

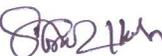
Bangladesh Industrial Finance Company Limited
Balance Sheet (Un-audited)
As at June 30, 2025

	Notes	Amount in Taka	
		30-06-2025	31-12-2024
ASSETS			
Cash	4	183,466	57,394
Cash in hand (including foreign currency)	4.1	75,226	32,762
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)		108,240	24,632
Balance with other banks and other financial institutions	5	21,460,631	27,248,903
Inside Bangladesh		21,460,631	27,248,903
Outside Bangladesh		-	-
Money at call & short notice	6	-	-
Investments	7	190,413,132	190,413,132
Government		-	-
Others		190,413,132	190,413,132
Loans, advances and leases	8	7,644,935,500	7,668,101,709
Loans, cash credits, overdrafts, etc.	8.a	7,644,935,500	7,668,101,709
Bills purchased and discounted	8.b	-	-
Fixed assets including land, building, furniture & equipments	9	449,428,344	449,854,478
Other assets	10	351,138,901	350,794,804
Non financial institutional assets		-	-
Total assets		8,657,559,974	8,686,470,420
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from banks, other financial institutions & agents	11	3,843,655,005	3,843,747,111
Deposits and other accounts	12	5,405,133,950	5,387,063,439
Current deposits and other accounts, etc.		-	-
Bills payable		-	-
Savings deposits		-	-
Term deposits	12.1	5,403,952,978	5,385,834,627
Bearer certificates of deposits		-	-
Other deposits	12.2	1,180,972	1,228,812
Other liabilities	13	12,419,493,896	12,152,438,828
Total liabilities		21,668,282,851	21,383,249,378
Capital/shareholders' equity			
Total shareholders' equity		(13,010,722,877)	(12,696,778,958)
Paid-up capital	14.2	1,006,799,440	1,006,799,440
Statutory reserve	15	154,713,730	154,713,730
General reserve	16	10,364,681	10,364,681
Asset revaluation reserve	17	385,825,667	385,825,667
Share money deposit		362	362
Stock dividend		-	-
Retained earnings	18	(14,568,426,757)	(14,254,482,838)
Total liabilities & shareholders' equity		8,657,559,974	8,686,470,420



Bangladesh Industrial Finance Company Limited
Balance Sheet (Un-audited)
As at June 30, 2025

	Notes	Amount in Taka	
		30-06-2025	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)	19	(129.23)	(126.11)



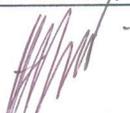
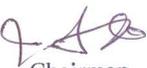


Chief Financial Officer Company Secretary Managing Director (C.C.) Director Director Chairman

Place: Dhaka, Bangladesh
 Date: July 23, 2025

Bangladesh Industrial Finance Company Limited
Profit & Loss Account (Un-audited)
for the period ended June 30, 2025

	Notes	Amount in Taka			
		Jan to Jun, 25	Jan to Jun, 24	April to Jun, 25	April to Jun, 24
Interest income	20	51,862,921	54,032,093	45,360,801	31,872,815
Less: interest charged on deposits & borrowings etc.		362,398,320	221,814,216	194,154,332	102,186,784
Net interest income		(310,535,399)	(167,782,123)	(148,793,531)	(70,313,969)
Income from investments	21	1,427,862	1,275,076	91,500	40,000
Commission, exchange and brokerage		-	-	-	-
Other operating income	22	2,555,686	1,872,333	2,339,078	1,187,580
		3,983,548	3,147,409	2,430,578	1,227,580
Total operating income		(306,551,851)	(164,634,714)	(146,362,953)	(69,086,389)
Salaries and allowances	23	19,890,095	15,435,544	10,952,655	7,565,469
Rent, taxes, insurance, electricity etc.	24	5,788,104	5,922,977	2,944,923	2,908,156
Legal expenses	25	415,436	431,200	172,373	205,300
Postage, stamps, telecommunication etc.	26	357,189	398,881	185,456	231,758
Stationery, printing, advertisement etc.	27	224,509	86,925	67,220	26,450
Chief Executive Officer's salary and other fees	28	-	-	-	-
Directors' fees	29	250,000	200,000	130,000	48,000
Auditor's fees	30	40,250	30,000	-	-
Losses from loans, advances & leases		-	-	-	-
Repairs & depreciation of financial institution's assets	31	1,682,292	1,793,129	941,207	1,020,050
Other expenses	32	1,971,726	2,547,445	804,481	1,615,874
Total operating expenses		30,619,601	26,846,101	16,198,315	13,621,057
Profit/(Loss) before provision		(337,171,452)	(191,480,815)	(162,561,268)	(82,707,446)
Provision for loans, advances & leases	33	8,034,233	(41,107,600)	16,724,992	(24,152,928)
Provision for diminution in value of investments	34	460,557	5,247,577	282,145	2,374,234
Other Provisions	35	(32,274,124)	-	(32,274,124)	-
Total provision		(23,779,334)	(35,860,023)	(15,266,987)	(21,778,694)
Total profit/(loss) before tax		(313,392,118)	(155,620,792)	(147,294,281)	(60,928,752)
Provision for taxation		551,801	339,507	284,529	92,492
Current Tax Expense		551,801	339,507	284,529	92,492
Deferred tax expense / (income)		-	-	-	-
Net profit/(Loss) after tax		(313,943,919)	(155,960,299)	(147,578,810)	(61,021,244)
Appropriations					
Statutory reserve		-	-	-	-
General reserve		-	-	-	-
Dividend, etc.		-	-	-	-
Retained earnings		(313,943,919)	(155,960,299)	(147,578,810)	(61,021,244)
Earnings Per Share (EPS)	36	(3.12)	(1.55)	(1.47)	(0.61)

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

Place: Dhaka, Bangladesh
 Date: July 23, 2025

Bangladesh Industrial Finance Company Limited
Cash Flow Statement (Un-audited)
for the period ended June 30, 2025

	Notes	Amount in Taka	
		Jan-June, 25	Jan-June, 24
A) Cash flows from operating activities			
Interest received		15,552,278	92,303,104
Interest paid		(42,065,567)	(29,680,993)
Dividend received		1,427,862	1,275,076
Fees & commission received		-	-
Recovery of loans previously written off		-	-
Payments to employees		(19,446,733)	(16,756,497)
Payments to suppliers		(360,495)	(727,425)
Cash receipts from other operating activities		2,555,686	1,872,333
Cash payments for other operating activities		(9,407,686)	(10,103,130)
Cash generated from / (used in) operating activities before changes in operating assets and liabilities		(51,744,655)	38,182,468
<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		21,513,914	29,118,515
Other assets		186,603	468,817
Deposits from banks & other FIs		-	(400,000)
Deposits from other customers		18,058,352	481,259
Other liabilities account of customer		(47,840)	(299,539)
Income tax		(533,992)	(442,027)
Trading liabilities		-	-
Other liabilities		7,205,844	(41,434,456)
Cash generated from / (used in) operating assets and liabilities		46,382,881	(12,507,431)
Net cash flows from/(used in) operating activities		(5,361,774)	25,675,037
B) Cash flows from investing activities			
Proceeds from sale of securities		-	-
Payment for purchase of securities		-	-
Purchase/sale of property, plant & equipments		(208,320)	-
Net cash flows from/(used in) investing activities		(208,320)	-
C) Cash flows from financing activities			
Receipts of long term loan/ issuance of debt securities		-	-
Repayments of loan & redemption of debt securities		(92,106)	(9,771,896)
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		(92,106)	(9,771,896)
D) Net increase/(decrease) in cash & cash equivalents (A+B+C)		(5,662,200)	15,903,141
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)		21,644,097	51,817,030
Break down of cash and cash equivalents at the end of the period:			
Cash in hand (including foreign currency)	4	75,226	32,600
Balance with Bangladesh Bank & its agent bank(s)	4	108,240	43,836
Balance with other Bank & other financial institutions	5	21,460,631	51,740,594
		21,644,097	51,817,030
Net Operating Cash Flow per Share (NOCFPS)	38	(0.05)	0.26

Chief Financial Officer

Company Secretary

Managing Director(C.C.)

Director

Director

Chairman

Place: Dhaka, Bangladesh

Date: July 23, 2025

Bangladesh Industrial Finance Company Limited
Statement of changes in equity (Un-audited)
for the period ended June 30, 2025

Particulars	Amount in Taka						Total
	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	
Balance as on January 01, 2025	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,254,482,838)	(12,696,778,9)
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)	(12,696,778,9)
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	-	-	-	-	-	(313,943,919)	(313,943,9)
Dividend	-	-	-	-	-	-	-
Appropriation during the period	-	-	-	-	-	-	-
Balance as on June 30, 2025	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(14,568,426,757)	(13,010,722,8)

for the period ended June 30, 2024

Particulars	Amount in Taka						Total
	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	
Balance as on January 01, 2024	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,583,580,135)	(12,025,876,2)
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)	(12,025,876,2)
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	-	-	-	-	-	(155,960,299)	(155,960,2)
Dividend	-	-	-	-	-	-	-
Appropriation during the period	-	-	-	-	-	-	-
Balance as on June 30, 2024	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,739,540,434)	(12,181,836,5)

Chief Financial Officer

Company Secretary

Managing Director (CC)

Director

Chairman

Place: Dhaka, Bangladesh
Date: July 23, 2025