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Independent Auditors' Reports
on
Consolidated and Separate Financial
Statements
of
IIDFC PLC
For the year ended 31 December 2025

IIDFC PLC
Independent Auditors' Report & Financial Statements
Table of Contents
For the year ended 31 December 2025

Sl. No.	Particulars	Page
1.	Independent Auditors' Report	01-06
2.	Consolidated Balance Sheet	07-08
3.	Consolidated Profit & Loss Account	09
4.	Consolidated Cash Flow Statement	10
5.	Consolidated Statement of Changes in Equity	11
6.	Balance Sheet	12-13
7.	Profit & Loss Account	14
8.	Statement of Cash Flows	15
9.	Statement of Changes in Equity	16
10.	Liquidity Statement	17
11.	Notes to the Consolidated and Separate Financial Statements	18-62
12.	Fixed Assets Schedule (Annexure -1)	63
13.	Consolidated Fixed Assets Schedule (Annexure - 1.a)	64
14.	Highlights (Annexure-2)	65

Independent Auditor's Report
To the Shareholders of IIDFC PLC.
Report on the Audit of the
Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of IIDFC PLC. and its subsidiaries (the "Group") as well as the separate financial statements of IIDFC PLC. (the "Company"), which comprise the consolidated and separate balance sheets as at 31 December 2025 and the consolidated and separate profit and 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 material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Company 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 Regulation issued by Bangladesh Bank and International Financial Reporting Standards as issued by the International Accounting Standards Board (IASB) as explained in note # 2.00 to the financial statement.

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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants including international independence standards (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, 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 matters

1. The Company has been incurring losses for several years, and the accumulated loss stood at BDT (9,335,545,116) as at 31 December 2025. These accumulated losses arose because 76.29% of Loans and Advances have been classified as stated in Note No. 7.05 of the Financial Statements. This has caused capital erosion due to which the company is unable to pay the liabilities including taxes and to support this, it is required to inject fresh capital or deposit funds to continue the company as going concern.
2. We draw attention to the Capital Adequacy Ratio (CAR) under Note No. 14.02(C) to the Financial Statements, where the required capital of the Company as at the close of business on 31 December 2025 amounted to Taka 1,057,762,567. However, the capital adequacy of the Company shows a negative balance of Taka (7,046,377,701), which indicates a capital deficit of Taka (8,104,140,268) in accordance with DFIM Circular No. 08 dated 02 August 2010. The company is taking initiatives to strengthen its capital position and other strategic measures will be essential to improve the regulatory capital requirement over time.

**Head Office:**

Dhaka Trade Centre (11th floor),
99 Kazi Nazrul Islam Avenue,
Kawranbazar, Dhaka-1215, Bangladesh

+88 01791829705,
+88 02 55012551-2
+88 02 55012551

Branch Office:

BHBFC Bhāban (4th Floor)
1/D, Agrabad C/A.
Chattogram

+88 01715041250,
+88 02 3333 21201
+88 02 3333 22931

member firm of



3. With reference to note 13.a.1 and 13.a.2, IIDFC Securities Limited and IIDFC Capital Limited have been allowed by Bangladesh Securities and Exchange Commission (BSEC) to maintain provision against negative equity over the period from 2025 to 2030. To comply with the aforesaid approval of BSEC, both the companies maintained required provision for the year ended 31 December 2025.

Our opinion is not modified in respect of these matters.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate financial statements for the year ended 31 December 2025. 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.

Risk	Our response to the risk
1. Measurement of Provision for Loans and Advances	
<p>The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex.</p> <p>For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions.</p> <p>For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.</p> <p>At year end the Company reported total gross loans and advances of TK. 7,901,975,130 (2024: TK. 8,712,497,438) and provision for loans and advances and others of Tk. 5,583,443,693 (2024: Tk. 4,902,882,945).</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed quarterly classification of loans (CL); <p>Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:</p> <ul style="list-style-type: none"> • Reviewed the adequacy of the company's general and specific provisions; • Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
See note # 7.00, 13.01 to the financial statements.	
2. Legal and Regulatory Matters	
Risk	Our response to the risk
<p>We focused on this area because the Company 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</p> <p>Uncertainties and the outcome may be difficult to predict.</p> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>Overall, the legal provision represents the Group's</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process.</p> <p>We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.</p> <p>We enquired of the Group'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.</p> <p>We assessed the methodologies on which the</p>

Risk	Our response to the risk
<p>best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.</p>	<p>provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information.</p> <p>We also assessed the Group's provisions and contingent liabilities disclosure.</p>
3. Internal Control & IT System	
Risk	Our response to the risk
<p>Our audit procedures have a focus 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.</p> <p>Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application based controls are operating effectively.</p>	<p>We tested the design and operating effectiveness of the Group'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's periodic review of access rights.</p> <p>We 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.</p> <p>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.</p>

Other Information

Management is responsible for the other information. The other information comprises all of the information included in the Annual Report other than 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 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 financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed on the other information obtained prior to the date of this auditor's report, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

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 Company in accordance with IFRSs as explained in note 02, 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.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and 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 Group and the Company 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 Company'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 auditors' 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 judgment 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 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 auditors' 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 auditors' report. However, future events or conditions may cause the Group and the Company 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; and
- 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 group 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 period and are therefore the key audit matters. We describe these matters in our auditors' 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 Finance Company Act, 2023 and the rules and regulations issued by Bangladesh Bank, 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 accounts as required by law have been kept by the Company so far as it appeared from our examination of those books;
- (iii) The consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (iv) The expenditures incurred were for the purpose of the Company's business for the year;
- (v) The financial statement of the company has been drawn up in conformity with the Finance Company Act, 2023 and in accordance with the accounting rules and regulations which were issued by Bangladesh Bank to the extent applicable to the company;
- (vi) Adequate provisions have been made for loans, advances, leases, investment and other assets which are in our opinion, doubtful of recovery and Bangladesh Bank's instructions in this regard have been followed properly;
- (vii) The financial statements of the company conform to the prescribed standards set in the accounting regulations which were issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;
- (viii) The records and statements which were submitted by the branches have been properly maintained and recorded in the financial statements;
- (ix) Statement sent to Bangladesh Bank have been checked on sample basis and no inaccuracy has come to our attention;
- (x) Taxes and other duties were collected and deposited in the Government treasury by the company as per Government instructions found satisfactory based on test checking;
- (xi) Nothing has come to our attention that the company has adopted any unethical means i.e., 'window dressing' to inflate the profit and mismatch between the maturity of assets and liabilities;
- (xii) Proper measures have been taken to eliminate the irregularities mentioned in the inspection report of Bangladesh Bank and the instructions which were issued by Bangladesh Bank and other regulatory authorities have been complied properly as disclosed to us by management;

- (xiii) Based on our work as mentioned above under the auditor's responsibility section, the internal control and the compliance of the company is satisfactory, and effective measures have been taken to prevent possible material fraud, forgery and internal policies are being followed appropriately;
- (xiv) The company has complied with relevant laws pertaining to capital, reserve and net worth, cash and liquid assets and procedure for sanctioning and disbursing loans/leases found satisfactory;
- (xv) We have reviewed over 80% of the risk weighted assets of the company and we have spent around 1,080 person hours for the audit of the books and accounts of the company;
- (xvi) The company has complied with relevant instructions which were issued by Bangladesh Bank relevant to classification, provisioning and calculation of interest suspense;
- (xvii) The company has complied with the Finance Company Act, 2023 in preparing these financial statements; and
- (xviii) All other issues which in our opinion are important for the stakeholders of the company have been adequately disclosed in the audit report.

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants



Bipok Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner

Basu Banerjee Nath & Co.
Chartered Accountants

DVC: 2606281339AS 67693

Dhaka;

Date: 24 JUN 2023



IIDFC PLC
Consolidated Balance Sheet
As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
<u>PROPERTY & ASSETS</u>			
Cash	3.a		
In Hand (including foreign currencies)		67,266	106,695
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		50,875,446	54,522,801
		50,942,712	54,629,496
Balance with Other Banks and Financial Institutions	4.a		
Inside Bangladesh		498,889,248	616,168,194
Outside Bangladesh		-	-
		498,889,248	616,168,194
Money at Call and Short Notice	5.00	-	-
Investments	6.a		
Government		-	9,351,423
Others		856,486,064	888,342,782
		856,486,064	897,694,205
Loans & Advances	7.a		
Lease Receivables		1,124,393,989	1,229,273,186
Advance for Lease Finance		23,639,979	44,339,979
Direct/ Term Finance		6,501,194,576	7,128,668,732
Secured Overdraft		7,932,590	8,900,716
Bills Discounted and Purchased		101,469,073	114,475,943
Margin Loans		1,810,622,872	2,016,319,657
		9,569,253,081	10,541,978,213
Fixed assets including premises, furniture & fixtures etc.	8.a	37,439,132	52,640,442
Other Assets	9.a	1,734,117,313	1,781,587,214
Non-banking assets	10.00	4,343,820	4,987,820
Total Assets		12,751,471,370	13,949,685,584
<u>LIABILITIES & CAPITAL</u>			
Borrowings from other banks, financial institutions & agents	11.a	5,684,700,977	5,684,079,595
Deposits & Other Accounts	12.a		
Current Deposits & Other Accounts, etc.		-	-
Bills Payable		-	-
Savings Bank Deposits		-	-
Term Deposits		4,751,029,433	4,921,369,358
Bearer Certificate of Deposits		-	-
Other Deposits		2,122,897	2,617,604
		4,753,152,330	4,923,986,962
Other Liabilities	13.a	9,470,232,620	8,676,123,399
Total Liabilities		19,908,085,927	19,284,189,956
Capital/ Shareholders' Equity			
Paid up Capital	14.00	1,737,770,680	1,737,770,680
Statutory Reserve	15.00	371,950,483	371,950,483
General Reserve	16.a	69,062,574	69,062,574
Share Money Deposit	17.00	-	-
Stock Dividend	18.a	-	-
Retained Earnings	19.a	(9,335,545,116)	(7,513,439,566)
Total Equity attributable to Shareholder of the Company		(7,156,761,378)	(5,334,655,828)
Non-controlling Interest	19.a.3	146,821	151,458
Total Liabilities & Shareholders' Equity		12,751,471,370	13,949,685,584



IIDFC PLC
Consolidated Balance Sheet
As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
<u>OFF-BALANCE SHEET ITEMS</u>			
Contingent liabilities	20.00		
Letters of guarantee		200,562,022	200,562,022
Letters of credit		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
		200,562,022	200,562,022
Others commitments:			
Money at call and short notice		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	-
Total off-balance sheet items including contingent liabilities		200,562,022	200,562,022

The annexed notes from 1 to 45 form an integral part of these financial statements



 Chairman



 Director



 Director



 Managing Director



 Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
 Basu Banerjee Nath & Co.
 Chartered Accountants



 Partner

Dipak Kumar Roy, FCA
 ICAB Enrollment No. 1334
 Partner
 Basu Banerjee Nath & Co.
 Chartered Accountants

DVC: 2606281339AS697693

Dhaka;
 Date: 24 JUN 2023



IIDFC PLC
Consolidated Profit & Loss Account
For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	Amount in Taka
		31 December 2025	31 December 2024
A. Interest income	21.a	456,424,871	442,487,117
Interest paid on deposits, borrowings etc.	22.a	(1,180,677,237)	(1,076,701,368)
Net interest income		(724,252,365)	(634,214,251)
Income from investment	23.a	14,399,826	16,222,852
Commission, exchange and brokerage	24.a	72,248,166	75,529,549
Other operating income	25.a	4,994,276	14,730,750
Total operating income		(661,409,749)	(527,731,101)
B. OPERATING EXPENSES			
Salaries & allowances	26.a	172,261,900	158,161,086
Rent, taxes, insurance, electricity etc.	27.a	15,144,589	16,844,666
Legal expenses	28.a	7,316,123	7,549,853
Postage, stamp, telecommunications etc.	29.a	4,838,368	5,436,660
Stationery, printing, advertisement etc.	30.a	3,530,204	3,517,424
Managing director's salary and fees	31.00	2,874,107	7,920,279
Directors' fees	32.a	1,366,400	1,127,800
Auditor's fees	33.a	770,500	891,250
Loans & advances written-off	34.a	33,054	4,429
Repair, depreciation and amortization of company's assets	35.a	29,927,936	29,308,180
Other expenses	36.a	25,706,035	28,793,508
Total operating expenses		263,769,215	259,555,135
C. Profit/(Loss) before provision (A-B)		(925,178,963)	(787,286,236)
D. Provision for loans & advances	37.a		
Specific provision		124,921,044	702,640,445
General provision		(15,745,333)	(19,983,632)
Provision for diminution in value of investments		3,483,327	88,922,957
Other provision		647,160,216	4,518,838
Total provision		759,819,255	776,098,608
E. Profit/(Loss) before taxes (C-D)		(1,684,998,218)	(1,563,384,844)
F. Provision for tax:			
Current tax	38.a	25,115,440	23,381,686
Deferred tax		761,181	1,587,774
Total provision		25,876,621	24,969,460
G. Profit/(Loss) after taxes (E-F)		(1,710,874,839)	(1,588,354,304)
Attributable to:			
Shareholders of the company		(1,710,882,504)	(1,588,366,606)
Non-controlling interest		7,665	12,302
		(1,710,874,839)	(1,588,354,304)
Less: Appropriations			
Statutory reserve		-	-
General reserve		-	-
		-	-
Retained surplus/(Deficit)		(1,710,874,839)	(1,588,354,304)
Earnings per share (EPS)	39.a	(9.85)	(9.14)

The annexed notes from 1 to 45 form an integral part of these financial statements


Chairman


Director

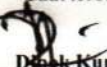

Director


Managing Director


Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants


Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner
Basu Banerjee Nath & Co.
Chartered Accountants

DVC: 2606281334A5697693



Dhaka: 24 JUN 2023
Date:

HDFC PLC
Consolidated Cash Flow Statement
For the year ended 31 December 2025

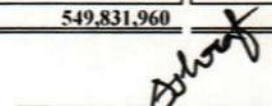
Particulars	Notes	Amount in Taka	Amount in Taka
		31 December 2025	(Restated) 31 December 2024
A CASH FLOW FROM OPERATING ACTIVITIES			
Interest receipts in cash		478,723,237	450,180,257
Interest payments in cash		(1,011,891,339)	(1,008,784,274)
Dividend receipts in cash		6,036,041	13,371,692
Cash payments to employees		(155,589,313)	(148,393,588)
Cash payments to suppliers		(29,533,107)	(5,155,435)
Income taxes paid		(20,739,200)	(23,729,788)
Receipts from other operating activities		47,830,773	84,513,812
Payments for other operating activities		(69,365,211)	(76,407,182)
Cash generated from operating activities		(754,528,119)	(714,404,505)
Increase/(Decrease) in operating assets and liabilities			
Statutory deposits			
Loans and advances		972,110,420	1,398,291,996
Changes in other assets		50,235,778	49,536,315
Borrowings from other banks		47,797,846	(20,114,598)
Borrowings from other corporate and financial institutions		(96,909,423)	(73,113,132)
Deposits from customers		(158,339,925)	(356,027,367)
Changes in other liabilities		(61,646,740)	(389,450,046)
		753,247,956	609,123,169
Net cash (used in)/from operating activities		(1,280,162)	(105,281,336)
B CASH FLOW FROM INVESTING ACTIVITIES			
Proceeds from sale of securities		35,706,205	16,049,609
Payments for purchase of securities		(149,885,809)	(135,878,429)
Purchase of property, plant and equipment		(7,646,475)	(7,407,158)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		2,140,510	2,578,747
Net cash used in investing activities		(119,685,567)	(124,657,230)
C CASH FLOW FROM FINANCING ACTIVITIES			
Dividend paid		-	-
Share Money Deposit		-	-
Net cash from/(used in) financing activities		-	-
D Net increase/(decrease) in cash and cash equivalents (A+B+C)		(120,965,731)	(229,938,566)
E Effects of exchange rate changes on cash and cash equivalents		-	-
F Cash and cash equivalents at beginning of the year		670,797,690	900,736,255
G Cash and cash equivalents at end of the year (D+E+F)		549,831,960	670,797,690
Cash and cash equivalents at end of the year			
Cash in hand		67,266	106,695
Balance with Bangladesh Bank and its agent bank(s)		50,875,446	54,522,801
Balance with other banks and financial institutions		498,889,248	616,168,194
Money at call and short notice		-	-
		549,831,960	670,797,690


Chairman


Director


Director



Managing Director


Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants




Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC: 2606281334AS 697093

Dhaka;
Date: 24 JUN 2023

IIDFC 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	Retained Earnings	Proposed Stock Dividend	Share Money Deposit	Non-controlling Interest	Total
Balance as on 1 January 2025	1,737,770,680	371,950,483	69,062,574	(7,513,439,566)	-	-	151,458	(5,334,504,370)
Prior year adjustment	-	-	-	(111,235,350)	-	-	-	(111,235,350)
Restated balance	1,737,770,680	371,950,483	69,062,574	(7,624,674,916)	-	-	151,458	(5,445,739,720)
Transfer to other liabilities	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	(1,710,874,839)	-	-	-	(1,710,874,839)
Transfer to Non-controlling Interest (NCI)	-	-	-	4,637	-	-	(4,637)	-
Transferred to statutory reserve	-	-	-	-	-	-	-	-
Transferred to general reserve	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	1,737,770,680	371,950,483	69,062,574	(9,335,545,116)	-	-	146,821	(7,156,614,556)
Balance as at 31 December 2024	1,737,770,680	371,950,483	69,062,574	(7,513,439,566)	-	-	151,458	(5,334,504,370)

Chairman

Director

Director

Managing Director

Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants

Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner

Basu Banerjee Nath & Co.
Chartered Accountants

DVC: 260628A334AS697693

Dhaka

Date:

24 JUN 2025



IIDFC PLC
Balance Sheet
As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
PROPERTY & ASSETS			
Cash	3.00		
In Hand (including foreign currencies)		29,423	41,336
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)		50,875,446	54,522,801
		50,904,869	54,564,137
Balance with other Banks and Financial Institutions	4.00		
Inside Bangladesh		348,742,313	314,130,561
Outside Bangladesh		-	-
		348,742,313	314,130,561
Money at Call and Short Notice	5.00	-	-
Investments	6.00		
Government		-	9,351,423
Others		441,316,227	464,811,496
		441,316,227	474,162,919
Loans & Advances	7.00		
Lease Receivables		1,124,393,989	1,229,273,186
Advance for Lease Finance		23,639,979	44,339,979
Direct/ Term Finance		6,644,539,498	7,315,507,615
Secured Overdraft		7,932,590	8,900,716
Bills Discounted and Purchased		101,469,073	114,475,943
		7,901,975,130	8,712,497,437
Fixed assets including premises, furniture & fixtures etc.	8.01	30,520,463	45,805,821
Other Assets	9.00	2,884,792,400	2,897,160,802
Non-Banking Assets	10.00	4,343,820	4,987,820
Total Assets		11,662,595,222	12,503,309,498
LIABILITIES & CAPITAL			
Borrowings from other banks, financial institutions & agents	11.00	5,649,567,298	5,496,718,696
Deposits & Other Accounts	12.00		
Current deposits & Other Accounts, etc.		-	-
Bills Payable		-	-
Savings Bank Deposits		-	-
Term Deposits		4,751,029,433	4,921,369,358
Bearer Certificate of Deposits		-	-
Other Deposits		2,122,897	2,617,604
		4,753,152,330	4,923,986,962
Other Liabilities	13.00	8,435,080,169	7,486,804,512
Total Liabilities		18,837,799,797	17,907,510,170
Capital/ Shareholders' Equity			
Paid-up Capital	14.00	1,737,770,680	1,737,770,680
Statutory Reserve	15.00	371,950,483	371,950,483
General Reserve	16.00	50,800,000	50,800,000
Share Money Deposit	17.00	-	-
Proposed Stock Dividend	18.00	-	-
Retained Earnings	19.00	(9,335,725,737)	(7,564,721,832)
Total Shareholders' Equity		(7,175,204,574)	(5,404,200,669)
Total Liabilities & Shareholders' Equity		11,662,595,222	12,503,309,498

Total Liabilities & Shareholders' Equity

Chairman Director Director

11,662,595,222 12,503,309,498

Managing Director Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants

Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner

Basu Banerjee Nath & Co.
Chartered Accountants

DVC: 2606281334AS697693



Dhaka; Date: 24 JUN 2023

IIDFC PLC
Balance Sheet
As at 31 December 2025

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
<u>OFF-BALANCE SHEET ITEMS</u>			
Contingent liabilities	20.00		
Letters of guarantee		200,562,022	200,562,022
Letters of credit		-	-
Irrevocable letter of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
		200,562,022	200,562,022
Others commitments:			
Money at call and short notice		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	-
Total off-balance sheet items including contingent liabilities		200,562,022	200,562,022

The annexed notes from 1 to 45 form an integral part of these financial statements


Chairman


Director


Director


Managing Director


Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants



Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner

Basu Banerjee Nath & Co.
Chartered Accountants

DVC : 26 06281334AS697693

Dhaka;

Date: 24 JUN 2023



IIDFC PLC
Profit & Loss Account
For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	Amount in Taka
		31 December 2025	31 December 2024
A. OPERATING INCOME			
Interest income	21.00	368,185,270	381,557,432
Interest paid on deposits, borrowings etc.	22.00	(1,171,759,240)	(1,062,760,890)
Net interest income		(803,573,970)	(681,203,458)
Income from investment	23.00	(19,478,963)	848,572
Commission, exchange and brokerage	24.00	-	-
Other operating income	25.00	2,500,724	11,737,356
Total operating income		(820,552,209)	(668,617,531)
B. OPERATING EXPENSES			
Salaries & allowances	26.00	95,901,828	87,679,067
Rent, taxes, insurance, electricity etc.	27.00	3,113,604	6,048,219
Legal expenses	28.00	5,669,384	6,866,246
Postage, stamp, telecommunications etc.	29.00	2,483,163	2,957,917
Stationery, printing, advertisement etc.	30.00	2,438,854	2,197,518
Managing director's salary and fees	31.00	2,874,107	7,920,279
Directors' fees	32.00	556,000	780,800
Auditor's fees	33.00	540,500	580,750
Repair, depreciation and amortization of company's assets	35.00	25,924,169	26,703,499
Other expenses	36.00	14,409,308	17,759,077
Total operating expenses		153,910,916	159,493,372
C. Profit/ (Loss) before provision (A-B)		(974,463,125)	(828,110,903)
D. Provision for loans & advances	37.00		
Specific provision		105,111,316	696,353,627
General provision		(13,611,857)	(18,993,247)
Additional provision as per BB		(2,157,544)	(4,129,096)
Other provision		605,209,087	8,647,934
Provision for diminution in value of investments		(13,866,658)	70,704,375
Total provision		680,684,345	752,583,593
E. Profit before taxes (C-D)		(1,655,147,470)	(1,580,694,496)
F. Provision for tax			
Current tax	38.00	5,000,000	5,000,000
Deferred tax	38.01	(378,915)	1,991,649
Total provision		4,621,085	6,991,649
Profit after tax		(1,659,768,554)	(1,587,686,145)
Less: Appropriations			
Statutory reserve		-	-
General reserve		-	-
Retained surplus/(Deficit)		(1,659,768,554)	(1,587,686,145)
Earnings per share (EPS)	39.00	(9.55)	(9.14)

The annexed notes from 1 to 45.00 form an integral part of these financial statements


Chairman


Director


Director


Managing Director


Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants


Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner

Basu Banerjee Nath & Co.
Chartered Accountants

DVC: 2606281339AB697693



Dhaka;
Date: 24 JUN 2023

IIDFC PLC
Statement of Cash Flows
For the year ended 31 December 2025

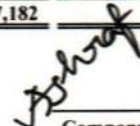
Particulars	Notes	Amount in Taka	Amount in Taka
		31 December 2025	31 December 2024
A CASH FLOW FROM OPERATING ACTIVITIES:			
Interest receipts in cash		346,065,062	371,284,403
Interest payments in cash		(978,958,447)	(965,312,685)
Dividend receipts in cash		2,619,096	7,366,644
Cash payments to employees		(98,775,935)	(95,599,347)
Cash payments to suppliers		(4,922,017)	(5,155,435)
Income taxes paid		(5,284,528)	(6,460,547)
Receipts from other operating activities		(19,597,335)	5,219,283
Payments for other operating activities		(46,273,944)	(54,154,014)
Cash generated from operating activities		(805,128,047)	(742,811,697)
Increase/(decrease) in operating assets and liabilities			
Statutory deposits			
Loans and advances to other customers		810,522,308	1,313,950,564
Changes in other assets		12,368,401	94,246,914
Borrowings from Other Banks		152,848,602	4,406,766
Borrowings from other Corporate & FIs		(12,000,000)	-
Deposits from customers		(158,339,925)	(356,027,367)
Changes in other liabilities		156,355,962	(276,086,718)
		961,755,349	780,490,160
Net Cash from Operating Activities		156,627,301	37,678,463
B CASH FLOW FROM INVESTING ACTIVITIES:			
Investments In Subsidiary		-	-
Proceeds from sale of securities		35,706,205	16,049,609
Payments for purchase of securities		(158,247,259)	(80,446,803)
Purchase of property, plant and equipment		(3,465,281)	(7,171,386)
Payment against lease obligation		-	-
Proceeds from sale of property, plant and equipment		331,518	2,480,747
Net cash used in investing activities		(125,674,817)	(69,087,833)
C CASH FLOW FROM FINANCING ACTIVITIES:			
Dividend paid		-	-
Share Money Deposit		-	-
Net cash from financing activities		-	-
D Net increase/(decrease) in cash and cash equivalents (A+B+C)		30,952,485	(31,409,371)
E Effects of exchange rate changes on cash and cash equivalents		-	-
F Cash and cash equivalents at beginning of the year		368,694,697	400,104,069
G Cash and cash equivalents at end of the year (D+E+F)		399,647,182	368,694,698
Cash and cash equivalents at end of the year			
Cash in hand		29,423	41,336
Balance with Bangladesh Bank and its agent bank(s)		50,875,446	54,522,800
Balance with other banks and financial institutions		348,742,313	314,130,561
Money at call and short notice		-	-
		399,647,182	368,694,697


Chairman


Director



Director


Managing Director


Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants


Dipak Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner
Basu Banerjee Nath & Co.
Chartered Accountants
DVC: 2606281339AS697693



Dhaka; 24 JUN 2025
Date:

IIDFC PLC
Statement of Changes in Equity
For the year ended 31 December 2025

Amount in BDT

Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Retained Earnings	Proposed Stock Dividend	Share Money Deposits	Total
Balance as on 1 January 2025	1,737,770,680	371,950,483	50,800,000	(7,564,721,832)	-	-	(5,404,200,669)
Prior year adjustment	-	-	-	(111,235,350)	-	-	(111,235,350)
Restated balance	1,737,770,680	371,950,483	50,800,000	(7,675,957,182)	-	-	(5,515,436,019)
Share Money Deposit	-	-	-	-	-	-	-
Right Share Issue	-	-	-	-	-	-	-
Net profit for the year	-	-	-	(1,659,768,554)	-	-	(1,659,768,554)
Transferred to statutory reserve	-	-	-	-	-	-	-
Transferred to general reserve	-	-	-	-	-	-	-
Balance as at 31 December 2025	1,737,770,680	371,950,483	50,800,000	(9,335,725,737)	-	-	(7,175,204,574)
Balance as at 31 December 2024	1,737,770,680	371,950,483	50,800,000	(7,564,721,832)	-	-	(5,404,200,669)


 Chairman


 Director


 Director


 Managing Director


 Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
 Basu Banerjee Nath & Co.
 Chartered Accountants



Dipok Kumar Roy, FCA
 ICAB Enrollment No. 1334
 Partner
 Basu Banerjee Nath & Co.
 Chartered Accountants

DVC: 2606281339AS 697613



Dhaka

Date: 24 JUN 2023

IIDFC PLC
Liquidity Statement
For the year ended 31 December 2025

Amount in BDT

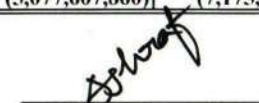
Particulars	Up to 1 Month maturity	1-3 months maturity	3-12 months maturity	1-5 years maturity	More than 5 years maturity	Total
ASSETS:						
Cash	29,423	-	-	-	-	29,423
Balances with Bangladesh Bank	50,875,446	-	-	-	-	50,875,446
Balances with other Banks	133,982,787	99,702,346	83,146,179	31,911,000	-	348,742,313
Money at Call and on Short Notice	-	-	-	-	-	-
Investments	172,750,375	111,778,683	115,546,786	41,240,383	-	441,316,227
Loans and Advances	442,550,954	2,048,919,422	3,186,270,134	1,760,011,598	464,223,022	7,901,975,130
Property, Plant & Equipment	1,787,129	10,044,746	6,207,290	12,481,298	-	30,520,464
Other Assets	233,148,300	470,416,835	991,089,453	604,698,901	585,438,911	2,884,792,401
Non-Banking Assets	-	-	-	4,343,820	-	4,343,820
Total assets	1,035,124,414	2,740,862,033	4,382,259,842	2,454,687,000	1,049,661,933	11,662,595,222
LIABILITIES:						
Borrowing from other banks, Fin. Ins. & Agents	468,211,635	623,051,833	1,074,753,642	1,701,838,264	1,781,711,924	5,649,567,298
Deposit and other accounts	182,457,679	1,257,464,247	1,984,393,698	1,249,433,069	79,403,638	4,753,152,330
Provision and other liabilities	284,102,888	838,737,292	1,317,433,298	1,728,652,460	4,266,154,230	8,435,080,169
Total liabilities	934,772,202	2,719,253,372	4,376,580,638	4,679,923,793	6,127,269,792	18,837,799,797
Net liquidity gap	100,352,212	21,608,661	5,679,204	(2,225,236,795)	(5,077,607,860)	(7,175,204,574)


Chairman


Director


Director



Managing Director


Company Secretary

Signed in terms of our report of even date

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants




Dipok Kumar Roy, FCA
ICAB Enrollment No. 1334
Partner
Basu Banerjee Nath & Co.
Chartered Accountant
DVC: 2606282334 AS697693

Dhaka
Date:

24 JUN 2025

IIDFC PLC and its Subsidiaries
Notes to the Consolidated and Separate Financial Statements
As at and for the year ended 31 December 2025

1.00 Reporting entity and its activities

1.01 Company's profile

IIDFC PLC, a public limited company was incorporated on 19th December, 2000 as a development financial institution to boost investment specially in the spectrum of industrial and infrastructure development. The Company was licensed by Bangladesh Bank on the 23rd January, 2001 to start financing business in Bangladesh. The registered office of the Company is situated at Chamber Building (2nd, 6th & 7th Floor), 122-124, Motijheel C/A, Dhaka-1000, Bangladesh.

1.02 Principal activities and nature of operation

IIDFC offers financial services that include promotion and term financing of financially viable industrial undertakings & infrastructure projects, lease financing for all type of machineries and equipment including vehicles for industrial and commercial purposes, financial packaging for syndicated fund arrangement including cross-border syndication, acquisition or takeover of public sector enterprises, financial or otherwise, stated for privatization and SME financing. The Company is also involved in factoring finance, work-order finance, bill discounting and home loan etc.

1.03 Subsidiary Companies

IIDFC Securities Limited

IIDFC Securities Limited (the Company), a wholly owned subsidiary company of IIDFC was incorporated as a public limited company in Bangladesh bearing certificate of incorporation no. C-83521/10 dated 28/03/2010 under the Companies Act-1994 having its registered office at PFI Tower (Level-3), 56-57, Dilkusha C/A, Dhaka-1000.

The main objectives of the Company for which it was established are to carry out of the business of securities management and stock brokerage, custodian services, investment and asset management, portfolio management, capital market operations and other non-banking financial services including advisory services, mergers and acquisitions, equity investment, joint venture sourcing, corporate finance and restructuring, financial and socio economic consultancy, corporate research and project, studies, privatization and other related services.

IIDFC Capital Limited

IIDFC Capital Limited (the Company) is a public company, limited by shares was incorporated in Bangladesh on 30th November 1995 vide certificate of incorporation no. C-H.C 2097 in the name of South Asia Capital Limited which was acquired by IIDFC a non-banking financial institution on 10th December 2009 and renamed as IIDFC Capital Limited. The principal activities of the Company for which it was established include the business of issue management, portfolio management, corporate counselling, investment counselling, capital structuring, etc.

2.00 Basis of preparation and significant accounting policies

2.01 Basis of preparation

The Financial Statements have been prepared on the basis of going concern concept and basically on accrual method under historical cost convention in accordance with Generally Accepted Accounting Principles (GAAP) and after due compliance with International Accounting Standards(IAS)/International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) and adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) vide letter no 1/1/ICAB-2017 dated 14 December 2017, the Finance Company Act, 2023, the Companies Act, 1994 and other applicable laws and regulations.

Statement of compliance

The consolidated financial statements and separate financial statements of the Company have been prepared on a going concern basis following accrual basis of accounting except for cash flow statement and investment in marketable securities which are recorded in cost price(Comparing with market value) in accordance with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRSs) as adopted in Bangladesh by the Institute of Chartered Accountants of Bangladesh, except the circumstances where local regulations differ, and the Companies Act, 1994, the Finance Company Act, 2023, Bangladesh Securities and Exchange Commission guidelines and other applicable laws and regulations.

The presentation of the financial statements has been made as per the requirements of DFIM Circular No: 11, dated 23 December 2009 issued by the Department of Financial Institutions and Markets (DFIM) of Bangladesh Bank. The activities and accounting heads mentioned in the prescribed form, which are not applicable for the financial institutions, have been kept blank in the financial statements.

The requirements of accounting standards as per IFRS that have been departed to comply with Bangladesh Bank requirements have been disclosed in detail. However, this departure with IFRS has been made by following all of the relevant provisions of IAS-1 and the details disclosures are given in Note-2.01.01 by following the provision of IAS-1 (Presentation of Financial Statements).



2.01.01 Disclosure of departure from few requirements of IFRS due to mandatory compliance of Bangladesh Bank's requirements

SL.	Nature of Departure	Title of IFRS	Treatment of IFRS	Treatment Adopted as per Bangladesh Bank	Financial or Presentation Effect of the Departure
1	Measurement of provision for leases, loans and advances (financial assets measured at amortized cost)	IFRS 9 Financial Instruments	An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, expected credit losses are required to be measured through a loss allowance at an amount equal to: a) the 12-month expected credit losses (expected credit losses that result from those default events on the financial instrument that are possible within 12 months after the reporting date); or b) full lifetime expected credit losses (expected credit losses that result from all possible default events over the life of the financial instrument).	As per FID circular No. 08, dated 03 August 2002, FID circular No. 03, dated 03 May 2006 and FID circular No. 03, dated 29 April 2013 ,DFIM circular No. 04, dated 26 July 2021 a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained irrespective of objective evidence of impairment on lease, loans and advances. Also provision for sub-standard investments, doubtful investments and bad losses has to be provided at 20%, 50% and 100% respectively for investments depending on the duration of overdue.	In Financial Statements, as at 31 December 2025, accumulated provision for leases, loans and advances stand at BDT 5583.44 million
2	Valuation of Investments in quoted and unquoted shares	IFRS 9 Financial Instruments	Investment in shares falls either under at "fair value through profit/ loss (FVTPL)" or "fair value through other comprehensive income (FVTOCI)" where any change in the fair value in case of FVTPL at the year end is taken to profit or loss, and any change in fair value in case of FVTOCI is taken to other comprehensive income.	As per FID circular No. 08, dated 03 August 2002, DFIM circular No. 02, dated 31 January 2012 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment: however in case of any unrealized gain, no such gain can be recognized and investments are recognized at cost only.	During this year total market value of all shares are less than the cost price of all shares. In Financial Statement, as at 31 December 2025, Provision for diminution in value of investments stands BDT 187.56 million.



3	Recognition of interest income for SMA and classified lease, loans and advances	IFRS 9 Financial Instruments	Income from financial assets measured at amortized cost is recognized through effective interest rate method over the term of the investment. Once a financial asset is impaired, investment income is recognized in profit and loss account on the same basis based on revised carrying amount.	As per FID circular No. 03, dated 03 May 2006, DFIM circular No. 04, dated 26 July 2021, once an investment on leases, loans and advances is termed as "Special Mention Account (SMA)", interest income from such investments are not allowed to be recognized as income, rather the respective amount needs to be credited as a liability account like: interest suspense account.	As at 31 December 2025, in Financial Statements interest suspense account was BDT 1,566.28 million whereas last year was Taka 1,612.56 million. This amount has been shown in other liabilities
4	Presentation of cash and cash equivalent	IAS 7 Statement of Cash Flows	Cash equivalent are short term, highly liquid investments that are readily convertible to known amounts of cash and only include those investments which are for a short tenure like: 3 months or less period. In the light of above, balance with Bangladesh Bank and fixed term deposits should be treated as investment asset rather than cash equivalent as it is illiquid asset and not available for use in day to day operations.	Bangladesh Bank has issued templates for financial statements vide DFIM Circular No. 11, dated 23 December 2009 which will strictly be followed by all banks and NBFIs. The templates of financial statements provided detail presentation for statement of cash flows.	Financial Statements for 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank.
5	Measurement of deferred tax asset	IAS 12 Income Tax	A deferred tax asset shall be recognized for all deductible temporary differences to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilized.	As per DFIM circular No. 7, dated 31 July 2011, no deferred tax asset can be recognized for any deductible temporary difference against lease, loans and advances.	During this year there is no impact in the financial statements due to this departure as the Company did not consider any deductible temporary difference against leases, loans and advances.
			Other Comprehensive Income (OCI) is a component of financial statements or the elements	Bangladesh Bank has issued templates for financial statements vide DFIM Circular No. 11, dated 23 December 2009 which will strictly be followed by all banks and NBFIs. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income (OCI) nor are the	

6	Presentation and disclosure of Financial Statements and Financial Instruments	IAS 1 "Presentation of Financial Statements" IFRS 9 "Financial Instruments" & IFRS 7 "Financial Instruments: Disclosure"	of OCI are to be included in a single Other Comprehensive Income statement. IAS 1 requires separate line item for intangible assets on the face of statement of financial position. IFRS 7 requires specific presentation and disclosure relating to all financial instruments.	elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income Statement. Intangibles assets are not separately presented on the face of statement of financial position; rather it is presented along with the line item of fixed assets. As per Bangladesh Bank guidelines, financial instruments are categorized, recognized and measured differently from those prescribed in IFRS-9. As such some disclosure and presentation requirements of IFRS 7 has not been made in the accounts.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank.
7	Preparation of Statement of Cash Flows	IAS 7 Statement 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.	As per DFIM Circular No. 11, dated 23 December 2009. Cash flow statement has been guided by the Bangladesh Bank which is the mixture of direct and indirect method.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11 dated 23 December 2009) of Bangladesh Bank.
8	Current/Non-current distinction	IAS-1 Presentation of Financial Statement	As per Para 60 of IAS-1 "Presentation of Financial statement" An entity shall present current and non-current assets and current and non-current liabilities as separate classification in its statement of financial position.	As per DFIM Circular No. 11, dated 23 December 2009, Bangladesh Bank has issued templates for financial statements which is applicable for all the Financial Institutions. In this templates there is no current and non-current segmentation of assets and liabilities.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank. Moreover, the liquidity statement shows the aging profile of all financial assets and liabilities from where current/non-current portion of assets and liabilities can be obtained.



9	Off-balance sheet items	IAS 1 Presentation of Financial Statements	There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.	As per DFIM Circular No. 11, dated 23 December 2009, off-balance sheet items (e.g. letter of credit, letter of guarantee etc.) must be disclosed separately on the face of the balance sheet.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank.
10	Impairment of Margin Loan (Loans and receivables)	IFRS 9 Financial Instruments	Measurement after initial recognition at amortized cost and recording of changes through profit and loss.	As per Bangladesh Securities and Exchange Commission (BSEC) Circular No. SEC/CMRRCD/2009-193/196 dated 28 December 2016, provisions for the year 2016 on impairment of principal portion of margin loan may be kept at 20% on each quarter for the five quarters starting from December 2016.	There is no such impact for this. However, we have been maintaining provision for unrealized loss (if any) of margin loan in the portfolio at higher rate than the requirement.
11	Complete set of financial statements	IAS 1 Presentation of Financial Statements	As per IAS 1: "Presentation of Financial Statements" complete set of financial statements are 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, comprising significant accounting policies and other explanatory information and vi) statement of financial position at the beginning of preceding period for retrospective restatement.	As per DFIM Circular No. 11, dated 23 December 2009, complete set of financial statements are i) balance sheet, ii) profit and loss account, iii) statement of cash flows, iv) statement of changes in equity, v) statement of liquidity, vi) notes, comprising significant accounting policies and other explanatory information.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank. There is no financial impact for this departure in the financial statements.
12	Intangible asset	IAS 1 Presentation of Financial Statements	As per IAS 1: "Presentation of Financial Statements" para 54: the statement of financial position shall include separate line item for intangible assets.	As per DFIM Circular No. 11, dated 23 December 2009, there is no option for separate line item for intangible asset in the balance sheet. However, we present intangible asset in the balance sheet as part of fixed assets and provide details in annexure-A as separate line item.	Financial Statements for 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank. There is no financial impact for this departure in the financial statements.



13	Other comprehensive income	IAS 1 Presentation of Financial Statements	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 OCI statement.	Bangladesh Bank has issued templates for financial statements which will strictly be followed by financial institutions. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income (OCI) nor are the elements of OCI allowed to be included in a single OCI statement. As such the financial institution does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per the guideline and templates issued by Bangladesh Bank. There is no financial impact for this departure in the financial statements.
14	Disclosure of presentation of profit	N/A	There is no requirement to show appropriation of profit in the face of statement of comprehensive income.	As per DFIM circular no 11, dated 23 December 2009, an appropriation of profit should be disclosed in the face of profit and loss account.	Financial Statements of 2025 and corresponding year 2024 have been prepared as per guideline (DFIM Circular No. 11, dated 23 December 2009) of Bangladesh Bank. There is no financial impact for this departure in the financial statements.

2.01.02 Investments in shares and securities

As per requirements of IFRS-9 'Financial Instruments: Recognition and Measurement' investments in shares and securities generally falls either under "Amortised cost", "at fair value through Profit and Loss Account" or under "FVOCI (Fair Value through Other Comprehensive Income)" where any change in the fair value at the year-end is taken to Profit and Loss Account or Revaluation Reserve Account respectively.

Bangladesh Bank:

As per FID circular No. 08 dated 03 August 2002 & DFIM circular No. 02 dated 31 January 2012 of Bangladesh Bank investment in marketable ordinary shares has been shown at cost, on an aggregate portfolio basis. Investment in non-marketable shares also has been valued at cost Provision should be made for any loss arising from diminution in value of investments.

Relevant disclosure on departure has been presented in the note -2.01.01(2)

2.01.03 Provision on loans and advances

As per IFRS-9 'Financial Instruments' an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank:

As per FID circular No. 08 dated 03 August 2002, FID circular No. 03, dated 03 May 2006 and FID circular No. 03, dated 29 April 2013, DFIM circular No. 04 dated 26 July 2021 and DFIM circular No. 37 dated 04 December 2024 a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans/special mention account) has to be maintained.

Relevant disclosure on departure has been presented in the note -2.01.01(1)



2.01.04 Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFR-9. As such some disclosure and presentation requirements of IFRS 7 'Financial Instruments: Disclosures' cannot be made in the accounts.

Relevant disclosure on departure has been presented in the note -2.01.01(6)

2.01.05 Financial guarantees

As per IFRS-9 financial guarantees are contracts that require 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 terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank:

As per the requirements of DFIM circular No. 11 dated 23 December 2009, financial guarantees such as L/C, L/G will be treated as off balance sheet items. No liability is recognized for the guarantee except the cash margin.

2.01.06 Cash and cash equivalents

Cash and cash equivalents items should be reported as cash item as per IAS 7 'Statement of Cash Flows'.

Bangladesh Bank:

Some cash and cash equivalent items such as 'money at call and on short notice', T-bills, Prize bond are not shown as cash and cash equivalent. Money at call and on short notice is shown as face item in statement of financial position (Balance sheet) and T-bills, Prize bonds are shown in Investment.

2.01.07 Non-Banking assets

As per the requirements of DFIM circular No. 11 dated 23 December 2009, non- banking assets generally arises from non-payment of receivables (claims) by/from clients which is to be presented separately mentioning the holding period of each types of asset. Presented value of non banking assets will not be more than market price of them and income generating non banking assets will have to be presented separately in the Financial Statements.

2.01.08 Statement of cash flows

Statement of cash flows can be prepared either in "Direct Method" or "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 the requirements of DFIM circular No. 11 dated 23 December 2009, statement of cash flows is a mixture of direct and indirect method.

2.01.09 Balance with Bangladesh Bank (CRR)

Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank:

Balance with Bangladesh Bank is treated as cash and cash equivalents.

2.01.10 Off-balance sheet items

There is no concept of off balance sheet items in any IFRS; hence there is no requirement of disclosure relating to such items.

Bangladesh Bank:

As per the requirements of DFIM circular No. 11 dated 23 December 2009, off balance sheet items e.g. L/C, L/G must be disclosed separately in the face of the statement financial position (balance sheet).

2.01.11 Disclosure of appropriation of profit

There is no requirement to show appropriation of profit in the face of the statement of comprehensive income.

Bangladesh Bank:

As per the requirements of DFIM circular No. 11 dated 23 December 2009, an appropriation of profit should be disclosed in the face of statement of comprehensive income.



2.01.12 Other comprehensive income

As per IAS 1 'Presentation of Financial Statements', Other Comprehensive Income is a component of financial statements or the elements of Other Comprehensive Income are to be included in a separate Other Comprehensive Income (OCI) Statement.

Bangladesh Bank:

Bangladesh Bank has issued templates for financial statements which will strictly be followed by all financial institutions. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income; and the elements of Other Comprehensive Income are also not allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the company does not prepare the Other Statement of Comprehensive Income. However elements of OCI, if any, are shown in the statement of changes in equity.

Relevant disclosure on departure has been presented in the note -2.01.01(13)

2.01.13 Loans and advance net of provision

Loans and advances should be presented as net of provisions.

Bangladesh Bank:

As per the requirements of DFIM circular No. 11 dated 23 December 2009, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

[Also refer to Note-2.17 Compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)]

Relevant disclosure on departure has been presented in the note -2.01.01(1)

2.02 Basis of consolidation

The financial statements of the company and its subsidiaries have been consolidated in accordance with International Financial Reporting Standards 10 'Consolidated Financial Statements'.

All intra-group balances, transactions, income and expenses are eliminated in full.

Subsidiaries are fully consolidated from the date on which control is transferred to the company. Control is achieved where the Company has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

The total profits of the company and its subsidiaries are shown in the consolidated Profit and Loss Account with the proportion of profit after taxation pertaining to minority shareholders being deducted as Non-controlling interest.

All Assets and Liabilities of the company and its subsidiaries are shown in the consolidated Balance Sheet. The interest of non-controlling shareholder of the subsidiaries are shown separately in the consolidated Balance Sheet under the heading Non-controlling interest.

2.03 Integral components of financial statements

The Financial Statements of the Company comprise of (As per DFIM Circular No. 11 dated 23 December 2009) the following components:

1. Consolidated and Separated Balance Sheet as at December 31, 2025;
2. Consolidated and Separated Profit and Loss A/C for the year ended December 31, 2025;
3. Consolidated and Separated statement of Cash Flows for the year ended December 31, 2025;
4. Consolidated and Separated Statement of Changes in Equity for the year ended December 31, 2025;
5. Liquidity Statement as at December 31, 2025 &
6. Notes to the Consolidated and Separated Financial Statements for the year ended December 31, 2025.

2.04 Use of estimate & judgments

The preparation of Financial Statements in conformity with Generally Accepted Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the Financial Statements.

Provisions and accrued expenses are recognized in the Financial Statements in line with the International Accounting Standard (IAS) No. 37 'Provisions, Contingent Liabilities and Contingent Assets' when:



- a) the company has a present obligation, legal or constructive result of a past event,
- b) it is probable that an outflow of resources embodying economic benefits will be required to settle that obligation; and
- c) a reliable estimate can be made of the amount of the obligation.

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which from the basis of making the judgments about carrying values of assets and liabilities which are not readily apparent from other sources. Actual results may differ from these estimates. However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised.

2.05 Statement of cash flows

The statement of cash flows has been prepared using the Direct Method as mentioned in line with International Accounting Standard 7 'Statement of cash flows'.

2.06 Consistency

In accordance with the IFRS framework for the presentation of Financial Statements together with International Accounting Standard 1 'Presentation of Financial Statements' and International Accounting Standard 8 'Accounting Policies, Changes in Accounting Estimates and Errors', IIDFC applies the accounting disclosure principles consistently from one period to the next.

2.07 Reporting period

These Financial Statements cover one calendar year from 01 January to 31 December 2025.

2.08 Presentation currencies

The figures of the financial statements are presented in Bangladeshi Currency (BDT) and have been rounded off to the nearest integer.

2.09 Books of accounts of branch (including Corporate Branch)

The Company has 4 (four) branches including head office (principal branch) so far as on 31 December 2025. Books of Accounts of the branches are maintained at the Head Office of the Company.

2.10 Assets and basis of their valuation

2.10.01 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank highly liquid financial assets.

2.10.02 Investment in securities

Investment in marketable ordinary shares as well as investment in non-marketable shares have been shown at cost. Adequate provision for diminution in value of shares has been made as per Bangladesh Bank guidelines. Market value of securities has been determined on the basis of the value of securities at the last trading day of the period (last trading day for the year was 31 December 2025).

2.10.03 Loans, advances and provisions

Loans and advances are stated at gross amount. General provisions on unclassified loans and Off-Balance Sheet Items, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision is made on the basis of quarter end against classified loans and advances review by the management and instruction contained in FID Circular no. 08 dated 3 August 2002, FID circular no. 03 and dated 03 May 2006.

a) Interest on loans and advances

Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is calculated on unclassified loans and advances and recognized as income during the year. Interest on classified loans and advances is kept in suspense account as per Bangladesh Bank instructions and such interest is not accounted for as income until realized from borrowers. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank.

b) Provision for loans and advances

Provision for loans and advances are made on quarter basis as well as year-end review by management following instructions contained in FID circular No. 08 dated 03 August 2002, FID circular No. 03, dated 03 May 2006 and FID circular No. 03, dated 29 April 2006, DFIM circular No. 04, dated 26 July 2021 and DFIM circular No. 37 dated 04 december 2024 issued by Bangladesh Bank. General Provision on unclassified loans and advances and specific provision on classified loans & advances are maintained as per circular issued by Bangladesh Bank as mentioned above at the rate of 0.25% for standard and SMA-SME, 1% for standard non-SME, 5% for SS-SME and SMA-non SME, 20% for SS-non SME and 20% for DF-SME and 50% for DF-non SME and 100% for BL.



c) Presentation of loans and advances

Loans and advances are shown at gross amount as assets while interest suspense and loan loss provision against classified advances are shown as liabilities in the statement of financial position.

d) Write off loans and advances

As per FID Circular No. 03 dated 15 March 2007 & DFIM Circular No. 02 dated 01 April 2019 loans and advances/investments should be written off. These written off however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are meticulously maintained and followed up.

e) Securities against loan

Lease Assets: Assets under the lease agreement is taken as security against lease.

Term Finance: Land, building, machineries and relevant assets are tried to be taken as security.

Working capital and trading loan: Goods are taken as security in the form of pledge and hypothecation along with land and building if any, as mortgage.

House building loan: Land and building are taken as security in the form of mortgage.

Overdraft: FDRs are taken as pledge against the loans taken by clients against their Fixed Deposits.

Public sector loan: In most cases Govt. Guarantee is taken and no other security is taken for government loan and agricultural.

2.10.04 Property, plant and equipment

2.10.04.01 Owned assets

Own property, plant and equipment are stated at cost less accumulated depreciation. The cost of an asset comprises its purchase price and any directly attributable costs associated with bringing the assets to its working condition for its intended use as per International Accounting Standard 16 'Property, Plant and Equipment'.

2.10.04.02 Leased assets

Leasehold assets are accounted for as Finance Lease and capitalized at the inception of the lease at the fair value of the leased property or at the present value of the minimum lease payments, whichever is lower as per International Accounting Standard-17 & IFRS-16 'Leases'. The corresponding obligation under the lease is accounted for as Liability.

2.10.04.03 Subsequent expenditure on property, plant and equipment

Subsequent expenditure is capitalized only when it increases the future economic benefits from the assets. All other expenditures are recognized as an expense as and when they are incurred.

2.10.04.04 Depreciation on property, plant & equipment

Depreciation on fixed assets is charged consistently on straight-line method at following rates throughout the estimated useful life of the assets. On newly acquired assets depreciation is charged for the full year irrespective of date of acquisition while no depreciation is charged on the assets disposed of during the year.

Sl. No.	Category of Fixed assets	Rate of Depreciation
1	Motor vehicles	20%
2	Furniture & fixtures	10%
3	Office equipment	18%
4	Right-of-use Assets	Lease term

The gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sale proceeds and the carrying amount of the concerned asset and is recognized accordingly in the Statement of Comprehensive Income (Profit and Loss Account).



2.10.04.05 Intangible assets

The Company's intangible assets include the value of computer software.

An intangible asset is recognized only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Company.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses.

The useful lives of intangible assets are assessed to be either finite or indefinite. Intangible assets with finite lives are amortized over the useful economic life. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and they are treated as changes in accounting estimates. The amortization expense on intangible assets with finite lives is presented as a separate line item in the statement of comprehensive Income (profit and loss account).

Amortization is calculated using the straight-line method to write down the cost of intangible assets to their residual values over their estimated useful lives, like software is amortized over 5 years 6 months.

2.10.04.06 Other assets

Other assets include all other financial assets and fees and unrealized income receivable, advance for operating and capital expenditure and stocks of stationery and stamp. Details are shown in Note-9. Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

2.10.04.07 Non-banking assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan in time after receiving the decree from the court regarding the right and title of the mortgage property. There are no assets acquired in exchange for loan during the period of financial statements.

2.10.04.08 Right-of- use assets (IFRS-16)

IIDFC recognises a right of use asset and a lease liability from the beginning of 2020. The right of use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right of use asset is depreciated using the straight line methods from the commencement date (from the beginning of 2020) to the earlier of the end of the useful life of the right of use asset or the end of the lease term. In addition, the right of use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date (from the beginning of 2020), discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, IIDFC's incremental borrowing rate. The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in IIDFC's estimate of the amount expected to be payable under a residual value guarantee, or if IIDFC changes its assessment of whether it will exercise purchase, extension or termination option. When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right to use asset, or is recorded in profit or loss if the carrying amount of the right to use asset has been reduced to zero.

2.11 Basis for valuation of liabilities and provisions

2.11.01 Provision for tax

a. Current tax

Provision for Current Tax is made on the basis of the profit for the period as adjusted for taxation purpose in accordance with the provision of Income Tax Act, 2023 and amendments made thereof.

b. Deferred tax

The company has adopted a policy of recognition of deferred tax in accordance with International Accounting Standard 12 'Income Taxes'. Deferred tax is provided using the liability method for all temporary timing differences between the carrying amount of assets and liabilities for financial reporting purposes and the amount used for tax purposes. The amount of deferred tax is determined at the effective income tax rate prevailing at the Balance Sheet date.



2.11.02 Employees' benefit obligation
Defined contribution plan

The Company started operating from January, 2003 an approved contributory provident fund scheme for its employees as per provident fund rules. The fund consists of subscription of all participatory employees and contribution from the company at a predetermined rate. The fund is administered by a Board of Trustees and invested separately from the Company's assets.

Defined benefit plan

The Company started operating from January, 2002 an approved gratuity scheme as per gratuity rules which is administered by a Board of Trustees and invested separately from the Company's assets.

Other benefit program for employees

The Company operates a group life insurance scheme for its permanent employees. The Company also has loan facilities at reduced rate for its permanent employees.

2.12 Write-off

Write-off describes a reduction in recognized value. It refers to recognized or the zero value of an assets. Generally it refers to an investment for which a return on the investment is now impossible or unlikely. The items potential returns is thus calculated and removed (written-off) from the balance sheet of the Company.

2.13 Capital and shareholders' equity

2.13.01 Capital management

The company has a capital management process for measuring, deploying and monitoring its available capital and assessing its adequacy. This capital management process aims to achieve four major objectives: exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the company and provide the company's shareholder with acceptable returns.

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and oversees the capital management planning of the company. The company's finance and risk management department are key to implementing the company's capital strategy and managing capital. Capital is managed using both regulatory control measure and internal matrix.

2.13.02 Paid-up capital

Paid up share capital represents total amount of share capital that has been paid in full by the ordinary shareholder. In the event of winding-up of the company, ordinary shareholder (s) rank after all other shareholders and creditors.

2.13.03 Statutory reserve

As per the Financial Institution Regulations 1994, every Non Banking Financial Institution (NBFI) is required to transfer at least 20% of its current year's profit after tax to the statutory reserve fund until such reserve fund equals to its paid up share capital and share premium (if any). To comply the above requirement, IIDFC transferred 20% of net profit to statutory reserve before declaration of dividend.

2.13.04 Dividends on ordinary shares

Dividends on ordinary shares are recognized as a liability and deducted from equity when they are approved by the Company's shareholders. Dividends for the year that are approved after the reporting date are disclosed as an event after the reporting date.

2.14 Contingent liabilities and contingent assets

A contingent liability is –

Any possible obligation that arises from the 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 Company; or 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

- the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognized in the financial statements as this may result in the recognition of income which may never be realized.



2.15 Materiality, aggregation and off setting

Each material item as considered by management significant has been displayed separately in the financial statements. No amount has been set off unless the Company has legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

The values of any asset or liability as shown in the statement of Financial Position (Balance Sheet) are not off-set by way of deduction from another liability or asset unless there exist a legal right therefore. No such incident existed during the year.

2.16 Revenue recognition

Revenue is only recognised when it meets the following five steps model framework.

- a) identify the contract (s) with a customers;
- b) identify the performance obligations in the contract;
- c) determine the transaction price;
- d) allocate the transaction price to the performance obligations in the contract;
- e) recognise revenue when (or as) the entity satisfies a performance obligation.

Interest income from loans and other sources is recognised on an accrual basis of accounting.

2.16.01 lease Income

Finance lease income is allocated over the lease term on a systematic and rational basis. This income allocation is based on a pattern reflecting a constant periodic return on net investment in the finance lease. The unearned lease income is recognised on instalment date as revenue on an accrual basis over the terms of the lease. However, lease income is not recognised if capital or interest receivable is in arrears for more than three months.

2.16.02 Income from direct finance

Direct finance operation consists of long term, short term and working capital finance, books of account for which are maintained based on the accrual method of accounting. Interest earnings from direct finance are recognized as operational revenue periodically.

Interest on real estate finance

Interest on real estate finance is recognised as revenue on an accrual basis and no interest on real estate finance is accounted for as revenue where any portion of capital or interest is in arrear for more than nine months.

Interest on term loans and short term finance

Interest on term loan and short term finance is recognised as revenue on an accrual basis and interest income on term loan is not recognised where any portion of interest is in arrear for more than three months.

2.16.03 Income from structured finance

Income from structured finance is recognized as and when received.

2.16.04 Income from treasury operations

Incomes from treasury operations are recognized on accrual basis.

2.16.05 Dividend income

Revenue is recognized when the Company's right to receive the payment is established, which is generally at the time of shareholders' approval date for payment of dividend.

2.16.06 Other operating income

Other operational income is recognized as and when received. Such income comprises of the following:

- a. Appraisal and documentation fees;
- b. Commitment fees;
- c. Supervision fees;
- d. Delinquent charge;
- e. Miscellaneous receipts;

f. Portfolio management fee

Portfolio management fees are recognised on the market value of the clients' portfolio on monthly basis and charged to client's balance on quarterly basis.

g. Issue management & Corporate advisory fee

Issue management and corporate advisory fees are recognised according to the stage of completion of services as agreed and defined in issue management and corporate advisory agreement between company and clients.



h. Brokerage commission

Brokerage commission is recognised as income when selling or buying order is signed and trade is executed.

i. Profit or loss on sale of securities and

Profit or loss arising from the sale of securities is accounted for only when the securities are sold/offloaded.

j. Fee based revenues

Fees on services rendered by the company are recognised as and when services are rendered.

2.17 Interest accrual on loans and leases

Interest income on interest bearing loans and leases are recorded at the time of proceeds received from a particular company. Accrued interest on company loan and leases is accounted for on accrual basis in the Profit and Loss Account under at the implicit rate of interest.

2.18 Earnings per share

Earnings per shares is calculated by dividing the profit or loss attributable to ordinary shares of the IIDFC by the weighted average number of ordinary shares outstanding during the year. IIDFC calculates EPS in accordance with International Accounting Standard -33 'Earnings per Share' which has been shown in the profit and loss account.

Diluted Earnings per share is not applicable for the year as there is no scope for dilution during the year 2025.

2.19 Presentation of operating segments

The segment reporting of IIDFC as per IFRS 8 has been presented in Note -40 named "Operating Segment Report" as on reporting date.

2.20 Contingent assets & liabilities

Contingent Assets:

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group. Contingent assets are never recognized, rather they are disclosed in the financial statements when they arise.

Contingent Liabilities :

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group; or the Group has a present obligation as a result of past events but is not recognized because it is not likely that an outflow of resources will be required to settle the obligation; or the amount cannot be reliably estimated. Contingent liabilities normally comprise legal claims under arbitration or court process in respect of which a liability is not likely to occur.

2.21 Liquidity statements

As per DFIM circular No. 09 dated 20 October 2015 & DFIM circular No. 21 dated 20 December 2011 the liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the reporting period as per following bases:

- Balance with other company and financial institutions are on the basis of their maturity term;
- Investments are on the basis of their residual maturity term;
- Loans and Advances are on the basis of their repayment /maturity schedule;
- Property, plant and equipment are on the basis of their useful lives;
- Other assets are on the basis of their adjustments terms;
- Borrowings from other company and financial institutions are on the basis of their maturity/repayment schedule;
- Deposits and other accounts are on the basis of their maturity terms and past behavioural trends &
- Other liabilities are on the basis of their settlement terms.

2.22 Events after the reporting period

Events after the reporting period requires additional disclosures or adjustments based on material information about the company. As per International Accounting Standards IAS-10: 'Events after the reporting period' the events after the reporting date are reflected in the financial statements' note no. 44 .

2.23 Going concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the company be unable to continue as a going concern.



2.24 Compliance report on International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS)

In addition to compliance with local regulatory requirements, in preparing the Consolidated Financial Statements and Separate Financial Statements, IIDFC applied following IAS and IFRS:

Name of the IAS	IAS No.	Status
Presentation of Financial Statements	1	Applied *
Inventories	2	N/A
Statements of Cash Flow	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	Applied
Investment in Associates and Joint Ventures	28	N/A
Financial Reporting in Hyperinflationary Economies	29	N/A
Interests in Joint Ventures	31	N/A
Earnings Per Share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	N/A
Agriculture	41	N/A

Name of the IFRS	IFRS No	Status
Share Based payment	2	N/A
Business combination	3	N/A
Non-current assets held for sale and discontinued operation	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied *
Operating Segments	8	Applied
Financial Instruments	9	Applied *
Consolidated Financial Statements	10	Applied
Joint Arrangement	11	N/A
Disclosure of Interest in Other Entities	12	N/A
Fair Value Measurement	13	Applied *
Revenue from Contracts with customers	15	Applied
Leases	16	Applied
Insurance Contracts	17	N/A

N/A= Not applicable

* As the regulatory requirements differ with the standards, relevant disclosures have been made in accordance with Bangladesh Bank's requirements.

2.25 Address of head office & branch location

Head office is located at Chamber Building (2nd, 6th & 7th floor), 122-124 Motijheel Commercial Area, Dhaka-1000, Chattogram Branch is located at C&F Tower (4th floor), Sheik Mujib Road, Agrabad Commercial Area, Chattogram and Uttara Branch is located at Plam Jemairah (3rd floor), Sonargaon Janapath, Sector-7, Uttara, Dhaka-1230. Narayanganj Branch is at Mid Town Complex (3rd floor), Bangabandhu Road, Narayanganj.



2.26 Capital adequacy and market discipline

To cope with the international best practices and to make up the capital more risks sensitive as well as more shock resilient, a road map was issued in August 2010 on implementation of Basel Accord in the FIs. Being well pursuant with the road map, prudential guidelines namely 'Capital Adequacy and Market Discipline for Financial Institutions' had been introduced by Bangladesh Bank from December, 2011. The guidelines came into force from 1 January, 2012 with necessary supplements/revisions. Instructions in respect of Minimum Capital Requirement, Adequate Capital and Disclosures requirement as stated in the guidelines have been followed for the purpose of statutory compliance.

As per prudential guideline IIDFC calculated Minimum Capital Requirement (MCR) by dividing the total capital by the sum of risk weighted assets against credit risk, market risk, and operational risk under pillar-I.

Pillar – I: Minimum capital requirement

Credit Risk

The calculation of capital requirement against credit risk is more elaborate and risk sensitive. The Accord gives a choice of some sophisticated approaches to address risks, and adoption of a Particular approach depends on the risk measurement capabilities and robustness of the systems in place in a Financial Institution. A Standardized Approach has been the preliminary choice of FIs for the credit risk calculation.

Market risk

Market risk is defined as the risk of losses in on and off-balance-sheet positions arising from movements in market prices. The risks subject to this requirement are:

- The risks pertaining to interest rate related instruments and equities in the trading book;
- Foreign exchange risk and commodities risk throughout the FI.

The capital charges for interest rate related instruments and equities applied to the current trading book items prudently valued by IIDFC. The capital charges for foreign exchange risk and for commodities risk applied to IIDFC's total currency and commodity positions, subject to some discretion to exclude structural foreign exchange positions.

Operational risk

The accord introduces for the first time a capital charge for operational risk. The framework presents three methods for calculating operational risk capital charges in a continuum of increasing complexity and risk sensitivity. These methods are the Basic Indicator approach (a fixed percentage of gross income amount), Standardized approach (sum of a certain percentage of FI's income in each business line) and Internal Measurement approach (Statistical measure of FIs operational loss based on its historical loss data). But initially, Basic Indicator Approach has been applied for calculating the capital charge against operational risk.

2.27 Stress testing

Stress Testing is an important risk management tool that is used by the Financial Institutions as part of internal risk management and through the Basel II capital adequacy framework, is promoted by Bangladesh Bank. Stress Testing alerts Financial Institutions management to adverse unexpected outcomes related to a variety of risks and provides an Indication of how much capital might be needed to absorb losses should large shock occur. Stress Testing supplements other risk management approaches and measures playing particularly important role in:

- Providing forward-looking assessment of risk;
- Overcoming limitations of models and historical data;
- Supporting external and internal communication;
- Feeding into capital and liquidity planning procedures;
- Informing the setting of an FI's risk tolerance; and
- Facilitating the development of risk mitigation or contingency plans across a range of stressed conditions.

Stress Testing guideline have been issued by Bangladesh Bank to provide a structured way of assessing the vulnerability of financial institutions to extreme but plausible market conditions. The guidelines enable institutions to accurately assess risk and define the "risk appetite" of the organization and also provide critical information to senior management for decision around capital allocation and contingency planning.

IIDFC exercise stress testing on its portfolio on quarterly basis and submit its stress testing report as per format prescribed by Bangladesh Bank on regular basis.



2.28 Financial risk management

IIDFC always concentrates on delivering high value to its stakeholders through appropriate trade-off between risk and return. A well structured and proactive risk management system is in place within the Company to address risks relating to credit, market, liquidity, operations and money laundering and terrorist financing. In addition to the industry best practices for assessing, identifying and measuring risks, IIDFC also considers guidelines for managing core risks of financial institutions issued by the Country's Central Bank, Bangladesh Bank, vide FID Circular No. 10 dated 18 September 2005 for management of risks and, more recently, DFIM Circular No. 03 dated 24 January 2016.

Credit Risk

To encounter and mitigate credit risk the company employed multilayer approval process, policy for maximum exposure limit of sector or groups, policy for customers' assets maximum exposure limit, mandatory search for credit report from Credit Information Bureau, looking into payment performance of customer before financing, annual review of clients, adequate insurance coverage for funded assets, vigorous monitoring and follow up by Special Assets Management Team, strong follow up of compliance of credit policies by Internal Control and Compliance Department (ICCD), taking collateral, seeking external legal opinion, maintaining neutrality in politics and following arm's length approach in related party transactions, regular review of market situation and industry exposure etc.

The Credit Appraisal Committee (CAC) regularly meets to review the market and credit risk related to lending and recommend and implement appropriate measures to counter associated risks. The CAC critically reviews projects from risk point of view. An independent Credit Risk Management Department is in place, at IPDC, to scrutinize projects from a risk-weighted point of view and assist the management in creating a high quality credit portfolio and maximize returns from risk assets.

Market Risk

The Asset Liability Committee (ALCO) of the Company regularly meets to assess the changes in interest rate, market conditions, carry out asset liability maturity gap analysis, re-pricing of products and thereby takes effective measures to monitor and control interest rate risk. IIDFC has also strong access to money market and credit lines at a competitive rate through good reputation, strong earnings, financial strength and credit rating.

Liquidity Risk

Liquidity requirements are managed on a day-to-day basis by the Treasury Division which is responsible for ensuring that sufficient funds are available to meet short term obligations, even in a crisis scenario, and for maintaining a diversity of funding sources. Treasury Division maintains liquidity based on historical requirements, anticipated funding requirements from operation, current liquidity position, collections from financing, available sources of funds and risks and returns.

Operational Risk

Appropriate internal control measures are in place, at IIDFC, to address operational risks. IIDFC has also established an Operational Risk Management (ORM) to address operational risk and to frame and implement policies to encounter such risks. This department assesses operational risk across the Company as a whole and ensures that an appropriate framework exists to identify, assess and manage operational risk. The function of the ORM department is to exercise constant vigilance against erosion of Shareholders' value by identifying, assessing, measuring and managing operational risk resulting from inadequate or failed internal processes, people and systems or from external events.

Money Laundering and Terrorist Financing Risk

In IIDFC, money laundering and terrorist financing risk takes two broad dimensions:

- (a). Business risk which is the risk that IIDFC may be used for money laundering or for the financing of terrorism and
- (b). Regulatory risk which is the risk that IIDFC fails to meet regulatory obligations under the Money Laundering Prevention Act, 2012 (subsequently amended in 2015) and the Anti-Terrorism Act, 2009 (subsequently amended in 2012 and 2013).

To mitigate the risks, IIDFC, while adhering to various guidelines and circulars issued by the Bangladesh Financial Intelligence Unit (BFIU), has in place a strict compliance program consisting of the following components:

- (a). Internal policies, procedures and controls, which are continually updated as and when required, to identify and report instances of money laundering and terrorism financing:
- (b). A dedicated structure and sub-structure within the organisation, headed by a Central Compliance Unit (CCU), for proactively managing AML and CFT compliance;



(c). Appointment of an AML/CFT Compliance Officer, known as the Chief Anti Money Laundering Officer (CAMLCO), to lead the CCU;

(d). Independent audit functions, including internal and external audit, to test the programs;

(e). Ongoing employee training programs.

Additional risks required to be addressed under regulatory requirements

DFIM Circular No.03 of 2016, introduced the Integrated Risk Management Guidelines for Financial Institutions ("the guidelines"). These guidelines supplement, and do not replace, existing risk management guidelines.

The Integrated Risk Management Guidelines for Financial Institutions specify a number of additional risks that financial institutions are now required to manage in a more structured manner. Key among these are:

Strategic Risk

Strategic risk has been defined as the risk of possible losses that might arise from adverse business decisions, substandard execution and failure to respond properly to changes in the business environment. The guidelines set out the respective roles of the board of the directors, senior management and business units in managing strategic risks, identify the minimum steps to be followed in the strategic risk management process and also suggest measures for strategic risk control.

IIDFC has been managing strategic risks ever since its inception. This is evident from the constantly evolving business model of the company over the years. The company has a clear strategic vision as to what it wants to be and a mission statement that states what it will do to achieve its vision. Strategic issues are discussed at a variety of forums including meetings of the Management Committee and of the IIDFC Board. Over the past few years, a separate Strategic Planning department has been set up to assist senior management in this regard. The culmination of all these efforts are reflected in annual Strategy and Budget sessions, where the company sets out its plans for the next year. With the introduction of the new guidelines, more changes will be made to the strategic risk management process as and when required.

Compliance Risk

Compliance risk is defined as the current or prospective risk of legal sanction and/or material financial loss that an organisation may suffer as a result of its failure to comply with laws, its own regulations, code of conduct, and standards of best practice as well as from the possibility of incorrect interpretation of laws or regulations. The guidelines set out the respective roles of the board, senior management and compliance function units in managing compliance risks and also require formulation of a written compliance risk management policy.

Historically, IIDFC has always fostered a compliance oriented culture. This has been reinforced in a variety of ways, ranging from formal requirements to sign declarations of compliance with the IIDFC code of conduct (which requires compliance with the law & regulations) to repeated communications from senior management stressing the need to do business in a compliant manner. In general, compliance risk management is embedded in the day to day to business processes and practices of the company. Concerned departments are kept informed of latest legal and regulatory requirements by the ICC and Corporate Affairs departments. A consideration of compliance (or any potential non-compliance) with laws and regulations is a standard part of the company's regular decision making processes. Wherever deemed necessary, appropriate legal advice is sought from qualified internal and/or external legal counsel.

Reputation Risk

Reputation risk may be defined as the risk of loss arising from damages to an organization's reputation. The guidelines set out the respective roles of the Board and senior management in managing reputation risk and also require financial institutions to implement a sound and comprehensive risk management process to identify, monitor, control and report all reputational risks.

IIDFC has already established a set of non-financial reputational risk indicators and put in place a process for monitoring these and any other matters that might give rise to potential reputational risk issues. Till date, no material reputational risk issue involving the company has been identified.

Environmental & Social Risk

As the best financial brand in promoting sustainable business practices, IIDFC have adopted Environmental & Social Risk Management System as one of its integral parts of Credit Risk Assessment to compute environmental & social risks from our financial footprints. IIDFC is one of the front runners to add "Environmental & Social Management System (ESMS)" within its framework, a global standard to minimize environmental & social risks from the organizational activities.



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
3.00 Cash			
Cash in hand (Note 3.1)		29,423	41,336
Balance with Bangladesh Bank and its agent bank (Note 3.2)		50,875,446	54,522,801
Total		50,904,869	54,564,137
3.01 Cash in hand			
Cash in hand represents the amount under "impres system of petty cash" to meet petty expenses both for head office as well as branch offices.			
3.2 Balance with Bangladesh Bank			
Balance with Bangladesh Bank is a non-interest bearing account maintained with Central Bank to meet the Cash Reserve Requirement (CRR). CRR (note 3.3) and Statutory Liquidity Reserve (note 3.4) have been calculated and maintained in accordance with The Financial Regulations 1994 and FID Circular No. 06 dated 6th November, 2003 and FID Circular No. 02 dated 10th November, 2004.			
3.3 Cash Reserve Requirement (CRR)			
Cash Reserve Requirement and Statutory Liquidity Reserve have been calculated and maintained in accordance with Finance Compay Act, 2023 & Financial Institutions Regulations, 1994, FID Circular No. 06, dated 06 November 2003, FID Circular No. 02 dated 10 November 2004, DFIM Circular Letter No. 01, dated 12 January 2017 and DFIM Circular Letter No. 03, dated 21 June 2020.			
CRR has been calculated at the rate of 1.50% on Total Term Deposits which is preserved in current account maintained with Bangladesh Bank in compliance with FID Circular No. 02 dated 10th November, 2004 and DFIM Circular Letter No. 03, dated 21 June 2020 . Total Term Deposits means Term or Fixed Deposits, Security Deposit against Lease/Loan and other Term Deposits received from individuals and institutions (except Banks and Financial Institutions).			
Required reserve		49,892,584	51,039,061
Actual reserve held		50,875,446	54,522,801
Surplus / (Deficit)		982,861	3,483,740
3.4 Statutory Liquidity Reserve (SLR)			
SLR has been calculated at the rate of 5.00% of total demand and time liabilities, including CRR of 1.50% on Total Term Deposits. SLR is maintained in liquid assets in the form of Cash in Hand, balance with Bangladesh Bank, balance with other Banks & Financial Institutions, unencumbered Treasury Bills, Prize Bond, Savings Certificates & any other assets approved by Bangladesh Bank.			
Required reserve		220,459,325	221,248,405
Actual reserve held (Note-3.4.1)		336,914,214	353,130,271
Surplus / (Deficit)		116,454,889	131,881,866
3.4.1 Actual Reserve held for SLR			
Cash in hand		29,423	41,336
Balance with Bangladesh Bank and its agent bank(s)		50,875,446	54,522,801
Balance with other banks and financial institutions (Note-3.4.1.1)		286,009,345	289,214,711
Bangladesh Bank-Tbill		-	9,351,423
		336,914,214	353,130,271
3.4.1.1 Balance with other banks and financial institutions (SLR)			
NRBC Bank PLC.		51,954,136	47,861,858
Southeast Bank PLC.		4,702,356	-
Bangladesh Finance & Investment Company Limited		100,000,000	100,000,000
Union Capital Limited		51,352,853	51,352,853
Prime Finance & Investment Limited		78,000,000	90,000,000
Total		286,009,345	289,214,711
3.a Consolidated cash			
IIDFC PLC		29,423	41,336
IIDFC Securities Limited		17,542	54,242
IIDFC Capital Limited		20,301	11,117
Sub-Total		67,266	106,695
Balance with Bangladesh Bank and its agent bank(s) (Note-3)		50,875,446	54,522,801
Total		50,942,712	54,629,496



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
4.00 Balance with other Banks and Financial Institutions			
<i>Inside Bangladesh</i>			
Current Accounts:			
NCC Bank PLC.		1,000	10,273
Sonali bank PLC.		4,503	4,503
Uttara Bank PLC.		17,557	18,592
Midland Bank PLC.		499,695	155
Trust Bank PLC.		499,959	1,179
UCB PLC.		3,390	4,655
AB Bank PLC.		2,844	3,879
Shahjalal Islami Bank PLC.		520,530	29,755
Total		1,549,477	72,990
Short-Term Deposit Accounts			
Southeast Bank PLC.		454,907	283,844
Social Islami Bank PLC.		74,463	74,463
Bank Asia PLC.		60,253,117	19,425,228
AB Bank PLC.		3,360	3,360
Pubali Bank PLC.		36,271	658
Prime Bank PLC.		361,372	5,055,307
Total		61,183,490	24,842,859
Fixed Deposits Receipts (FDR Placement)			
Bangladesh Finance & Investment Company Limited		100,000,000	100,000,000
Prime Finance & Investment Limited		78,000,000	90,000,000
NRBC Bank PLC.		51,954,136	47,861,858
Union Capital Limited		51,352,853	51,352,853
Southeast Bank PLC.		4,702,356	-
Total		286,009,346	289,214,711
Sub Total		348,742,313	314,130,561
<i>Outside Bangladesh</i>			
Grand Total		348,742,313	314,130,561
4.01 Maturity grouping of Balance with other Banks and Financial Institutions			
On demand		133,982,787	120,685,350
Less than 3 months		99,702,346	89,807,152
More than 3 months but less than 1 year		83,146,179	74,894,141
More than 1 year but less than 5 years		31,911,000	28,743,918
Above 5 years		-	-
Total		348,742,313	314,130,561
4.a Consolidated Balance with other Banks and Financial Institutions			
IIDFC PLC		348,742,313	314,130,561
IIDFC Securities Limited (Note-4.a.1)		127,034,602	269,285,929
IIDFC Capital Limited (Note-4.a.2)		23,112,333	32,751,704
Total		498,889,248	616,168,194
4.a.1 IIDFC Securities Limited			
Southeast Bank PLC.		214,979	758,467
One Bank PLC.		10,464,558	95,128,169
Mercantile Bank PLC.		116,234,262	173,399,293
MTB PLC.		120,803	-
Total		127,034,602	269,285,929
4.a.2 IIDFC Capital Limited			
Southeast Bank PLC.		1,057,850	1,421,238
One Bank PLC.		16,554,483	19,730,466
Short Term FDR		5,500,000	11,600,000
Total		23,112,333	32,751,704



Particulars	Notes	Amount in Taka		
		31 December 2025	31 December 2024	
5.00 Money at Call and Short Notice				
Banks		-	-	
Non-Bank Financial Institutions		-	-	
Total		-	-	
6.00 Investments				
Government Securities				
Treasury Bill		-	9,351,423	
National Investment Bond		-	-	
Bangladesh Bank Bill		-	-	
Government Notes/ Bond		-	-	
Prize Bond		-	-	
Others		-	-	
Sub Total		-	9,351,423	
Other Investments				
Preference Shares		-	-	
Debenture and Bond (Note-6.1) <i>6.01</i>		68,016,227	69,516,227	
Investments in Shares (Note-6.2) <i>6.02</i>		373,300,000	395,295,269	
Investments IPO (Note-6.3)		-	-	
Gold etc. <i>6.03</i>		-	-	
Sub Total		441,316,227	464,811,496	
Total investments		441,316,227	474,162,919	
6.01 Debenture and Bond				
Investment in Debenture and Bond includes investment in the Bond of Golden Harvest Agro Industries Limited.				
Opening Balance		69,516,227	69,816,227	
Add: Addition/ adjustment during the year		-	-	
Less: Adjustment during the year		1,500,000	300,000	
Closing Balance		68,016,227	69,516,227	
6.02 Investments in Shares				
Quoted Shares				
Bank Company		40,810,685	40,803,222	
Non-Banking Company		24,530,709	72,631,221	
Insurance Company		-	-	
Mutual Fund		-	-	
Other Company		257,958,606	231,860,826	
Total		323,300,000	345,295,269	
Un-quoted Shares				
MTB Unit Fund		-	-	
HFAML Unit Fund		50,000,000	50,000,000	
IDLC Growth Fund		-	-	
Total Investment in Shares		373,300,000	395,295,269	
6.03 Investments IPO				
Sikder Insurance		-	-	
6.04 Cost Price Vs Market Price of Quoted Investments				
		31st December 2025		
		Cost Price (A)	Market Price (B)	Required Provision (C=A-B)
Bank Company		40,810,685	14,548,861	26,261,824
Non-Banking Company		24,530,709	9,461,820	15,068,889
Insurance Company		-	-	-
Other Company		257,958,606	111,727,265	146,231,340
Total		323,300,000	135,737,946	187,562,054

All investments in marketable securities are valued on an aggregate portfolio basis, at the lower of cost and market value as at 31st December 2025. At the end of the reporting year, total cost price of the listed securities was BDT. 323,300,000 where as the market price was BDT. 135,737,946 resulting a required provision of BDT 187,562,054.

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
6.05 Maturity grouping of Investments			
On demand		172,750,375	168,994,912
Less than 3 months		111,778,683	108,023,221
More than 3 months but less than 1 year		115,546,786	125,546,786
More than 1 year but less than 5 years		41,240,383	71,598,000
Above 5 years		-	-
Total		441,316,227	474,162,919

6.a Consolidated Investments

IIDFC PLC	441,316,227	474,162,919
IIDFC Securities Limited (Note - 6.a.1)	299,948,699	304,882,809
IIDFC Capital Limited (Note - 6.a.2)	115,221,138	118,648,477
Total	856,486,064	897,694,205

6.a.1 Investment of IIDFC Securities Limited

Quoted Shares

Bank Company	54,627,478	54,627,478
Non-Banking Company	17,685,202	17,685,202
Insurance Company	10,261,807	3,712,648
Mutual Fund	13,088,874	13,088,874
Other Company	174,426,818	185,910,087
Total	270,090,179	275,024,289

Un-quoted Shares

ICB AMCL2NDNRB Unit Fund	998,100	998,100
Dhaka Stock Exchange Limited	28,860,420	28,860,420
Total Investment in Shares	299,948,699	304,882,809

6.a.1.1 Cost Price Vs Market Price of Quoted Investments

	31st December 2025		
	Cost Price (A)	Market Price (B)	Required Provision (C=A-B)
Bank Company	54,627,478	20,720,799	33,906,680
Non-Banking Company	17,685,202	5,186,482	12,498,720
Insurance Company	10,261,807	7,279,858	2,981,949
Mutual Fund	13,088,874	5,650,442	7,438,432
Other Company	174,426,818	83,580,954	90,845,864
Total	270,090,179	122,418,535	147,671,644

6.a.2 Investment of IIDFC Capital Limited

Quoted Shares

Bank Company	-	1,950,467
Non-Banking Company	-	-
Insurance Company	-	8,343,533
Mutual Fund	-	2,047,140
Other Company	115,221,138	106,307,337
Total	115,221,138	118,648,477

Un-quoted Shares

Total Investment in Shares	115,221,138	118,648,477
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6.a.2.1 Cost Price Vs Market Price of Quoted Investments

	31st December 2025		
	Cost Price (A)	Market Price (B)	Required Provision (C=A-B)
Bank Company	-	-	-
Non-Banking Company	-	-	-
Insurance Company	-	-	-
Mutual Fund	-	-	-
Other Company	115,221,138	60,816,876	54,404,263
Total	115,221,138	60,816,876	54,404,263



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
7.00 Loans & Advances			
Inside Bangladesh:			
Lease Receivables	14.23%	1,124,393,989	1,229,273,186
Advance for Lease Finance	0.30%	23,639,979	44,339,979
Total Lease Finance	14.53%	1,148,033,969	1,273,613,165
Direct/ Term Finance	84.09%	6,644,539,498	7,315,507,615
Secured Overdraft	0.10%	7,932,590	8,900,716
Bills Discounted and Purchased (Note-7.8)	1.28%	101,469,073	114,475,943
Total Other Finance	85.47%	6,753,941,162	7,438,884,274
Sub Total	100.00%	7,901,975,130	8,712,497,438
Outside Bangladesh:			
Gross Lease Receivables	-	-	-
Less: Unearned Lease Income	-	-	-
Net Investment	-	-	-
Advance for Lease Finance	-	-	-
Direct/ Term Finance	-	-	-
Secured Overdraft	-	-	-
Factoring Finance	-	-	-
Margin Loan	-	-	-
Sub Total	-	-	-
Total	100.00%	7,901,975,130	8,712,497,438
7.01 Details of Loans & Advances			
Lease Finance			
Corporate Clients	8.44%	667,290,021	766,770,012
Small & Medium Enterprises (SME)	6.09%	481,251,075	506,843,153
Sub Total	14.53%	1,148,541,096	1,273,613,165
Direct / term finance			
Syndication Finance	27.75%	2,193,079,230	2,387,718,542
Corporate clients	29.80%	2,355,013,318	2,597,229,746
Small & Medium Enterprises (SME)	24.04%	1,899,988,717	2,103,740,265
Home Loan	2.37%	187,219,251	218,895,112
Bills Discounted and Purchased	1.28%	101,320,664	114,475,943
Secured Overdraft	0.10%	7,932,590	8,900,716
Employee Loan	0.11%	8,880,264	7,923,949
Sub Total	85.47%	6,753,434,034	7,438,884,273
Grand Total	100%	7,901,975,130	8,712,497,438
7.02 Maturity grouping of loans & advances			
On demand		442,550,955	702,482,360
Less than 3 months		2,048,919,422	2,324,214,873
More than 3 months but less than 1 year		3,186,270,134	3,278,035,284
More than 1 year but less than 5 years		1,760,011,598	1,851,776,748
Above 5 years		464,223,022	555,988,172
Total		7,901,975,130	8,712,497,437
7.03 Sector/ Industry-wise Loans & Advances			
Agricultural sector	5.06%	399,603,140	440,591,280
Industrial sector:			
Textiles	11.59%	915,467,168	1,009,368,572
Garments	17.78%	1,405,296,762	1,549,441,024
Jutes & jute related goods	5.41%	427,569,894	471,426,643
Food items producer/processing industry	1.18%	93,420,424	103,002,754
Plastic industries	3.32%	262,566,217	289,498,189
Lather and lather goods	0.27%	21,001,475	23,155,641
Iron, steel and engineering	6.31%	498,565,091	549,703,967
Chemicals and pharmaceuticals	1.55%	122,863,971	135,466,389
Cement/ clinker and allied industries	2.19%	173,422,383	191,210,684
Service sector (Hotel, hospital, clinic, tourism, etc.)	0.51%	40,412,954	44,558,196
Paper, printing and packaging	2.24%	177,020,320	195,177,669
Telecommunication and IT industries	8.86%	700,416,960	772,260,209



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
Glass and ceramic industries	1.15%	91,015,601	100,351,264
Shipping and ship building industries	0.00%	-	-
Electronics and electrical goods	4.36%	344,347,839	379,668,325
Power, gas, water and sanitary	0.65%	51,066,887	56,304,926
Transport and communication	4.34%	342,624,279	377,767,976
Real estate and housing	5.00%	395,363,147	435,916,381
Merchant banking	2.08%	164,232,232	181,077,880
Others	16.14%	1,275,698,386	1,406,549,469
Total	100.00%	7,901,975,130	8,712,497,438

7.04 Geographical Location-wise Loans & Advances

Inside Bangladesh

Dhaka Division	79.50%	6,281,802,490	7,040,746,545
Chattogram Division	19.31%	1,525,977,692	1,577,409,062
Barisal Division	0.01%	691,577	838,460
Rajshahi Division	0.00%	-	-
Rangpur Division	0.00%	-	-
Sylhet Division	0.00%	-	-
Mymensingh Division	0.00%	-	-
Khulna Division	1.18%	93,503,371	93,503,371
Sub Total	100.00%	7,901,975,130	8,712,497,438

Outside Bangladesh

Total	100.00%	7,901,975,130	8,712,497,438
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7.05 Classification of Loans & advances as per Bangladesh Bank circular

Unclassified

	2025	2024	2025	2024
Standard	17.79%	21.01%	1,405,428,030	1,830,279,973
Special Mention Account (SMA)	5.92%	6.74%	467,868,653	586,925,466
Sub Total	23.71%	27.74%	1,873,296,683	2,417,205,439

Classified

Sub-standard (SS)	0.00%	1.23%	-	106,881,180
Doubtful (DF)	0.00%	3.13%	-	272,703,234
Bad/ Loss (BL)	76.29%	67.90%	6,028,678,447	5,915,707,585
Sub Total	76.29%	72.26%	6,028,678,447	6,295,291,999

Total	100%	100%	7,901,975,130	8,712,497,438
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7.06 Details of Large Loans & Advances

As per DFIM circular No.-10, dated 5 September, 2011, outstanding amount exceeding 15% of total capital of the company is treated as Large Loans & Advances. Total capital of the company was BDT 2,160,521,163 except retained earnings as on 31 December, 2025 whereas BDT 1,575,003,483 as on 31 December, 2025.

Number of Clients		4	7
Outstanding Amount		1,575,003,483	2,602,607,932
Classified Amount	100.00%	1,575,003,483	1,560,894,340
Measures taken for recovery		-	-

7.07 Particulars of Loans & Advances

1. Loans & advances considered good in respect of which the company is fully secured	3,958,959,658	4,365,038,527
2. Loans & advances considered good against which the company holds no security others than the debtor's personal guarantee	2,475,971,088	2,729,936,682
3. Loans & advances considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	1,314,819,199	1,428,520,400
4. Loans & advances adversely classified for which provision has not been maintained	-	-
5. Loans & advances due by the directors or officers of the company or any of them either separately or jointly with any other persons	-	-
6. Loans & advances due from companies or firms in which the directors of the company have interest as directors, partners or managing agent or in case of private companies as members	143,344,921	181,077,880



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
7. Maximum total amount of loan & advances including temporary loans & advances made at any time during the year to directors of managers or officers of the company or any of them either separately or jointly with any other person		8,880,264	7,923,949
8. Maximum total amount of loans & advances including temporary loans & advances granted during the year to the companies of firms in which the directors of the company have interest as directors, partners of managing agents or in the case of private companies,		-	-
9. Due from banking companies		-	-
10. Amount of classified loans & advances on which interest has not been charged as follows:			
a. (Decrease)/ increase in provision		694,551,002	681,879,218
b. Amount of loans & advances written off		-	-
c. Amount of collection against written of loans & advances		8,687,473	177,255,594
d. Interest credited to interest suspense account		70,924,075	422,082,911
11. Loans & advances written off:			
a. Current year		-	437,163,053
b. Cumulative to date		881,245,215	881,245,215
c. Amount of written off loans for which law suits have been filed		881,245,215	881,245,215
7.08 Bills Discounted and Purchased			
Inside Bangladesh		101,469,073	114,475,943
Outside Bangladesh		-	-
Total		101,469,073	114,475,943
7.09 Maturity grouping of Bills Discounted and Purchased			
Within 1 month		2,780,050	3,141,006
Over 1 month but within 3 months		24,360,056	27,522,918
Over 3 months but within 6 months		29,052,222	32,824,306
Over 6 months		45,276,745	50,987,712
Total		101,469,073	114,475,943
7.a Consolidated Loans & Advances			
IIDFC PLC		7,901,975,130	8,712,497,438
IIDFC Securities Limited (Note-7.a.1)		1,219,929,515	1,433,275,310
IIDFC Capital Limited (Note-7.a.2)		590,693,357	583,044,347
		9,712,598,002	10,728,817,095
Less: Inter Company Loans & Advances			
IIDFC Securities Limited		143,344,921	186,838,882
IIDFC Capital Limited		-	-
		143,344,921	186,838,882
Total		9,569,253,081	10,541,978,213
7.a.1 Loans & Advance of IIDFC Securities Limited			
Margin Loan		1,219,929,515	1,433,275,310
7.a.2 Loans & Advance of IIDFC Capital Limited			
Margin loan		590,693,357	583,044,347
8.00 Fixed assets including premises, furniture & fixtures etc.			
Own Finance			
A. Cost			
Motor Vehicles		8,621,522	11,632,522
Furniture & Fixtures		24,643,665	23,763,167
Office Equipments		50,386,159	48,289,142
Right-of-use asset		123,274,523	117,885,701
Total		206,925,870	201,570,532
B. Less: Accumulated Depreciation			
Motor Vehicles		4,234,609	5,564,904
Furniture & Fixtures		19,894,680	18,461,428
Office Equipments		45,138,196	42,709,438
Right-of-use asset		107,485,102	89,954,114
Total		176,752,587	156,689,884



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
C. Written Down Value at the end of the year (A-B)		30,173,283	44,880,648
Lease Finance			
D. Cost			
Furniture & Fixtures		-	-
Office Equipments		-	-
Motor Vehicles		-	-
Total		-	-
E. Less: Accumulated Depreciation			
Furniture & Fixtures		-	-
Office Equipments		-	-
Motor Vehicles		-	-
Total		-	-
F. Written Down value at the end of the year (D-E)		-	-
G. Total of premises, furniture & fixtures etc. (C+F)		30,173,283	44,880,648
8.01 Intangible asset - computer software (Details in Annexure-1)			
Cost		13,473,318	12,948,318
Add: Addition during the year		63,000	525,000
Less: Adjustment during the year		-	-
Less: Accumulated amortization		13,189,138	12,548,145
H. Net book value at the end of the year		347,180	925,173
I. Grand total of Fixed assets including premises, furniture & fixtures etc.(G+H)		30,520,463	45,805,821
Details of Property, Plant & Equipments has been presented in Annexure-I			
8.a Consolidated fixed assets including premises, furniture & fixtures etc.(Details in Annexure-1.a)			
IIDFC PLC		30,520,463	45,805,821
IIDFC Securities Limited (Note-8.a.1 & 8.1.a)		5,342,845	6,547,397
IIDFC Capital Limited (Note-8.a.2 & 8.1.a)		1,575,824	287,224
Total		37,439,132	52,640,442
8.a.1 Fixed assets including premises, furniture & fixtures etc. of IIDFC Securities Limited			
A. Cost			
Motor vehicles		-	-
Furniture & fixtures		11,644,202	15,692,277
Office equipments		17,231,853	19,470,273
Total		28,876,055	35,162,550
B. Less: Accumulated depreciation			
Motor vehicles		-	-
Furniture & fixtures		8,601,940	12,692,626
Office equipments		15,470,807	16,673,188
Total		24,072,747	29,365,814
C. Written down value at the end of the year (A-B)		4,803,308	5,796,736
8.a.2 Fixed assets including premises, furniture & fixtures etc. of IIDFC Capital Limited			
A. Cost			
Motor vehicles		-	-
Furniture & fixtures		1,817,956	819,914
Office equipments		4,614,007	4,074,907
Total		6,431,963	4,894,821
B. Less: Accumulated depreciation			
Motor vehicles		-	-
Furniture & fixtures		919,719	819,914
Office equipments		3,936,430	3,787,693
Total		4,856,149	4,607,607
C. Written down value at the end of the year (A-B)		1,575,814	287,214



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
8.1.a Consolidated intangible asset (Details in Annexure-1.a)			
IIDFC PLC		347,180	925,173
IIDFC Securities Limited		539,537	750,661
IIDFC Capital Limited		10	10
		886,727	1,675,844
9.00 Other assets			
Investment in shares of subsidiary companies:			
In Bangladesh		1,534,862,970	1,534,862,970
Outside Bangladesh		-	-
Interest accrued on investment, commissions and other receivables & branch adjustment		22,120,207	10,273,029
Security deposits		65,463	65,463
Preliminary expenses, renovation, development and prepaid expenses		1,464,817	1,113,412
Balance with BO account		98,999	12,371
Others (Note 9.1)		1,326,179,944	1,350,833,557
Total		2,884,792,400	2,897,160,802
9.01 Others			
Interest receivable		272,055,240	281,972,435
Deferred receivable		221,126	435,794
Deferred Tax (Note 9.1.1)		2,751,367	1,782,576
Advance for suppliers		5,250,000	6,263,029
Advance tax		710,768,541	705,484,013
Commission on bank guarantee		49,842	49,842
Others receivable		335,083,828	354,845,868
Total		1,326,179,944	1,350,833,557
9.1.1 Deferred tax			
Deferred tax has been calculated based on deductible/taxable temporary difference arising due to difference in the carrying amount of the assets and its tax base in accordance with the provision of International Accounting Standard (IAS) 12: "Income Taxes".			
9.a Consolidated other assets			
IIDFC PLC		2,884,792,400	2,897,160,802
IIDFC Securities Limited (Note-9.a.1)		364,123,265	387,234,108
IIDFC Capital Limited (Note-9.a.2)		85,151,969	97,055,274
		3,334,067,634	3,381,450,184
Less: Inter company investment			
IIDFC Securities Limited		999,962,321	999,874,970
IIDFC Capital Limited		599,988,000	599,988,000
		1,599,950,321	1,599,862,970
Total		1,734,117,313	1,781,587,214
9.a.1 Other assets of IIDFC Securities Limited			
Cost of TREC holding		85,978,830	85,978,830
Advance rent		435,000	969,240
Security deposits		368,456	468,456
Advance tax		271,025,874	256,269,341
Others		6,315,105	43,548,241
Total		364,123,265	387,234,108
9.a.2 Other assets of IIDFC Capital Limited			
License fee		30,196,209	30,196,209
Receivable from brokerage houses		1,946,868	7,027,497
Security deposits		200,000	200,000
Advance tax		52,681,540	52,003,177
Deferred tax assets		69,911	50,136
Others		57,441	7,578,255
Total		85,151,969	97,055,274
10.00 Non-banking assets		4,343,820	4,987,820

This represents assets owned under the 'Certificate of Ownership' given by the competent court under section 33(7) of Artha Rin Adalat Ain 2003.



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
11.00 Borrowings from other banks, financial Institutions & agents			
Inside Bangladesh:			
Refinance against SME and other loans from Bangladesh Bank		832,354,236	995,968,725
From other scheduled Banks (Note - 11.01)		4,817,213,062	4,500,749,971
Sub Total		5,649,567,298	5,496,718,696
Outside Bangladesh		-	-
Total		5,649,567,298	5,496,718,696
11.01 From other scheduled banks & financial institutions			
Long term loan			
Shahjalal Islami Bank PLC.		492,372,700	468,186,402
Pubali Bank PLC.		1,084,703,884	995,137,217
Uttara Bank PLC.		432,440,695	378,176,519
NCC Bank PLC.		56,917,882	49,024,111
Trust Bank PLC.		595,123,558	520,737,476
Midland Bank PLC.		137,092,318	119,698,556
National Bank PLC.		49,501,325	60,712,949
Sub-Total		2,848,152,362	2,591,673,230
Short term loan, overdraft and money at call & short notice			
Sonali Bank PLC.		74,300,000	74,300,000
Mutual Trust Bank PLC.		653,804,892	603,006,411
SBAC bank PLC.		11,400,000	14,000,000
Pubali Bank PLC.		232,355,807	214,270,330
City Bank PLC.		801,300,000	803,400,000
NCC Bank PLC.		195,900,000	200,100,000
Sub-Total		1,969,060,700	1,909,076,741
Grand Total		4,817,213,062	4,500,749,971
Security against borrowings from other banks, financial institutions and agents			
Secured		3,931,052,362	3,703,473,230
Unsecured		886,160,700	797,276,741
Total		4,817,213,062	4,500,749,971
Security is covered by first equitable mortgage of all present and future immovable properties and by floating charges on movable assets of the Company ranking pari-passu among the lenders. The Company has a Pari Passu Security Sharing Agreement (PPSSA) among the secured lenders stipulating the procedure in the sharing of the security provided by the Company. Loans repayable within one year have been placed under current liabilities. Details of loans are as follows:			
Maturity grouping of borrowings from other banks, financial institutions and agents			
Payable on demand		1,555,644,236	1,453,498,914
Up to 1 month		1,099,201,331	1,026,990,149
Over 1 month but within 6 months		827,520,305	773,156,998
Over 6 months but within 1 year		547,060,469	511,121,754
Over 1 year but within 5 years		269,372,890	251,676,646
Over 5 years		518,413,830	484,357,034
Total		4,817,213,062	4,500,801,495
11.a Consolidated borrowings from other banks, financial Institutions & agents			
Inside Bangladesh			
IIDFC PLC		5,649,567,298	5,496,718,696
IIDFC Securities Limited (Note-11.a.1)		164,881,755	343,013,071
IIDFC Capital Limited (Note-11.a.2)		13,596,845	25,425,708
		5,828,045,898	5,865,157,475
Less: Inter company borrowings			
IIDFC Securities Limited		143,344,921	181,077,880
IIDFC Capital Limited		-	-
		143,344,921	181,077,880
Total		5,684,700,977	5,684,079,595



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
11.a.1 Borrowings of IIDFC Securities Limited			
Inside Bangladesh			
IIDFC PLC		143,344,921	181,077,880
Investment Corporation of Bangladesh		21,561,077	56,908,678
ONE Bank Limited		-	58,868,401
Mercantile Bank		(24,243)	46,158,112
Total		164,881,755	343,013,071
11.a.2 Borrowings of IIDFC Capital Limited			
IIDFC PLC			
Investment Corporation of Bangladesh (ICB)		13,596,845	25,425,708
Standard Bank Ltd.			
Total		13,596,845	25,425,708
12.00 Deposits & other accounts			
Deposits from banks and financial institutions (Note-12.01)		1,431,000,000	1,443,000,000
Deposits from customers		3,320,029,433	3,478,369,358
Sub-Total		4,751,029,433	4,921,369,358
Other deposit		2,122,897	2,617,604
Grand Total		4,753,152,330	4,923,986,962
IIDFC maintains the highest level of commitment to depositors in terms of repayment, customer service and best returns from their investment.			
12.01 Deposits from banks and financial institutions			
Agrani Bank PLC.		200,000,000	200,000,000
Prime Finance & Investment Limited		78,000,000	90,000,000
BRAC Bank PLC.		100,000,000	100,000,000
Sonali Bank PLC.		200,000,000	200,000,000
Janata Bank PLC.		200,000,000	200,000,000
Shahjalal Islami Bank PLC.		135,000,000	135,000,000
Shimanto Bank PLC.		368,000,000	368,000,000
NRBC Bank PLC.		50,000,000	50,000,000
Bangladesh Finance Limited		100,000,000	100,000,000
		1,431,000,000	1,443,000,000
12.02 Maturity grouping of deposits & other accounts			
Payable on demand		-	-
Up to 1 month		182,457,679	216,624,606
Over 1 month but within 6 months		1,257,464,247	1,291,631,173
Over 6 months but within 1 year		1,984,393,698	2,018,560,624
Over 1 year but within 5 years		1,249,433,069	1,283,599,995
Over 5 years but within 10 years		79,403,638	113,570,564
Over 10 years		-	-
Total		4,753,152,330	4,923,986,962
12.a Consolidated Deposits & Other Accounts			
IIDFC PLC		4,751,029,433	4,921,369,358
IIDFC Securities Limited		-	-
IIDFC Capital Limited (Note-12.a.1)		-	-
Sub Total		4,751,029,433	4,921,369,358
Other Deposit		2,122,897	2,617,604
Total		4,753,152,330	4,923,986,962
12.a.1 Deposits & Other Accounts of IIDFC Capital Limited			
Deposits from Banks		-	-
Deposits from Customers		-	-
Total		-	-



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
13.00 Other Liabilities			
Finance loss reserve (Note 13.01)		5,583,443,693	4,902,882,945
Deferred tax		1,234,949	645,073
Interest suspense account (Note 13.02)		1,566,283,460	1,612,556,225
Lease rental advance		6,025,261	7,563,033
Provision for current tax (Note 38)		684,097,691	679,157,489
Liabilities for financial expenses		338,465,971	145,665,179
Liabilities for expenses		160,458,053	71,247,773
Liabilities for other finance		84,140,388	44,350,524
Lease liability		10,930,702	22,736,271
Total		8,435,080,169	7,486,804,512
13.01 Finance Loss Reserve			
Specific Provision on Classified Loans & Advances			
Opening Balance		3,571,217,558	3,143,833,107
Less: Provision fully provided loans & advances written-off during the year		-	268,969,177
Add: Specific provision provided during the year		104,900,543	696,353,628
Closing balance		3,676,118,101	3,571,217,558
Provision for diminution in value of Investments			
Opening Balance		201,428,711	130,724,336
Add: Provision during the year		(13,866,658)	70,704,375
Closing Balance		187,562,053	201,428,711
General Provision on unclassified Loans & Advances			
Opening balance		43,367,099	62,360,344
Add: General provision provided during the year		(13,524,682)	(18,993,245)
Closing Balance		29,842,417	43,367,099
Additional provision		28,107,167	30,264,710
Other provision		1,661,813,954	1,056,604,867
Total		5,583,443,693	4,902,882,945
Particulars of required provision for Loans and Advances			
Status of classification	Base for provision	Rate	
Unclassified (General provision)			
Standard - other than SME	1,097,155,406	1.0%	10,971,554
Standard - SME	74,273,355	0.25%	185,683
Standard - Own or Other brokerage house	143,344,921	2.00%	2,866,898
Special mention account (SMA) for SME	113,259,903	0.25%	283,150
Special mention account (SMA)	310,702,639	5.0%	15,535,132
Total	1,738,736,224		29,842,418
Classified (Specific provision)			
Sub-standard (SS)	-	20.0%	-
Sub-standard (SS) for SME	26,056,990	5.0%	4,095,432
Doubtful (DF)	-	50.0%	-
Doubtful (DF) for SME	-	20.0%	-
Bad/ loss (BL)	3,672,022,669	100.0%	3,672,022,669
Total	3,698,079,659		3,676,118,101
Required provision for Investments		187,562,053	201,428,711
Additional provision (Note-13.1.a)		28,107,167	30,264,710
Other provision (Note-13.1.b & 13.1.b.1)		1,661,813,954	1,056,604,867
Total provision required		5,583,443,693	4,902,882,945
Total provision made		5,583,443,693	4,902,882,945
Excess /(Shortage) provision made		-	-
13.1.a Additional provision			
Opening Balance		30,264,710	34,393,806
Add: Provision amount during the year		-	-
Less: Amount closing/adjusted during the year		(2,157,543)	(4,129,096)
Closing Balance		28,107,167	30,264,710



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
13.1.b Other provision			
Opening Balance		35,690,173	35,690,173
Add: Provision amount during the year		-	-
Less: Amount closing/adjusted during the year		-	-
Closing Balance		35,690,173	35,690,173
13.1.b.1 Other provision as per Bangladesh Bank			
Provision against equity investment in subsidiaries		910,545,705	320,000,000
Provision against deferred receivable		221,126	542,179
Provision against other assets		711,013,130	700,372,515
Provision against non-banking asset		4,343,820	-
Closing Balance		1,626,123,781	1,020,914,694
13.02 Interest suspense account			
Opening Balance		1,612,556,225	1,367,005,966
Add: Amount transferred to interest suspense account during the year		70,924,075	422,082,911
Less: Amount written-off during the year/Adjustment		117,196,840	176,532,652
Closing Balance		1,566,283,460	1,612,556,225
13.a Consolidated Other Liabilities			
IIDFC PLC		8,435,080,169	7,486,804,512
IIDFC Securities Limited (Note-13.a.1)		760,771,941	933,103,652
IIDFC Capital Limited (Note-13.a.2)		274,467,861	261,976,237
		9,470,319,971	8,681,884,401
Less: Inter company liabilities			
IIDFC Securities Limited		87,351	5,761,002
IIDFC Capital Limited		-	-
Total		9,470,232,620	8,676,123,399
13.a.1 Other Liabilities of IIDFC Securities Limited			
Provision for loans & advances-margin loan		96,361,436	65,483,722
Provision for current tax		264,162,749	244,658,514
Payable to clients		84,308,906	253,738,682
Payable to merchant Banks (City Bank Capital, SEB Capital & IIDFC Capital)		1,544	5,761,002
Payable to DSE		2,478,734	586,967
Interest suspense account		250,353,380	283,364,570
Liability for expenses		17,703,636	49,763,430
Reserve for risk fund		1,616,667	1,516,667
Provision for diminution in value of investments		43,784,889	28,230,098
Total		760,771,941	933,103,652
<p>Following the BSEC directives, IIDFC Securities Ltd. approved a plan to gradually provision unrealized losses on stock-dealer in its 66th meeting dated August 30, 2025, submitted proposal to DSE and BSEC on September 24, 2025. BSEC approved this plan on November 16, 2025, with specified conditions under Order No. BSEC/SMMID/NI/AP/2025/108/629. The commission recommends executing this plan by December 31, 2030; non-compliance may lead to further action. In this connection, an amount of BDT 15,554,791 has been considered with fair value adjustment during the year ended as on 31 December 2025.</p> <p>In response to BSEC directives, IIDFC Securities Ltd. approved an action plan for the gradual of provisioning of unrealized losses in client margin accounts in its 66th meeting dated August 30, 2025. The company submitted the action plan to DSE and BSEC for approval on September 24, 2025. BSEC approved the proposal for the gradual provision against negative equity margin loan on November 16, 2025, subject to specific conditions by December 31, 2030, as specified in Order No. BSEC/SMMID/NI/AP/2025/108/629 dated November 13, 2025. In this connection, an amount of BDT 44,108,673.00 has been made new provision during the year as approved.</p>			
13.a.2 Other liabilities of IIDFC Capital Limited			
Finance loss reserve		195,385,951	175,576,223
Provision for diminution in value of investment		15,893,071	14,097,877
Current tax liability		55,534,071	54,922,866
Liability for financial expenses (Portfolio Investors' Fund)		6,417,419	15,666,074
Liability for expenses		1,237,349	1,713,197
Payable to stock broker		-	-
Total		274,467,861	261,976,237



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024

As per BSEC letter, letter no. BSEC/SMMID/NE/AP/2025/108/650. , IIDFC Capital Limited has been allowed to maintain provision against company owns investment over the period from 2025 to 2030. The total provision required under the approved plan is BDT 35,903,972. In accordance with the schedule, BDT 1,795,194 has been recognized as provision for the year ended 2025.

Subsequently, another BSEC letter, letter no. BSEC/SMMID/NE/AP/2025/108/650. , IIDFC Capital Limited has been allowed to maintain provision against negative equity over the period from 2025 to 2030. The total provision required under the approved plan is BDT 396,194,569. In accordance with the schedule, BDT 19,809,728 has been recognized as provision for the year ended 2025.

14.00 Share Capital

Authorized Capital

(500,000,000 shares of Tk. 10 each)

5,000,000,000

5,000,000,000

Subscribed & Paid-up Capital:

(173,777,068 shares of Tk. 10 each)

1,737,770,680

1,737,770,680

Paid-up Share Capital as on 31 December, 2020 comprises the followings

Public Sector

Name of Shareholders

Sonali Bank Limited
Janata Bank Limited
Investment corporation of Bangladesh

No. of Shares	Value	Percentage
13,380,903	133,809,030	7.70%
13,380,903	133,809,030	7.70%
13,380,903	133,809,030	7.70%
40,142,709	401,427,090	23.10%

Private sector

AB Bank Ltd.
Bank Asia Ltd.
BRAC Bank Ltd.
City Bank Ltd.
Mutual Trust Bank Ltd.
National Bank Ltd.
ONE Bank Ltd.
Southeast Bank Ltd.
Eastland Insurance Co. Ltd.
National Life Insurance Co. Ltd.
Pragati Insurance Ltd.
Mr. Md. Matiul Islam

2,667,923	26,679,230	1.54%
13,380,903	133,809,030	7.70%
10,449,259	104,492,590	6.01%
13,380,903	133,809,030	7.70%
13,380,903	133,809,030	7.70%
13,380,903	133,809,030	7.70%
13,380,903	133,809,030	7.70%
10,449,259	104,492,590	6.01%
10,449,259	104,492,590	6.01%
13,380,903	133,809,030	7.70%
13,380,903	133,809,030	7.70%
5,952,338	59,523,380	3.43%
133,634,359	1,336,343,590	76.90%

Total

173,777,068

1,737,770,680

100.00%

14.01 Capital adequacy

As per sub-section 3(Ga) of section 4 of the Financial Institutions Regulations 1994 and DFIM Circular No. 05 dated 24 July 2011 and DFIM Circular No. 09 dated 24 June 2014 the minimum paid up capital of the Financial Institution shall be Taka 100 crore. Provided that the sum of paid up capital and reserves shall not be less than the minimum capital determined under the Risk Based Assets of the Company.

Paid up capital	1,737,770,680	1,737,770,680
Required capital as per Bangladesh Bank	1,000,000,000	1,000,000,000
Excess/(Shortage) capital	737,770,680	737,770,680

14.02 Capital adequacy and market discipline

As per Capital Adequacy and Market Discipline for Financial Institutions guideline of Bangladesh Bank, IIDFC calculated Minimum Capital Requirement (MCR) by dividing the total capital by the sum of risk weighted assets against credit risk, market risk, and operational risk under pillar-I. IIDFC maintain Capital Adequacy Ratio (CAR) of minimum 10%.

Tier-1 (Core Capital)

Fully paid-up capital/ capital lien with BB
Statutory reserve
Non-repayable share premium account (share money deposits)
General reserve
Retained earnings
Minority interest in subsidiaries
Non-cumulative irredeemable preference shares
Dividend equalization account
Other (if any item approved by Bangladesh Bank)
Sub-Total

1,737,770,680	1,737,770,680
371,950,483	371,950,483
-	-
50,800,000	50,800,000
(9,335,725,737)	(7,564,721,833)
-	-
-	-
-	-
(7,175,204,573)	(5,404,200,669)



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
Deductions from tier-1(Core capital)			
Book value of goodwill and any value of any contingent assets which are shown as assets		-	-
Shortfall in provisions required against classified assets		-	-
Shortfall in provisions required against investment in share		-	-
Remaining deficit on account of revaluation of investments in securities after netting off any other surplus on the securities		-	-
Any investment exceeding the approved limit		-	-
Investments in subsidiaries which are not consolidated		-	-
Other (if any)		-	-
Sub-Total		-	-
Total eligible Tier-1 capital		(7,175,204,573)	(5,404,200,669)
2. Tier-2 (Supplementary capital)			
General provision (Unclassified up to special limit+SMA+ off balance sheet exposure)		128,826,872	133,820,193
Assets revaluation reserves up to 50%		-	-
Revaluation reserve for securities up to 50%		-	-
All other preference shares		-	-
Other (if any item approved by Bangladesh Bank)		-	-
Sub-Total		128,826,872	133,820,193
Deductions, if any		-	-
Total eligible Tier-2 capital		128,826,872	133,820,193
A Total capital		(7,046,377,701)	(5,270,380,476)
B Total risk weighted asset		10,577,625,672	10,993,348,569
C Required capital		1,057,762,567	1,099,334,857
D Surplus / (Deficit)		(8,104,140,268)	(6,369,715,333)
Capital adequacy ratio (CAR)		-66.62%	-47.94%
On core capital (Tier-1)		-67.83%	-49.16%
On supplementary capital (Tier-2)		1.22%	1.22%
15.00 Statutory reserve			
Opening balance		371,950,483	371,950,483
Add: Addition during the year		-	-
Closing balance		371,950,483	371,950,483
In compliance with the clause no 6 of Financial Institutions Regulations, 1994 and Finance Company Act 2023, Financial Institution is required to transfer at least 20% of its profit after tax and before appropriation of dividend in a particular year, if the financial institution's sum of Share Premium Account (if any) and Statutory Reserve is less than the paid up capital of that financial institution.			
16.00 General reserve			
Opening Balance		50,800,000	50,800,000
Add: Addition during the year		-	-
Closing balance		50,800,000	50,800,000
General reserve represents reserve for mitigating general and contingent situation which are unforeseen or uncertain relating to the Company and its stakeholders.			
16.a Consolidated general reserve			
IIDFC PLC		50,800,000	50,800,000
IIDFC Securities Limited		17,796,301	17,796,301
IIDFC Capital Limited		466,273	466,273
		69,062,574	69,062,574
17.00 Share Money Deposit			
Opening balance		-	-
Add: Addition during the year		-	-
Less: Transfer as Right share and include in Paid-up Capital		-	-
Closing balance		-	-



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
18.00 Stock dividend			
Opening balance		-	-
Add: Stock dividend		-	-
Less: Converted into paid up capital		-	-
Closing balance		-	-
18.a Consolidated stock dividend			
IIDFC PLC		-	-
IIDFC Securities Ltd.		-	-
IIDFC Capital Limited		-	-
		-	-
19.00 Retained earnings			
Opening balance		(7,564,721,832)	(5,551,631,967)
Less: Non-divisible profit		-	-
Net profit during the year		(1,659,768,554)	(1,587,686,145)
Less: Statutory reserve		-	-
Less: General reserve		-	-
Less: Prior year adjustment		(111,235,350)	(425,403,721)
Closing balance		(9,335,725,737)	(7,564,721,832)

IIDFC received deferral facilities from Bangladesh Bank for the five-year period from 2020 to 2024 under the approval reference No. DFIM(C)1054/41/2021-2576 dated 16 November 2021. Because of the classified accounts in earlier years, the following adjustments have been made for provisioning in 2024.

Interest of BDT 11.24 million recognized as income in earlier years is required to transfer to interest suspense account by adjusting with retained earnings. But accordingly, this amount has been adjusted with retained earnings as a prior year adjustment and waived with loan closing in 2025 as per considering cost of fund and case to case Bangladesh Bank approval along with the Board approval.

19.a Consolidated Retained earnings

IIDFC PLC	(9,335,725,737)	(7,564,721,832)
IIDFC Securities Limited (Note-19.a.1)	72,944,343	107,364,643
IIDFC Capital Limited (Note-19.a.2)	(72,756,057)	(56,070,074)
Sub-Total	(9,335,537,451)	(7,513,427,263)
Less: Non-controlling interest	7,665	12,302
Total	(9,335,545,116)	(7,513,439,566)

19.a.1 Retained earnings of IIDFC Securities Ltd.

Opening balance	107,364,643	115,149,691
Add: Prior year adjustment	-	-
Add: Net profit during the year	(34,420,300)	(3,690,143)
Less: Transfer to other liabilities	-	3,800,444
Less: Transfer to capital/general reserve	-	294,461
Closing balance	72,944,343	107,364,643

19.a.2 Retained earnings IIDFC Capital Ltd.

Opening balance	(56,070,074)	(58,789,859)
Add: Net profit during the year	(16,685,983)	3,021,983
Less: Transfer to capital/general reserve	-	302,198
Closing balance	(72,756,057)	(56,070,074)

19.a.3 Non-controlling interest

Share capital	137,030	137,030
Retained earnings	7,665	12,302
General reserve	2,126	2,126
Closing balance	146,821	151,458

Name of subsidiary company	Amount of share capital	Right of IIDFC	Share of IIDFC	Non-controlling share capital
IIDFC Securities Limited	1,000,000,000	99.9875%	999,874,970	125,030
IIDFC Capital Limited	600,000,000	99.9980%	599,988,000	12,000
	1,600,000,000		1,599,862,970	137,030
Non-Divisible Profit	-		(65,000,000)	-
Total	1,600,000,000		1,534,862,970	137,030

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
20.00 Contingent liabilities & capital expenditure commitments			
In the normal course of business, the Company makes various commitments and incurs certain contingent liabilities. No material losses are anticipated as a result of these transactions. These contingent liabilities and business commitments are quantified below:			
Letter of guarantee:			
Money for which the company is contingently liable in respect of guarantees given favouring:			
Directors		-	-
Government		-	-
Banks and other financial institutions		-	-
Others (Note-20.01)		200,562,022	200,562,022
Sub Total		200,562,022	200,562,022
Letter of credit:			
For import of equipments under lease finance		-	-
Sub-Total		-	-
Total		200,562,022	200,562,022
20.01 Others			
Bank Guarantee-Non Funded		200,562,022	200,562,022
		200,562,022	200,562,022
20.02 Capital expenditure commitments			
There was no capital expenditure contracted but not incurred or provided for as on 31 December, 2025, or no capital expenditure authorized by the Board but not contracted as on 31 December, 2025.			
21.00 Interest income			
Interest income from balance with other banks & financial institutions		282,557	662,163
Interest income from lease finance		12,555,297	9,905,330
Interest income from direct/ term finance		321,588,831	343,723,777
Interest income from FDR placement		33,204,711	25,167,917
Interest income from bills discounted & purchased		553,874	2,098,244
Total		368,185,270	381,557,432
21.a Consolidated interest income			
IIDFC PLC		368,185,270	381,557,432
IIDFC Securities Limited (Note-21.a.1)		101,311,383	78,895,854
IIDFC Capital Limited (Note-21.a.2)		12,013,389	12,483,866
		481,510,041	472,937,152
Less: Inter company transaction			
IIDFC Securities Limited		25,085,170	30,450,035
IIDFC Capital Limited		-	-
		25,085,170	30,450,035
Total		456,424,871	442,487,117
21.a.1 Interest income of IIDFC Securities Limited			
Interest income from margin loan		65,527,429	76,063,394
Interest income from balance with other banks		35,248,185	2,832,460
Interest Income from Treasury bill		348,900	-
Interest income from short term advance		186,869	-
Total		101,311,383	78,895,854
21.a.2 Interest income of IIDFC Capital Limited			
Interest income from margin loan		12,013,389	12,483,866
Interest income from balance with other banks & financial institutions		-	-
Total		12,013,389	12,483,866



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
22.00 Interest paid on deposits, borrowings etc.			
Interest on deposits			
Fixed deposits		191,860,089	172,195,820
Short-term deposits		345,279,958	330,919,611
Other deposits		-	-
		537,140,046	503,115,431
Interest on borrowings			
For borrowings from other banks, financial institutions			
Long term loan		403,138,834	347,466,264
Overdraft facilities		106,661,930	90,963,806
Money at call and short notice		122,212,242	118,160,851
		632,013,006	556,590,921
Interest on lease rent		2,606,187	3,054,538
Total		1,171,759,240	1,062,760,890
22.a Consolidated interest paid on deposits, borrowings etc.			
IIDFC PLC		1,171,759,240	1,062,760,890
IIDFC Securities Limited (Note-22.a.1)		33,257,235	43,546,869
IIDFC Capital Limited (Note-22.a.2)		745,932	843,644
		1,205,762,407	1,107,151,403
Less: Inter company transaction			
IIDFC Securities Limited		25,085,170	30,450,035
IIDFC Capital Limited		-	-
		25,085,170	30,450,035
Total		1,180,677,237	1,076,701,368
22.a.1 Interest paid on deposits, borrowings etc. of IIDFC Securities Limited			
Interest on borrowing from IIDFC Ltd.		24,898,301	30,450,035
Interest on borrowing from bank & other financial institutions		8,358,934	13,096,834
Total		33,257,235	43,546,869
22.a.2 Interest paid on deposits, borrowings etc. of IIDFC Capital Limited			
Interest on borrowing from bank & other financial institutions		-	-
Interest on Demand Loan		745,932	843,644
Total		745,932	843,644
23.00 Income from investment			
Capital gain		(22,246,636)	(7,873,837)
Interest income from Bond & Others		148,577	1,355,765
Interest income from Unit Fund and other investment		-	-
Dividend income		2,619,096	7,366,644
Total		(19,478,963)	848,572
23.a Consolidated income from investment			
IIDFC PLC		(19,478,963)	848,572
IIDFC Securities Limited (Note-23.a.1)		755,859	7,127,455
IIDFC Capital Limited (Note-23.a.2)		4,323,278	8,246,825
Total		(14,399,826)	16,222,852
23.a.1 Income from investment of IIDFC Securities Limited			
Dividend income		3,416,944	6,005,048
Capital gain on investment in securities		(2,661,085)	1,122,407
Total		755,859	7,127,455
23.a.2 Income/(Loss) from investment of IIDFC Capital Limited			
Dividend income		1,788,777	1,077,618
Capital gain/(loss) on investment in securities		2,534,501	7,169,206
Total		4,323,278	8,246,825

Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
24.00 Commission, exchange and brokerage			
Commission on securities trading		-	-
Total		<u>-</u>	<u>-</u>
24.a Consolidated income from commission, exchange and brokerage			
IIDFC PLC		-	-
IIDFC Securities Limited		69,601,824	73,460,665
IIDFC Capital Limited		2,646,342	2,068,884
Total		<u>72,248,166</u>	<u>75,529,549</u>
25.00 Other operating income			
Syndication fee income		1,354,348	1,304,348
Bank guarantee income		-	-
Carbon finance income		-	-
Application & processing fees		264,713	182,213
Transfer fees		422,973	2,507
Notice charge		96,559	461,564
Profit from sale of fixed assets		(573,900)	1,558,144
Cancellation charges		-	-
Other income		936,031	8,228,580
Total		<u>2,500,724</u>	<u>11,737,356</u>
25.a Consolidated other operating income			
IIDFC PLC		2,500,724	11,737,356
IIDFC Securities Limited (Note-25.a.1)		427,963	508,515
IIDFC Capital Limited (Note-25.a.2)		2,065,589	2,484,879
Total		<u>4,994,276</u>	<u>14,730,750</u>
25.a.1 Other operating income of IIDFC Securities Limited			
BO & trading accounts maintenance income		245,600	420,731
Income against CDBL charges		-	-
Gain on disposal of assets		146,963	3,000
Cheque dishonour charges		31,900	32,000
Others		3,500	52,784
Income from dealer account		-	-
Reversal of payable to SBCSL		-	-
Total		<u>427,963</u>	<u>508,515</u>
25.a.2 Other operating income of IIDFC Capital Limited			
Non Operating Income		2,065,589	2,484,879
Underwriting commission		-	-
Service Charge & Commission		-	-
Total		<u>2,065,589</u>	<u>2,484,879</u>
26.00 Salaries & allowances			
Basic salary		43,076,609	46,175,122
Allowances		27,358,546	29,754,911
Festival bonus		6,772,750	6,261,384
Company's contribution provident fund		3,447,004	3,744,508
Group insurance		1,754,314	1,743,142
Retirement benefits & gratuity		13,492,605	-
Total		<u>95,901,828</u>	<u>87,679,067</u>

Salaries and allowances of IIDFC PLC include annual contribution to Provident Fund and Gratuity Fund. This Provident Fund and Gratuity Fund is also applicable for IIDFC group also.

IIDFC PLC operates a funded gratuity scheme (which is a defined benefit scheme as specified in IAS 19). Gratuity fund is administered by a Board of Trustees and Company contributions are invested separately from company assets. Employees are entitled to gratuity benefit after completion of a minimum years of service with the Company. The Company is contributing to the fund as per yearly requirement based on present employees status and payment requirement.



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
26.a Consolidated salaries & allowances			
IIDFC PLC		95,901,828	87,679,067
IIDFC Securities Limited (Note-26.a.1)		65,895,562	63,223,638
IIDFC Capital Limited (Note-26.a.2)		10,464,510	7,258,381
Total		172,261,900	158,161,086
26.a.1 Salaries & allowances of IIDFC Securities Limited			
Basic salary		20,226,805	19,621,785
Allowances		16,316,891	15,906,778
Bonus		4,398,424	4,711,212
Company's contribution to provident fund		2,725,732	1,806,492
Group insurance		910,009	888,078
Retirement benefits & gratuity		6,907,298	8,000,000
Leave fare assistance		1,789,586	1,529,739
Leave encashment		107,337	45,773
Associate salary		9,780,703	7,938,275
Casual staff salary		1,534,000	1,566,000
Employees recreation		1,198,777	1,209,506
Total		65,895,562	63,223,638
26.a.2 Salaries & allowances of IIDFC Capital Limited			
Basic salary		4,557,972	2,800,312
Allowances		3,699,443	2,104,337
Bonus		720,651	385,618
Company's contribution provident fund		438,866	246,478
Group Insurance		161,458	215,553
Cleaning staff salary		112,500	112,500
Retirement benefits & gratuity		397,878	246,560
Leave fare assistance		353,075	277,540
Intern Allowances		22,667	-
Leave encashment		-	12,618
Others (Deputation Staff Salary)		-	856,865
Total		10,464,510	7,258,381
27.00 Rent, taxes, insurance, electricity etc.			
Office rent		46,944	2,754,813
Rate & taxes		144,640	224,694
Insurance payment		93,012	149,715
Electricity, gas and water		2,829,008	2,918,997
Total		3,113,604	6,048,219
27.1 Disclosure related to office rent:			
Actual rent expenses		20,184,119	23,916,688
Less: Reclassification of rent expenses (as per IFRS-16: Leases)		20,137,175	21,161,875
Rent expense as reported		46,944	2,754,813
In addition the above mentioned change in rent expense, implementation of IFRS-16 has resulted in charging of depreciation against Right-of-use asset as disclose in Annexure-I and of interest expense on lease rent as disclosed in note-22			
27.a Consolidated rent, taxes, insurance, electricity etc.			
IIDFC PLC		3,113,604	6,048,219
IIDFC Securities Limited (Note-27.a.1)		10,466,758	9,451,113
IIDFC Capital Limited (Note-27.a.2)		1,564,227	1,345,334
Total		15,144,589	16,844,666
27.a.1 Rent, taxes, insurance, electricity etc. of IIDFC Securities Limited			
Rent, rates and taxes		9,110,148	8,099,943
Insurance		3,202	19,398
Electricity, gas and water		1,353,408	1,331,772
Total		10,466,758	9,451,113



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
27.a.2 Rent, taxes, insurance, electricity etc. of IIDFC Capital Limited			
Rent, rates and taxes		1,384,905	1,069,200
Water, gas and other bills		35,395	7,332
Electricity bill		143,927	268,802
Total		1,564,227	1,345,334
28.00 Legal expenses			
Professional charges		1,344,033	921,006
Legal expenses		4,325,351	5,945,240
Total		5,669,384	6,866,246
28.a Consolidated legal expenses			
IIDFC PLC		5,669,384	6,866,246
IIDFC Securities Limited		1,567,989	602,982
IIDFC Capital Limited		78,750	80,625
Total		7,316,123	7,549,853
29.00 Postage, stamp, telecommunications etc.			
Postage and courier		75,744	91,227
Phone, fax & internet		2,407,419	2,866,690
Total		2,483,163	2,957,917
29.a Consolidated postage, stamp, telecommunications etc.			
IIDFC PLC		2,483,163	2,957,917
IIDFC Securities Limited		2,100,244	2,229,564
IIDFC Capital Limited		254,961	249,179
Total		4,838,368	5,436,660
30.00 Stationery, printing, advertisement etc.			
Printing & stationery		1,337,816	1,299,275
Advertisement		1,101,038	898,242
Total		2,438,854	2,197,518
30.a Consolidated stationery, printing, advertisement etc.			
IIDFC PLC		2,438,854	2,197,518
IIDFC Securities Limited		900,542	950,071
IIDFC Capital Limited		190,808	369,835
Total		3,530,204	3,517,424
31.00 Managing director's salary and fees			
Basic salary		1,408,917	3,902,250
House rent allowance		704,458	1,951,125
Medical allowance		67,374	181,498
Entertainment allowance		67,374	181,498
Festival bonus		332,750	635,250
Car allowance (Note-36.1)		212,870	918,172
Group insurance		64,938	129,876
Mobile allowance		10,000	-
Leave fare assistance		-	-
Earned leave		-	-
Others		5,425	20,610
Total		2,874,107	7,920,279
32.00 Directors' Fees			
Directors' fees		556,000	780,800
Others Benefits		-	-
Total		556,000	780,800
32.a Consolidated directors' fees			
IIDFC PLC		556,000	780,800
IIDFC Securities Limited		413,600	176,000
IIDFC Capital Limited		396,800	171,000
Total		1,366,400	1,127,800

The Company pays fees to its Directors for attending the Board Meeting and its Committee Meetings as permitted by the Bangladesh Bank. As per DFIM Circular # 03, dated February 24, 2010 Directors/Committee Members have been paid fees @ Tk. 5,000.00 for attending each meeting. At present, Directors/Committee Members are paying fees @ Tk. 8,000.00 for attending each meeting as per DFIM Circular # 13, dated November 30, 2015.



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
33.00 Auditor's fees		540,500	580,750
33.a Consolidated auditor's fees			
IIDFC PLC		540,500	580,750
IIDFC Securities Limited		115,000	166,750
IIDFC Capital Limited		115,000	143,750
Total		770,500	891,250
34.00 Loans & advances written-off			
Loans & advances written-off during the year		-	-
Interest waived		-	-
Total		-	-
34.a Consolidated loans & advances written-off			
IIDFC PLC		-	-
IIDFC Securities Limited		33,054	4,429
IIDFC Capital Limited		-	-
Total		33,054	4,429
35.00 Repair, depreciation and amortizations of company's assets			
Repair of company's assets:			
Furniture & fixtures		728,541	353,357
Software's		215,000	151,055
Office equipments		904,433	452,635
Sub Total		1,847,973	957,047
Depreciation of company's assets			
Depreciation of Fixed assets including premises, furniture & fixtures		23,435,203	24,692,702
Sub Total		23,435,203	24,692,702
Amortization of intangible assets			
Computer software		640,993	1,053,750
Total repair and depreciation of company's assets		25,924,169	26,703,499
35.a Consolidated repair, depreciation and amortization of intangible assets			
Repair of company's assets			
IIDFC PLC		1,847,973	957,047
IIDFC Securities Limited		1,561,608	355,881
IIDFC Capital Limited		26,540	75,535
Total		3,436,121	1,388,463
Depreciation of Fixed assets including premises, furniture & fixtures			
IIDFC PLC		23,435,203	24,692,702
IIDFC Securities Limited		1,955,953	1,899,090
IIDFC Capital Limited		248,542	63,047
Total		25,639,698	26,654,839
Amortization of intangible assets			
IIDFC PLC		640,993	1,053,750
IIDFC Securities Limited		211,124	211,128
IIDFC Capital Limited		-	-
Total		852,117	1,264,878
Total repair and depreciation of assets		29,927,936	29,308,180



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024
36.00 Other expenses			
Office maintenance		2,577,130	2,552,907
Travelling & conveyance		7,692,543	9,865,682
Meeting expenses		407,914	553,360
Entertainment		931,114	744,781
Car running & maintenance expenses		1,398,865	1,823,790
Bank charge & excise duty		713,142	1,515,834
Training expenses		86,040	96,911
NID Verification Charge		121,765	23,070
Membership fees & subscriptions		423,800	488,800
Books & periodicals		24,838	15,319
Donation and CSR Purpose		-	50,000
Project expenses and Others		32,157	28,623
Total		14,409,308	17,759,077
36.1 Motor car/Motor cycle maintenance Expense			
As per Bangladesh Bank DFIM circular no # 12 dated 18 November 2015, Expenses regarding Motor Car / Motor Cycle maintenance breakup is given below:			
During the year 2025, total car maintenance and running cost of the Company was TK. 1,398,865 which was TK. 1,823,790 in the Y2024. The total costs includes fuel cost for running vehicles and maintenance costs for full year.			
36.a Consolidated other expenses			
IIDFC PLC		14,409,308	17,759,077
IIDFC Securities Limited		9,844,566	9,997,020
IIDFC Capital Limited		1,452,161	1,037,411
Total		25,706,035	28,793,508
37.00 Provision for loans & advances			
Provision for classified loans & advances		105,111,316	696,353,627
Provision for unclassified loans & advances		(13,611,857)	(18,993,247)
Provision for diminution in value of investments		(13,866,658)	70,704,375
Additional provision		(2,157,544)	(4,129,096)
Other provision (Note 37.1)		605,209,087	8,647,934
Total		680,684,345	752,583,593
37.1 Other provision			
Other provision		-	-
Equity investment in subsidiaries		590,545,705	-
Deferred receivable		(214,663)	(542,184)
Other assets		10,534,225	9,190,118
Non-Banking asset		4,343,820	-
		605,209,087	8,647,934
37.a Consolidated provision for loans & advances			
Provision for classified loans & advances		124,921,044	702,640,445
Provision for unclassified loans & advances		(15,745,333)	(19,983,632)
Provision for diminution in value of investments		3,483,327	88,922,957
Other provision		647,160,216	4,518,838
Total		759,819,255	776,098,608
38.00 Provision for tax			
Provisions for current tax has been made on the basis of the profit for the year as adjusted for taxation purposes in accordance with the provisions of The Income Tax Ordinance, 1984 and Income Tax Act 2023 and amendments made thereto. The current tax rate for the Company is 40% on taxable income. Adequate provision has been made for disputed tax against which appeal has been made and decision is pending.			
Provision for current tax			
Opening balance		679,157,489	674,157,489
Add: Provision made during the year		5,000,000	5,000,000
Less: Settlement during the year		59,798	-
Closing balance		684,097,691	679,157,489
38.01 Provision for deferred tax			
Opening balance		(1,137,506)	(3,129,155)
Add: Provision made during the year (Note-38.02)		(378,915)	1,991,649
Less: Deferred tax no more required-transferred to current tax		-	-
Less: Settlement during the year		-	-
Closing balance		(1,516,421)	(1,137,506)



Particulars	Notes	Amount in Taka	
		31 December 2025	31 December 2024

Deferred tax is provided using the balance sheet method for all temporary differences arising between the tax base of assets and liabilities and their carrying values for financial reporting purposes as per International Accounting Standard (IAS) 12: "Income Taxes".

38.02 Deferred tax expense/(income)

Change in Deferred Tax Liability	589,876	63,504
Change in Deferred Tax Asset	(968,791)	1,928,145
	(378,915)	1,991,649

38.a Consolidated provision for tax

Opening balance	972,248,855	947,279,395
Add: Provision made during the year	25,115,440	23,381,686
Add: Deferred tax during the year	761,181	1,587,774
	25,876,621	24,969,460
Closing balance	998,125,476	972,248,855

39.00 Earnings per share (EPS)

Earnings Per Share as shown in the face of the Profit and Loss Account is calculated in accordance with International Accounting Standard (IAS) 33: "Earnings Per Share".

Basic Earnings Per Share has been calculated as follows:

Earnings attributable to ordinary shareholders (Net Profit after Tax)	(1,659,768,554)	(1,587,686,145)
Number of ordinary shares outstanding during the year	173,777,068	173,777,068
Basic earnings per share (in BDT)	(9.55)	(9.14)

No diluted earnings per share is required to be calculated for the period, as there was no convertible securities for dilution during the period.

39.a Consolidated Earnings per share (EPS)

Earnings Per Share as shown in the face of the Profit and Loss Account is calculated in accordance with International Accounting Standard (IAS) 33: "Earnings Per Share".

Basic earnings per share has been calculated as follows:

Earnings attributable to ordinary shareholders (Net Profit after Tax)	(1,710,874,839)	(1,588,354,304)
Number of ordinary shares outstanding during the year	173,777,068	173,777,068
Basic earnings per share (in BDT)	(9.85)	(9.14)

No diluted earnings per share is required to be calculated for the period, as there was no convertible securities for dilution during the period.

40.00 Related party transactions

Parties are considered to be related, if one party has the ability to control the other party or exercise significant influence over the other party, in making financial and operational decisions and include associated companies with or without common directors and key management positions. The Company has entered into transactions with other entities in the normal course of business that fall within the definition of related party as per International Accounting Standards- 24 'Related Party Disclosure'. Transactions with related parties are executed on the same terms, including interest rate and collateral, as those prevailing at the time of comparable transactions with other customers of similar credentials and do not involve more than normal risk.

Name of the parties	Nature of Loan/Lease	Nature of Transactions	Outstanding Balance 2025 BDT	Outstanding Balance 2024 BDT
AB Bank PLC.	Sponsor Shareholder	STD/SND/CD Account	6,204	3,879
Bank Asia PLC.	Sponsor Shareholder	STD/SND/CD Account	60,253,117	19,425,228
BRAC Bank PLC.	Sponsor Shareholder	Term Deposit	100,000,000	100,000,000
Janata Bank PLC.	Sponsor Shareholder	Term Deposit	200,000,000	200,000,000
Mutual Trust Bank PLC.	Sponsor Shareholder	Overdraft	653,804,892	603,006,411
National Bank PLC	Sponsor Shareholder	Term Loan	49,501,325	60,712,949
National Bank PLC	Sponsor Shareholder	STD/SNS/CD Account	-	-
Sonali Bank PLC.	Sponsor Shareholder	STD/SNS/CD Account	4,503	4,503
Sonali Bank PLC.	Sponsor Shareholder	Call Loan	74,300,000	74,300,000
Sonali Bank PLC.	Sponsor Shareholder	Term Deposit	200,000,000	200,000,000
Southeast Bank PLC.	Sponsor Shareholder	SND/STD/CD Account/FDR	5,157,263	283,844
The City Bank PLC.	Sponsor Shareholder	Borrowings	801,300,000	803,400,000



41 Operating Segment Report

Amount in BDT

Segment Revenue and profit	For the year 2025			
	Core Financing Business	Brokerage House Business	Merchant Banking Business	Total Business as a Group
Revenue income				
Net interest income	(803,573,970)	68,054,148	11,267,457	(724,252,365)
Investment income	(19,478,963)	755,859	4,323,278	(14,399,826)
Commission and brokerage	-	69,601,824	2,646,342	72,248,166
Other operating income	2,500,724	427,963	2,065,589	4,994,276
Inter-segment revenue	(25,085,170)	-	-	(25,085,170)
Total Segment Revenue (A)	(845,637,379)	138,839,794	20,302,667	(686,494,919)
Other operating expenses	104,749,550	67,813,753	14,543,757	187,107,060
Major non-cash expenses				
Depreciation	24,076,196	2,167,077	248,542	26,491,815
Provision for future losses	680,684,345	57,529,988	21,604,922	759,819,255
Inter-segment expense adjustment	-	25,085,170	-	25,085,170
Total Segment Expense (B)	809,510,091	152,595,988	36,397,221	998,503,299
Reportable segment profit before tax (A-B)	(1,655,147,470)	(13,756,193)	(16,094,555)	(1,684,998,218)

Revenue and profit	For the year 2024			
	Core Financing Business	Brokerage House Business	Merchant Banking Business	Total Business as a Group
Revenue income				
Net interest income	(681,203,458)	35,348,985	11,640,222	(634,214,251)
Investment income	848,572	7,127,455	8,246,825	16,222,852
Commission and brokerage	-	73,460,665	2,068,884	75,529,549
Other operating income	11,737,356	508,515	2,484,879	14,730,750
Inter-segment rev./interest expense adjustment	(30,450,035)	-	-	(30,450,035)
Total Segment Revenue (A)	(699,067,566)	116,445,620	24,440,810	(558,181,136)
Other operating expenses	103,296,886	56,707,413	10,731,050	170,735,349
Major non-cash expenses				
Depreciation	25,746,452	2,110,218	63,047	27,919,717
Provision for future losses	752,583,593	14,008,197	9,506,818	776,098,608
Inter-segment expense Adjustment	-	30,450,035	-	30,450,035
Total Segment Expense (B)	881,626,930	103,275,863	20,300,915	1,005,203,708
Reportable segment profit before tax (A-B)	(1,580,694,496)	13,169,757	4,139,895	(1,563,384,844)

Segment assets and liabilities	For the year 2025			
	Core Financing Business	Brokerage House Business	Merchant Banking Business	Total Business as a Group
Segment Assets				
Total Assets	11,662,595,222	2,016,396,468	815,774,922	14,494,766,612
Inter-segment assets	(1,743,295,242)	-	-	(1,743,295,242)
Total Segment Assets	9,919,299,980	2,016,396,468	815,774,922	12,751,471,370
Segment Liabilities				
Total liabilities	18,837,799,797	925,653,696	288,064,706	20,051,518,199
Inter-segment liabilities	-	(143,432,272)	-	(143,432,272)
Total Segment Liabilities	18,837,799,797	782,221,424	288,064,706	19,908,085,927
Total Segment Equity	(8,918,499,817)	1,234,175,044	527,710,216	(7,156,614,557)



Segment Assets and Liabilities	For the year 2024			
	Core Financing Business	Brokerage House Business	Merchant Banking Business	Total Business as a Group
Segment Assets				
Total Assets	12,503,309,498	2,401,279,795	831,798,143	15,736,387,436
Inter-segment assets	(1,786,701,852)	-	-	(1,786,701,852)
Total Segment Assets	10,716,607,646	2,401,279,795	831,798,143	13,949,685,584
Segment Liabilities				
Total liabilities	17,907,510,170	1,276,116,723	287,401,945	19,471,028,838
Inter-segment liabilities	-	(186,838,882)	-	(186,838,882)
Total Segment Liabilities	17,907,510,170	1,089,277,841	287,401,945	19,284,189,956
Total Segment Equity	(7,190,902,524)	1,312,001,954	544,396,198	(5,334,504,372)

42.00 Board meetings

During the year total number of Board Meetings was 07, which was held at the following dates:

Serial Number	No. Meeting	Date of Meeting
1	272 BoD Meeting	1-Jan-25
2	273 BoD Meeting	17-Feb-25
3	274 BoD Meeting	20-Mar-25
4	275 BoD Meeting	12-May-25
5	276 BoD Meeting	16-Jul-25
6	277 BoD Meeting	3-Sep-25
7	278 BoD Meeting	26-Oct-25
8	279 BoD Meeting	10-Dec-25

43.00 Disclosure on Audit committee

a. Particulars of audit committee

In pursuance of the directives of Bangladesh Bank vide DFIM circular no 10 dated 18 September 2005 & DFIM circular No. 13 dated 26 October 2011, the Board of Directors in its meeting Constituted an Audit Committee. During the year 2025, the Audit Committee members are:

Name	Status in the board	Status in the committee	Other engagement
1. Mr. Mr. A.K.M. Saif Ullah Kowchar	Director	Chairman	DMD & Head of ICC, City Bank PLC.
2. Mr. Md. Fayaz Alam	Director	Member	DMD, Janata Bank PLC.
3. Mr. Mr. Probir Chandra Das	Director	Member	DMD & CFO, National Life Insurance PLC.

The company Secretary of IIDFC PLC is acting as the secretary of the Committee

b. Meetings held by the committee during the year

Serial Number	No. Meeting	Date of Meeting
1	59th Meeting	21-Jan-25
2	60st Meeting	29-May-25
3	61nd Meeting	9-Jul-25
4	62th Meeting	8-Oct-25
5	63th Meeting	29-Dec-25

c. In the meeting amongst other the committee has discussed the following issues during the year 2025

- The audit committee reviewed the Financial Statements for the year ended 31 December 2024.
- Reviewed and discussed the Management Letter provided by the external auditor M/s. Basu Banerjee Nath & Co. for the year ended 31 December 2024 on the annual audit of Financial Statements of IIDFC PLC.
- Reviewed and discussed the Bangladesh Bank inspection report on Internal Control and Compliance and management's response to thereon.
- Reviewed and discussed the Bangladesh Bank detailed Inspection Report 2023 and management's response to the report.
- Reviewed various reports like stress testing, Basel, Risk Management Paper etc. and all reports provided by ICC Department.
- Implementation of Core Risk Management Guidelines including Internal Control and Compliance Risk and status of compliance thereof.
- The status of recovery of classified loan and providing the necessary instruction to the management to reduce NPL.
- Reviewed financial performance of IIDFC all over the year and recommended to take necessary action for improving performance of the company.



44.00 Others Disclosure

44.01 Un-acknowledged debt

The Company has no claim against it which has not been acknowledged as debt at the balance sheet date.

44.02 Employees' information

A total number of 81 employees were employed in IIDFC as of 31 December 2025. All the employees received salary more than BDT 36,000.00 p.a. during the period 2025.

44.03 Written-off of accounts

During the year under review, no loan account was written-off.

44.04 Subsequent events

No subsequent events are occurred after the balance sheet date.

44.05 Directors' responsibility statement

The Board of Directors take the responsibility for the preparation and presentation of these financial statements.

44.06 Date of authorization for issue

The consolidated financial statements as well as separate financial statements were authorized for issue by the Board of Directors on its meeting held on **24 June 2026**

45.00 General Disclosure

45.01 The figures appearing in this financial statements have been rounded off to the nearest integer.

45.02 Last year's figures have been rearranged wherever it is found necessary to conform the current year's presentation.



IIDFC PLC
Fixed Assets Schedule
As at 31 December 2025

Fixed assets including Premises, Furniture & Fixtures

Amount in BDT

Serial No.	Particulars	COST				DEPRECIATION					Net Book Value as at 31 December 2025
		Balance as at 1 Jan 2025	Additions During the Year	Adjustment during the year	Balance as at 31 December 2025	Rate	Balance as at 1 Jan 2025	Charged during the year	Adjustment during the year	Balance as at 31 December 2025	
1	Motor Vehicles	11,632,522	-	3,011,000	8,621,522	20%	5,564,904	1,680,705	3,011,000	4,234,609	4,386,913
2	Furniture & Fixtures	23,763,167	933,748	53,250	24,643,665	10%	18,461,428	1,486,502	53,250	19,894,680	4,748,985
3	Office Equipments	48,289,142	2,468,532	371,515	50,386,159	18%	42,709,438	2,737,008	308,250	45,138,196	5,247,963
4	Right-of-use asset	117,885,701	6,230,976	842,153	123,274,523	-	89,954,114	17,530,988	-	107,485,102	15,789,422
As at 31 December 2025		201,570,532	9,633,256	4,277,918	206,925,870		156,689,884	23,435,203	3,372,500	176,752,587	30,173,283
As at 31 December 2024		195,525,252	18,363,210	12,317,930	201,570,532		143,392,509	24,692,702	11,395,327	156,689,884	44,880,648

Intangible Asset - Computer Software

Amount in BDT

Serial No.	Particulars	COST				AMORTISATION					Net Book Value as at 31 December 2025
		Balance as at 1 Jan 2025	Additions During the Year	Adjustment during the year	Balance as at 31 December 2025	Rate	Balance as at 1 Jan 2025	Charged during the year	Adjustment during the year	Balance as at 31 December 2025	
1	Computer Software	13,473,318	63,000	-	13,536,318	18%	12,548,145	640,993	-	13,189,138	347,180
As at 31 December 2025		13,473,318	63,000	-	13,536,318		12,548,145	640,993	-	13,189,138	347,180
As at 31 December 2024		12,948,318	525,000	-	13,473,318		11,494,395	1,053,750	-	12,548,145	925,173



IIDFC PLC
Consolidated Fixed Assets Schedule
As at 31 December 2025

Consolidated Fixed assets including Premises, Furniture & Fixtures

Amount in BDT

Serial No.	Particulars	COST				Rate	DEPRECIATION				Net Book Value as at 31 December 2025
		Balance as at 1 Jan 2025	Additions During the Year	Adjustment during the year	Balance as at 31 December 2025		Balance as at 1 Jan 2025	Charged during the year	Adjustment during the year	Balance as at 31 December 2025	
1	Motor vehicles	11,632,522	-	3,011,000	8,621,522	20%	5,564,904	1,680,705	3,011,000	4,234,609	4,386,913
2	Furniture & fixtures	40,275,358	4,034,535	6,204,070	38,105,823	10%	31,973,964	2,498,261	5,055,891	29,416,334	8,689,489
3	Office equipments	71,834,322	3,548,939	3,151,243	72,232,018	18%	63,170,319	3,929,746	2,554,632	64,545,433	7,686,585
4	Right-of-use asset	117,885,701	6,230,976	842,153	123,274,523	0%	89,954,114	17,530,988	-	107,485,102	15,789,422
As at 31 December 2025		241,627,903	13,814,450	13,208,466	242,233,887		190,663,301	25,639,700	10,621,523	205,681,478	36,552,409
As at 31 December 2024		237,595,952	18,598,982	14,567,031	241,627,903		176,945,991	26,654,839	12,937,529	190,663,301	50,964,601

Intangible Asset

Amount in BDT

Serial No.	Particulars	COST				Rate	AMORTISATION				Net Book Value as at 31 December 2025
		Balance as at 1 Jan 2025	Additions During the Year	Adjustment during the year	Balance as at 31 December 2025		Balance as at 1 Jan 2025	Amortized during the year	Adjustment during the year	Balance as at 31 December 2025	
1	Computer software's	17,813,062	63,000	-	17,876,062	18%	16,137,218	852,117	-	16,989,335	886,727
As at 31 December 2025		17,813,062	63,000	-	17,876,062		16,137,218	852,117	-	16,989,335	886,727
As at 31 December 2024		17,288,062	525,000	-	17,813,062		14,872,340	1,264,878	-	16,137,218	1,675,844



IIDFC PLC
Highlights

Sl.	Particulars	Amount in BDT	
		2025	2024
1	Paid-up capital	1,737,770,680	1,737,770,680
2	Total capital	-7,175,204,574	-5,404,200,669
3	Capital surplus	-8,912,975,254	-7,141,971,349
4	Total assets	11,662,595,222	12,503,309,498
5	Total deposits	4,753,152,330	4,923,986,962
6	Total leases, loans and advances	7,901,975,130	8,712,497,438
7	Total contingent liabilities and commitments	200,562,022	200,562,022
8	Credit deposit ratio	166.25%	176.94%
9	Percentage of classified loans against total loans and assets	76.29%	72.26%
10	Profit after tax and provision	(1,659,768,554)	(1,587,686,145)
11	Amount of classified loan during year	6,028,678,447	6,295,291,999
12	Provisions kept against classified loans	3,676,118,101	3,571,217,558
13	Provision surplus/(Shortage) against classified loans**	-	-
14	Cost of fund	11.24%	11.01%
15	Interest earnings assets	8,250,717,443	9,026,627,999
16	Non- interest earnings assets	3,407,533,959	3,471,693,679
17	Return on investment (ROI)	4.2%	4.3%
18	Return on assets (ROA)	-14.19%	-12.64%
19	Income from investment	348,706,307	382,406,004
20	Earnings per share	(9.55)	(9.14)
21	Net Income per share	(9.55)	(9.14)
22	Price earnings ratio	N/A	N/A

