

Bangladesh Industrial Finance Company Limited
Balance Sheet (Un-audited)
As at Marh 31, 2025

	Amount in Taka	
	31-03-2025	31-12-2024
ASSETS		
Cash	95,084	57,394
Cash in hand (including foreign currency)	79,010	32,762
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	16,074	24,632
Balance with other banks and other financial institutions	20,660,191	27,248,903
Inside Bangladesh	20,660,191	27,248,903
Outside Bangladesh	-	-
Money at call & short notice	-	-
Investments	190,413,132	190,413,132
Government	-	-
Others	190,413,132	190,413,132
Loans, advances and leases	7,628,620,193	7,635,830,876
Loans, cash credits, overdrafts, etc.	7,628,620,193	7,635,830,876
Bills purchased and discounted	-	-
Fixed assets including land, building, furniture & equipments	449,545,064	449,854,478
Other assets	383,216,729	383,065,637
Non financial institutional assets	-	-
Total assets	8,672,550,393	8,686,470,420
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from banks, other financial institutions & agents	3,843,701,058	3,843,747,111
Deposits and other accounts	5,400,321,338	5,387,063,439
Current deposits and other accounts, etc.	-	-
Bills payable	-	-
Savings deposits	-	-
Term deposits	5,399,140,366	5,385,834,627
Bearer certificates of deposits	-	-
Other deposits	1,180,972	1,228,812
Other liabilities	12,291,672,064	12,152,438,828
Total liabilities	21,535,694,460	21,383,249,378
Capital/shareholders' equity		
Total shareholders' equity	(12,863,144,067)	(12,696,778,958)
Paid-up capital	1,006,799,440	1,006,799,440
Statutory reserve	154,713,730	154,713,730
General reserve	10,364,681	10,364,681
Asset revaluation reserve	385,825,667	385,825,667
Share money deposit	362	362
Stock dividend	-	-
Retained earnings	(14,420,847,947)	(14,254,482,838)
Total liabilities & shareholders' equity	8,672,550,393	8,686,470,420

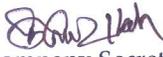
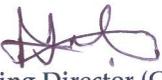
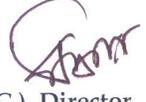






Bangladesh Industrial Finance Company Limited
Balance Sheet (Un-audited)
As at Marh 31, 2025

	Amount in Taka	
	31-03-2025	31-12-2024
Off- Balance Sheet Items:		
Contingent liabilities	-	-
Acceptances and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Other contingent liabilities	-	-
Other commitments	-	-
Documentary credits and short term trade -related transactions	-	-
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	-	-
Net Assets Value Per Share (NAV)	(127.76)	(126.11)


Chief Financial Officer

Company Secretary

Managing Director (C.C.)

Director

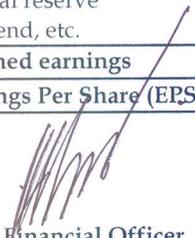
Director

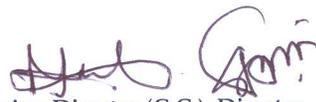
Chairman

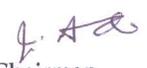
Place: Dhaka, Bangladesh
Date: June 26, 2025

Bangladesh Industrial Finance Company Limited
Profit & Loss Account (Un-audited)
for the period ended March 31, 2025

	Amount in Taka	
	Jan-Mar, 25	Jan-Mar, 24
Interest income	6,502,120	22,159,278
Less: interest charged on deposits & borrowings etc.	168,243,988	119,627,432
Net interest income	(161,741,868)	(97,468,154)
Income from investments	1,336,362	1,235,076
Commission, exchange and brokerage	-	-
Other operating income	216,608	684,753
	1,552,970	1,919,829
Total operating income	(160,188,898)	(95,548,325)
Salaries and allowances	8,937,440	7,870,075
Rent, taxes, insurance, electricity etc.	2,843,181	3,014,821
Legal expenses	243,063	225,900
Postage, stamps, telecommunication etc.	171,733	167,123
Stationery, printing, advertisement etc.	157,289	60,475
Chief Executive Officer's salary and other fees	-	-
Directors' fees	120,000	152,000
Auditor's fees	40,250	30,000
Losses from loans, advances & leases	-	-
Repairs & depreciation of financial institution's assets	741,085	773,079
Other expenses	1,167,245	931,571
Total operating expenses	14,421,286	13,225,044
Profit/(Loss) before provision	(174,610,184)	(108,773,369)
Provision for loans, advances & leases	(8,690,759)	(16,954,672)
Provision for diminution in value of investments	178,412	2,873,343
Other Provisions	-	-
Total provision	(8,512,347)	(14,081,329)
Total profit/(loss) before tax	(166,097,837)	(94,692,040)
Provision for taxation	267,272	247,015
Current Tax Expense	267,272	247,015
Deferred tax expense / (income)	-	-
Net profit/(Loss) after tax	(166,365,109)	(94,939,055)
Appropriations		
Statutory reserve	-	-
General reserve	-	-
Dividend, etc.	-	-
Retained earnings	(166,365,109)	(94,939,055)
Earnings Per Share (EPS)	(1.65)	(0.94)







Chief Financial Officer Company Secretary Managing Director (C.C.) Director Director Chairman

Place: Dhaka, Bangladesh

Date: June 26, 2025

Bangladesh Industrial Finance Company Limited
Cash Flow Statement (Un-audited)
for the period ended March 31, 2025

	Amount in Taka	
	Jan-Mar, 25	Jan-Mar, 24
A) Cash flows from operating activities		
Interest received	5,571,789	52,101,440
Interest paid	(29,173,318)	(20,905,091)
Dividend received	1,336,362	1,235,076
Fees & commission received	-	-
Recovery of loans previously written off	-	-
Payments to employees	(10,004,662)	(8,398,104)
Payments to suppliers	(175,775)	(20,475)
Cash receipts from other operating activities	216,608	684,753
Cash payments for other operating activities	(4,750,047)	(5,083,622)
Cash generated from / (used in) operating activities before changes in operating assets and liabilities	(36,979,043)	19,613,977
<u>Increase/(decrease) in operating assets and liabilities</u>		
Statutory deposits	-	-
Purchase/sale of trading securities	-	-
Loans, advances & leases to banks & other FIs	-	-
Loans, advances & leases to customers	7,859,342	9,649,110
Other assets	270,458	36,348
Deposits from banks & other FIs	-	-
Deposits from other customers	13,385,739	(3,476,495)
Other liabilities account of customer	(47,840)	(50,036)
Income tax	(421,549)	(247,015)
Trading liabilities	-	-
Other liabilities	9,427,924	(31,497,360)
Cash generated from / (used in) operating assets and liabilities	30,474,074	(25,585,448)
Net cash flows from/(used in) operating activities	(6,504,969)	(5,971,471)
B) Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchase of securities	-	-
Purchase/sale of property, plant & equipments	-	-
Net cash flows from/(used in) investing activities	-	-
C) Cash flows from financing activities		
Receipts of long term loan/ issuance of debt securities	-	-
Repayments of loan & redemption of debt securities	(46,053)	(46,053)
Net drawdown/(payment) of short term loan	-	-
Receipts from issue of right shares	-	-
Receipts from Share money deposit	-	-
Dividend paid in cash	-	-
Net cash flows from/(used in) financing activities	(46,053)	(46,053)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)	(6,551,022)	(6,017,524)
E) Effects of exchange rate changes on cash & cash equivalents	-	-
F) Cash and cash equivalents at the beginning of the period	27,306,297	35,913,889
G) Cash and cash equivalents at the end of the period (D+F)	20,755,275	29,896,365
Break down of cash and cash equivalents at the end of the period:		
Cash in hand (including foreign currency)	79,010	38,353
Balance with Bangladesh Bank & its agent bank(s)	16,074	104,241
Balance with other Bank & other financial institutions	20,660,191	29,753,771
	20,755,275	29,896,365
Net Operating Cash Flow per Share (NOCFPS)	(0.06)	(0.06)

Chief Financial Officer

Company Secretary

Managing Director(C.C.)

Director

Director

Chairman

Place: Dhaka, Bangladesh

Date: June 26, 2025

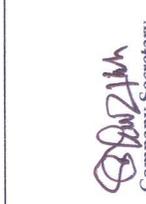
Bangladesh Industrial Finance Company Limited
Statement of changes in equity (Un-audited)
for the period ended March 31, 2025

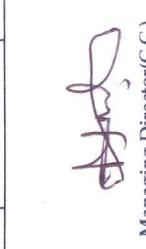
Particulars	Amount in Taka						
	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	Total
Balance as on January 01, 2025	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,254,482,838)	(12,696,778,958)
Changes in accounting policy	-	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-	-
Restated balance	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,254,482,838)	(12,696,778,958)
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
Net gains/losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the period	-	-	-	-	-	(166,365,109)	(166,365,109)
Dividend	-	-	-	-	-	-	-
Appropriation during the period	-	-	-	-	-	-	-
Balance as on March 31, 2025	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,420,847,947)	(12,863,144,067)

for the period ended March 31, 2024

Particulars	Amount in Taka						
	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	Total
Balance as on January 01, 2024	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,583,580,135)	(12,025,876,255)
Changes in accounting policy	-	-	-	-	-	-	-
Prior year adjustment	-	-	-	-	-	-	-
Restated balance	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,583,580,135)	(12,025,876,255)
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-
Net gains/losses not recognized in the income statement	-	-	-	-	-	-	-
Net profit/(loss) for the period	-	-	-	-	-	(94,939,055)	(94,939,055)
Dividend	-	-	-	-	-	-	-
Appropriation during the period	-	-	-	-	-	-	-
Balance as on March 31, 2024	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,678,519,190)	(12,120,815,310)

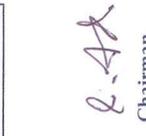

Chief Financial Officer


Company Secretary


Managing Director(C.C.)


Director


Director


Chairman

Place: Dhaka, Bangladesh
Date: June 26, 2025