana: Fatullah, District: Narayanganj
727	Forazikanda	Bandar	Mahmuda Bhaban, Holding No.: 428, Farazikanda Road, Ward No.: 19, Narayanganj City Corporation, Thana: Bandar, District: Narayanganj
728	Godnail Chowdhurybari	Rupganj	Hasan Tower, Godnail Chowdhurybari, Holding No.-H-78, Siddhirganj Road, Ward: 08, Narayanganj City Corporation, Thana: Siddhirganj, District: Narayanganj
729	Hajiganj Wapdar Pool	Shibu Market	Alhaj Alauddin Prodhan Super Market, Village/Area: Pashchim Hajiganj, Dag No.: C.S., S.A-27, R.S.-08, Khatian No.: C.S.- 22, S.A.-32, R.S.-83, Mouza: Hajiganj, Union: Fatullah, Thana: Fatullah, District: Narayanganj.
730	Hirajheel	Bhuigar	Haji Abdul Latif Tower, Holding No: A221/1, 10 Hirajheel Main Road, Ward No: 01, Narayanganj City Corporation, Thana: Shiddhirganj, District: Narayanganj
731	Jhalkuri	Bhuigar	Moon Super Market, Road Name: Jhalkuri Dualpar Road, Ward No: 09, Narayanganj City Corporation, Thana: Siddhirganj, District: Narayanganj
732	Kalir Bazar	Tanbazar	Ali Amzad Bhaban, Holding No.: 10, Road Name: A. C. Dhar Road Kalir Bazar, Ward No.: 13, City Corporation/Pourashava: Narayanganj, Thana: Narayanganj Sadar, District: Narayanganj.
733	Kanchan	Isapura Bazar	Holding No: 902, Kanchan Dakshin Bazar, Ward No: 06, Pourosova: Kanchan, Thana: Rupganj, District: Narayanganj
734	Kanchpur	Rupganj	Hazi A. Rahman Tower, Village: Sonapur, Mouza: Behakoir, Union: Kanchpur, Thana: Sonargaon, District: Narayanganj
735	Kashipur	Netaiganj	Mostak Villa, Village: Kashipur, Mouza: Goalband, Union:Kashipur, Thana: Fatullah, District: Narayanganj
736	Khanpur Bazar	Tanbazar	F. Rahman Tower, Holding No: 73/3, Khanpur Bazar Road, Ward No: 12, Narayanganj City Corporation, Thana: Narayanganj Sadar, District: Narayanganj.
737	Masdair	Netaiganj	Awal Mension, Village/Area: Poschim Masdair, Dag SA-181, 182, RS-412, 413, Khatian - 6657, Mouza: Masdair, Union: Enayetnagar, Thana: Fatullah, District: Narayanganj.
738	Meghna Ghat	Sonargaon	Islam Shopping Center, Village/Area: Meghna Ghat, Union: Pirojpur, Thana: Sonargaon, District: Narayanganj
739	Modonpur	Rupganj	Hazi Abdul Haque Super Market, Village: Modonpur, Mouza: Uttar Chanpur, Union: Modonpur, District: Narayanganj
740	Mongoler Gaon Bottola Bazar	Sonargaon	Building Name (If any): Ambor Bepary Plaza, Village/Area: Mongolergaon, Dag: RS-219, Khatian: RS-87/1, Mouza: Mongolergaon, Union: Pirojpur, Thana: Sonargaon, District: Narayanganj.
741	Muslimnagar	Panchaboti	Village/Area: Muslimnagar, Dag No: RS-1501, Khatian No: CS-415, Mouza: Kashipur, Union: Enayetnagar, Upazilla: Fatullah, District: Narayanganj.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
742	Nabiganj	Bandar	Building Name (If any): Mohiuddin Villa, Holding No: 2, Road Name: T. Hossain Road, Road No: N/A, Ward No: 24, Coty Corp.: Narayanganj City Corporation, Thana: Bandar, District: Narayanganj
743	Nagbari	Netaiganj	Babul Tower, Area: Deobhog, Union: Kashipur, Thana: Narayanganj Sadar, District: Narayanganj
744	Narayanganj BB Road	Tanbazar	Shohitunnesa Tower, Holding No.: 135, BB Road, Ward No.: 14, Narayanganj City Corporation, Thana: Narayanganj Sadar, District: Narayanganj
745	Nimaikasari	Bhuigar	Eman Monjil, Holding No: B203/04, Nimaikasari Bazar Road, Ward No: 03, City Cop.: Narayanganj City Corporation, Thana: Siddhirganj, District: Narayanganj
746	Pagla	Panchaboti	Haji Awlad Hossain Market, Village: Kutubpur, Union: Kutubpur, Thana: Fatullah, District: Narayanganj
747	Rupganj Sub-Registry Office	Isapura Bazar	Sayem Villa, Village/Area: Rupganj, Dag: SA-349, Khatian No: SA-106, Mouza: Rupganj, Union: Rupganj, Thana: Rupganj, District: Narayanganj.
748	Sanarpar	Konapara	Mim Tower, Holding No- 206, Road No- 03, Maddhya Sanarpar, Ward- 03, PS- Siddhirganj, PO- Sanarpar,Narayngnj City Corporation, Narayngnj
749	Sanarpar Rahim Market Road	Bhuigar	Abdul Jobbar Super Market, Holding No.: H-36, Rahim Market Road, Road No.: 02, Block-E, Ward No.: 02, Narayanganj City Corporation, Thana: Siddhirganj, District: Narayanganj
750	Shiddhirganj	Rupganj	S.M Tower, Holding No: H11/1, AEPZ Road, Ward No: 04, Narayanganj City Corporation, Thana: Shiddhirganj, District: Narayanganj
751	Signboard	Bhuigar	TPL Complex, Village: Shantidhara, Union: Kritobpur, Thana: Fotullah, District: Narayanganj
752	Sona Miah Bazar	Shibu Market	Aziz Bhaban, Building No.: A/171, 1224, Jamiruddin Road, Ward No.: 06, Narayanganj City Corporation, Thana: Siddhirganj, District: Narayanganj
753	Sonargaon Taltola Bazar	Araihazar	Yasin Shopping Complex, Village/Area: Taltola Bazar, Dag No.: S.A-275, 276, 277, Khatian No.: S.A-10, 28, R.S- 80, 95, Mouza Name: Brahmanbawga, Union: Jampur, Thana: Sonargaon, District: Narayanganj.
754	Station Road Fatullah	Shibu Market	Foundation Building, Holding No.: 1189, Station Road, Ward No.: 01, Upazilla: Fatullah, Thana: Fatullah, District: Narayanganj
755	Tagarpar Isdair	Tanbazar	Hossain Ahmed Road, Union-Fatulla, Mouza-Fatulla, Thana: Fatulla, District: Narayanganj
756	Tamak Potti	Netaiganj	Building Name (If any): A R Tower, Holding No.: 83, Road Name: Sultan Gias Uddin Sarak, Road No.: 1, Ward No.: 18, City Corp: Narayanganj, Thana: Sadar, District: Narayanganj
757	Uddhabganj	Sonargaon	Kuddus Mansion, Sonargaon Upozila Health Complex Road, Ward No.: 09, Paurashava.: Sonargaon, Thana: Sonargaon, District: Narayanganj
758	Atosh Ali Bazar	Hasnabad	Village/Area: Birgaon (Kandapara), Mouza: Nilokkha, Union: Nilokkha, District : Narsingdi
759	Baroicha	Narsingdi	Village: Baroicha, Mouza: Ujilabo, Union: Char Ujilabo, Thana: Belabo, District: Narsingdi
760	Belabo	Hasnabad	Chairman Bhaban, Shaplachattar, Village: Belabo, Union: Belabo, Thana: Belabo, District: Narshingdi.
761	Charsindur Bazar	Ghorashal	Village: Charsindur, Union: Charsindur, Thana: Palash, District: Narshingdi
762	Charsubuddi Bazar	Hasnabad	Bhai Bhai Plaza, Village: Charsubuddi Bazar, Union: Charsubuddi, Thana: Raipur, District: Narsingdhi
763	Hatirdia Bazar	Narsingdi	Fazlul Hauqe Plaza, Village: Hatirdia, Dag No.: R.S. 89, S.A. 63, C.S. 69, Khatian No.: R.S. 100, Mouza Name: Hatirdia, Union: Ekduaria, Thana: Monohordi, District: Narsingdi.
764	Itakhola	Narsingdi	Siyam Super Market, Unit -1, Village/Area: Munsefer Char, Union: Putia Upazilla: Shibpur, District: Narsingdi
765	Karimpur	Narsingdi	Mono & Sons; Tower Village/Area: Karimpur, Mouza: Karimpur Union: Karimpur, Thana: Narsingdi Sadar,District: Narsingdi

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
766	Khoria Bazar	Araihazar	Datta Plaza, Village/Area: Khoria Bazar, Dag # S.A 481 & R.S-832, Khatian # 179, Mouza: Kathalia, Thana: Madhobdi, District: Narsingdi.
767	Monohordi	Narsingdi	Building Name:R.M. Plaza, Holding No: 96, Road No:N/A, Road No: Bypass Road, Ward No: 7, Pourosova- Monohordi, Thana : Monohordi, District: Narsingdi.
768	Narsingdi Bazar	Narsingdi	Bhuiyan Mansion, Holding No: 448, Road Name: Chaol Patti Road, Ward No: 4, Pauroshova: Narsingdi, Thana: Narsingdi Sadar, District: Narsingdi.
769	Palash	Ghorashal	Satter Khandaker Complex, Holding No: 260, Upozila Road, Ward No: 02, Pourashava: Ghorashal, Thana: Palash, District: Narsingdi
770	Poradia Bazar	Narsingdi	Village/Area: Poradia, Union: Patuli, Thana: Belabo, District: Narsingdi
771	Radhaganj	Hasnabad	Building Name (If any): Khaleque Market, Village- Sherpur, Daag No. C.S. & S.A. -1174 & 1569, R.S-11403 & 5756, Khatian No. 86 & 88, S.A. 187 & 192, R.S. 59&96, Mouza- Adiabad,Union- Adiabad, District: Narsingdi
772	Raipura Bazar	Hasnabad	Holding No.: 20, Raipura Road, Ward No.: 02, Pourashava: Raipura, Thana: Raipura, District: Narsingdi
773	Saheprotap Bazar	Panchdona	Riaz Plaza, Village: Shaheb Protap, Mouza: Baghata Union : Shilmandi, Upozila: Narsingdi Sadar, District: Narsingdi
774	Shekharchar Baburhat	Madhabdi	H. R. Plaza, Village: Shekherchar, Union: Meherpara, Thana: Narsingdi, District: Narsingdi
775	Shibpur Bazar	Narsingdi	London Tower, Holding No: 48, Dak Bangla Road, Ward No: 05, Union-Shibpur,Pourashava.: Shibpur, Thana: Shibpur, District: Narsingdi
776	Velanagar	Panchdona	Village: Velanagar, Paurashava: Chinishpur, Thana: Narsingdi Sadar, District: Narsingdi
777	Baliakandi-Rajbari	Rajbari	Professor Market, Village: Baliakandi, Union: Baliakandi, Thana: Baliakandi, District: Rajbari
778	Goalanda Moor	Goalanda	Aziz Khan Super Market, Village: Aladipur, Mouza: Aladipur, Union: Sohidohabpur, Thana: Aladipur, District: Rajbari
779	Khankhanapur	Goalanda	Rakhal Kundu Market, Area: Khankhanapur Bazar, Union: Khankhanapur, Thana: Rajbari, District: Rajbari-7711.
780	Kolar Hat	Goalanda	Siam Super Market, Village: Kolar Hat, Dag No.: B.S.-126, S.A. 91, Khatian No.: S.A.-341, Mouza: Udoypur, Union: Bashantapur, Thana: Rajbari Sadar, District: Rajbari.
781	Machpara	Rajbari	Alhaz Rafiq Plaza, Area: Machpara Bazar, Dag No.: B.S.-1984, 1983, Khatian No.: B.S.-756, Mouza: Machpara, Union: Machpara, Thana: Pangsha, District: Rajbari.
782	Maishala Bazar Pangsha	Rajbari	Aziz Sardar Road, Ward No.: 08, Pourashava: Pangsha, Thana: Pangsha, District: Rajbari
783	Narua Bazar	Rajbari	Fotik Mondol Super Market, Narua Bazar, Union: Narua, Thana: Baliakandi, District: Rajbari
784	Nolia Jamalpur Bazar	Rajbari	Sikder Plaza, Village: Nolia Jamalpur Bazar, Union: Jamalpur, Upazilla: Baliakandi, District: Rajbari
785	Rajbari	Goalanda	Zilani Rabbani Plaza, Holding No: 46, Maroyari Potti Road, Ward No: 03, Rajbari Pourashava, Thana: Rajbari Sadar, District: Rajbari.
786	Rotondia Bazar Kalukhali	Rajbari	S.B. Super Complex, Area: Rotondia Bazar, Daag No: B.S.-1631, S.A.-509, R.S.-509, Khatiyan No: B.S.-337, S.A.-98, R.S.-92, Mouza: Rotondia, Union: Rotondia, Thana: Kalukhali, District: Rajbari
787	Sonapur Bazar	Rajbari	Hazi Afsar Uddin Super Market, Area: Sonapur Bazar, Union: Majubari, Thana: Kalukhali, District: Rajbari
788	Bhojeshwar	Shariatpur	Nizam Plaza, Area: Bhojeshwar Bazar, Union: Bhojeshwar, Thana: Naria, District: Shariatpur
789	Damudya	Shariatpur	S.S Plaza, Holding No: 236/01, High School Road, Ward No: 08, Damudya Pourashava, Thana: Damudya, District: Shariatpur
790	Ghorishar	Shariatpur	GM Plaza, Village: Ghorishar, Mouza: Baroipara, Union: Ghorishar, PS-Naria, District: Shariatpur

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
791	Gosairhat	Shariatpur	Hazi Super Market, Area: Gosairhat, Daag No: S.A.-470, S.A.-129, R.S.-160, Khatiyan No: S.A.-160, 162, R.S.-514, 516, Mouza: Dasher Jangal, Union: Edilpur, Thana: Gosairhat, District: Shariatpur.
792	Monohor Bazar	Shariatpur	Probashi Plaza, Road Name: Monohar Bazar Road Kali Bazar, Ward No.: 07, City Corporation/Pourashava: Shariatpur, Thana: Palong, District: Shariatpur.
793	Sakhipur-Shariatpur	Shariatpur	Ateka Bhaban, Village: Sardarkandi-Sakhipur Bazar, Union: Sakhipur, Thana: Sakhipur, District: Shariatpur
794	Vedorganj	Shariatpur	Maa Plaza, Holding No: 137/1, College Road, Ward No: 02, Pourashava: Vedorganj, Thana: Vedorganj, District: Shariatpur
795	Zazira	Shariatpur	Molla Plaza, Holding No.: 03, Road Name: Thana Road, Ward No.: 04, Paurashava: Zazira, Police Station: Zazira, District: Shariatpur
796	Balla	Karatia	AB Plaza, Village/Area: Bolla,Union: Bolla, Thana: Kalihati, District: Tangail.
797	Barachaona Bazar	Karatia	Village/Area: Barachaona, Dag No.: 45, Khatian No.: 259, Mouza: Barachaona, Union: Kalia, District: Tangail.
798	Basail	Karatia	Abul Hossain Complex, Holding No: 518, Basail - Sokhipur Highway, Ward No: 03, Pourashava: Basail, Thana: Basail, District: Tangail
799	Bhuapur	Tangail	Darog Ali Super Market, Holding No.: 239, Bazar Road, Ward No.: 9, : Bhuapur Poroshova, Thana: Bhuapur, District: Tangail
800	Bottola	Tangail	Jahanara Villa, Holding No: 719, Zilla Sadar Road, Ward No: 16, Pourashava: Tangail, Thana: Tangail, District: Tangail
801	College Para	Tangail	Talukder Tower, College Para Road, Ward No: 6, Tangail Pourashava, Thana: Tangail, District: Tangail
802	Elenga	Tangail	Elenga Plaza, Holding No.: 1346, College Moor Road, Ward No.: 06, Elenga Pourashava , Thana: Kalihati , District: Tangail
803	Garo Bazar	Dhanbari	Village: Garo Bazar, Dag No: B.S. 1661, 1601, Khatiyan No: B.S.-1153/1, Mouza Name: Muraid, Union: Lakkhindar, Thana: Ghatail, District: Tangail
804	Ghatail	Tangail	Bayzid Khan Plaza, Holding No.: 551, Ghatail Main Road, Ward No.: 07 Pourashava: Ghatail , Thana: Ghatail, District: Tangail
805	Gopalpur	Dhanbari	Building Name (If any): Shayma Villa, Holding No: 576, Road Name: Konabari Bazar Road, Ward No: 03, Pourashava: Gopalpur, Thana: Gopalpur District: Tangail.
806	Gorai	Chandra SME	Siddique Plaza, Village: Gorai, Mouza: Gorai, Union: Gorai, Thana: Mirzapur, District: Tangail
807	Kalihati	Tangail	Al Madina Super Market, Holding No: 00-109, Road Name: Tangail-Mymensingh Highway, Ward No: 05, Pourashava: Kalihati, Thana: Kalihati, District: Tangail.
808	Kasturipara Bazar	Tangail	Village/Area: Kasturi Para, Dag No: SA- 530 Khatian No: SA-609, Mouza Name: Kasturi Para, Union: 11 No. Birbashinda, Thana: Kalihati District: Tangail.
809	Madhupur	Dhanbari	Khorshed Super Market, Holding No: 1775, Road Name: Madhupur-Jamalpur Road, Ward: 05, Pauroshova: Madhupur, Thana: Madhupur, District: Tangail.
810	Mirzapur	Karatia	Awalad Plaza, Holding No: 567, Shahid Minar Road, Ward No: 03, Pauroshova: Mirzapur, Thana: Mirzapur, District: Tangail
811	Nagarpur-Tangail	Tangail	Village: Babnapara, Union: Nagarpur Sadar, Thana: Nagarpur, District: Tangail
812	Nalua	Tangail	KM Plaza, Village: Nalua, Union: Joydebpur, Upazilla: Shakhipur, District: Tangail
813	Natiapara Bazar	Karatia	S. A. Plaza, Village: Natiapara, Union: Dubail, Thana: Delduar, District: Tangail
814	Parkhi Bazar	Tangail	Tahsin Sikder Market, Village: Parkhi Bazar, Union: Parkhi, Thana: Kalihati, District: Tangail
815	Pathrail	Tangail	Alim Plaza (1st floor), Holding No-158, ward No- 02, Delduar Main Road, Dag No- BS-19, SA-14, Khatian- 939, Mouza- Pathrail, Union- Pathrail, PS- Delduar, Dist.-Tangail

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816	Registry Para	Tangail	Iraboti Tower, Holding No.: 194, Road Name: Registry Para Main Road, Ward No.: 17, Pourashabha: Tangail, Thana: Tangail, District: Tangail.
817	Sagardighi	Dhanbari	Village: Sagardighi, Union: Sagardighi, Thana: Ghatail, District: Tangail
818	Shakhipur	Karatia	Bonik Samiti Bhaban, Holding No.: N-827, Road Name: Dhaka Road, Ward No.: 07, Pourashaba: Shakhipur, Upozilla: Shakhipur, District: Tangail.
819	Takterchala	Karatia	Hazi Abdul Hamid Complex, Village: Takterchala, Union: Hatibandha, Upazilla: Shakhipur, District: Tangail
820	Tangail Baby Stand	Tangail	SR Plaza, Baby Stand Road, Ward No: 11, Pourashava: Tangail, Thana: Tangail, District: Tangail
821	Badhal Bazar	Bagerhat	Village: Badhal Bazar, Union: 7 No Badhal, Upazilla: Badhal, District: Bagerhat.
822	Chitalmari Bazar	Bagerhat	Mayesha Plaza, Village/Area: Chitalmari Bazar, Dag No: DP-30, SA- 45, Khatian No: SA-217, Mouza Name: 8 no. Kurmoni, Union: Chitalmari, Thana: Chitalmari, District: Bagherhat.
823	Digraj	Bagerhat	E. M. Market, Village: Digraj, Union: Burirdanga, Thana: Mongla, District: Bagerhat
824	Fakirhat	Bagerhat	Village: Attaki, Union: 4 No Fakirhat, Thana: Fakirhat, District: Bagerhat
825	Foylahat	Bagerhat	Shilpi Rashid Market, Village: Santospur, Union: Ujalkur, Thana: Rampal, District: Bagerhat
826	Jatrapur Bazar	Bagerhat	Village/Area: Jatrapur, Union: Jatrapur Union, Upazilla: Jatrapur, District: Bagerhat.
827	Mollahat	Gopalganj	Molla Shopping Complex, Village: Mollahat, Union: Udoypur, Thana: Mollahat, District: Bagerhat
828	Mongla Bazar	Khulna	Habib Tower, Road Name: Sheikh Abdul Hai Road, Ward No.: 05, City Corporation/Pourashava: Mongla, Thana: Mongla, District: Bagerhat.
829	Morrelganj	Bagerhat	Rajnish Bhaban, Holding No.: 15, Morrelganj Bazar Road, Ward No: 05, Pauroshova: Morrelganj, Thana: Morrelganj, District: Bagerhat
830	Valaipur Bazar	Darshana	Master Abdul Wahed Super Market, Area: Valaipur, Union: Alukdia, Thana: Chuadanga Sadar, District: Chuadanga.
831	Alamdanga	Poradah	Sattya Narayan Mandir, Road Name: Thakur Bari Road, Ward No: 03, City Corp./ Pourashava: Alamdanga, Upazilla/Thana: Alamdanga, District: Chuadanga
832	Andulbaria Bazar	Darshana	Village: Andulbaria, Union: Andulbaria, Thana: Jibannagar, District: Chuadanga
833	Asmankhali Bazar	Darshana	Rahima New Market, Village: Asmankhali, Union: Asmankhali, Thana: Alamdanga, District: Chuadanga
834	Chuadanga Sadar	Darshana	Khondoker Palace, Holding No.:0463-00, Puraton Hospital Road, Ward No.:03, Chuadanga Pourashava, Thana: Chuadanga, District: Chuadanga
835	Damurhuda	Darshana	Moslem Plaza, Village: Damurhuda, Union: Damurhuda, Thana: Damurhuda, District: Chuadanga
836	Jibannagar	Darshana	Tiptop Tower, Road Name: Changkhali Road, Ward No: 06, Pourashava: Jibannagar, Thana: Jibannagar, District: Chuadanga
837	Karpashdanga	Darshana	Matrichaya - Pitrinir, Village: Karpasdanga, Union: Karpashdanga, Thana: Dhamurhuda, District: Chuadanga
838	Sarajganj Bazar	Darshana	Momotaj Market, Village: Sarajganj Bazar, Dag No: S.A.-819, 820, R.S.-1074, 1076, 1079, Khatiyan No: S.A. & R.S. 248/1, 163, 885, Mouza Name: Jugirhuda, Union: Kutubpur, Thana: Chuadanga Sadar, District: Chuadanga
839	Baganchra	Benapole	Chand Super Market, Village: Baguri, Khatian: R.S. 2329, Mouza: Raripukuria, Union: Kaiba, Thana: Sharsha, District: Jashore.
840	Bagherpara	Jashore	Hazi Super Market, Holding No.: 238, Bagherpara Main Road, Ward No.: 07, Pourashava: Bagherpara, Thana: Bagherpara, District: Jashore
841	Bankra	Benapole	B.M. Plaza, Village: Alipur, Union: Bankra, Thana: Jhikargacha, District: Jashore

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
842	Basundia More	Noapara	Village/Area: Basundia, Dag: R.S 5042, Khatian: R.S 127, Mouza: Basundia, Union: Basundia, Thana: Jashore Sadar, District: Jashore.
843	Chowgacha Bazar	Jashore	Holding No.: 00329-01, Road Name: Jhikargacha Road, Ward No.: 07, Pourashava: Chowgacha, Thana: Chowgacha, District: Jashore.
844	Chutipur Bazar	Benapole	Hazi Abdus Shobahan Market, Village: Chutipur, Union: Ganganadapur, Thana: Jhikargacha, District: Jashore
845	Jashore Kolabagan	Jashore	Altaf Market, Village: Kolabagan, Dag No.: C.S. 1044, R.S. 1971, Khatian No.: C.S. 26, S.A. 23, R.S. 399, Mouza Name: 18 No Khitibdia, Union: 7 No. Churamonkathi, Thana: Jashore Sadar, District: Jashore.
846	Jashore University of Science and Technlogy (JUST)	Jashore	Village: Shamnagar, Union: Churamonkathi, Thana: Kotwali, District: Jashore
847	Jhikargacha	Benapole	Arnob Super Market, Hodling No: 0561-00, Road Name: Jhikargacha-Benapole Road, Ward No: 02, Pourashova: Jhikargacha, Thana: Jhikargacha, District: Jashore.
848	Keshabpur Bazar	Noapara	Jabbar Market, Road Name: Moksed Ali Biswas Road, Ward No.: 04, Pourashava: Keshabpur, Thana: Keshabpur, District: Jashore.
849	Monihar Bus Stand	Jashore	Holding No.: 07, Road Name: Jashore-Narail Road, Ward No.: 09, Pourashava: Jashore, Thana: Jashore Sadar, District: Jashore.
850	Monirampur	Noapara	Bari Super Market, Holding No.: 28800, Road Name: Jashore Satkhira Main Road, Ward No.: 3, Pourashava/City Corp.: Monirampur, Thana: Monirampur, District: Jashore.
851	Navaron	Benapole	Alhaz Amir Hossain Market, Village/Area: Navaron Rail Bazar, Dag No.: S.A.-493, Khatian No.: S.A.-777, Mouza Name: Buruj Bagan, Union: 10 No. Sharsha, Thana: Sharsha, District: Jashore.
852	Nehalpur Bazar	Noapara	Village/Area: Nehalpur, Dag No.: R.S. 2960, Khatian No.: R.S. 328, Mouza Name: Nehalpur, Union: Nehalpur, Thana: Monirampur, District: Jashore.
853	Nurbag Main Road	Noapara	Dipro Super Market, Holding No: 0739, Nurbag Road, Ward No: 05, Pourashava: Noapara, Thana: Abhaynagar, District: Jashore
854	Palbari Moor	Jashore	Shahid Mosiur Rahman Road, Road No: 01, Ward No: 05, Pourashava: Jashore, Thana: Jashore Sadar, District: Jashore
855	Pulerhat	Jashore	Sayeed Super Market, Village: Pulerhat Bazar, Mouza: Krisnabati, Union: Arabpur, Thana: Jashore Sadar, District: Jashore
856	Rajganj Bazar	Jashore	Rup Tower, Area: Rajganj, Union: Mobarakpur, Thana: Monirampur, District: Jashore
857	Rupdia Bazar	Jashore	Heron Super Market, Village/Area: Rupdia, Union: Norendrapur, Thana: Kotwali, District: Jashore
858	Satmail Bazar	Jashore	Haider Ali Super Market, Area: Satmail Bazar (Barinagar), Dag No.: R.S. 471, 472, Khatian No.: R.S. 68, Mouza Name: Bora Hoibatpur, Union: 10 No. Hoibatpur, Thana: Jashore Sadar, District: Jashore.
859	Vatpara Bazar	Noapara	Mollah Bari Market, Village: Vatpara Bazar, Daag No: R.S.-3778, Khatiyan No: R.S.-1387, Mouza Name: Vatpara, Union: Baghutia, Thana: Abhaynagar, District: Jashore.
860	Barobazar	Kaliganj	Village: Mithapukur, Daag No.: RS-525, Khatian No. RS-220, Mouza-Mithapukur, Union: Hat Barobazar, Post: Baro Bazar, Thana- Kaliganj, District: Jhenaidah.
861	Bhatai Bazar	Kaliganj	Bhai Bhai Tower, Village/Area: Bhatai Bazar, Dag No: R.S.-738, Khatian No: R.S. (DP) 824, Mouza Name: Bhatai, Union: 14 No. Dudhshar, Thana: Shailokupa, District: Jhenidah.
862	Dak Bangla Bazar	Kaliganj	Village/Area: Dak Bangla Bazar, Dag No: R.S.-3068, Khatian No: R.S.-553, Mouza Name: 31 No. Shadhuhati, Union: 1 No. Shadhuhati, Thana: Jhenaidah Sadar, District: Jhenidah
863	Harinakunda	Kaliganj	Arjan Commissioner Super Market, Holding No.: 0198, Road Name: Ayezuddin Mor Road, Ward No.: 06, City Corporation/Pourashava: Harinakunda, Thana: Harinakunda, District: Jhenaidah.
864	Hatfazilpur	Magura	Hazi Market, Area: Hatfazilpur, Union: Abaipur, Thana: Shailakupa, District: Jhenidah

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
865	Hatgopalpur	Magura	Chairman Market, Village: Hatgopalpur, Union: 11 No Padmakar, Thana: Jhenaidah Sadar, District: Jhenaidah
866	Jhenaidah Sadar	Kaliganj	Holding No.: 42/1, Road No.: 13, Road Name: She-E-Bangla Road, Ward No.: 02, City Corporation/Pourashava: Jhenaidah, Thana: Jhenaidah Sadar, District: Jhenaidah.
867	Kotchandpur	Kaliganj	Farhad Market, Dudhsora Road, Ward No.: 03, Pourashava: Kotchandpur, Thana: Kotchandpur, District: Jhenaidah
868	Langalbandha	Magura	Taleb Tower, Village: Natun Vukta Malithia, Dag No.: R.S. 7108, Khatian No.: R.S. 3393, Mouza: Malithia, Union: Dhalhorachandra, Thana: Shailokupa, District: Jhenaidah.
869	Maheshpur	Kaliganj	Ovi Plaza, Holding No: 54, Road Name: Jashore-Maheshpur Highway, Ward No: 06, Pourashava: Maheshpur, Thana: Maheshpur, District: Jhenaidah
870	Purapara Bazar	Jashore	Mayer Doa Super Market, Area: Purapara Bazar, Union: 11 no. Mandarbaria, Thana: Moheshpur, District: Jhenaidah.
871	Shailkupa Bazar	Kaliganj	Babar Plaza, Holding No.: 3939, Road Name: Shailkupa Bazar Road, Ward No.: 04, City Corporation/Pourashava: Shailkupa, Thana: Shailkupa, District: Jhenaidah.
872	Sheikhpara Bazar	Kushtia	Saif Super Market, Village: Sheikhpara Bazar, Shitalidanga, Union: 1 No. Tribeni, Upazilla: Shoilokupa, District: Jhinaidah
873	Batiaghata	Khulna	Akter Chamber, Village: Hetal Bunia, Union: 2 No Batiaghata, Upazilla: Batiaghata, District: Khulna.
874	Boyra	Sonadanga	Sahanaz Complex, Holding No: 27/14 G, Road Name: Mujgunni Highway Road, Ward No: 16, City Corporation: Khulna, Thana: Sonadanga, District: Khulna.
875	Chalna Bazar	Khulna	Holding No: 0415-00, Chalna-Khulna Main Road, Ward No: 07, Pauroshova: Chalna, Thana: Dacope, District: Khulna
876	Chuknagar Bazar	Satkhira	Hamidur Shopping Complex, Village/Area: Chuknagar, Dag No.: R.S. 645, Khatian No.: R.S. 999, Mouza Name: Chuknagar, Union: Atlia, Thana: Dumuria, District: Khulna.
877	Daulatpur	Khulna	Gulmohal, Holding No: 433/4, Road Name: Jashore Lower Road, Ward No: 05, Khulna City Corporation, Thana: Daulatpur, District: Khulna.
878	Dumuria	Khulna	Sabitri Super Market, Village: Argi Shajiara, Union: Dumuria, Upazilla: Dumuria, District: Khulna
879	Fulbari Gate	Khulna	M. Islam Bhaban, Village/Area: Fulbari Gate, Dag No.: R.S. 4140, Khatian No.: R.S. 1104, Mouza Name: Jogipol, Union: Jpogipol, Thana: Khan Jahan Ali, District: Khulna.
880	Fultola	Noapara	Area: Fultola Bazar, Union: Damodar, Thana: Fultola, Thana: Fultola, District: Khulna
881	Gollamari	Sonadanga	A.K. Plaza, Sher-e-Bangla Road, Ward No: 26, Khulna City Corporation, Thana: Khulna Sadar, District: Khulna
882	Kapilmuni	Satkhira	Building Name: Mofazzel & Rozina Hossain Shopping Complex, Village/Area: Nasirpur, Dag No: R.S.-1204, Khatian No: R.S.-1046 , Mouza Name: Nasirpur, Union: Kapilmuni, Thana: Paikgacha, District: Khulna.
883	Khalishpur-Khulna	Khulna	Sharjil Tower, Road Name: B.I.D. Road, Ward No.: 10, Khulna City Corporation, Thana: Khalishpur, District: Khulna
884	Khulna New Market	Boro Bazar	Alek Mansion, Holding No.: 186 (11), Road Name: New Market Road, Ward No.: 17, Pourashava/City Corporation: Khulna, Thana: Sonadanga, District: Khulna.
885	Koiya Bazar	Khulna	Village: Koiya Bazar, Union: Jalma, Upazilla: Botiaghata, District: Khulna.
886	Labonchara Bazar	Sonadanga	Mukti Kunja, 74-106 Labonchara Main Road, Ward No: 31, Khulna City Corporation, Upazilla: Khulna Sadar, Thana: Khulna Sadar, District: Khulna
887	Moylapota	Sonadanga	Islam Tower, Holding No: 22, Road Name: K.D.A. Avenue Road, Ward No: 20, City Corporation: Khulna, Thana: Sonadanga, District: Khulna.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
888	Mujgunni	Boro Bazar	Haque Tower, Holding No: N-71, 72 & 73, Mujgunni Highway, Ward No: 9, Khulna City Corporation, Upazilla: Khulna, Thana: Khalishpur, District: Khulna.
889	Nirala	Khulna	Wazed Tower, Holding No: C-6 & C-7, Sher-e-Bangla Road, Ward No: 24, Khulna City Corporation, Thana: Khulna Sadar, District: Khulna
890	Paikgacha	Khulna	Matri Nibash, Holding No: 20, Paikgacha Main Road, Word No.: 07, Pourashova: Paikgacha, Thana: Paikgacha, District: Khulna
891	Rupsha Ghat	Khulna	Building Name: Village/Area: Baghmara, Dag No: SA- 148 Khatian No: SA-194, Mouza Name: Baghmara, Union: Noihati, Thana: Rupsha, District: Khulna.
892	Rupsha Stand Road	Boro Bazar	Holding No.: 47/4, Road Name: Rupsha Strand Road, Ward No.: 29, City Corporation: Khulna, Thana: Khulna Sadar, District: Khulna.
893	Sachibunia Bazar	Sonadanga	Gazi Shopping Complex, Area: Sachibunia, Daag No: R.S. 4507, Khatiyan No: R.S. 94, Mouza: Sachibunia, Union: Jalma, Thana: Lanbonchora, District: Khulna
894	Sener Bazar	Khulna	Imam City Plaza, Village: Aichgati, Union: Aichgati, Thana: Rupsha, District: Khulna
895	Sheikhpara Power House	Sonadanga	Holding No.: 171, B.K Roy Road, Ward No.: 20, Khulna City Corporation, Thana: Sonadanga, District: Khulna
896	Allahar Dorga	Kushtia	Village/Area: Holudbaria/ Allahar Dorga, Union: Piyarpur, Upazilla: Daulatpur, District: Kushtia
897	Amla Bazar	Poradah	F Karim Super Market, Village: Amla Bazar, Mouza: Amla, Thana: Mirpur, District: Kushtia
898	Bheramara	Kushtia	Dr. Abdus Sobahan Market, Building No.: 240/1, High Road, Ward No.:06, Pourashava: Bheramara, Thana: Bheramara, District: Kushtia
899	Chourhash	Kushtia	Holding No: 2400, Kushtia-Jhenaidah Road, Ward No: 05, Pourashava: Kushtia, Thana: Kushtia Sadar , District: Kushtia
900	Golapnagar Bazar	Kushtia	Rahul Super Market, Village: Golapnagar Bazar, Union: Mokarimpur, Thana: Bheramara, District: Kushtia
901	Halsha Bazar	Poradah	Abdur Rahim Mandal Super Market, Village/Area: Halsha Bazar, Union: Mirpur, Upazilla: Kusthia, District: Kusthia
902	Harinarayanpur	Kushtia	Sadhinota Market, Village/Area: Harinarayanpur, Dag No: RS-7676, Mutation Khatian No:1456, Mouza Name: Harinarayanpur, Union: Harinarayanpur, Upazilla: Kushtia, District: Kushtia.
903	Khajanagar Bazar	Poradah	Village: Khajanagar Bazar, Union: Battali, Thana: Kushtia Sadar, District: Kushtia
904	Khoksha	Poradah	Thana Road, Ward No: 05, Pourashava: Khoksha, Thana: Khoksha, District: Kushtia
905	Kumarkhali	Kushtia	Amin Plaza, Building No.: 45, Road Name: Hazrat Sona Bondhu Shah Sarak, Ward No.: 06, Pourashava: Kumarkhali Thana: Kumarkhali, District: Kushtia.
906	Kushtia Mirpur Bazar	Poradah	Holding No: 127, Zia Sarak, Ward No: 06, Pourashava: Mirpur, Thana: Mirpur, District: Kushtia.
907	Lahini Bottola	Kushtia	Mongol Shah New Market, Holding No.: 122, Nur Uddin Ahmed Road, Ward No.: 12, Pourashava: Kushtia, Thana: Kushtia Sadar, District: Kushtia
908	Panch Raster More	Kushtia	Quadery Super Market, Holding No: 14, Road Name: 14 no. R A Khan Road, Ward No: 1 City Corp./Pourashava: Kushtia, Thana: Kushtia, District: Kushtia
909	Panti Bazar	Kushtia	Popy Super Market, Area: Panti, Union: Panti, Thana: Kumarkhali, Dist: Kushtia
910	Taragunia	Kushtia	Janani Super Market, Village: Gangarampur, Union: Hogolbaria, Thana: Doulatpur, District: Kushtia
911	Trimohoni Bazar	Kushtia	Parul Tower, Holding No: 0011-00, Anwar Yusuf Road, Ward No: 13, Pourashava: Kushtia, Thana: Kushtia Sadar, District: Kushtia

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
912	Mohammadpur- Magura	Magura	Sathi Tower-2, Village: Mohammdpur, Dag No.: C.S.-74, S.A.-74, R.S.-300, Khatian No.: C.S.-25, S.A.-34, Mouza: Mohammadpur, Union: 78 No. Mohammadpur, Thana: Mohammadpu, District: Magura.
913	Nohata Bazar-Magura	Magura	Dollar Super Market, Union: Nohata, Thana: Mohammadpur, District: Magura
914	Radhanagar Bazar	Magura	Area: Radhanagar, Daag No: R.S.- 5104, Khatiyan No: R.S.-455/1, Mouza: 55 No. Kadirpara, Union: 6 No. Kadirpara, Thana: Sreepur, District: Magura.
915	Sachilapur Bazar	Magura	N. S. Market, Village: Sachilapur, Union: Sreepur, Thana: Sreepur, District: Magura
916	Satrujitpur Bazar	Magura	Saha Bhavan, Area: Satrujitpur, Union: Satrujitpur, Thana: Magura Sadar, District: Magura
917	Shimakhali Bazar	Jashore	Sardar Shopping Mall, Area: Shimakhali, Union: 4 No. Shatakhali, Thana: Shalikha, District: Magura
918	Sreepur-Magura	Magura	Shaikat-Shaishab Super Market, Village: Sreepur, Union: Sreepur, Thana: Sreepur, District: Magura
919	Vaina Moor	Magura	Munshi Abdul Majid Market, Building No.: 01, Magura-Jhenidah Road, Ward No.: 09, Pourashava: Magura, Thana: Magura Sadar, District: Magura
920	Amjhupi Bazar	Meherpur	Haji Ayesha Akbar Tower, Area: Amjhupi Bazar, Union: Amjhupi, Thana: Meherpur Sadar, District: Meherpur.
921	Bamundi	Meherpur	Bishas Tower, Village: Bamundi, Union: Bamundi, Thana: Gangni, District: Meherpur
922	Baradi Bazar-Meherpur	Meherpur	Annas New Market, Area: Baradi Bazar, Union: Baradi, Thana: Meherpur Sadar, District: Meherpur
923	Boro Bazar - Meherpur	Meherpur	Mandal Commercial Complex, Holding No.: 519, Road Name: Kathuli Road, Ward No.:02, Pourashava: Meherpur, Thana: Meherpur Sadar, District: Meherpur
924	Gangni	Meherpur	Ruposhi Bangla-2, 1134/3 Kushtia-Meherpur Road, Ward No.:08, Pourashava: Gangni , Thana: Gangni, District: Meherpur
925	Mujibnagar	Meherpur	Huda Plaza, Village: Kedarganj Bazar, Union: Bagawaun, Thana: Mujibnagar, District: Meherpur
926	Chachuri Bazar	Narail	Village/Area: Chachuri Bazar, Daag No.: Hal-60, Khatian No.: 286, Mouza Name: Dhariaghata, Union: 02 No. Purulia, Thana: Kalia, District: Narail.
927	Gobra Bazar	Narail	Gobra Bazar, Dag No.: R.S 1068, Khatian No.: R.S 55 , Mouza Name: Goyal Bari, Union: Kolora, Thana: Narail Sadar, District: Narail.
928	Kalia	Narail	Holding No: 23/1, Thana Road, Ward No: 03, Pauroshova: Kalia, Thana: Kalia, District: Narail.
929	Lohagara Bazar	Narail	Mollah Shopping Complex, Road Name: Lohagara Bazar Road, Ward No.: 04, City Corporation/Pourashava: Lohagara, Thana: Lohagara, District: Narail.
930	Maijpara Bazar	Narail	Ankur Super Market, Area: Maijpara Bazar, Dag No: R.S.-13, Khatiyan No: R.S.-344, Mouza Name: Urani Durgapur, Union: Madhyapalli, Thana: Narail, District: Narail
931	Mohajan Bazar	Narail	Village/Area: Mohajan Bazar, Union: Mouli, Thana: Mohajan, District: Norail
932	Narail Sadar	Narail	Sikder Complex, Holding No.: 0662/01, Road Name: Narail-Jashore Main Road, Ward No.: 06, City Corporation/Pourashava: Narail, Thana: Narail Sadar, District: Narail.
933	Brahmarajpur Bazar	Satkhira	Mallik Super Market, Village: Brahmarajpur, Union: Brahmarajpur, Thana: Satkhira Sadar, Distict: Satkhira
934	Budhhata Bazar	Satkhira	Village: Budhata, Union: Budhata, Thana: Ashasuni, District: Satkhira.
935	Jhawdanga Bazar	Satkhira	Mufti Traders, Village/Area: Jhawdanga Bazar, Dag No: RS-1041, Khatian No: RS-378, Mouza Name: Jhawdanga, Union: Jhawdanga, Thana: Satkhira Sdara, District: Satkhira

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
936	Kalaroa	Satkhira	Khukhur Bari Super Market, Holding No: 554, Jashore-Satkhira Highway, Ward No: 02, Pauroshova: Kalaroa, Thana: Kalaroa, District: Satkhira
937	Kulia Bazar	Satkhira	Matri Bhaban, Village: Kulia Bazar, Union: 1 no. Kulia, Thana: Debhata, District: Satkhira
938	Parulia Bazar	Satkhira	Village: Shakhipur, Dag No: R.S. 3056, Khatiyan No: R.S.-2568, Mouza Name: Shakhipur, Union: 3 No Shakhipur, Thana: Debhata, District: Satkhira
939	Patkelghata	Satkhira	Village/Area: Patkelghata, Dag No: SA-158, 159, Khatian No: SA-398, Mouza Name: Rajendrapur, Union: Sorulia, Thana: Patkelghata, District: Satkhira
940	Aramnagar Bazar-Sharishabari	Dhanbari	Jishan Complex, Holding No: 79, Aramnagar Bazar Main Road, Ward no: 02, Pauroshova: Sarishabari, Thana: Sarishabari, District: Jamalpur
941	Balijuri	Jamalpur	Chowdhury Plaza, Holding No: 0142-00, Road Name: Upazilla Main Road, Ward No: 04, City Corp./ Pourashava: Madarganj, Upazilla/Thana: Madarganj, District: Jamalpur.
942	Dewanganj Bazar	Bakshiganj	Saha Shopping Complex, Holding No.: 625/1, Thana Road, Ward No.: 04, Paurashava: Dewanganj, Thana: Dewanganj, District: Jamalpur
943	Hazipur Bazar- Jamalpur	Jamalpur	Village: Hazipur Bazar, Union: 13 No. Masta, Thana: Jamalpur Sadar, District: Jamalpur
944	Islampur Bazar-Jamalpur	Jamalpur	Amena Momin Shopping complex, Holding No: 0063/02, Road Name: Islampur Bazar Road, Ward No: 04, City Corp./ Pourashava: Islampur, Upazilla/Thana: Islampur, District: Jamalpur.
945	Jamalpur Bypass Road	Jamalpur	Dapunia Plaza, Holding No.: 0281-01, Jamalpur Bypass Road, Ward No.: 07, Paurashava: Jamalpur, Thana: Jamalpur Sadar, District: Jamalpur
946	Jamtoli Bazar-Jamalpur	Dhanbari	Jamtoli New Market, Village: Jamtoli, Dag No: B.R.S-889, Khatiyan No: B.R.S.-260, 07, Mouza Name: Paschin Pardighli, Union: 12 No Titpalla, Thana: Jamalpur Sadar, District: Jamalpur
947	Koyra Bazar	Dhanbari	Haji Sultan Khan Super Market, Village: Koyra Bazar, Union: Adhar Vita, Thana: Madarganj, District: Jamalpur
948	Mahmudpur Bazar-Jamalpur	Jamalpur	Monower Medical Hall, Village: Mahmudpur, Union: Mahmudpur, Thana: Melandaha, District: Jamalpur
949	Melandah Bazar	Jamalpur	Shapla Market, Holding No.: 44, Melandah Bazar Main Road, Ward: 05, Pouroshava: Melandah, Thana: Melandah, District: Jamalpur
950	Nandina Bazar	Jamalpur	Al-Madina Shopping Complex, Village: Nandina, Union: 9 No Ranagacha, Thana: Jamalpur, District: Jamalpur
951	Narundi Bazar	Jamalpur	Jainal Abedin Complex, Village: Nurundi, Union: Narundi, Thana: Jamalpur Sadar, District: Jamalpur
952	Sanandabari Hat	Bakshiganj	Principal Market, Village: Sanandabari, Union: Char Amkhowa, Thana: Dewanganj, District: Jamalpur
953	Sokal Bazar	Jamalpur	Sajid Super Market, Holding No: 82, Jame Masjid Road, Ward No: 04, Pourashava: Jamalpur, Thana: Jamalpur Sadar, District: Jamalpur
954	Tarakandi	Dhanbari	Sajid Bhavan, Village: Pakhimara, Daag No: B.R.S- 5888, Khatiyan No: B.R.S- 2424, Mouza Name: Pagol Digha, Union: Pagol Digha, Thana: Sarishabari, District: Jamalpur.
955	Asim Bazar	Dhanbari	Ananda Bazar Complex, Village: Asim Bazar, Union: 12 No Asim Patuli, Thana: Fulbaria, District: Mymensingh
956	Atharabari-Raybazar	Kishoreganj	Jewel & Emon Index, Village: Atharabari Hat, Union: 4 No Atharabari, Thana: Ishwarganj, District: Mymensingh
957	Batajore Bazar	Seed Store Bazar	A.U. Talukder Tower, Village/Area: Batajore, Daag No: 9021, Khatiyan No: 648, Moujar No: Muchira, Union: 9 Kachina, Thana: Bhaluka, District: Mymenshingh.
958	Bhaluka	Seed Store Bazar	Pal Bhaban, Holding No.: B/235, Dhaka-Mymenshingh Highway, Ward No.: 02, Bhaluka Pourashava, Thana: Bhaluka, District: Mymenshingh
959	Bidyaganj Bazar	Mymensingh	Sahajahan Super Market, Village: Bidyaganj, Thana: Mymensingh Sadar, District: Mymensingh

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
960	Bogar Bazar	Seed Store Bazar	Fazlul Haque Complex, Village/Area: Bogar Bazar, Dag No.: R.S. 11113, Khatian No.: R.S. 2387, Mouza Name: Gujiyam, Union: Amirabari, Thana: Trishal, District: Mymenshing.
961	Charpara	Mymensingh	Pathan Bari, Holding No.: 12, Chamra Gudam Road, Ward No: 13, Mymensingh City Corporation, Thana: Kotwali, District: Mymensingh
962	Dapunia- Mymensingh	Mymensingh	The Master complex, Area: Dapunia, Union: Dapunia, Thana: Mymensingh Sadar, District: Mymensingh
963	Dhobaura Bazar	Mymensingh	Salim Mirdha Super Market, Village: Dhobaura Bazar, Union: Dhobaura, Thana: Dhobaura, District: Mymensingh
964	Fulbaria	Mymensingh	Mizares Garden, Holding No.: 0649, Road Name: Fulbaria Highway, Word No.: 8, Pourashava: Fulbaria, Thana: Fulbaria, District: Mymensingh
965	Fulpur	Mymensingh	Islam Market, Holding No: 29, Amuakanda Mosjid Road, Ward No: 9, Fulpur Pourashava, Thana: Fulpur, District: Mymensingh
966	Gafargaon	Mymensingh	Chowdhury Plaza, Holding No: 794, Station Road, Ward No: 05, Pauroshova: Gafargaon, Thana: Gafargaon, District: Mymensingh
967	Gouripur- Mymensingh	Mymensingh	Sadia Plaza, Road Name: Bangabandhu Road, Ward No.: 03, Pourashava: Gouripur, Thana: Gouripur, District: Mymensingh
968	Haluaghat	Mymensingh	M M Plaza, Holding Name: 14, Madhya Bazar Road, Ward No: 04, Pourashava: Haluaghat, Thana: Haluaghat, District: Mymensingh
969	Ishwarganj	Mymensingh	Hazi Ishaq Ali Complex, Sahid Shamsu Sarak (Thana Road), Ward No: 2, Ishwarganj Pourashava, Thana: Ishwarganj, District: Mymensingh
970	Kalibari Bus Stand Gabtoli	Dhanbari	Building Name: Razzak Plaza, Village: Kalibari, Daag No: S.A.-147, B.R.S.-275, Khatiyan No: S.A-16, B.R.S- 196, Mouza Name: Dhargram, Union: 7 No Ghoga, Thana: Muktagacha, District: Mymensingh
971	Kewatkhali	Mymensingh	Holding No: 99/1, Road Name: Wapdar Mor, Ward No: 20, Mymensingh City Corporation, Thana: Mymensingh Sadar, District: Mymensingh
972	Muktagacha	Mymensingh	Muktagacha Thana Mohila Somobai Somiti, Holding No: 0032-00, Moharaja Road, Ward No: 04, Pourashava: Muktagacha, Thana: Muktagacha, District: Mymensingh.
973	Mymensingh Court	Mymensingh	Shaheed Syed Nazrul Islam Bhaban, Holding No.: 93, Gangadas Guho Road, Ward No.: 07, Mymensingh City Corporation, Thana: Mymensingh Sadar, District: Mymensingh
974	Nandail	Kishoreganj	Holding No: 763, Puratan Bus Stand Road, Ward No: 05, Pourashava: Nandail, Thana: Nandail, District: Mymensingh.
975	Natun Bazar	Mymensingh	Pragoti Tower, Holding No.: 16, Road Name: Shaheb Ali Road, Ward No.: 10, Paurashava: Mymensingh, Police Station: Mymensingh Sadar, District: Mymensingh
976	Shombhuganj	Mymensingh	Harun Mondal Plaza, Holding No: 600, Purba Bazar Road, Ward No: 33, Pourashava: Shombhuganj, Thana: Kotwali, District: Mymensingh
977	Square Masterbari	Seed Store Bazar	N.M Tip Top Centre, Village/Area: Jamirdia Square Masterbari, Union: Hobirbari, Thana: Bhaluka, District: Mymensingh
978	Tarakanda	Mymensingh	Sarker Villa, Village: Tarakanda Bazar, Union: Tarakanda, Thana: Tarakanda, District: Mymensingh
979	Trishal	Mymensingh	Bir Muktijoddha Abul Hossain Plaza (Mayor Market), House No: 74-75, Abdul Rashid Road, Ward No: 02, Pourashava: Trishal, District: Mymensingh
980	Barhatta Bazar	Netrokona	Sagor Plaza, Village: Gopalpur Bazar, Union: Barhatta, Thana: Barhatta, District: Netrokona
981	Durgapur-Netrokona	Netrokona	Hossain Complex, Holding No.: 264, Upazila Road, Ward No.: 04, Pourashava: Durgapur, Thana: Durgapur, District: Netrokona
982	Kalmakanda	Netrokona	Sumita Home, Village: Kalmakanda, Union: Kalmakanda, Thana: Kalmakanda, District: Netrokona
983	Kendua Bazar	Netrokona	Abdur Rahman Bhuiyan Market, Dik Dair Road, Ward No: 06, Pauroshova: Kendua, Thana: Kendua, District: Netrokona
984	Kurpar	Netrokona	A. R. Tower, Holding No.: 700, Kendua-Madan Road, Ward No.: 09, Pourashava: Netrokona, Thana: Netrokona Sadar, District: Netrokona

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
985	Madan	Netrokona	Jahangirpur Plaza, Madan-Netrokona Road, Ward No: 08, Pourashava: Madan, Thana: Madan, District: Netrokona
986	Mohanganj-Netrokona	Netrokona	Holding No.: 238, Mohanganj Sadar Road, Ward No.: 03, Paurashava: Mohanganj, Thana: Mohanganj, District: Netrokona
987	Purbadhala Bazar	Mymensingh	Amir Plaza, Village: Purbadhala, Union: Purbadhala, Thana: Purbadhala, District: Netrokona
988	Shyamgonj	Mymensingh	Village/Area: Shyamgonj, Dag No: BS 433, Khatian No: 378, Mouza Name: Goalakanda, Union: Goalakanda, Thana: Purbadhola District: Netrokona.
989	Telegati Bazar-Atpara	Netrokona	Kawsar Plaza, Village: Teligati Bazar, Dag No: R.O.R.-641/721, Khatiyan No: B.R.S. 1163, Mouza Name: Bijoypur, Union: Teligati, Thana: Atpara, District: Netrokona
990	Jhenaigati	Sherpur	Khan Market, Village/Area: Jhenaigati, Dag No.: B.R.S 226,227,228 Khatian No.: B.R.S 109, Mouza Name: Jhenaigati, Union: Jhenaigati Sadar, Thana: Jhenaigati, District: Sherpur.
991	Kusumhati	Sherpur	Refaz Shopping Complex, Village/Area: Kusumhati Bazar, Dag No.: B.R.S 1773, Khatian No.: B.R.S 1822, Mouza Name: Lochmunpur, Union: Lochmunpur, Thana: Sherpur Sadar, District: Sherpur
992	Nakla Uttar Bazar	Sherpur	Hakim Market, Holding No: 892/02, Nalitabari Road, Ward No: 05, Nakla Pourashava, Thana: Nakla, District: Sherpur
993	Nalitabari	Sherpur	Rokeya Villa, Holding No: 418, Road Name: Shahid Nazmul Srity Road, Ward No: 04, Pourashava: Nalitabari, Thana: Nalitabari, District: Sherpur.
994	Sreebordi	Bakshiganj	Khan plaza, Holding No: 663/3, Road Name: Bhayadanga Road, Ward No: 07, City Corp./ Pourashava: Sreebordi, Upazilla/Thana: Sreebordi, District: Sherpur.
995	Tinani Bazar	Sherpur	Abdur Rahim Master Super Market, Village: Tinani, Union: Malijikanda, Thana: Jhenaigati, District: Sherpur
996	Biman More	Bogura	Building Name (If any): Khan Complex, Holding No. 1890, Road Name: Rangpur Road, Road No.: N/A, Ward No.: 17, City Corp./Pourashava: Bogura, Thana: Bogura Sadar , District: Bogura
997	Bogura Bou Bazar	Bogura	Altaf Bela Plaza, Holding No. 296, S.P. Bridge Road, Ward No. 20, Pourashava: Bogura, Thana: Bogura Sadar, District: Bogura
998	Bogura Shibganj	Bogura	Holding No. 199, Thana Road, Ward No.: 07, Pourashava: Shibganj, Thana: Shibganj, District: Bogura
999	Bogura Uposhahar	Bogura	Chairman Plaza, Holding No. 2066, Uposhahar Bazar Road, Ward No.: 01, Pourashava: Bogura, Thana: Bogura Sadar, District: Bogura
1000	Borogola	Bogura	Masuma Plaza, Holding No. 766, Road Name: Rangpur Road, Ward No.: 03, City Corp,/ Pourashava: Bogura Tha: Bogura Sadar, District: Bogura.
1001	Chelopara	Bogura	Holding No: 626, Chelopara Road, Ward No: 6, Pourashava: Bogura, Thana: Bogura Sadar, District: Bogura.
1002	Dhunat	Bogura	Moslim Khan Complex, Holding No: 255, Road Name: Sonamukhi Road, Ward No: 03, Pourashova: Dhunat, Thana: Dhunat, District: Bogura
1003	Dhupchachia	Bogura	Haque Complex, Holding No: 631, Shantahar-Bogura Road, Ward No: 02, Pourashava: Dupchanchia, Thana: Dupchanchia, District: Bogura
1004	Gabtoli Upozila	Bogura	Holding No: 750, Road No: 02, Ward No: 02, Gabtoli Pourashava, Thana: Gabtoli, District: Bogura.
1005	Godarpara	Bogura	Santahar Road, Ward No.: 15, Pourashava: Bogura, Thana: Bogura Sadar, District: Bogura
1006	Kahaloo	Bogura	Rita Bhaban, Holding Name: 698/622, Road Name: Thana Road, Ward No: 04, Pourashava: Kahaloo, Thana: Kahaloo, District: Bogura
1007	Kichak	Bogura	Meraj Plaza, Village: Kichak, Daag No: R.S.-478/659, 667, Khatiyan No: S.A.-483, R.S,-666, Mouza: Palihar, Union: Kichak, Thana: Shibganj, District: Bogura.
1008	Majhira	Bogura	Bhai Bhai Market, Village: Majhira, Daag No: S.A.-596, Khatiyan No: S.A.-137/151, Mouza: Majhira, Union: Majhira, Thana: Shahjahanpur, District: Bogura.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1009	Mohasthan Garh	Bogura	Afzal Mansion, Area: Mohasthan Bazar, Union: Gakul, Thana: Bogura Sadar, District: Bogura
1010	Mokamtola	Bogura	Rokeya Market, Area: Mokamtola, Daag No.: B.S.-1598, Khatiyan No.: B.S.-355, Mouza: Lakshmipur, Union: Mokamtola, Thana: Shibganj, District: Bogura.
1011	Namuja Hat	Bogura	Zahanara Plaza, Village: Namuja Hat-Puratan Dinajpur Road, Daag No: M. R. R. 430, Khatiyan No: M. R. R. 1638, Mouza: 1 No Namuja, Union: Namuja, Thana: Bogura Sadar, District: Bogura.
1012	Nandigram Bus Stand	Bogura	Alhaz Mozibur Rahman Super Market, Road Name: Bogura-Natore Highway, Ward No: 09, Pauroshova: Nandigram, Thana: Nandigram, District: Bogura
1013	Noymile- Bogura	Bogura	Bashir Uddin Shopping Complex, Village: Noymile, Union: Aria, Thana: Shahjahanpur, District: Bogura
1014	Sariakandi	Bogura	Tarafdar Market, Holding No.: 5/24, Road Name: Bazar Road, Ward No.: 05, Pauroshova: Sariakandi, Thana: Sariakandi, District: Bogura
1015	Shantahar	Naogaon	Cox's Bazar Market, Shantahar Main Road, Ward No: 06, Pourashava: Shantahar, Thana: Adamdighi, District: Bogura
1016	Sherpur Road Colony	Bogura	Building Name-Yeasin Tower, Hoding No-1529, Road Name- Sherpur Road, Ward No-12, Pourashava- Bogura Sadar,Thana - Bogura Sadar, Dist-Bogura
1017	Sherpur Upozilla	Bogura	Mizan Tower, Holding No: 2376(1), Hatkhola Road, Ward No: 08 Pourashava: Sherpur, Thana: Sherpur, District: Bogura
1018	Sonatola	Bogura	Holding No.: 392/1, Jhumur Bari Road, Ward No.: 01, Pourashava: Sonatola, Thana: Sonatola, District: Bogura
1019	Talora	Bogura	Mondol Shopping Mall, Holding No.: 463, Road Name: Talora Charmatha, Ward No.: 07, Pauroshova: Talora, Thana: Dupchanchia, District: Bogura
1020	Bholahat	Chapai Nawabganj	Nwabab Big Bazar, Area: Bholahat Bazar, Union: 02 No. Goalbari, Thana: Bholahat, District: Chapai Nababganj
1021	Kansat	Chapai Nawabganj	Biswas Tower, Village: Kansat, Union: Kansat, Thana: Shibganj, District: Chapai Nawabganj
1022	Nachole Bazar	Chapai Nawabganj	Tin Bhai Super Market, Holding No.: 85, Nachole-Amnura Road, Ward No.: 07, Pourashava: Nachole, Thana: Nachole, District: Chapai Nawabganj
1023	Rohanpur	Chapai Nawabganj	Jisan Tower, Holding No.: 179, Road Name: Station Road, Ward No.: 05, Pourashava: Rohanpur, Thana: Gomastapur, District: Chapainawabganj.
1024	Shibganj	Chapai Nawabganj	Ali Villa, Sonali Bank Road, Ward No: 04, Shibganj Pourashava, Thana: Shibganj, District: Chapai Nawabganj
1025	Akkelpur	Joypurhat	Sadia Tower, Road Name: Main Road-Thanar Mor, Ward No: 04, Pourashova: Akkelpur, Thana: Akkelpur, District: Joypurhat.
1026	Jamalganj-Joypurhat	Joypurhat	Bijoy Vaban, Area: Jamalganj Bazar, Daag No: R.S. 2026, Khatiyan No: R.S. 591, Mouza: Rukindipur, Union: Rukindipur, Thana: Akkelpur, District: Joypurhat.
1027	Khetalal	Joypurhat	Mondol Market, Holding No: 1893-00, Khetlal Main Road, Ward No: 04, Pauroshava: Khetlal, Thana: Khetlal, District: Joypurhat
1028	Panchbibi	Joypurhat	Domdoma Super Market, Holding No: 27-30, Joypurhat-Hilli Road, Ward No: 5, Pourashava: Panchbibi, Thana: Panchbibi, District: Joypurhat
1029	Raikali Bazar	Joypurhat	Master Super Market, Village: Raikali Bazar, Union: Raikali, Thana: Akkelpur, District: Joypurhat
1030	Abadpukur	Naogaon	Arafat Shopping Complex, Village: Abadpukur, Daag No: R.S. 1280, 1281, 1282, Mutation Khatiyan No: 2656, Mouza: Kaligoan, Union: Kaligram, Thana: Raninagar, District: Naogaon.
1031	Atrai	Naogaon	Kanak Moni Tower, Village: Sahebganj, Union: Panchpur, Thana: Atrai, District: Naogaon
1032	Badalgachi	Naogaon	Mustafi Plaza, Village: Badalgachi, Union: Badalgachi, Thana: Badalgachi, District: Naogaon

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1033	Chowmashia	Naogaon	Rezia Plaza, Village: Chowmashia Bazar, Union: 9 no. Cheragpur, Thana: Mohadebpur, District: Naogaon.
1034	Dhamoirhat	Joypurhat	Nurjahan Shopping Complex, Holding No: 140, Nimtoli Mor-Hatkhola Road, Ward No: 07, Pourashova: Dhamoirhat, Thana: Dhamoirhat, District: Naogoan
1035	Mohadevpur	Naogaon	Sheikh Market, Village: Mohadevpur, Union: Mohadevpur, Thana: Mohadevpur, District: Naogaon
1036	Nazipur	Naogaon	Nurjahan Plaza, Dhamoirhat Road, Ward No.: 06, Pourashava: Nazirpur, Thana: Patnitola, District: Naogaon
1037	Niamatpur	Naogaon	Maroa Tower, Village/Area: Niamatpur (Teen Rastar Matha), Dag No.: RS- 52, 108 , Khatian No.: R.S - 82, Mouza Name: Balahoir, Union: Niamatour, Thana: Niamatpur, District: Naogaon.
1038	Prosadpur-Manda	Naogaon	Rawsan Ara Adarsha Market, Area: Prosadpur Bazar, Union: Kushumba, Thana: Manda, Dist: Naogaon.
1039	Raninagar	Naogaon	Robi Shah Market, Village/Area: Raninagar, Dag No.: RS- 1214, 1217, Khatian No.: R.S 33, 62, Mouza Name: Baluvora, Union: 1 no Khotessor Raninagar, Thana: Raninagar, District: Naogaon.
1040	Sapahar	Naogaon	Mannan Tower, Village: Sapahar, Union: Sapahar, Thana: Sapahar, District: Naogaon
1041	Saraigachhi-Naogaon	Naogaon	Village: Saraigachhi, Union: Ganguria, Thana: Porsha, District: Naogaon
1042	Abdulpur Station Bazar	Natore	Efat Soha Complex, Area: Abdulpur Station Bazar, Union: 3 No. Chongdhupol, Thana: Lalpur, District: Natore
1043	Ahmedpur-Natore	Natore	Shokhina Plaza, Area: Ahmedpur, Union: 01 no. Joari, Thana: Baraigram, District: Natore
1044	Baraigram	Natore	Raju Tower, Road Name: Hospital Road, Ward No.: 07, Pauroshova: Baraigram, Thana: Baraigram, District: Natore
1045	Bonpara-Natore	Natore	Azad Complex, Holding No.: A-1/1, Road Name: Pabna-Natore Highway Raod, Ward No.: 09, Pourashova: Bonpara, Thana: Baraigram, District: Natore-6430
1046	Gurudashpur	Natore	House: Jannatul Plaza, Holding No: 230, Road Name: Puraton Bus Stand Road, Ward No: 05, Pourashava: Gurudaspur, Thana: Gurudaspur, District: Natore.
1047	Hatiandaha Bazar	Natore	Fatema Plaza, Area: Hatiandaha Bazar, Union: Hatiandaha, Thana: Singra, District: Natore
1048	Lalpur-Natore	Natore	Dewan Market, Village: Lalpur, Union: Lalpur, Thana: Lalpur, District: Natore
1049	Naldanga	Natore	Dr. Yasin Ali Super Market, Holding No. 873, Road Name: Naldanga Natore Road, Ward No.:03, Pourashava: Naldanga, Thana: Naldanga, District: Natore
1050	Natore Sadar	Natore	Rana Plaza, Holding No. 0079, Ward No.:04, Natore Pourashava, Thana: Natore, District: Natore
1051	Qadirabad Cantonment	Natore	Alim Market, Village: Doyarampur, Union: Doyarampur, Thana: Bagatipara, District: Natore
1052	Singra	Natore	Building Name (if any): Siddique Plaza, Holding No: 637, Road Name: Joy Bangla Road, Road No: N/A, Ward No: 08, Pourashava: Singra, Thana: Singra, District: Natore
1053	Ataikula	Pabna	Bulu Super Market, Village: Raghunathpur, Dag No.: R.S-43/2341, Khatian No.: R.S-1351, Mouza Name: Raghunathpur, Union: Arataikula, Thana: Ataikula , District: Pabna
1054	Banwarinagar Faridpur Upazila	Pabna	Hazi Labu Pramanik Super Market, Holding No: 269, Road Name: Tebunia-Baghabari Road, Ward No: 04, Pauroshova: Faridpur, Thana: Faridpur, District: Pabna
1055	Bera	Kashinathpur	Holding No: 734, Bera Bazar Road, Ward No: 02, Pauroshova: Bera, Thana: Bera, District: Pabna
1056	Bonogram Bazar	Kashinathpur	Khan Super Market, Area: Bonogram Bazar, Union: Ar-ataikula, Thana: Ataikula, District: Pabna

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1057	Chatmohor	Pabna	Shams Plaza, Road Name: Chatmohor Bus Stand Road, Ward No.: 07, Pourashava: Chatmohor, Thana: Chatmohor, District: Pabna.
1058	Dapunia Bazar	Pabna	M. I. Corner, Area: Dapunia Bazar, Daag No: R.S- 168/188, 144, Khatiyan No: R.S- 52, 46, Mouza: Chandpur, Union: Dapunia, Thana: Pabna Sadar, District: Pabna.
1059	Ekdanta Bazar	Pabna	Jinnah Super Market, Village/Area: Ekdanta Bazar, Dag No.: 183, 184, Khatian No.: 138, 26, Mouza Name: Ekdanta Debottor, Union: Atghoria, Thana: Atghoria, District: Pabna.
1060	Ishwardi	Pabna	S.M.K Bhaban, Holding No: 1121-1122, Station Road, Ward No: 7, Pourashava: Ishwardi, Thana: Ishwardi, District: Pabna
1061	Nagarbari	Kashinathpur	Village/Area: Harinathpur, Dag No.: RS 13, 297, Khatian No.: RS-536, Mouza Name: Rogunathpur 69, Union: 5 No Puranvaringa, Upazilla: Bera, District: Pabna.
1062	Nakalia Bazar	Kashinathpur	Nur Super Market, Village: Nayanpur, Union: Haturia-Nakalia, Thana: Bera, District: Pabna
1063	Santhia	Kashinathpur	Abul Plaza, Holding No: 616, Road Name: Santhia Bazar, Ward No: 05, Pourashava: Santhia, Thana: Santhia, District: Pabna.
1064	Sujanagar	Pabna	Sojib Super Market, Holding No.: 136-137, Road Name: Hospital Road (Pabna-Sujanagar Highway), Ward No.: 05, Pourashava: Sujanagar, Thana: Sujanagar, District: Pabna.
1065	Tebunia	Pabna	Nasima Jahurul Plaza, Village/Area: Tebunia, Dag No.: 680/901, Khatian No.: S.A. 356, R.S 214, Mouza Name: Mozidpur, Union: Maligacha, Thana: Pabna Sadar, District: Pabna.
1066	Arani	Baneshwar	Haider Ali Super Market, Holding No: 318, Arani-Bagha Road (Joy Bangla Mor), Ward No: 06, Pauroshova: Arani, Thana: Bagha, District: Rajshahi
1067	Bagha	Baneshwar	Nur Plaza, Holding No: 09, College Raod, Ward No: 07, Pauroshova: Bagha, Thana: Bagha, District: Rajshahi
1068	Bhawaniganj	Taherpur	Bhawaniganj New Market, Bhawaniganj, Baghmara, Rajshahi
1069	Charghat	Baneshwar	Vill: Charghat Bazar, Mouza- Charghat, Union/Upizalla: Charghat, District: Rajshahi
1070	Durgapur Bazar	Baneshwar	Ambiya Plaza, Holding No: 398, Road Name: Thana More, Ward No: 07, Pourashava: Durgapur, Thana: Durgapur, District: Rajshahi.
1071	Godagari	Chapai Nawabganj	G.S. Tower, Holding No: 443, Road Name: Amnura Road, Ward No: 05, Pourashava: Godagari, Thana: Godagari, District: Rajshahi.
1072	Hatgangopara	Taherpur	Sayeed Super Market, Village: Hatgangopara, Daag No: R.S.- 1063, 1065, 1066, 1067, 1266, Khatiyan No: R.S.- 407, 1063 Mouza Name: Gangopara, Union: Auchpara, Thana: Bagmara, District: Rajshahi.
1073	Kakonhat	Chapai Nawabganj	Holding No.: 24/1, Road Name: College Road, Ward No.: 06, Pourashava: Kakonhat, Thana: Godagari, District: Rajshahi
1074	Keshorhat	Taherpur	Ekram Plaza, Holding No. 8, Road Name: Bhabanigonj Road, Ward No.: 08, City Corp,/ Pourashava: Keshorhat Thana: Mohonpur, District: Rajshahi.
1075	Mohonganj	Taherpur	Village: Mohongonj Bazar, Union: Ganipur, Th: Bagmara, Dist: Rajshahi
1076	Mundumala	Rajshahi	Lutfar Chairman Market, Holding No.: 31, Road Name: Amnura Tanore Road, Ward No.: 05, Paurashava: Mundumala Thana: Tanore, District: Rajshahi
1077	Nawhata Bazar	Rajshahi	Building Name: N/A, Holding No:699, Road No: N/A, Road Name: Agrani Bank Rioad, Ward:01, Pourashava: Nawhata, Thana: Paba Dist: Rajshahi
1078	Rajshahi Court Bazar	Rajshahi	Nongor, Holding No: 143 & 144, Road Name: Court Station Road Ward: 1, City Corporation: Rajshahi, Thana: Kashiadanga, Dist: Rajshahi.
1079	Rajshahi Laxmipur	Rajshahi	Nir-nirmarlow, Holding No.: 303, Road Name: T.B. Road, Ward No.: 06, Pourashava/City Corporation: Rajshahi, Thana: Rajpara, District: Rajshahi.
1080	Rajshahi Uposhahar	Rajshahi	Holding No: 479, Road Name: Kadirganj Dorikhorbona, Ward No: 15, Pourashava: Rajshahi, Thana: Boalia, District: Rajshahi.
1081	Tanore	Rajshahi	Bhai Bhai Complex, Tanore-Rajshahi Road, Ward No.: 04, Paurashava: Tanore, Thana: Tanore, District: Rajshahi

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1082	Vodra	Rajshahi	Holding No.: 136, Road Name: Padma Residential Road,Ward No.: 26, Rajshahi City Corporation, Thana: Chandrima, District: Rajshahi
1083	WAPDA Moor -Rajshahi	Rajshahi	Riaz uddin Super Market, Holding No.: 175, Road Name: Airport Road, Ward No.: 15, Rajshahi City Corporation, Thana: Boalia, District: Rajshahi
1084	Chandaikona	Sirajganj	Ekota Plaza, Village: Chandaikona, Union: 5 No Chandaikona, Thana: Raiganj, District: Sirajganj
1085	Dhangora Bazar	Sirajganj	S.S. Complex, Building No.: 523, Road Name: Dhangora Bazar Road, Ward No.: 01, Pourashava: Raiganj, Thana: Raiganj, District: Sirajganj
1086	Enayetpur-Sirajganj	Belkuchi	Al Hera, Area: Enayetpur Bazar, Dag No.: R.S.-80., Khatian No.: R.S.-72, Union: Khukni, Thana: Enayetpur, District: Sirajganj.
1087	Harina Pipulbaria	Sirajganj	Mondol Plaza, Area: Harina Pipul Baria Bazar, Dag No.: S.A-651, R.S-1096, Khatian No.: S.A-444, R.S- 405, Mouza Name: Harina, Union: Rotonkandi, Thana: Sirajganj Sadar, District: Sirajganj
1088	Jamtoil Bazar	Belkuchi	Nazrul Plaza, Area: Jamtoil, Daag No: S.A.-589, R.S.-543, Khatiyan No: S.A.-960, R.S.-638, Mouza: Jamtoil, Union: Jamtoil, Thana: Kamarkhanda, District: Sirajganj.
1089	Nimgachi	Sirajganj	Suborno Sejuti Complex, Village/Area: Nimgachi, Union: Sonakhara, Thana: Raiganj, District: Sirajganj
1090	Paikosha Bazar	Sirajganj	Hazi Super Market, Village: Paikosha Bazar, Union: Jhawoil, Thana: Kamarkanda, District: Sirajganj
1091	Sadanandapur-Koddar Moor	Belkuchi	Al Mazi Complex, Area: Sadanandapur, Union: 10 no. Saidabad, Thana: Sirajganj Sadar, District: Sirajganj
1092	Salanga	Sirajganj	Building Name: Salanga Fajil Madrasha, Village: Salanga Bazar, Union: Gurkha, Thana: Salanga, District: Sirajganj
1093	Satbaria Bazar	Belkuchi	Village/Area: Satbaria Bazar, Dag No: S.A- 4662, R.S- 6413, Khatian No: 1389, Mouza: Khas Satbaria, Union: Beltoil, Thana: Shahjadpur, District: Sirajganj.
1094	Shahajadpur-Sirajganj	Belkuchi	Chandralekha Super Market, Holding No.: 0361-01, Road Name: BSCIC Road, Ward No.: 08, Pourashava: Shahjadpur, Thana: Shahjadpur, District: Sirajganj.
1095	Sirajganj Sadar	Sirajganj	Nur Plaza, Holding No.: 28-29, Road Name: 02 Khalifa Patty (Nazrul Sarani), Ward No.: 03, City Corporation/Pourashava: Sirajganj, Thana: Sirajganj Sadar, District: Sirajganj.
1096	Tamai	Belkuchi	Haji Haider Ali Complex, Village/Area: Tamai, Union: 3 no Vangabari, Thana: Belkuchi, District: Sirajganj
1097	Ullapara	Belkuchi	Rahmat Ali C.D Super Market, Holding No.: 1139-00, Road Name: Joydeb Road, Ward No.: 03, Pourashava: Ullapara, Thana: Ullapara, District: Sirajganj.
1098	Bahadur Bazar	Dinajpur	Holding No: 6739, T&T Road, Ward No: 3, Pourashava: Dinajpur, Thana: Dinajpur Sadar, District: Dinajpur
1099	Birampur	Dinajpur	Dhaka Dinajpur Highway, Ward No: 05, City Corp. / Pourashava: Birampur, Upazilla/Thana: Birampur, District: Dinajpur.
1100	Birganj	Dinajpur	Dhaka-Panchagarh Highway, Ward No.: 01, Pourashava: Birganj, Thana: Birganj, District: Dinajpur.
1101	Chirirbondor	Dinajpur	Village: Abdulpur, Mouza: Chirirbondor, Union: 05 no. Abdulpur, District: Dinajpur
1102	Dhukurjhari	Birol Bazar	Village: Pipolla, Union: 3 no Dhamoir, Thana: Birol, District: Dinajpur
1103	Fulbari-Dinajpur	Dinajpur	Morhum Mochir Uddin Super Market, Road Name: Fulbari Main Road, Ward No: 5, City Corp. / Pourashava: Fulbari, Upazilla/Thana: Fulbari, District: Dinajpur.
1104	Ghoraghat	Palashbari	Bir Muktijoddha Dr. Komolesh Chandra Kundu Shopping Complex, Road Name: Dinajpur-Gobindaganj Road, Ward No.: 01, Pourashava: Ghoraghat, Thana: Ghoraghat, District: Dinajpur
1105	Hilli Bandar	Joypurhat	Rozida Complex, Sonarpotti Road, Ward No: 03, Pauroshova: Hakimpur, Thana: Hakimpur, District: Dinajpur

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1106	Kaharole	Birol Bazar	Ashraful Computer Market, Area: Kaharole Bazar, Dag No.: C.S. 29, S.A. 29 , D.P. 74, Khatian No.: C.S. 30, S.A. 34, D.P. 61, Mouza Name: Nijia, Union: 3 no Mukundpur, Thana: Kaharole, District: Dinajpur.
1107	Khansama	Dinajpur	B.D.R. Market, Area: Khansama Bazar, Union: 01 No. Alokjhari, Thana: Khansama, District: Dinajpur
1108	Nawabganj-Dinajpur	Dinajpur	Momdel Super Market, Village: Nawabganj, Union: 2 No Binodnagar, Thana: Nawabganj, District: Dinajpur
1109	Nimnagar-Balubari	Dinajpur	Holding No: 922, Fulbari Bus Stand Road, Ward No: 8, Pouroshava: Dinajpur, Thana: Dinajpur Sadar, District: Dinajpur
1110	Parbatipur	Dinajpur	Beli Mansion, Adv. Khotibur Rahman Road, Ward No: 03, Pauroshova: Parbartipur, Thana: Parbatipur, District: Dinajpur
1111	Pulhat	Dinajpur	Hashmi Tower, Holding No: 739/3039, Ramsagar Road, Ward No: 12, Paurashava: Dinajpur, Thana: Dinajpur Sadar, District: Dinajpur
1112	Ranirbandar	Dinajpur	Building Name (If any): Mannan Plaza, Village/Area: Nasrotpur,Daag No: 3526, Khatiyan No: 3158, Moujar No: Kichmoth, Nasrotpur, Union/ Upazilla: Nasrotpur, Thana: Chirirbandar, District: Dinajpur
1113	Bonarpara	Gaibandha	Esam Plaza, Bonarpara, Union: Bonarpara, Thana: Saghata, District: Gaibandha
1114	Dhaperhat	Palashbari	Village: Dhaperhat, Uni: 6 No Dhaperhat, Th: Sadullapur, Dist: Gaibandha
1115	Gobindaganj	Palashbari	Nurjahan Complex, Holding No: 127, Road Name: Mahimaganj Road, Ward No: 05, Pauroshova: Gobindaganj, Thana: Gobindaganj, District: Gaibandha
1116	Mahimaganj	Palashbari	Village: Mahimaganj, Union: Mahimaganj, Thana: Gobindaganj, District: Gaibandha
1117	Sundarganj	Gaibandha	Nazifa Bhaban, Holding No: 147, College Road, Ward No: 09, Pauroshava: Sundarganj, Thana: Sundarganj, District: Gaibandha
1118	Bhurungamari	Lalmonirhat	Al Aqsa Market, Area: Dewaner Khamar-College Road, Dag No: S.A.-4935, Khatiyan No: S.A.-3030, Mouza Name: Bagvandar, Union: Bhurungamari, Thana: Bhurungamari, District: Kurigram
1119	Char Rajibpur	Bakshiganj	Sheba Bhaban, Village: Char Rajibpur, Union: Char Rajibpur, Thana: Char Rajibpur, District: Kurigram
1120	Chilmari	Lalmonirhat	Area: Thana Hat Bazar, Union: Thana Hat, Thana: Chilmari, Dist: Kurigram
1121	Kurigram Sadar	Lalmonirhat	Gonir Uddin Market, Holding No.: 25, Road Name: Ghoshpara Bazar Road, Ward No.: 03, Pourashava: Kurigram, Thana: Kurigram Sadar, District: Kurigram
1122	Nageshwari	Lalmonirhat	R. K. Plaza, College Road, Ward No.: 05, Pourashava: Nageshwari, Thana: Nageshwari, District: Kurigram
1123	Phulbari-Kurigram	Lalmonirhat	Village: Phulbari, Daag No: S.A..-2152, Khatiyan: S.A..-1236, Mouza: Chandrakhana, Union: Phulbari, Thana: Phulbari, District: Kurigram
1124	Rowmari	Bakshiganj	Mostofa Market, Road Name: Thana Road, Ward No.: 01, Pourashava: Rowmari, Thana: Rowmari, District: Kurigram
1125	Ulipur	Lalmonirhat	Ulipur Maddhya Bazar Road, Ward No: 06, Pauroshava: Ulipur, Thana: Ulipur, District: Kurigram
1126	Aditmari	Lalmonirhat	Binimoy Plaza, Area: Aditmari Bazar, Union: Vadai, Thana: Aditmari, District: Lalmonirhat
1127	Hatibandha	Lalmonirhat	Santi Complex, Village: Medical Mor Bazar, Union: Sindurana, Thana: Hatibandha, District: Lalmonirhat
1128	Lalmonirhat Sadar	Lalmonirhat	Haque Plaza, Road Name: Kalibari-Puran Bazar Road, Ward No: 05, Pauroshova: Lalmonirhat, Thana: Lalmonirhat Sadar, District: Lalmonirhat
1129	Patgram	Lalmonirhat	Chowdhury Tower, Road Name: Chourangi Mor, Ward No: 06, Pauroshova: Patgram, Thana: Patgram, District: Lalmonirhat
1130	Tushbhandar	Lalmonirhat	Mazed Complex, Village: Tushbhandar Bazar, Union: Tushbhandar, Thana: Kaliganj, District: Lalmonirhat
1131	Dimla	Nilphamari	Dimla Garden City Shopping Complex, Village: Baburhat, Union: Dimla, Thana: Dimla, District: Nilphamari

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1132	Domar	Nilphamari	D. B. Road, Ward No: 03, Pauroshova: Domar, Thana: Domar, District: Nilphamari
1133	Jaldhaka	Nilphamari	Choudhury Super Market, Road Name: Bhumi Office Road, Ward No: 02, Pauroshova: Jaldhaka, Thana: Jaldhaka, District: Nilphamari.
1134	Kishoreganj-Nilphamari	Nilphamari	Shahidul Haque Complex, Village/Road: Kishoreganj, Union: Uttar Chandkhana, Thana: Kishoreganj, District: Nilphamari
1135	Saidpur	Nilphamari	Shilpa Sahitto Sangsad Super Market, Holding No.: 117, Sher-EBangla Road, Ward No.: 05, Pourashava: Saidpur, Thana: Saidpur, District: Nilphamari
1136	Atwari	Panchagarh	Mamata Plaza,Village: Choto Dap, Daag No: R.S.-2431, Khatiyan: R.S.-38, Mouza : Choto Dap, Union: Radhanagar, Thana: Atwari, District: Panchagarh.
1137	Boda Bazar	Panchagarh	Bikrampur Tower, Holding Name. 257/9/2, Road Name- Dhaka Panchagarh Highway, Ward No- 02, City Corporation/Pauroshova: Boda, Thana- Boda, District- Panchagarh.
1138	Panchagarh Sadar	Panchagarh	AB Square, Holding No: 1568, Road Name: Panchagarh-Tetulia Highway, Ward No: 03, Pourashava: Panchagarh, Thana: Panchagarh Sadar, District: Panchagarh.
1139	Tetulia	Panchagarh	Bir Muktijoddha Tomij Uddin Super Market, Union: Tetulia, Thana: Tetulia, District: Panchagarh
1140	Badarganj	Rangpur	C.O. Bazar Road , Ward No. 2, City Corp./Pourashava: Bodorgonj, Thana: Bodorgonj, District: Rangpur.
1141	Dhap	Rangpur	D.R Bahban, Dhap Jail Road, Word No.: 16, Rangpur City Corporation, Thana: Kotwali , District: Rangpur
1142	Gangachara	Rangpur	Kajim Uddin Super Market, Village: Gangachara, Union: Gangachara, Thana: Gangachara, District: Rangpur
1143	Islampur (Honuman Tola)	Rangpur	Honuman Tola-Chiriakhana Road, Ward No.: 19, Rangpur City Corporation, Thana: Kotwali, District: Rangpur
1144	Kaunia	Rangpur	Bhai Bhai Villa, Village: Nijpara, Dag No: R.S.-4079, Union: 05 No. Balapara, Thana: Kaunia, District: Rangpur
1145	Mahiganj	Rangpur	Babul Plaza, Holding No: 1, Gaibandha Road, Road N/A, Ward No: 29, Rangpur City Corporation, Thana: Mahiganj Model Thana, District: Rangpur
1146	Medical East Gate	Rangpur	Shirin Plaza, Holding No: 200/1, Burirhat Road, Road No: 10, Ward No: 19, Rangpur City Corporation, Thana: Rangpur Sadar, District: Rangpur
1147	Paglapir Bazar	Rangpur	Haji Tosir Uddin Shopping Complex, Village: Paglapir Bazar, Union: Horidebpur, Thana: Rangpur Sadar, District: Rangpur
1148	Pirgacha-Rangpur	Rangpur	Momotaz Super Market, Village: Guabari, Union: Pirgacha, Thana: Pirgacha, District: Rangpur
1149	Pirganj-Rangpur	Palashbari	Hazer Uddin Sarkar Market, Holding No.: 926, D. Wazed Miah Road, Ward No.: 06, Pourashava: Pirganj, Thana: Pirganj, District: Rangpur
1150	Rangpur Bus Terminal	Rangpur	Z&Z Tower, Boro Bari Road, Ward:14, Rangpur City Corporation, Thana: Rangpur Sadar, District: Rangpur
1151	Rangpur Lalbagh	Rangpur	Rahman Plaza, Park More Road, Ward:28, City Corporation: Rangpur City Corporation, Thana: Rangpur Sadar, District: Rangpur
1152	Shathibari Bazar	Rangpur	Uzzal Market, Village: Shathibari-Haripur, Dag No: D.P.-1219, 1221, Khatiyan: D.P.-588, Mouza Name: Shathibari, Union: Durgapur, Thana: Mithapukur, District: Rangpur.
1153	Taraganj	Nilphamari	Village: Taraganj Bazar, Union: Kursha, Thana: Taraganj, District: Rangpur
1154	Bairchuna	Setabganj	Jamal Market, Village/Area: Bairchuna, Union: Bairchuna, Thana: Pirganj, District: Thakurgaon
1155	Baliadangi	Thakurgaon	Mozaffar Super Market, Village: Baliadangi Bazar, Union: 8 No Borobari, Thana: Baliadangi, District: Thakurgaon
1156	Boro Khochabari	Thakurgaon	Village: Daulatpur, Union: 17 No. Jagannathpur, Thana: Thakurgaon Sadar, District: Thakurgaon

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1157	Haripur-Thakurgoan	Setabganj	Jayan Super Market, Village: Haripur, Union: 5 No Haripur, Thana: Haripur, District: Thakurgoan
1158	Jadurani Bazar	Setabganj	Shimul Market, Village: Jadurani Bazar, Union: 02 No Asgaon, Upazila: Haripur, District: Thakurgaon-5120
1159	Nekmarad Bazar	Thakurgaon	Village: Nekmarad, Union: Nekmarad, Thana: Ranisankail, District: Thakurgoan
1160	Pirganj	Setabganj	College Bazar Road, Ward No: 4, Pourashava: Pirganj, Thana: Pirganj, District: Thakurgaon
1161	Ranisankail	Setabganj	Naresh Super Market, Road Name: Pirganj-Ranisankail Road, Ward No.: 02, Pourashava: Ranisankail, Thana: Ranisankail, District: Thakurgaon.
1162	Thakurgaon Sadar	Thakurgaon	Deb Tower, Holding No: 976, Road Name: Shahid Mohammad Ali Road, Ward No: 06, City Corp./ Pourashava: Thakurgaon, Upazilla/Thana: Thakurgaon Sadar, District: Thakurgaon.
1163	Thakurgoan Road	Thakurgaon	Sayeed Yeaqub Hossain Market, Thakurgoan Station Road, Ward No: 12, Pauroshova: Thakurgoan, Thana: Thakurgoan, District: Thakurgoan
1164	Asampara Bazar	Habiganj	Sheikh Mansion, Village: Gazipur, Dag No.: S.A.- 2237, Khatian No.: S.A. 585, Mouza: Gazipur, Union: 1 No. Gazipur, Thana: Chunarughat, District: Habiganj.
1165	Aushkandi	Habiganj	Rahman Complex, Village: Aushkandi Bazar, Dag No: R.S. 243, Khatian No: R.S. 293, Mouza: Mithapur, Union: 05, Aushkani, Thana: Nabiganj, District: Habiganj.
1166	Baniachang	Habiganj	Abul Hossain Mansion, Village: Nandipara, Union: 1 No Uttarpurbo Union, District: Habiganj
1167	Bulla Bazar-Lakhai	Habiganj	Amin Market, Area: Bulla Bazar, Union: Bulla, Thana: Lakhai, District: Habiganj-3341.
1168	Chatian-Madhabpur	Madhabpur	Sayed Morshad kamal Market, Village/Area: Chatian, Dag No. B.S-2042, Khatian No. B.S- 608, Mouza: Chatian, Union: Chatian, Thana: Madhabpur, District: Habiganj.
1169	Choumuhani Bazar - Madhabpur	Madhabpur	Village: Alaboxpur, Union: 2 No Choumuhani, Thana: Madhabpur, District: Habiganj
1170	Chunarughat	Habiganj	Nironjon City Market, Holding No: 095/00, Road Name: Moddho Bazar Road, Ward No: 05, Pourashava: Chunarughat, Upazilla: Chunarughat, District: Habiganj
1171	Court Station Road	Habiganj	Alif Atraf Center, Holding No: 6463-6464, Court Station Road, Ward No: 09, Habiganj Pourashava, Upazilla: Habiganj Sadar, District: Habiganj
1172	Dharmaghar Bazar	Madhabpur	Obeaydullah Complex, Area: Dharmaghar Maddho Bazar, Dag No.: S.A.-380, D.S.-196, Khatian No.: S.A.-227, Mouza: Duttapara, Union: Dharmaghar, Thana: Madhabpur, District: Habiganj.
1173	Mirpur Bazar	Habiganj	Ibrahim Plaza, Village: Mirpur Bazar, Union: Mirpur Bazar, Upozila: Bahubal, District: Habiganj
1174	Montola Bazar	Madhabpur	Village: Afjalpur, Union: 3 No. Bohora, Upozila: Madhabpur, District: Habiganj
1175	Nabiganj Upozilla	Habiganj	Sherpur Road, Ward No: 8, Pourashava: Nabiganj, Thana: Nabiganj, District: Habiganj
1176	Noapara Bazar	Madhabpur	Noorjahan Market, Village: Noapara, Union: Etakhola, Upozila: Madhabpur, District: Habiganj
1177	Olipur Highway	Habiganj	Sardar Complex, Village-Olipur, Dag No-163, Khatian No- 133, Mouja-Olipur, Union- 11 No- Brahamandura, Shaestaganj, Hobiganj
1178	Puran Munsafi Road	Habiganj	Sharif Complex, Holding No: 3656, Puran Munsafi Road, Ward No: 05, Pauroshova: Habiganj, Thana: Habiganj, District: Habiganj
1179	Shahestaganj Bazar	Habiganj	Holding No-0324-00, Daudnagar Bazar, Shahestaganj Pourashava, Habiganj Sadar, Habiganj
1180	Umednagar Shilpa Elaka	Habiganj	Badar Jahan Complex, Holding No: 1144/1, Habiganj-Baniachong Road, Ward No: 02, Pourashava: Habiganj, Thana: Habiganj, District: Habiganj

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1181	Adampur Bazar	Sreemangal	Jalal Market, Village/Area: Adampur Bazar, Dag No: R.S 904, Khatian No: R.S. 11765, Mouza Name: Tilokpur, Union: 7 no. Adampur, Thana: Kamalganj, District: Moulvibazar.
1182	Barlekha	Juri	Hazi Memorial Market, Barlekha Road, Ward No: 04, Pourashava: Barlekha, Upozilla: Baralekha, Thana: Baralekha, District: Moulvibazar
1183	Bhoirab Bazar-Sreemangal	Sreemangal	Village: Majdihi, Dag No.: S.A.- 1197, Khatian No.: S.A.-1197, R.S.-820, Mouza Name: Majdihi, Union: Kalapur, Thana: Sreemangal, District: Moulvibazar.
1184	Brahman Bazar	Juri	M A Market, Area: Brahman Bazar, Union: 5 No. Brahman Bazar, Thana: Kulaura, District: Moulvi Bazar
1185	Kamalganj	Sreemangal	Village: Vanugach, Daag No:S.A.-3588, 3689, 3694, 3695, 3718, Khatiyan No: S.A.-3748, Mouza: Kumrakapon, Union: Vanugach, Thana: Komolganj, District: Moulvi Bazar
1186	Kulaura	Juri	S.A. Shopping Center, Holding No: 217, Kulaura Borolekha Highway, Ward No: 05, Kulaura Pourashava, Thana: Kulaura, District: Moulvi Bazar
1187	Sarkar Bazar Bus Stand	Moulvi Bazar (Dist.)	Village/Area: Sarkar Bazar, Dag No.: R.S. 462, Khatian No.: R.S. 898, Mouza Name: Muzaffarabad, Union: 2 No. Manumukh, Thana: Moulvibazar Sadar, District: Moulvibazar.
1188	Shahabazpur	Beani Bazar	Taslim Uddin Shopping Mahal, Village: Shahabajpur, Union: 4 North Shahabajpur, Upozila: Borolekha, District: Moulvi Bazar.
1189	Shamsher Nagar	Moulvi Bazar (Dist.)	Hussain Plaza, Village: Shamsher Nagar, Union: 4 No. Shamsher Nagar, Upazilla: Komolganj, PS: Shamsher Nagar-3223, Dist: Moulvi Bazar.
1190	Sherpur-Sylhet	Goala Bazar	Halima & Naima Complex, Village: Sherpur, Dag No: B.S.-481, 718, S.A.-551, 552, Khatian No: B.S.-589, 756, S.A.-203, 215, Mouza: Brahmangaon, Union: Sherpur, Thana: Moulvibazar Sadar, District: Moulvibazar
1191	Tengra Bazar	Moulvi Bazar (Dist.)	Haque Plaza, Village: Tengra Bazar, Union: 6 no Tengra, Thana: Rajnagar, District: Moulvibazar
1192	Derai	Sunamganj	Jalal City Center, Holding No.: 07, Derai Bus Stand Road, Ward No.: 07, Pourashava: Derai, Thana: Derai, District: Sunamganj
1193	Gabindaganj-Sunamganj	Subidbazar	Abdur Razzak Market, Village: Gabindaganj, Union: Gabindaganj Duidhargaon, Thana: Chattak, District: Sunamganj
1194	Pagla Bazar-Sunamganj	Sunamganj	Fazlul Rahman Market, Area: Pagla Bazar, Union: Paschim Pagla, Thana: Shantiganj, District: Sunamganj
1195	Sachna Bazar	Sunamganj	Village: Sachna Bazar, Union: Sachna, Thana: Jamalganj, Dis: Sunamganj
1196	Ashirganj Bazar	Beani Bazar	City Shoppy Complex, Area: Ashirganj Bazar, Union: 10 No North Badepasha, Thana: Golapganj, District: Sylhet
1197	Balaganj	Goala Bazar	Khitish Deb Plaza, Area/Village: Balaganj (Madhya Bazar), Daag No: B.S.-2182, Khatian No: B.S. -270, Mouza: Chandpur, Union: 5 No. Balaganj, Thana: Balaganj, District: Sylhet
1198	Bishwanath	Sylhet	Khorshed Ali Shopping Complex, Holding No: 136, Road Name: Rampasha Road, Ward No: 02, Pauroshova: Bishwanath, Thana: Bishwanath, District: Sylhet
1199	Boroikandi	Sylhet	Habib Complex, Bangabir Road, Ward No: 25, Sylhet City Corporation, Thana: South Surma, District: Sylhet
1200	Charkhai	Sylhet	Al Madina Shopping Complex, Village: Charkhai, Union: Charkhai, Thana: Beanibazar, District: Sylhet
1201	Fenchuganj	Uposhohor	Monir & Raja Shopping Complex, Village/Area: Fenchuganj Bazar, Dag No: 620, 621, Khatian No: 1481, Mouza Name: Chattris, Union: 1 no Fenchuganj, Thana: Fenchuganj, District: Sylhet.
1202	Golapganj-Sylhet	Sylhet	Shams Tower, Road Name: Sylhet-Zakiganj Road, Ward No.: 03, Pourashava: Golapganj, Thana: Golapganj, District: Sylhet
1203	Gowainghat Bazar	Sylhet	Hazi Md. Azir Uddin Market, Area: Gowainghat Bazar, Daag No:B.S.-939, Khatiyan No: B.S.-286, Mouz: Gowain, Union: West Jaflong, Thana: Gowainghat, District: Sylhet.

Sl. No	Uposhakha Name	Reporting Branch	Uposhakha Address
1204	Jaflong	Sylhet	Labu Chairman Market, Area: Mamar Bazar, Union: 3 No. East Jaflong, Thana: Gowainghat, District: Sylhet
1205	Jaintapur	Sylhet	Maa Market, Village: Jaintapur, Union: Jaintapur, Thana: Jaintapur, District: Sylhet
1206	Jalalpur Bazar	Uposhohor	Sitara Mansion, Village: Jalalpur, Union: Jalalpur, Thana: Moglabazar, District: Sylhet
1207	Jitu Miah's Point	Sylhet	Baksh Tower, V.I.P Road, Ward No: 13, Sylhet City Corporation, Thana: Sylhet, District: Sylhet
1208	Kadamtoli	Sylhet	Ekanto Neketon, Shornoshika – 156/157, Kadamtali, Sylhet Sadar, Sylhet
1209	Kaliganj Bazar-Zakiganj	Beani Bazar	Brothers Mansion, Area: Kaliganj, Union: 9 no Manikpur, Thana: Zakiganj, District: Sylhet.
1210	Kanaighat Bazar	Sylhet	Madina Market, Road Name: Kanaighat Road, Ward No.: 8, Pourashava: Kanaighat, Thana: Kanaighat, District: Sylhet.
1211	Khadimpur Bazar	Goala Bazar	Al Mobaraka Shopping Center, Village/Area: Khadimpur, Dag No: B.S.-679, Khatian No: B.S.- 229, Mouza Name: Khadimpur, Union: Omarpur, Thana: Osmani Nagar, District: Sylhet.
1212	Khasdobir Point	Ambarkhana	Amin Tower, Holding No: 241, Airport Road, Ward No: 05, Sylhet City Corporation, Upazilla: Shylet Sadar, Thana: Sylhet, District: Sylhet
1213	Lala Bazar	Uposhohor	Hazi Rois Mia Shopping complex, Area: Lala Bazar, Union: 6 No. Lala Bazar, Thana: South Surma, District: Sylhet
1214	Lama Bazar	Ambarkhana	H.F. Center, Lama Bazar Road, Ward No: 02, Sylhet City Corporation, Thana: Kotowali, District: Sylhet
1215	Majortila	Ambarkhana	Siddiqueyi Mansion, Village: Islampur, Union: 4 No. Khadimpara, Thana: Shahporan, District: Sylhet
1216	Modina Market	Subid Bazar	Taj Mansion, Sylhet - Sunamganj Highway, Ward No: 09, Sylhet City Corporation, Thana: Kotowali, District: Sylhet
1217	Osmani Medical College Road	Subid Bazar	Raj Complex, Sonar Bangla-1, Holding No: 503/1, West Kajol Shah Road, Ward No: 03, Sylhet City Corporation, Thana: Kotowali, District: Sylhet
1218	Pirijpur	Sylhet	HR Complex, Village: Pirijpur, Union: Boroikandi, Upozila: South Surma, District: Sylhet.
1219	Shahgoli Bazar	Beani Bazar	Dewani Market, Village: Shahgoli Bazar, Union: 01 No. Barhal, Thana: Zakiganj, District: Sylhet
1220	Shibganj Bazar	Uposhohor	Nahar Tower, Holding No: 760, Road Name: Tamabil Road, Ward No: 21, City Corp.: Sylhet, Thana: Shahporan, District: Sylhet
1221	Sylhet Station Road	Sylhet	Road Name: Railway Road, Ward No: 26, City Corp.: Sylhet, Thana: South Surma, District: Sylhet.
1222	TB Gate-Sylhet	Sylhet	RP (Rouf-Piara) Tower, Mitali R/A, House No.:156, Road Name: TB Gate Main Road, Ward No.: 19, City Corporation: Sylhet, Thana: Kotwali, District: Sylhet.
1223	Tuker Bazar	Subid Bazar	Mokbul Hossain Market, Village: Shahapur Khuromkhola, Tuker Bazar, Dag No: SA-624, Khatian No: SA-93, Mouza: Khuromkhola Shahpur, Union: Tuker Bazar, Upozila: Sylhet Sadar, P.S.: Jalalabad, District: Sylhet
1224	Zindabazar	Sylhet	Shohir Plaza, Holding No.: 3757-01, East Zindabazar Road, Ward No.: 15, Sylhet City Corporation, Thana: Sylhet Sadar, District: Sylhet

ATM Network

Sl. No	ATM Name	ATM Address
1	Agrabad Ctg ATM	30, Agrabad C/A, Chittagong
2	Chittagong ChawkBazar ATM	Mati Complex, 68, College Road, Chawk Bazar C/A, Chittagong
3	Feni ATM,Feni	Nurjahan Plaza, Holding No. 202, S.S. Road, Feni
4	BashundharaRA1,Dhaka,ATM	TASKIN, Holding No. 259, Road No. 01, Block-B, Bashundhara Residential Area, Ward No. 17, Dhaka North City Corporation, Vatara, Dhaka
5	Dhanmondi ATM	Royal Plaza, Holding No. 8/A, Plot No. 24 (Old), 8 (New), Road No. 4, Dhanmondi, Dhaka-1205
6	Gabtoli ATM	259, Bagbari, Mirpur (Gabtoli), P.O. Mirpur, Ward No. 09, P.S. Darus Salam, Dhaka
7	Garib-E-Newaz ATM	Holding No. 33, Plot No. 33, Garib-e-Newaz Avenue, Sector No. 13, Uttara, Dhaka
8	Gulshan ATM-1	Holding No. 109, Gulshan Avenue, Ward No. 19, P.S. Gulshan, Dhaka-1212
9	Gulshan ATM-2	Holding No. 109, Gulshan Avenue, Ward No. 19, P.S. Gulshan, Dhaka-1212
10	IFIC Tower ATM 01	61, Purana Paltan, Motijheel, Dhaka-1000
11	IFIC Tower ATM 02	61, Purana Paltan, Motijheel, Dhaka-1000
12	Independent TV ATM	Independent TV Head Office, Tejgaon, Dhaka
13	Islamic Banking [FormerLocalOffice] ATM	Islam Chamber, 125/A, Motijheel C/A, Dhaka
14	Konapara ATM,Konapara	Rasel Villa, Holding No. 12, Konapara Main Road, Ward No. 65, DSCC, Demra, Dhaka
15	Mohammadpur RingRoad ATM	31, Probal Housing, Ring Road, Mohammadpur, Dhaka
16	Radiance Fashion Limited ATM 01	Ashulia, Savar, Dhaka
17	Radiance Fashion Limited ATM 02	Ashulia, Savar, Dhaka
18	Satmasjid Road ATM, Lalmatia	Green Roushan Ara Tower, Holding No. 755, Satmasjid Road, Lalmatia, Dhaka
19	Shantinagar ATM	24, Shantinagar, Chamelibag, Dhaka
20	TexTown Factory 01	Dewan Idris Road, Bararanga, Savar, Dhaka
21	TexTown Factory 02	Dewan Idris Road, Bararanga, Savar, Dhaka
22	Arbella Fashion ATM 01	Gararon, Sreepur, Gazipur
23	Arbella Fashion ATM 02	Gararon, Sreepur, Gazipur
24	Beximco-Tongi Factory ATM-1	Beximco Pharmaceutical Limited, Cherag Ali, Tongi, Gazipur
25	Beximco-Tongi Factory ATM-2	Beximco Pharmaceutical Limited, Cherag Ali, Tongi, Gazipur
26	Cherag Ali ATM	Holding No. 16, Boksh Tower, Cherag Ali Market, Tongi, Gazipur
27	L.Z Textile ATM 01	Dewal Bari, Konabari, Gazipur
28	L.Z Textile ATM 02	Dewal Bari, Konabari, Gazipur
29	Radial International Limited ATM 01	Zirani Bazar, Gazipur
30	Radial International Limited ATM 02	Zirani Bazar, Gazipur
31	Silver Line Factory ATM 01	B.K. Bari, Taltoli, Monipur, Gazipur Sadar, Gazipur
32	Silver Line Factory ATM 02	B.K. Bari, Taltoli, Monipur, Gazipur Sadar, Gazipur
33	Bajitpur ATM	Holding No. 215, Bajitpur Bazar, Post Office: Bajitpur, Police Station: Bajitpur, District: Kishoreganj
34	TakerHat ATM,Madaripur	Ajhar Mia Bhaban, Holding No. 645, Janaba Ali Road, Madaripur
35	BKMEA ATM	BKMEA Bhaban, Holding No. 53/54, Road No. 13, Nabab Salimullah Road, Ward No. 13, Narayanganj City Corporation, Narayanganj Sadar, Narayanganj-1400
36	Narayanganj ATM	66/1, BB Road, Narayanganj

Sl. No	ATM Name	ATM Address
37	Uttara Jute ATM 01	Uttara Jute Factory, Kanchan, Rupganj, Narayanganj
38	Uttara Jute ATM 02	Uttara Jute Factory, Kanchan, Rupganj, Narayanganj
39	Wisdom Factory ATM-01	Dapa, Idrakpur, Fatullah, Narayanganj
40	Wisdom Factory ATM-02	Dapa, Idrakpur, Fatullah, Narayanganj
41	Ghorasal ATM	Ghorasal Bazar, P.O. Ghorasal, P.S. Palash Upazila, Narsingdi
42	Jessore ATM	59, N.S.C. Road (Garikhana Road), Jessore
43	Noapara BazarATM	Opposite IFIC Bank, Noapara, Abhoynagar, Jessore
44	Sonadanga ATM	Noorjahan Plaza, Holding No. A/11, Mojid Sarani, Ward No. 18, Khulna City Corporation, Sonadanga, Khulna-9000
45	Mymensingh ATM, Mymensingh	Hamisa Market, Holding No. 45, Choto Bazar, Mymensingh
46	Six Season ATM	Six Season Factory, Maher Bari, Valuka, Mymensingh
47	Bogura BRTC ATM	BRTC Shopping Complex, 67/01-03, Station Road, Ward No. 08, Bogura Pourashava, Bogura Sadar, Bogura
48	Pabna Trafic Mor ATM	Latif Tower, Holding No. 1015, Traffic Mor, Kheya Ghat Road, Ward No. 11, Pabna Pourashava, Pabna Sadar, Pabna-6600
49	Rajshahi ATM	Holding No. 96, Saheb Bazar, Ward No. 12, Rajshahi City Corporation, Boalia, Rajshahi
50	Habiganj Pran RFL ATM 01	Olipur, Hobiganj
51	Habiganj Pran RFL ATM 02	Olipur, Hobiganj
52	Habiganj Pran RFL ATM 03	Olipur, Hobiganj
53	Habiganj Pran RFL ATM 04	Olipur, Hobiganj
54	Habiganj Pran RFL ATM 05	PRAN-RFL Industrial Park, Habiganj
55	Habiganj Pran RFL ATM 06	PRAN-RFL Industrial Park, Habiganj
56	Sylhet ATM	Municipal Holding No. 963, Laldighirpar, Sylhet, P.O., P.S. & District: Sylhet


IFIC
আইএফআইসি
আমার বাড়ি
ভালোবাসায় বসবাস
পাকা ও সেমি পাকা বাড়ি নির্মাণ, পুনঃনির্মাণ এবং ক্রয়
ফ্ল্যাট ক্রয় ও রেনোভেশন
২৪/৭ কাস্টমার কেয়ার
১৬২৫৫
www.ificbank.com.bd
IFICBankPLC



Global Network of Correspondent Banks

AFGHANISTAN
Bank Alfalah Limited

AUSTRALIA
JPMorgan Chase Bank NA
KEB Hana Bank
Mizuho Bank Limited

AUSTRIA
Erste Bank Der Oesterreichischen Sparkas
Erste Group Bank AG
Oberbank AG

BAHRAIN
Bank Alfalah Limited
Bank Al Habib Limited
KEB Hana Bank

BELGIUM
Bank J. Van Breda and Co. NV
Belfius Bank SA/NV
CBC Banque SA

BHUTAN
Bank of Bhutan
Druk PNB Bank Limited

BRAZIL
Banco Keb Hana Do Brasil S.A.
BANCO BRADESCO SA

BULGARIA
Citibank Europe Plc, Bulgaria Branch

CANADA
Habib Canadian Bank
HSBC Bank Canada
KEB Hana Bank Canada
Royal Bank of Canada

CHINA, PEOPLE'S REPUBLIC
Bank of Guiyang
Bank of Hebei
Bank of Huzhou Co. Limited
Bank of China
Bank of Ruifeng (formaly Zhejiang)
Bank of Taizhou Co. Ltd.
China Everbright Bank
Foshan Commercial Bank Co. Ltd.
HSBC Bank (China) Co. Ltd.
Jiangsu Jiangyin Rural Commercial Bank
Jiangsu Jiangnan Rural Commercial Bank Co. Ltd.
Jiangsu Jingjiang Rural Commercial Bank Co Ltd.
Laishang Bank Co. Ltd.
Ping an Bank Co. Ltd.
Standard Chartered Bank (China) Limited
Jiangsu Haian Rural Commercial Bank Co Ltd.
Ningbo Yuyao Rural Cooperative Bank
Weifang Rural Commercial Bank Co. Ltd.
Wells Fargo Bank N.A.
Woori Bank (China) Limited
Yinzhou Bank
Zhejiang Tailong Commercial bank Co. ltd.
Zhejiang Zhuji Rural Commercial Bank Co
Zhejiang Hecheng Rural Comm. Company Ltd.
Habib Bank Limited
Zhejiang Chouzhou Commercial Bank Co Ltd
Metropolitan Bank (China) Ltd.

CZECH REPUBLIC
Ceska Sporitelna A.S.

DENMARK
Danske Bank A/S

EGYPT
Masreqbank PSC

ESTONIA
Luminor Bank AS

FINLAND
Danske Bank PLC

FRANCE
Commerzbank AG
HSBC Continental Europe
KEB Hana Bank
Monte Paschi Banque SA
Natixis

GERMANY
Commerzbank AG
Deutsche Bank AG (Frankfurt)
Hamburg Commercial Bank AG
JPMorgan AG
KEB Hana Bank Deutschland AS
Landesbank Baden-Wuerttemberg
Sparkasse Hannover
Sparkasse Krefeld
Unicredit Bank AG (Hypobayerische)

HONG KONG
AB International Finance Limited
Citibank N.A.
EBL Finance (HK) Limited
MUFJ Bank Limited
HBZ Finance Limited
HSBC Bank (Hongkong & Shanghai Banking Corp. Ltd.)
ICICI Bank Limited
Intesa Sanpaolo SPA
KEB Hana Bank
Mashreqbank PSC
Mizuho Bank Ltd.
National Bank of Pakistan
PBL Finance (Hong Kong) Limited
Societe Generale
Standard Chartered Bank (Hong Kong) Ltd
Sumitomo Mitsui Banking Corporation
Wells Fargo Bank N.A.
City Hong Kong Limited
Indian Overseas Bank
EXIM Finance (Hong Kong) Limited
JPMorgan Chase Bank NA

HUNGARY
Raiffeisen Bank ZRT

INDIA
AB Bank Limited
Axis Bank Limited
MUFJ BankLimited
Citibank N.A.
ICICI Bank Limited
Indusind Bank Limited
Masreqbank PSC
SVC Co-operative Bank Limited
Sonali Bank Ltd.
Standard Chartered Bank
State Bank of India
Tamilnad Mercantile Bank Limited
Union Bank of India
ICICI Bank Limited
Standard Chartered Bank
HSBC Bank (Hongkong & Shanghai Banking Corp. Ltd.)

INDONESIA
Bank Mandiri (Persero) PT
MUFG BANK, LTD.
Citibank N.A.
PT BPD Jawa Timur (PT. Bank JATIM)
PT Bank Syariah Mandiri
Standard Chartered Bank

IRELAND
Citibank Europe PLC
Danske Bank A/S
Wells Fargo Bank International Unlimited Company

ITALY
Banca Monte Dei Paschi Di Siena SpA
Banca Popolare Di Sondrio
Banca UBAE SPA
BANCA CAMBIANO 1884 SPA
Banco BPM SPA
MUFJ Bank Limited
Commerzbank AG
ICCREA Banca- Istitu Centrale del Credito
Intesa Sanpaolo SPA
Unicredit SPA (Intesa Sanpaolo SPA)

JAPAN
The Bank of New York Mellon,
MUFJ Bank Limited
KEB Hana Bank
Mizuho Bank Limited
National Bank of Pakistan
Standard Chartered Bank
State Bank of India
Sumitomo Mitsui Banking Corporation
Wells Fargo Bank NA

KOREA, REPUBLIC
Busan Bank
Daegu Bank Ltd., The
HSBC Bank (Hongkong & Shanghai Banking Corp. Ltd.)
Industrial Bank of Korea
Kookmin Bank
KEB Hana Bank
Kwangju Bank Limited, The
National Bank of Pakistan
Shinhan Bank
Standard Chartered Bank
Wells Fargo Bank NA
Woori Bank

KSA
Islami Development Bank
Saudi British Bank, The
BANKMUSCAT

KUWAIT
BankMuscat

MALAYSIA
Citibank Berhad
HSBC Bank Malaysia Berhad
Malayan Banking Berhad (Maybank)
Standard Chartered Bank

MALDIVES
Bank of the Maldives PLC

MALTA
FIMBank plc

NEPAL
Himalayan Bank Limited
Nabil Bank Limited (Nepal Bangladesh Bank Ltd.)
Standard Chartered Bank

NETHERLANDS
Comerzbank AG
Deutsche Bank AG
KEB Hana Bank

NIGERIA
Guaranty Trust Bank Plc

NORWAY
DNB Bank ASA
Danske Bank A/S

OMAN
Bank Dhofar (S.A.O.G)
Bank Muscat (S.A.O.G)

PAKISTAN
Bank Al Habib Limited
Habib Metropolitan Bank Limited
Meezan Bank Limited
MCB Bank Ltd.
National Bank of Pakistan
Habib Bank Limited
SCB Pakistan

PHILIPPINES
KEB Hana Bank

POLAND
Bank Handlowy W Warszawie SA
Bank Polska Kasa Opieki SA
Danske Bank A/S
MBANK SA (Formerly BRE Bank)

QATAR
Masreq Bank PSC
Standard Chartered Bank

RUSSIAN FEDERATION
AO UniCredit Bank

SINGAPORE
Axis Bank Limited
Citibank N.A.
Commerzbank AG
Deutsche Bank AG
Habib Bank Limited
Hongkong and Shanghai Banking Corp.
ICICI Bank Limited
INDIAN BANK SINGAPORE
JPMorgan Chase Bank NA
Mizuho Bank Limited
Standard Chartered Bank
Sumitomo Mitsui Banking Corporation
Wells Fargo Bank NA
Bank of America

SLOVENIA
Dezelna Bank Slovenije D.D.
Nova Kreditna Banka Maribor D.D.

SOUTH AFRICA
Citibank South Africa
NEDBank Limited

SPAIN
Banca De Sabadell S.A
CAIXABANK SA
Laboral Kutxa
ABANCA CORPORACION BANCARIA, S.A.

SRI LANKA
Nations Trust Bank Ltd.
Seylan Bank Limited
Standard Chartered Bank
AMANA BANK PLC
Hatton National Bank PLC
People's Bank

SWEDEN
Danske Bank

SWITZERLAND
Banque Cantonale De Geneve
Habib Bank AG Zurich
Valiant Bank

TAIWAN
Bank of New York Mellon, The
Chang Hwa Commercial Bank Ltd
Citibank Taiwan Limited
HSBC Bank (Taiwan) Limited
MEGA International Comm. Bank Co. Ltd.
Standard Chartered Bank
E-Sun Commercial Bank Ltd.
Standard Chartered Bank (Taiwan) Ltd.
Sumitomo Mitsui Banking Corporation
Taishin International Bank
Wells Fargo Bank NA

THAILAND
Bangkok Bank Public Company Ltd.
MUFJ Bank Limited (Bank of Ayudhya Public Company Limited)
Citibank N.A.
Export-Import Bank of Thailand
Hongkong & Shanghai Banking Corp. Ltd
Bank for Agriculture and Agricultural Cooperative
Mizuho Bank Limited
Standard Chartered Bank
Sumitomo Mitsui Banking Corporation
Indian Overseas Bank

TURKEY
Albaraka Turk Katilim Bankasi AS
Fibabanka AS
AKBANK T.A.S.
Alternatifbank AS
QNB FinansBank A.S.
HSBC Bank A.S.
Odea Bank As
Türkiye Cumhuriyeti Ziraat Bankasi AS (Ziraat Bank)

U.A.E.
Abu Dhabi Commercial Bank PJSC
Axis Bank Limited
Citibank N.A.
Habib Bank Limited
Mashreqbank PSC
Standard Chartered Bank
United Bank Limited
The National Bank RAS AL Khaimah
Ajman Bank
HSBC Bank Middle East Limited

U.S.A
Bank of America, N.A.
Bank of New York Mellon, The
MUFJ Bank Limited
Cathay Bank
Citibank NA
Wells Fargo Bank N.A.
Deutsche Bank Trust Company Americas
First Citizens Bank
Habib American Bank
HSBC Bank USA
JPMorgan Chase Bank NA
Masreqbank PSC
Mizuho Bank Ltd.
Regions Bank
Citizens Bank NA
Standard Chartered Bank
Sumitomo Mitsui Banking Corporation
UMB Bank N.A.
US Bank
Wells Fargo Advisors, LLC
Woori Bank
Woori America Bank

UNITED KINGDOM
Bank of America N.A.
Citibank N.A.
Danske Bank
Habib Bank AG Zurich
Habib-UK Plc
HSBC Bank Plc
JPMorgan Chase Bank NA
KEB Hana Bank
Mashreqbank PSC
Northern Bank
Sonali Bank (UK) Ltd.
Standard Chartered Bank
Wells Fargo Bank NA
Wells Fargo Securities International Ltd

UZBEKISTAN
Central Bank of the Republic Uzbeki
National Bank for Foreign Economic

BANGLADESH
AB Bank Limited
Agrani Bank Limited
Al-Arafah Islami Bank Limited
Bank Asia Limited
BRAC Bank Limited
Bangladesh Commerce Bank Limited
Bangladesh Krishi Bank
Bangladesh Development Bank Limited
Bank Alfalah Limited
Basic Bank Limited
Citibank N.A.
The City Bank Limited
Commercial Bank of Ceylon Plc
Dhaka Bank Limited
Dutch-Bangla Bank Limited
Eastern Bank Limited
Export Import Bank Limited
Padma Bank Limited
First Security Islami Bank Limited
Habib Bank Limited
Hong Kong and Shanghai Banking Corp. Ltd.
ICB Islamic Bank Limited
Islami Bank Bangladesh Limited
Jamuna Bank Limited
Janata Bank Limited
Meghna Bank Limited
Mercantile Bank Limited
Midland Bank Limited
Modhumoti Bank Limited
Mutual Trust Bank Limited
National Bank Limited
National Bank of Pakistan
National Credit and Commerce Bank Limited
NRB Bank Limited
NRB Commercial Bank Limited
NRB Global Bank Limited
One Bank Limited
The Premier Bank Limited
Prime Bank Limited
Pubali Bank Limited
Rupali Bank Limited
Shahjalal Islami Bank Limited
Social Islami Bank Limited
Sonali Bank Limited
Southeast Bank Limited
South Bangla Agriculture & Commerce Bank Ltd.
Standard Bank Limited
Standard Chartered Bank
Trust Bank Limited
Union Bank Limited
United Commercial Bank Limited
Uttara Bank Limited
Shimantoo Bank Limited
Community Bank Bangladesh Limited
Woori Bank
State Bank of India
Bengal Commercial Bank
Citizens Bank PLC

VIETNAM
Asia Commercial Bank
HSBC Bank (Vietnam) Limited
Joint Stock Commercial Bank for Inv. & De
KEB Hana Bank
Woori Bank
Standard Chartered Bank

Branch Network of Oman Exchange LLC, Oman

P.O. BOX : 994, Postal Code: 114, Hamriya, Muscat, Sultanate of Oman
Phone: +968 24832197/ 24830893

SL. NO.	BRANCH NAME	ADDRESS	TEL NUMBER
1	Hamriya Branch	Shop No-955, Building No-2708, Block-159, Post Box. 994, Hay Al Mina, Postal Code No. 114, Hamriya, Sultanate of Oman	Phone # (968) 24833591
2	Sohar Branch	Building no-1095, Shop No-1101, Plot No-53, Way-384, Block-2238, Post Box No. 862, Postal Code No. 311, Hamber, Sohar, Sultanate of Oman	Phone # (968)26846339
3	Nizwa Branch	Plot no. 180, Area-Haret Al Wadi, Post Box No. 718, Postal Code No. 611,Nizwa , beside Nizwa fort, Sultanate of Oman	Phone # (968)25413084
4	Suwaiq Branch	Bside Bank Muscat & Shell Oil Pump, Post Box No. 497, Postal Code No. 315, Suwaiq, Sultanate of Oman	Phone # (968) 26861893
5	Ghubra Branch	Shop No-45, Building No-218, Way No-240, Block No-238, Post Box No. 897, Postal Code No. 133, Near to Hayat Hospital,Ghubra, Sultanate of Oman	Phone # (968) 24490360
6	Mabelah Branch	Building No-769,Block No-358,Way no-71, Complex-358, Post Box No. 994, Postal Code No. 114, Near Oman Oil Petrol Station, Sultanate of Oman	Phone # (968) 24450613
7	Barka Branch	Plot-7, Near to Barka Municipality, Post Box No. 696, Postal Code No. 320, Barka, Sultanate of Oman	Phone # (968) 26885143
8	Falaj Al Qabail	Shop No-1, Building No-230,Block No-2294, Plot-578 Besid Life line Hospital, Post Box No. 70, Postal Code No. 327, Sultanate of Oman	Phone # (968) 26753036
9	Saham Branch	Flat No-1-2, Plot No-045, Post Box No. 878, Postal Code No. 319, Saham, Sultanate of Oman	Phone # (968) 26855442
10	Shinas Branch	Near to Shinas Roundabout,Post Box No. 402, Postal Code No. 324, Shinas, Sultanate of Oman	Phone # (968) 26748315
11	Rustaq Branch	Plot-227, Opposite to Sultan Qaboos Mosque, P.O Box No: 167, Postal Code No. 329, Rustaq, Sultanate of Oman	Phone # (968) 26877912

Particulars of Agents of IFIC Money Transfer (UK) Limited, UK

Head Office
IFIC Money Transfer (UK) Limited
18 Brick Lane, London E1 6RF, UK
Phone: 00447951786188 (Cell), 00442070609142 (Land Line)
Fax: 00442072479670, Email: monwar@ificuk.com

Sl. No.	Agent Name	Address	Telephone	Email
1.	Dawn International UK Limited	25 Whitechapel Road, London E1 1DU	2086162214	mtbexchange@yahoo.com
2.	Fairdeal Express Money Transfer Limited	14 Vallance Road, London E1 5HR	2073752790	fairdeal_express@yahoo.co.uk
3.	Labbaik Limited	80 Ben Jonson Road, London E1 3NN	2077912779	info@labbaik.co.uk
4.	PBL Services Limited	7 Horsham Road, Crawley RH11 7AY	1737511365	rahmanreigate@gmail.com
5.	Pearl Reliance Limited	55 Poplar High Street, London E14 0DJ	2039415474	info@pearlreliance.com
6.	SAS Enterprise London Limited	25 Greatorex Street, London E1 5NP	2072473604	trustenterprise2021@hotmail.com
7.	SB Travels Limited	30 Sceptre Street, Newcastle Upon Tyne And Wear, NE4 6PQ	1912260496	sbtravelsltd@outlook.com
8.	Sonali Travels and Finance Limited	90 Featherstall Road North, Oldham, OL9 6BX	00447411841929	abdul.azim@rocketmail.com
9.	Zamzam Exchange International Limited	388 Green Street, London E13 9AP	2084701155	mail@zamzamtravels.com
10.	TNM Enterprise and Co Limited	97 Turnpike Lane, London N8 ODY	2083411644	tnmenterpriseco@gmail.com
11.	Sonali Business Centre UK Limited	217 Manningham Lane, Bradford, BD8 7HH	1274726762	sbcukbradford@gmail.com
12.	Safwan International Limited	Unit 2, 119-121 Whitechapel Road, London E1 1DT	7756026074	office@safwanint.com
13.	Bdesh Cloud Limited	4-6 Gretorex Street, Unit G10, London E1 5NF	00447867484755	bdeshpay@gmail.com
14.	Sterling Fintech Limited	493 Coventry Road, Small Heath, Birmingham B10 0JS	00 447956675296	sterlingfintechltd@gmail.com
15.	East London Travels Limited	Unit-3, Bow Wharf, 221 Grove Road, London E3 5SN	00447908640302	arsumon@yahoo.com



Notice of the 49th AGM

IFIC Bank PLC

Head Office: IFIC Tower, 61 Purana Paltan, G. P. O. Box: 2229, Dhaka 1000

Notice of the 49th Annual General Meeting

Notice is hereby given to the Members of IFIC Bank PLC that the 49th Annual General Meeting of the Company will be held on **Monday, 29 June 2026, at 11:00 a.m. (GMT+6) via a hybrid platform. The in-person meeting will take place at Golf Garden, Army Golf Club, Bishwa Road, Dhaka-1206**. Members wishing to participate online may join through the following link: https://ificbank.bdvirtualagm.com. The meeting will address the following agenda items:

AGENDA

1. To receive, consider and adopt the Audited Financial Statements of the Bank for the year ended on 31 December 2025 together with the Reports of the Auditors and Directors thereon.
2. To declare dividend for the year ended on 31 December 2025 as recommended by the Board of Directors.
3. To elect/re-elect Director(s) of the Bank.
4. To appoint/re-appoint the External Auditors of the Bank for the year 2026 and to fix their remuneration.
5. To appoint the Compliance Auditor for the year 2026 as per Corporate Governance Code of the BSEC and to fix their remuneration.
6. To transact any other business/issue with the permission of the Chair.

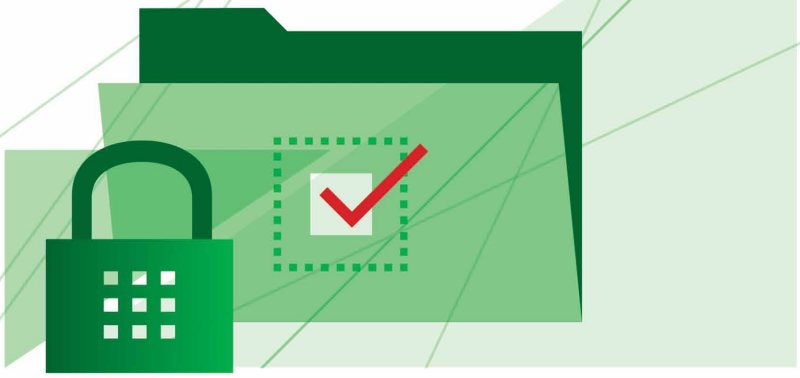
By order of the Board of Directors

Mokammel Hoque, FCS
Company Secretary

Dated: Dhaka
03 June 2026

Notes

1) The '**Record Date**' was fixed on **21 May 2026 (Thursday)**.
2) The Members whose names appeared on the Share Register of the Bank and/or in the Depository (CDBL) Register on the '**Record Date**' i.e. **21 May 2026** shall be eligible to attend the Annual General Meeting.
3) Pursuant to BSEC's Order Nos. BSEC/ICAD/SRIC/2024/318/09 dated 16 January 2024 and BSEC/ICAD/SRIC/2024/318/36 dated 12 February 2024, the Annual General Meeting will be conducted through Hybrid Platform.
4) A Member eligible to attend and vote at the AGM may appoint a Proxy to attend and vote on his/her behalf. Proxy Form duly filled in, signed and stamped for BDT 100.00 by the Member and Power of Attorney/Letter of Authorization from a Company/Corporation must be submitted to the Registered Office of the Company not later than 72 (seventy-two) hours before the time fixed for holding of the Annual General Meeting.
5) The Board of Directors did not recommend any dividend for the year ended on 31 December 2025.
6) The retiring Directors shall be eligible for election/re-election as per provision laid down in the Articles of Association of the Bank.
7) Pursuant to BSEC's Order Nos. BSEC/CMRRCD/2009-193/08 and SEC/SRMIC/94-231/91 dated 10 March 2021 and 31 March 2021 respectively, the Independent Scrutinizer has been appointed to scrutinize the election/re-election process as well as to provide detailed information about the voting results followed by an Authentication Report.
8) Pursuant to the Bangladesh Securities and Exchange Commission's Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018 (Published in the Bangladesh Gazette on 08 August 2018), Annual Report 2025 will be sent in soft form to the respective email addresses of the Members available in their Beneficiary Owners (BO) Accounts maintained with the Depository Participants. The soft copy of the Annual Report 2025 will also be available on the Investor Relations' page of the website of the Bank at **www.ificbank.com.bd**
9) Notice of the 49th AGM and other relevant information of the meeting will be communicated to the Members in due course through the email addresses available in their Beneficiary Owners (BO) Accounts maintained with the Depository Participants and the same will also be available on the Investor Relations' page of the website of the Bank at **www.ificbank.com.bd**



Proxy Form

IFIC Bank PLC

Head Office: IFIC Tower, 61 Purana Paltan, G. P. O. Box: 2229, Dhaka 1000

Proxy Form

Affix
Revenue
Stamp of
BDT 100.00

I/We .....

Folio/BO ID No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Address: .....

being a Shareholder of IFIC Bank PLC, do hereby appoint

Mr./Ms .....

of .....

Cell/Land Phone No. .....

Email ID: .....

as my/our Proxy in my/our absence to attend and vote for me/us on my/our behalf at the 49th Annual General Meeting of the Company scheduled to be held on **Monday, 29 June 2026 at 11:00 a.m. (GMT+6) through Hybrid Platform. The in-person meeting will be held at Golf Garden, Army Golf Club, Bishwa Road, Dhaka-1206, and the online participation link will be https://ificbank.bdvirtualagm.com** and at any adjournment thereof.

In witness whereof I/We set my/our hand(s) on this the ..... day of ..... 2026.

Signature of the Proxy .....

Signature of the Shareholder(s) .....

No. of shares held ..... Cell/Land Phone No .....

Email ID: .....

Notes

Note: The Proxy Form duly stamped and completed in all respect must be deposited to the Share Department of the Company at least 72 (seventy two) hours before the time fixed for holding of the Meeting for attestation. Signature of the Shareholder(s) must tally with the signature recorded with the Company (**In case of folio, signature recorded with the Share Department and for BO holders, signature received from the CDBL**).



Attendance Slip

IFIC Bank PLC

Head Office: IFIC Tower, 61 Purana Paltan, G. P. O. Box: 2229, Dhaka 1000

Attendance Slip

I do hereby record my attendance at the 49th Annual General Meeting of IFIC Bank PLC being held on **Monday, 29 June 2026 at 11:00 a.m.** (GMT+6) via following mode :

☐ 1. Physical presence : At Golf Garden, Army Golf Club, Bishwa Road, Dhaka-1206.

☐ 2. Online participation: At https://ificbank.bdvirtualagm.com.

Name of the Shareholder(s) : .....

Folio/BO ID No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Signature of the Shareholder

Notes

Note: Honourable Shareholders attending the Meeting in person are requested to complete the Attendance Slip and deposit the same to the '**Registration Counter**' at the AGM venue. Signature on the Attendance Slip must tally with the record of signatures maintained by the Company **(In case of folio, signature recorded with the Share Department and for BO holders, signature received from the CDBL)**.

IFIC Bank PLC

Head Office : IFIC Tower, 61 Purana Paltan
GPO Box: 2229, Dhaka-1000, Bangladesh
Tel: 9563020, IP Phone No. : 09666716250 (Hunting)
Fax: 880-2- 9554102, Swift: IFIC BD DH
E-mail: info@ificbankbd.com
Website: www.ificbank.com.bd

Scan the QR code for accessing the
digital version of our Annual Report 2025