

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Financial Position
As on 30 June 2025

	Note	Amount in Taka	
		30 June 2025	30 June 2024
Property and Assets			
Cash and Bank Balances	4.00	10,818,927,814	11,642,350,621
Investments	5.00	149,830,883,952	141,820,149,708
Government	5.01	3,653,495,013	483,802,966
Others	5.02	146,177,388,939	141,336,346,742
Loans and Advances	6.00	27,028,346,262	24,904,505,638
Margin Loan – Secured	6.01	10,991,141,336	8,751,426,760
Unit & Mutual Fund Advance Account – Secured	6.02	664,956,975	697,501,455
Consumer Credit Scheme	6.03	168,063	485,953
Debenture Loan	6.04	21,225,208	21,225,208
Lease Receivables	6.05	189,504,435	299,695,152
Advance against Equity	6.06	40,000,000	40,000,000
Purchase of Debenture	6.07	1,542,420,905	1,529,658,307
Bond Purchase	6.08	9,430,552,872	9,715,139,544
Other Loans and Advances	6.09	4,148,376,468	3,849,373,258
Property and Equipment (at cost less depreciation)	7.00	1,443,501,631	1,192,871,825
Other Assets	8.00	9,630,718,848	13,998,623,998
Total Property and Assets		198,752,378,508	193,558,501,791
Liabilities and Capital			
Liabilities			
Borrowings	9.00	38,223,329,795	11,460,314,006
Government Loan	9.01	8,073,329,795	8,176,314,006
Borrowings from Bangladesh Bank & Others	9.02	30,150,000,000	3,284,000,000
Deposits	10.00	71,970,574,450	88,894,578,515
ICB Subordinated Bond	11.00	10,199,925,943	10,610,385,021
Other Liabilities and Provisions	12.00	45,877,653,195	37,538,753,768
Total Liabilities		166,271,483,383	148,504,031,310
Capital / Shareholders' Equity		32,480,889,157	45,054,462,494
Paid up Capital	13.00	8,672,589,613	8,672,589,613
Share Premium	14.00	7,356,102,539	7,356,102,539
Statutory Reserve	15.01	8,492,455,440	8,432,696,381
Loan Redemption Reserve	15.02	1,201,022,602	1,190,596,244
Reserve for Future Diminution of Securities	15.03	7,883,154,053	7,883,153,714
Other Reserves	15.04	7,038,165,689	7,425,612,106
Capital Reserve	15.05	2,030,026,600	1,734,714,100
Retained Earnings	37.00	(10,192,627,381)	2,358,997,796
Non-controlling interest	17.00	5,968	7,986
Total Liabilities and Capital		198,752,378,508	193,558,501,791

Off-Balance Sheet Items:**Contingent Liabilities**

	500,000,000	2,500,000,000
Acceptances and endorsements	-	-
Letter of guarantee	-	-
Irrevocable letter of credit	-	-
Bills for collection	-	-
Indemnity bond	-	-
Corporate guarantee	500,000,000	2,500,000,000
Other Commitments	-	-
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Un-drawn note issuance and revolving underwriting facilities	-	-
Un-drawn formal standby facilities, credit lines	-	-
Un-disbursed contracted loans and advances	-	-
Total Off-Balance Sheet Items including contingent liabilities	500,000,000	2,500,000,000
Net Asset Value (NAV) per Share :	37.45	51.95

16.01

39.00

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.
For and on behalf of Investment Corporation of Bangladesh

Sd/-

Prof. Abu Ahmed
Chairman

Sd/-

Md. Jashim Uddin
Director

Sd/-

Niranjan Chandra Debnath
Managing Director

Sd/-

Md. Habibur Rahman
Head of Finance & Accounts

Sd/-

Ruksana Yasmin
Company Secretary

Signed in terms of our separate report of even date annexed.

Sd/-

Uzzal Deb Nath, FCA
Senior Partner
ICAB Enrollment No:1334
FRC Enlistment No: CA-001-231
Basu Banerjee Nath & Co.
Chartered Accountants
Firm's FRC Enlistment No: CAF-001-058
DVC No:

Sd/-

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrollment No:1415
FRC Enlistment No: CA-001-282
Anil Salam Idris & Co.
Chartered Accountants
Firm's FRC Enlistment No: CAF-001-100
DVC No:

Place: Dhaka
Date: 28 October, 2025

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Profit or Loss & Other Comprehensive Income
For the year ended 30 June 2025

		Amount in Taka	
Note	2024-2025	2023-2024	
Operating Income			
Interest Income	18.00	1,368,660,085	1,852,680,986
Less: Interest paid on Deposits, Borrowings, etc.	19.00	9,418,232,142	9,062,202,125
Net Interest Income		(8,049,572,057)	(7,209,521,139)
Dividend	20.00	3,572,726,550	3,846,962,757
Capital Gain	21.00	2,067,115,680	3,636,129,983
Fees, Commissions & Service Charges	22.00	1,486,464,615	1,579,332,187
Other Operating Income	23.00	4,306,125	19,341,152
Total Operating Income (a)		(918,959,088)	1,872,244,939
Operating Expenses			
Salary and Allowances	24.00	964,794,473	973,340,368
Rent, Taxes, Insurance, Electricity, etc.	25.00	15,607,370	13,444,596
Legal Expenses	26.00	6,801,347	6,714,843
Postage, Stamps, Telegram & Telephone	27.00	4,370,530	4,407,432
Auditors' Fees	28.00	822,250	822,250
Stationary, Printing, Advertisement, etc.	29.00	14,917,851	19,565,324
Directors' Fees & Allowances	30.00	4,693,900	4,365,560
Repair, Maintenance & Depreciation	31.00	167,556,600	173,473,468
Brokerage	32.00	148,897,058	111,569,381
Other Operating Expenses	33.00	218,439,580	224,580,219
Total Operating Expenses (b)		1,546,900,958	1,532,283,442
Operating Profit (a-b)		(2,465,860,045)	339,961,498
Add: Non-operating Income	34.00	2,942,923	9,249,919
Profit before Provision (c)		(2,462,917,122)	349,211,417
Provision against Loans, Advances and others	35.01	1,960,809,151	(301,221,936)
Provision against Other Assets	35.02	5,860,604,343	172,789,473
Provision against Off balance sheet items	35.03	(20,000,000)	12,500,000
Provision against Investments	35.04	51,818,520	17,126,978
Provision against VAT	35.05	109,754,516	110,356,262
Total Provision (d)		7,962,986,529	11,550,777
Profit before Tax (c-d)		(10,425,903,652)	337,660,640
Tax Expenses			
Current Tax	36.01	1,104,901,080	806,011,863
Deferred Tax	36.02	607,757,820	(795,118,948)
		1,712,658,900	10,892,915
Net Profit after Taxation		(12,138,562,551)	326,767,726
Other Comprehensive Income		-	-
Total Comprehensive (Loss)/Income		(12,138,562,551)	326,767,726
Attributable to			
Shareholders of the Corporation		(12,138,562,897)	326,767,272
Non-controlling Interest	17.02	346	453
		(12,138,562,551)	326,767,726
Earnings per Share (EPS)	38.00	(14.00)	0.38

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Sd/-
Prof. Abu Ahmed
Chairman

Sd/-
Md. Jashim Uddin
Director

Sd/-
Niranjan Chandra Debnath
Managing Director

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Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Signed in terms of our separate report of even date annexed.

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DVC No:

Place: Dhaka
Date: 28 October, 2025

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Changes in Equity
For the year ended 30 June 2025

Particulars	Amount in Taka									
	Paid up share capital	Share Premium	Statutory Reserve	Loan Redemption Reserve	Reserve for Future Diminution of Securities	Other Reserves	Capital Reserve	Retained Earnings	Non Controlling Interest	Total
Balance as on 01 July 2024	8,672,589,613	7,356,102,539	8,432,696,381	1,190,596,244	7,883,153,714	7,425,612,106	1,734,714,100	2,358,997,796	7,986	45,054,470,479
Prior year error adjustment	-	-	-	-	-	-	-	-	-	-
Balance as on 01 July 2024	8,672,589,613	7,356,102,539	8,432,696,381	1,190,596,244	7,883,153,714	7,425,612,106	1,734,714,100	2,358,997,796	7,986	45,054,470,479
Net Profit after tax for the year								(12,138,562,551)		(12,138,562,551)
Stock Dividend for the FY: 2023-24								(295,312,500)		(295,312,500)
Cash Dividend for FY: 2023-24								(173,451,810)		(422,447,059)
Amount Transferred to Retained Earnings						(248,995,249)		(173,451,810)		(173,451,792)
Amount Transferred to Different Reserve			59,758,645	10,426,358	-	35,000,000		68,266,789		173,451,792
Adjustment made during the year			415		341	623		639	(2,018)	-
Transfer to capital reserve							295,312,500			295,312,500
Amount Transferred to Benevolent Fund								(12,565,745)		(12,565,745)
Balance as on 30 June 2025	8,672,589,613	7,356,102,539	8,492,455,440	1,201,022,602	7,883,154,053	7,038,165,689	2,030,026,600	(10,192,627,381)	5,968	32,480,895,124

Consolidated Statement of Changes in Equity
For the year ended 30 June 2024

Particulars	Amount in Taka									
	Paid up share capital	Share Premium	Statutory Reserve	Loan Redemption Reserve	Reserve for Future Diminution of Securities	Other Reserves	Capital Reserve	Retained Earnings	Non Controlling Interest	Total
Balance at 01 July 2023	8,461,063,037	7,356,102,539	8,268,929,671	1,168,838,638	8,062,238,916	7,355,612,743	1,537,840,000	2,923,487,695	5,365	45,134,118,604
Prior year error adjustment (Note:37)	-	-	-	-	-	-	-	(2,027,864)	-	(2,027,864)
Balance as at 01 July 2023	8,461,063,037	7,356,102,539	8,268,929,671	1,168,838,638	8,062,238,916	7,355,612,743	1,537,840,000	2,921,459,831	5,365	45,132,090,740
Net Profit after tax for the year								326,767,726		326,767,726
Stock Dividend for the FY: 2022-23	211,526,576							(211,526,576)		-
Cash Dividend for FY: 2022-23								(211,526,576)		(211,526,576)
Amount Transferred to Different Reserve			163,767,235	21,757,606	10,000,000	70,000,000		(265,524,841)		-
Adjustment made during the year			(525)		(189,085,202)	(637)	(900)	(825)	2,621	(189,085,468)
Transfer to capital reserve							196,875,000	(196,875,000)		-
Amount Transferred to Benevolent Fund								(3,775,942)		(3,775,942)
Balance as on 30 June 2024	8,672,589,613	7,356,102,539	8,432,696,381	1,190,596,244	7,883,153,714	7,425,612,106	1,734,714,100	2,358,997,796	7,986	45,054,470,480

For and on behalf of Investment Corporation of Bangladesh.

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Md. Jashim Uddin
Director

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Niranjana Chandra Debnath
Managing Director

Sd/-
Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Date: 28 October, 2025

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Cash Flows
For the year ended 30 June 2025

	Amount in Taka	
	30 June 2025	30 June 2024
Cash flow from operating activities:		
Interest Received	557,102,329	1,169,348,621
Interest Paid	(8,110,758,746)	(6,566,872,365)
Received from capital gain on sale of listed companies shares	2,067,115,680	3,636,129,983
Dividend Received	3,662,537,806	3,871,636,374
Fees & Commissions Received	1,547,082,205	1,641,544,208
Cash Paid to Employees	(1,043,206,266)	(978,724,106)
Cash Paid to Suppliers	(81,348,620)	211,096,726
Cash Received from Other operating activities	7,249,048	28,591,071
Cash Paid for Other operating activities	(372,030,537)	(340,515,160)
Cash Flow before changes in Operating Assets & Liabilities	(1,766,257,101)	2,672,235,353
Changes in Operating Assets & Liabilities		
(Increase)/Decrease in Loans & Advances	(2,123,840,624)	1,832,520,161
(Increase)/Decrease in Investment in other Institutions	-	
(Increase)/Decrease in other Assets	4,421,276,241	(638,255,174)
Increase/(Decrease) in Term Deposits	(16,924,004,065)	100,103,284
Increase/(Decrease) in Long Term Debt	26,763,015,789	(286,000,000)
Increase/(Decrease) in other Liabilities	(1,429,363,731)	(37,664,853)
	10,707,083,610	970,703,418
Net Cash from Operating Activities (Note: 41)	8,940,826,508	3,642,938,771
Cash Flow from Investment Activities:		
Cash inflow from Sale of Securities	27,711,534,733	21,962,307,113
Cash outflow for Purchase of Securities	(35,743,444,524)	(23,355,278,851)
Cash Increase/Decrease From Sale/Purchase of Fixed Asset	(396,636,089)	(324,416,740)
Net Cash Used in Investment Activities	(8,428,545,880)	(1,717,388,478)
Cash Received from Financing Activities		
Dividend paid in Cash	(925,244,357)	(212,755,868)
Increase/(Decrease) in ICB Subordinated Bond	(410,459,078)	(1,003,732,130)
Net Cash Used in Financing Activities	(1,335,703,435)	(1,216,487,997)
Net Increase/(Decrease) in Cash and Cash Equivalents	(823,422,807)	709,062,295
Cash and Cash Equivalents at beginning of the year	11,642,350,621	10,933,288,325
Closing Cash and Cash Equivalents at end of the year	10,818,927,814	11,642,350,619
Net Operating Cash Flow per Share (NOCFPS)	10.31	4.20

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Sd/-
Prof. Abu Ahmed
Chairman

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Md. Jashim Uddin
Director

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Niranjan Chandra Debnath
Managing Director

Sd/-
Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 October, 2025

Investment Corporation of Bangladesh
Statement of Financial Position
As on 30 June 2025

	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Property and Assets			
Cash and Bank Balances	4.00	9,825,472,107	10,254,417,347
Investments-at cost	5.00	141,710,827,900	134,227,408,312
Government	5.01	3,022,269,200	442,300,000
Others	5.02	138,688,558,700	133,785,108,312
Loans and Advances	6.00	20,231,091,408	19,906,618,732
Margin Loan – Secured	6.01	2,481,386,482	2,508,539,855
Unit & Mutual Fund Advance Account – Secured	6.02	664,956,975	697,501,455
Consumer Credit Scheme	6.03	168,063	485,953
Debenture Loan	6.04	21,225,208	21,225,208
Lease Receivables	6.05	189,504,435	299,695,152
Advance against Equity	6.06	40,000,000	40,000,000
Purchase of Debenture	6.07	1,542,420,905	1,529,658,307
Bond Purchase	6.08	9,430,552,872	9,715,139,544
Other Loans and Advances	6.09	5,860,876,468	5,094,373,258
Property and Equipment (at cost less depreciation)	7.00	852,365,100	593,291,594
Other Assets	8.00	7,137,387,502	8,754,833,840
Total Property and Assets		179,757,144,017	173,736,569,826
Liabilities and Capital			
Liabilities			
Borrowings			
Government Loan	9.00	38,223,329,795	11,460,314,006
Borrowings from Bangladesh Bank & Others	9.01	8,073,329,795	8,176,314,006
	9.02	30,150,000,000	3,284,000,000
Deposits	10.00	71,970,574,450	88,894,578,515
ICB Subordinated Bond	11.00	10,199,925,943	10,610,385,021
Other Liabilities and Provisions	12.00	35,255,576,054	26,203,504,298
Total Liabilities		155,649,406,242	137,168,781,841
Capital / Shareholders' Equity			
Paid up Capital	13.00	8,672,589,613	8,672,589,613
Share Premium	14.00	7,356,102,539	7,356,102,539
Statutory Reserve	15.01	6,615,166,629	6,573,461,199
Loan Redemption Reserve	15.02	1,201,022,602	1,190,596,244
Reserve for Future Diminution of Securities	15.03	6,883,154,730	6,883,154,730
Other Reserves	15.04	5,497,013,368	5,670,465,160
Retained Earnings	37.00	(12,117,311,707)	221,418,499
Total Liabilities and Capital		179,757,144,017	173,736,569,826

Off-Balance Sheet Items:**Contingent Liabilities**

	500,000,000	2,500,000,000
Acceptances and endorsements	-	-
Letter of guarantee	-	-
Irrevocable letter of credit	-	-
Bills for collection	-	-
Indemnity bond	-	-
Corporate guarantee	-	-
16.01	500,000,000	2,500,000,000

Other Commitments

Documentary credits and short term trade related transactions
Forward assets purchased and forward deposits placed
Un-drawn note issuance and revolving underwriting facilities
Un-drawn formal standby facilities, credit lines
Un-disbursed contracted loans and advances

	-	-
	-	-
	-	-
	-	-
	-	-

Total Off-Balance Sheet Items including contingent liabilities**Net Asset Value (NAV) per Share:**

	500,000,000	2,500,000,000
39.00	27.80	42.16

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh

Sd/-
Prof. Abu Ahmed
Chairman

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Md. Jashim Uddin
Director

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Place: Dhaka

Date: 28 October, 2025

Investment Corporation of Bangladesh
Statement of Profit or Loss & Other Comprehensive Income
For the year ended 30 June 2025

		Amount in Taka	
Note	2024-2025	2023-2024	
Operating Income			
Interest Income	18.00	1,174,978,012	1,732,196,544
Less: Interest paid on Deposits, Borrowings, etc.	19.00	9,416,666,059	9,060,096,127
Net Interest Income		(8,241,688,047)	(7,327,899,583)
Dividend	20.00	3,681,915,361	3,993,106,695
Capital Gain	21.00	1,995,329,580	3,519,638,440
Fees, Commissions & Service Charges	22.00	731,696,771	735,708,411
Other Operating Income	23.00	1,048,360	14,059,346
Total Operating Income (a)		(1,831,697,975)	934,613,311
Operating Expenses			
Salary and Allowances	24.00	558,994,580	581,518,017
Rent, Taxes, Insurance, Electricity, etc.	25.00	6,747,058	6,209,952
Legal Expenses	26.00	5,365,515	5,528,877
Postage, Stamps, Telegram & Telephone	27.00	3,562,347	3,599,822
Auditors' Fees	28.00	460,000	460,000
Stationary, Printing, Advertisement, etc.	29.00	10,177,531	13,470,537
Directors' Fees & Allowances	30.00	1,892,000	1,854,600
Repair, Maintenance & Depreciation	31.00	122,230,710	122,227,781
Brokerage	32.00	119,871,320	91,307,619
Other Operating Expenses	33.00	140,754,179	138,200,377
Total Operating Expenses (b)		970,055,240	964,377,583
Operating Profit (a-b)		(2,801,753,215)	(29,764,272)
Add: Non-operating Income	34.00	-	-
Profit before Provision (c)		(2,801,753,215)	(29,764,272)
Provision against Loans and Advances	35.01	1,958,809,151	(301,221,936)
Provision against Other Assets	35.02	5,864,072,342	142,849,666
Provision against Off balance sheet items	35.03	(20,000,000)	12,500,000
Provision against Investments	35.04	-	-
Provision against Vat on Fees & Commissions	35.05	109,754,516	110,356,262
Total Provision (d)		7,912,636,008	(35,516,008)
Profit before Tax (c-d)		(10,714,389,224)	5,751,736
Tax Expenses			
Current Tax	36.01	967,947,701	586,322,327
Deferred Tax	36.02	594,261,494	(789,097,743)
		1,562,209,195	(202,775,416)
Net Profit after Taxation		(12,276,598,419)	208,527,152
Other Comprehensive Income		-	-
Total Comprehensive (Loss)/Income		(12,276,598,419)	208,527,152
Earnings per Share (EPS)	38.00	(14.16)	0.24

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Anil Salam Idris & Co.
Chartered Accountants
Firm's FRC Enlistment No: CAF-001-100
DVC No:

Place: Dhaka
Date: 28 October, 2025

Investment Corporation of Bangladesh
Statement of Changes in Equity
For the year ended 30 June 2025

Amount in Taka

Particulars	Paid up share capital	Share Premium	Statutory Reserve	Loan Redemption Reserve	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Total
Balance as on 01 July 2024	8,672,589,613	7,356,102,539	6,573,461,199	1,190,596,244	6,883,154,730	5,670,465,160	221,418,499	36,567,787,985
Net Profit for the year after tax	-	-	-	-	-	-	(12,276,598,419)	(12,276,598,419)
Stock Dividend for FY: 2023-24	-	-	-	-	-	-	-	-
Cash Dividend for FY: 2023-24	-	-	-	-	-	-	(173,451,792)	(173,451,792)
Amount Transferred to Retained Earnings	-	-	-	-	-	(173,451,792)	173,451,792	0
Amount Transferred to Different Reserve	-	-	41,705,430	10,426,358	-	-	(52,131,788)	-
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Balance as on 30 June 2025	8,672,589,613	7,356,102,539	6,615,166,629	1,201,022,602	6,883,154,730	5,497,013,368	(12,117,311,707)	24,107,737,775

Statement of Changes in Equity
For the year ended 30 June 2024

Amount in Taka

Particulars	Paid up share capital	Share Premium	Statutory Reserve	Loan Redemption Reserve	Reserve for Future Diminution of Securities	Other Reserves	Retained Earnings	Total
Balance as on 01 July 2023	8,461,063,037	7,356,102,539	6,486,430,775	1,168,838,638	6,873,154,730	5,670,465,160	564,732,529	36,580,787,409
Net Profit for the year after tax	-	-	-	-	-	-	208,527,152	208,527,152
Issue of Bonus shares for FY: 2022-23	211,526,576	-	-	-	-	-	(211,526,576)	-
Cash Dividend for FY: 2022-23	-	-	-	-	-	-	(211,526,576)	(211,526,576)
Amount Transferred to Different Reserve	-	-	87,030,424	21,757,606	10,000,000	-	(118,788,030)	-
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Balance as on 30 June 2024	8,672,589,613	7,356,102,539	6,573,461,199	1,190,596,244	6,883,154,730	5,670,465,160	221,418,499	36,567,787,985

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.
For and on behalf of Investment Corporation of Bangladesh

Sd/-
Prof. Md. Abu Ahmed
Chairman

Sd/-
Md. Jashim Uddin
Director

Sd/-
Niranjana Chandra Debnath
Managing Director

Sd/-
Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Date: 28 October, 2025

Investment Corporation of Bangladesh
Statement of Cash Flows
For the year ended 30 June 2025

	Amount in Taka	
	30 June 2025	30 June 2024
Cash flow from Operating Activities:		
Interest Received	373,069,220	1,050,646,564
Interest Paid	(8,109,192,662)	(6,564,766,366)
Received from capital gain on sale of listed shares	1,995,329,580	3,519,638,440
Dividend Received	3,767,884,245	4,030,770,795
Fees & Commissions Received	731,338,600	760,731,429
Cash Paid to Employees	(604,395,376)	(603,560,681)
Cash Paid to Suppliers	(110,369,142)	153,820,895
Cash Received from Other operating activities	1,048,360	14,059,346
Cash Paid for Other operating activities	(262,517,499)	(231,362,597)
Cash Flow before changes in Operating Assets & Liabilities	(2,217,804,673)	2,129,977,826
Changes in Operating Assets & Liabilities		
Increase/(Decrease) in Loans & Advances	(324,472,676)	1,942,807,399
Increase/(Decrease) in Investment in other Institution	-	-
Increase/(Decrease) in other Assets	1,739,482,923	(714,385,200)
Increase/(Decrease) in Term Deposits	(16,924,004,065)	100,103,284
Increase/(Decrease) in Long/Short Term Debt	26,763,015,789	(286,000,000)
Increase/(Decrease) in other Liabilities	(678,355,214)	(540,165,433)
	10,575,666,757	502,360,050
Net Cash from Operating Activities (Note:41)	8,357,862,084	2,632,337,877
Cash Flow from Investment Activities:		
Cash inflow from Sale of Securities	26,739,059,698	20,144,965,661
Cash outflow for Purchase of Securities	(34,226,702,358)	(21,368,357,159)
Cash Increase/Decrease From Sale/Purchase of Fixed Asset	(367,283,354)	311,959,151
Net Cash used in Investment Activities	(7,854,926,014)	(911,432,347)
Cash Flows from Financing Activities		
Dividend paid in Cash	(521,422,232)	(212,755,868)
Increase/(Decrease) in ICB Subordinated Bond	(410,459,078)	(1,003,732,130)
Net Cash used in Financing Activities	(931,881,310)	(1,216,487,997)
Net Increase/(Decrease) in Cash and Cash Equivalents	(428,945,241)	504,417,532
Cash and Cash Equivalents at beginning of the year	10,254,417,347	9,749,999,815
Closing Cash and Cash Equivalents at end of the year	9,825,472,107	10,254,417,347
Net Operating Cash Flow per Share (NOCFPS) (Note: 40)	9.64	3.04

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.

For and on behalf of Investment Corporation of Bangladesh.

Sd/-
Pro. Abu Ahmed
Chairman

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Md. Jashim Uddin
Director

Sd/-
Niranjan Chandra Debnath
Managing Director

Sd/-
Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 October, 2025

Investment Corporation of Bangladesh
Liquidity Statement
Asset Liability Maturity Analysis
As on 30 June 2025

Amount in Taka

Particulars	Upto 1 Month	Over 1 month Upto 3 Months	Over 3 months Upto 12 Month	Over 1 year Upto 5 years	Over 5 years	Total
Assets						
Cash in hand	250,265	-	-	-	-	250,265
Balance with other Banks and Financial Institutions	609,163,754	1,552,385,051	7,663,673,037	-	-	9,825,221,842
Investment	14,859,460,588	25,666,341,016	27,017,201,070	67,543,002,674	6,624,822,552	141,710,827,900
Loans and Advances	809,243,656	2,225,420,055	4,855,461,938	11,127,100,274	1,213,865,484	20,231,091,408
Fixed assets including premises, furniture & fixture	42,618,255	68,189,208	102,283,812	511,419,060	127,854,765	852,365,100
Other assets	403,775,304	2,726,052,978	1,137,885,590	2,582,881,782	286,791,847	7,137,387,502
Total Assets (A)	16,724,511,823	32,238,388,308	40,776,505,446	81,764,403,791	8,253,334,649	179,757,144,017
Liabilities						
Borrowing from Bangladesh bank, other banks, financial institutions and agents	-	30,150,000,000	-	8,073,329,795	-	38,223,329,795
Deposits	39,772,930,231	27,492,572,339	4,685,650,962	19,420,918	-	71,970,574,450
ICB Subordinated Bond	-	-	-	6,119,955,566	4,079,970,377	10,199,925,943
Other Liabilities	10,908,821,475	928,948,223	5,306,545,136	1,475,222,717	16,636,038,504	35,255,576,054
Total Liabilities (B)	50,681,751,706	58,571,520,561	9,992,196,097	15,687,928,996	20,716,008,881	155,649,406,242
Increase/(Decrease) in other Assets	(33,957,239,883)	(26,333,132,253)	30,784,309,349	66,076,474,795	(12,462,674,232)	24,107,737,775

For and on behalf of Investment Corporation of Bangladesh

Sd/-
Prof. Abu Ahmed
Chairman

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Md. Jashim Uddin
Director

Sd/-
Niranjan Chandra Debnath
Managing Director

Sd/-
Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Dated: 28 October, 2025

Investment Corporation of Bangladesh
Notes to the Financial Statements
As on and For the year ended 30 June 2025

1.00 Corporate information

The Investment Corporation of Bangladesh (ICB) was established under Investment Corporation of Bangladesh Ordinance, 1976 (here-in-after referred to as “Corporation”) with the objectives of accelerating industrialization and economic development of the country through development of the capital market by mobilizing savings, encouraging and improving the investment environment with particular emphasis placed on broadening the base and scope of investments as well as tapping marginal investors. Through the enactment of the Investment Corporation of Bangladesh (Amendment) Act, 2000 (No. 24 of 2000), reforms in operational strategies and business policies have been implemented by establishing and operating subsidiary companies under ICB. Subsequently the Investment Corporation of Bangladesh Ordinance, 1976 was repealed by the Investment Corporation of Bangladesh Act, 2014.

Upon repeal of the Investment Corporation of Bangladesh Ordinance 1976, all assets, rights, powers, authorities and privileges, and all movable and immovable property, cash and bank balances, funds and all other interests and rights in, or arising out of, such property and all other rights, intellectual property and rights, and all books of accounts, registers, records and all other relating deeds and documents of the abolished Investment Corporation of Bangladesh has been transferred to and vested in, the Corporation.

All loans, liabilities and obligations of whatever kind of the abolished corporation has been transferred and vested in, the Corporation and the above loans liabilities and obligations shall be the loans, liabilities and obligations of the Corporation.

All investment instruments of the abolished Corporation or its subsidiaries, units issued by mutual funds, etc. has been handed over or transferred in, the Corporation in the manner that those investments or issued instruments etc. are of invested or issued by the Corporation and its subsidiaries.

Upon repeal of Investment Corporation of Bangladesh Ordinance, 1976, constituted Board, prepared regulations, issued notices, orders, approvals, recommendations, accepted all plan or initiatives, all approved budgets and acts done and existed immediate before repeal of the Ordinance, shall deem to be constituted, prepared, issued, approved under this Act subject to being consistence with provisions of the Act and shall be effective until end of the tenure or repeal or amendment under this Act.

1.01 Principal activities

The principal activities of the Corporation are to provide various kinds of Investment Banking Services to its customers. These activities mainly include providing loans to Operative Investors on margin trading basis, providing advance against Unit Certificates & Mutual Fund Certificates issued by ICB and ICB Asset Management Company Ltd, Lease Financing, Management of ICB Unit Fund as well as Operating Investors' Accounts, issuing Bank Guarantee, Purchase of Debenture and Bond.

2.00 Subsidiary Companies

The Corporation has three subsidiary Companies. A brief description of each of the subsidiary Companies is given below:

2.01 ICB Asset Management Company Limited

ICB Asset Management Company Limited, a subsidiary company of ICB was registered under the Companies Act 1994 as a public company limited by shares on 5 December 2000. The Company can manage the asset of any trust or fund of any type and/or character and hold, acquire, sell or deal in such asset or any trust or fund. It can organize various schemes of different types for trust funds, take part in the management of any mutual fund operation, operate, conduct, accomplish and establish services for industrial trading and commercial activities, invest funds in shares and securities, carry on business, and act as financial and monetary agent and merchandise shares and securities. The registered office of the Company is located at 89, Kakrail, Green City Edge Bhaban (4th Floor), Dhaka-1000.

2.02 ICB Capital Management Limited

ICB Capital Management Limited, a subsidiary company of ICB was registered under the Companies Act 1994 as a public company limited by shares on 5 December 2000. The Company obtained registration from Bangladesh Securities and Exchange Commission as a Merchant Bank on 16 October 2001. As a part of restructuring program of Investment Corporation of Bangladesh (ICB) under CMDP (Capital Market Development Program) initiated by the Govt. of Bangladesh and the Asian Development Bank, the Company has been created as a subsidiary company of ICB conducting merchant banking activities and plays a more active role in capital market of Bangladesh. The principal functions of the company are issue management, underwriting, portfolio management and corporate advisory services. The registered office of the Company is located at 89, Kakrail, Green City Edge Bhaban (5th & 6th Floor), Dhaka-1000.

2.03 ICB Securities Trading Company Limited

ICB Securities Trading Company Limited, a subsidiary company of ICB was registered under the Companies Act 1994 as a public company limited by shares on 05 December 2000. The address of the registered office is in Dhaka. The Company is active TREC holder of Dhaka Stock Exchange Ltd and Chittagong Stock Exchange Ltd. Among many other functions the company primarily provides brokerage service for buying and selling securities listed with stock exchanges and provides brokerage service for buying and selling securities over-the-counter markets by the company itself and by appointing sub-brokers, sub-agents, bond brokers, specialists and odd-lot-dealers. Furthermore, the company also works as a full service Depository Participant in the Central Depository Bangladesh Ltd.(CDBL). The registered office of the Company is located at 89, Kakrail, Green City Edge Bhaban (7th Floor), Dhaka-1000.

3.00 Summary of significant accounting policies and basis of preparation

3.01 A summary of the principal accounting policies which have been applied consistently (Unless otherwise stated), is set out below:

3.1.1 Statement of compliance and basis of preparation

The consolidated financial statements and separate financial statements of the Investment Corporation of Bangladesh (ICB) have been prepared in accordance with the International Financial Reporting Standards (IFRS). The Corporation is a listed financial institution as its shares are listed with Country's stock exchanges. The accompanying financial statements are prepared and presented in a manner suitable to a Statutory Development Financial Institution consistently followed by the Corporation as considered appropriate pursuant to clause 29 (1) of the "Investment Corporation of Bangladesh Act, 2014". Proper disclosures have been made in the accompanying financial statements as required by the relevant laws, IFRS and in accordance with BRPD Circular No.14 dated 25 June 2003 issued by Bangladesh Bank. Returns certified by seven branch managers are duly verified at the Head Office and incorporated in these accompanying financial statements for consolidation purposes.

The requirement of the following laws & regulations have also been complied with :

1. Circulars issued by Bangladesh Bank and Bangladesh Securities & Exchange Commission
2. Securities & Exchange Ordinance, 1969
3. Bangladesh Securities & Exchange Act, 1999
4. Bangladesh Securities & Exchange Commission (Public Issue) Rules, 2015
5. The Income Tax Act, 2023
6. The VAT and SD Act, 2012
7. Listing rules of Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.
8. Depository Act, 1999 and Central Depository Bangladesh Ltd (CDBL) Rules and Regulations

3.1.2 Consolidation of operations of subsidiaries

The financial statements of the Corporation and its subsidiaries have been consolidated in accordance with IFRS 10 "Consolidated Financial Statements". The consolidation of the financial statements has been made after eliminating all material intra group transactions.

The total profits of the corporation and its subsidiaries are shown in the Consolidated Statement of Profit or Loss and other Comprehensive Income (profit and loss account), with the proportion of profit after taxation pertaining to non-controlling shareholders being deducted as "Non-Controlling Interest".

All assets and liabilities of the corporation and of its subsidiaries are shown in the Consolidated Statement of Financial Position. The interest of non-controlling shareholders of the subsidiaries are shown separately in the Consolidated Statement of Financial Position under the heading "Non-Controlling Interest".

3.1.3 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 Corporation be unable to continue as a going concern.

3.1.4 Functional and presentation currency

These financial statements are presented in Taka, which is the Corporation's functional currency. Except as indicated, figures have been rounded off to the nearest Taka.

3.1.5 Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. IAS 8 states that the effect of a change in an accounting estimate is to be applied prospectively by inclusion in the current accounting period and, if relevant, in future accounting period. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected. The key items which involve these judgments, estimates and assumptions are below:

- (i) Depreciation method or asset useful life
- (ii) Uncertain tax position
- (iii) Cost arising out of litigation settlement
- (iv) Loan loss provisioning
- (v) Gratuity and super annuation Fund

3.1.6 Impairment losses on loans and advances

In addition to the provision made for loans and advances based on the guidelines of Bangladesh Bank, the Corporation reviews its loans and advances portfolio on a monthly basis to assess whether a further allowance for impairment should be provided in the income statement. The judgments by the management is required in the estimation of these amounts and such estimations are based on assumptions about a number of factors though actual results may differ, resulting in future changes to the provisions.

3.1.7 Materiality and aggregation

Each material item considered by management as significant has been displayed separately in the financial statements. No amount has been set off unless the Corporation has a 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.

3.1.8 Comparative information

The accounting policies have been consistently applied by the Corporation and are consistent with those used in the previous year. Comparative information has been rearranged wherever necessary to conform with the current presentation.

3.1.9 Structure, content and presentation of financial statements

Being the general purpose financial statements, the presentation of these financial statements are in accordance with the guidelines provided by IAS 1: "Presentation of Financial Statements". A complete set of financial statements comprises of-

- (i) Statement of Financial Position as at 30 June 2025;
- (ii) Statement of Profit or Loss and Other Comprehensive Income for the year ended 30 June 2025;
- (iii) Statement of Changes in Equity for the year ended 30 June 2025;
- (iv) Statement of Cash Flows for the year ended 30 June 2025;
- (v) Notes comprising a summary of significant accounting policies and other explanatory information to the accounts for the year ended 30 June 2025.

3.02 Accounting for provisions, contingent liabilities and contingent assets:

The Corporation recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

No provision is recognized for-

a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Corporation; or

b) Any present obligation that arises from past events but is not recognized because-

* It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

* A reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as Contingent Liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statement since this may result in the recognition of income that may never be realized.

3.2.1 Provisions against loans and advances

The Corporation maintains provision for loans and advances are made as per BRPD Circular No. 15 dated 27 November 2024. With regard to Margin Loans the Corporation maintains required amount of the provision together with two per cent general provision in line with the margin loan provisioning policy-2005 approved by the Bangladesh Bank. The corporation maintains one percent general provision against all unclassified loans & advances .

3.2.2 Provision against other assets.

Provision against other assets are maintained as per BRPD Circular No. 04 Dated 12 April 2022 & management assessment. (Note:12.2.3).

3.03 Taxation

Income tax on earnings for the year comprises current and deferred tax and is based on the applicable tax law in Bangladesh. It is recognized in the statement of profit or loss and other comprehensive income as tax expense.

3.3.1 Current tax:

Current tax is the expected tax payable on taxable income for the year, based on tax rates (and tax laws) which are enacted at the reporting date, including any adjustment for tax payable in previous periods. Current tax for current and prior periods is recognized as a liability (or asset) to the extent that it is unpaid (or refundable).

Provision for current income tax has been made as prescribed in the Finance Act-2023.

3.3.2 Deferred tax:

The Corporation accounted for deferred tax as per IAS - 12 "Income Taxes". Deferred tax is accounted for using the comprehensive tax balance sheet method. It is generated by temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax base.

Deferred tax assets, including those related to the tax effects of income tax losses and credits available to be carried forward, are recognized only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences or unused tax losses and credits can be utilized.

Deferred tax liabilities are recognized for all taxable temporary differences. They are also recognized for taxable temporary differences arising on investments and it is probable that temporary differences will not reverse in the foreseeable future. Deferred tax assets associated with these interests are recognized only to the extent that it is probable that the temporary difference will reverse in the foreseeable future and there will be sufficient taxable profits against which to utilize the benefits of the temporary difference.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period(s) when the asset and liability giving rise to them are realized or settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the reporting date. The measurement reflects the tax consequences that would follow from the manner in which the corporation at the reporting date, recovers or settles the carrying amount of its assets and liabilities.

3.04 Reporting period

These financial statements cover the Financial Year from 01 July 2024 to 30 June 2025.

3.05 Assets and the basis of their valuation

3.5.1 Cash and cash equivalents

Cash and cash equivalents consist of cash with Bangladesh Bank, with its agent bank(s), government securities and deposits with other banks. For the purpose of presentation in the statement of cash flows, cash and cash equivalents includes cash in hand, cash at bank and highly liquid interest bearing investment/securities with original maturities of less than three month.

Cash flow statement is prepared in accordance with BRPD circular no.14 dated 25 June 2003.

3.5.2 Investment in securities

Investment in listed and non-listed securities has been shown at cost . Investment in subsidiary companies is valued at cost . Valuation of Open ended Mutual Fund is based on the basis of 30th June Surrender price . A reserve for diminution in value of overpriced marketable ordinary shares as on closing of the year has been taken into account . Bangladesh Bank has issued "No objection" regarding reporting of investment at cost price in the financial statements vide letter no -ডিবিআই-২(উঃবিঃ-৭)/২৭০০/২০২০-১৫৬০ তারিখ ০১/১০/২০২০. Valuation and provision related disclosure has been made in the Note No-5.7

3.5.3 Loans and advances

- a) Interest on loans and advances is calculated on daily product basis, but charged and accounted for quarterly and yearly on accrual basis.
- b) Classification and Provision for loans and advances are made as per BRPD Circular No. 15 dated 27 November 2024. Classification and Provision for Margin Loan is accounted for as per the ICB "Margin Loan Provision Policy-2005" approved by Bangladesh Bank.
- c) Interest is calculated on classified loans and advances as per BRPD Circular No. 15 dated 27 November 2024 and recognized as income on realization.

The classification rates are given below:

Business Unit	Unclassified		Classified		
	Standard	Special Mention Account (SMA)	Substandard (SS)	Doubtful (DF)	Bad loan (BL)
Consumer credit	1%	5%	20%	50%	100%
Margin Loan & Loan to Subsidiary	2%	-	20%	50%	100%
All others loans	1%	5%	20%	50%	100%

- d) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad/loss as per BRPD Circular 01 dated 06.02.2019. These write off, however, will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

3.5.4 Property and Equipment (at cost less depreciation)

a) Initial recognition and measurement

The cost of an item of property and equipments shall be recognized as an assets if, and only if is probable that future economic benefits associated with the item will flow to the entity, and the cost of the item can be measured reliably.

Fixed assets have been accounted for at cost less accumulated depreciation. Cost includes expenditure that is directly attributable to the acquisition of the items.

Subsequent costs of enhancement of an existing assets are recognized as a separate asset, only when it is probable that future economic benefits associated with the item will flow to the company and the cost of such items can be measured reliably. All other expenditures are charged to the statement of Profit or Loss and Other Comprehensive Income during the financial period in which they are incurred.

b) Depreciation

Fixed assets are recorded at historical cost less accumulated depreciation as per IAS-16 "Property, Plant and Equipment". Depreciation is charged on straight line method using the following rates on all fixed assets:

Category of assets:	Rate of Depreciation
Land	-
Building	10%
Renovation of Office Building	20%
Furniture and Fixtures	10%
Office equipment	20%
Electrical equipment	20%
Air Conditioner & Refrigerator	20%
Computer Hardware	20%
Computer Software	10%
Carpets and Curtains	20%
Telephone Installation	20%
Motor vehicles	20%
Library Book	20%
ICT & Radio	20%
Telecommunication & Security Appliances	20%
Others	10%

For the addition of assets, depreciation is charged from the date when it is available for use.

c) Disposal of Property, Plant & Equipment

Sale price of fixed assets are determined on the basis of fair value of the assets. Gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between sales proceeds and carrying amount of the asset and is recognized in statement of profit or loss and Other Comprehensive Income as per provision of IAS-16 "Property, Plant & Equipment."

d) Impairment

If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset should be reduced to its recoverable amount. That reduction is an impairment loss. An impairment loss is recognized as an expenses in the Statement of Profit or Loss and Other Comprehensive Income. To comply with the para 9 of IAS 36 "Impairment of Assets" as of balance sheet date (30 June 2025), we have assessed impairment of any class of assets considering the information as per para 12 of IAS 36. Our impairment assessment revealed no indication of impairment of any kind of assets based on the external and internal source of information.

e) Others

Useful life and method of depreciation of property, plant & equipment are reviewed periodically. As useful lives of assets do not differ significantly from that previously estimated, ICB Management does not consider to revalue its assets.

f) Accounting for direct finance

Books of accounts for direct finance operation are maintained based on the accrual method of accounting. Outstanding loans, along with the accrued interest thereon, for short-term finance, and unrealized principal for long term finance, are accounted for as direct finance assets of the Corporation. Interest earnings are recognized as operational revenue periodically.

g) IFRS 16: Leases

The Corporation applied IFRS 16 (Lease) for the first time from the date of initial application on 01 July 2020. As IFRS 16 supersedes IAS 17 (Lease), the Corporation has made recognition, measurement and disclosure in the financial statement 2024-25 both as Lessee and Lessor as per IFRS 16.

As Lessee:

The Corporation assesses at initiation of a contract whether the contract is, or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then the corporation considers the contract as a lease contract.

The Corporation as a lessee applies a single recognition and measurement approach for all lease, except for short-term leases, or, and lease of low value of assets. The corporation recognizes lease liabilities to make lease payment and right-of-use assets representing the right to use the underlying assets.

If tenure of a lease contract does not exceed twelve months from the date of initiation/application, the Corporation considers the lease period as short term in line with the recognition threshold of ROU (Right Of Use) assets.

ROU (Right Of Use)

The Corporation recognizes the right -of -use assets (ROU) at the commencement date of the lease(I.e. the date the underlying asset is available for use). ROU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of ROU assets includes the amount of lease liabilities recognized, initial direct cost incurred, and lease payment made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight line basis over the lease term, or remaining period of the lease term.

The Corporation assessed all lease contracts live in 2024-25 and recognized as ROU of assets of all leases, except short term and low value of assets as per IAS 16 and IFRS 16. The ROU assets are presented in the note 7. of these financial statements.

Lease Liabilities (As a lessee):

At the commencement of the lease, The Corporation recognized lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment). and amount is expected to be paid under residual value of guarantees. The lease payment also includes the exercise price of purchase option reasonably certain to be exercised by the Corporation and payment of penalties for terminating the lease. The lease payment has been discounted using the Corporation's implicit borrowing rate. The lease liabilities are presented in the note 12 of these financial statements.

3.5.5 Other assets

Other assets include interest on bank deposit, fees & commissions receivables, dividend receivables, AIT, receivables from subsidiaries, share sale purchase debit balance and other unrealized income receivables, advance for operating and capital expenditures etc.

3.06 Deposits and other liabilities

3.6.1 Deposits

Deposits include non interest-bearing lease deposit redeemable at the settlement of lease finance and interest bearing term deposit lodged for periods from 3 months to 3 years. These items are brought to account at the gross value of the outstanding balance.

3.6.2 Other liabilities

Other liabilities comprise items such as interest payable, provision for loans and advances, provision for taxes, dividend payable, interest suspense, accrued expenses etc. Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank and Income Tax Act, 2023 and internal policies of ICB. Provisions and accrued expenses are recognized in the financial statement when the ICB has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

3.07 Employee benefits

3.7.1 Provident fund (Defined contribution plan)

Employees who are under Gratuity Scheme contribute @ 10 percent of their basic salary to this scheme which is matched by an equal amount of contribution by the Corporation. Employees who are under Superannuation Fund Scheme contribute @ 10 to 25 percent of their basic salary to the provident fund in which no contribution is made by the Corporation. The monthly contribution is duly transferred to the fund. The respective accumulated Provident Fund including interest are paid to the members at the end of their satisfactory services according to Provident Fund Rules.

3.7.2 Superannuation Fund Scheme

There is a funded Superannuation Fund Scheme in which the Corporation contributes @ 32 per cent of employee's basic salary. The monthly contribution to the fund is transferred duly to the fund. The facilities under the scheme are provided to the employees as per approved rules at the time of retirement.

3.7.3 Gratuity fund (Defined benefit plan)

The Corporation also operated a nonfunded gratuity scheme. Employees are entitled to gratuity benefit after completion of minimum three years of service in the Corporation. The gratuity is calculated on the last basic pay and is payable at the rate of two month's basic pay for every completed year of service.

3.7.4 Other Employees Benefit (Incentive Bonus)

The Corporation provides Incentive Bonus facilities to its employees on its profitability. The Board of Directors of the Corporation approves the Incentive Bonus on the basis of basic salary of the employees each year along with its Audited Financial Statements and this is finally approved by the shareholders of the Corporation on the Annual General Meeting.

3.7.5 Workers Profit Participation Fund (WPPF)

The matter of provision for Workers Profit Participation Fund (WPPF) was referred to company's lawyer and as per his opinion, "Section 1(4) of Bangladesh Labour Law 2006 provides that notwithstanding anything contained in Sub-section (3), this law shall not be applicable to the following institutions or labours: (KA) Government or any office under the government;therefore, provisions of Section 234 of Bangladesh Labour Law 2006 for establishing the Workers Profit Participation Fund is not applicable in case of Investment Corporation of Bangladesh."

3.08 Revenue recognition

Interest income from loans & advances and other sources is recognized on an accrual basis of accounting.

3.8.1 Interest on Margin Loan

Interest on margin loan is recognized as revenue on an accrual basis and interest receivable on such loan is merged with original loan on a quarterly basis.

3.8.2 Unit & Mutual Fund Advance Account

The total amount of loans is stated at amount disbursed less recoveries. Like Margin Loans, interest receivable on such loans is merged with the principal amount on a quarterly basis.

3.8.3 Bridging Loan and Debenture Loan

Bridging Loans and Debenture Loans are stated at amount disbursed less recoveries. Interest receivable on these loans is accounted for on accrual basis and where ultimate recovery of interest has been considered doubtful is transferred to interest Suspense Account.

3.8.3 Lease Income

The excess of aggregate rentals receivable over the cost of the leased asset constitutes the total unearned lease income. The unearned lease income is recognized as revenue on an accrual basis over the terms of the lease. However, lease income is not recognized if capital or interest is in arrears for more than three months.

3.8.4 Dividend Income

Dividend income is recognized on an accrual basis when the shareholders right to receive payment is established. Bonus share i.e. Stock Dividend received or receivable from various companies is not accounted for as income rather included in the portfolio to reduce the average cost.

3.8.5 Profit/(Loss) on sale of securities

Profit/(Loss) on sale of securities is accounted for based on difference between average cost price and selling price. Premium on shares under Sale and Repurchase Agreement is taken to income on cash basis.

3.8.6 Interest on Fixed Deposit

Interest income from fixed deposit is recognized on an accrual basis in the period in which the income is accrued.

3.8.7 Fees, Commissions & Service Charges

Fees, Commissions & Service Charges are recognized on an accrual basis.

3.09 Borrowing Cost

All other borrowing costs are recognized as expenses in the year in which they are incurred unless capitalization is permitted under International Accounting Standard (IAS)- 23 "Borrowing Costs".

3.10 Litigation

The Corporation has lawsuits arising in the normal course of business, which were filed against the default clients for non-payment against sales invoices. The Corporation however, provides adequate provisions against any doubtful payments.

3.11 Statement of liquidity

The liquidity statement is prepared as per DFIM Circular no.11 dated 23 December 2009. The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

- a) Balances with other bank & financial institutions, money at call & short notice etc. are on the basis of their maturity term.
- b) Investments are on the basis of their residual maturity term.
- c) Loans & advances are on the basis of their repayment/ maturity schedule.
- d) Fixed assets are on the basis of their useful life.
- e) Other assets are on the basis of their adjustment.
- f) Borrowing from other banks, financial institutions and agents as per their maturity/ repayment term
- g) Deposits & other accounts are on the basis of their maturity term and behavioral past trend.
- h) Other long term liability on the basis of their maturity term.
- i) Provisions & other liabilities are on the basis of their settlement.

3.12 Reconciliation of inter-Corporation /inter-branch account

Books of accounts with regard to inter-corporation are reconciled on a monthly basis and there are no material differences which may affect the financial statements significantly.

3.13 Compliance of International Accounting Standard (IAS) and International Financial Reporting Standard (IFRS)

International Accounting Standard (IAS)	Ref.	Status
Presentation of Financial Statements	IAS-1	Applied
Inventories	IAS-2	Not Applicable
Statement of Cash Flows	IAS-7	Applied
Accounting Policies, Changes in Accounting estimate and Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Applied
Income taxes	IAS-12	Applied
Property Plant and Equipments	IAS-16	Applied
Revenue	IAS-18	Applied
Employee Benefits	IAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable

The Effect of Changes in Foreign Exchanges Rate.	IAS-21	Not Applicable
Borrowing Cost	IAS-23	Applied
Related party Disclosures	IAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applicable
Consolidated and Separate Financial Statements	IAS-27	Applied
Investment in Associates	IAS-28	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied
Financial Reporting in Hyperinflationary Economies	IAS-29	Not Applicable
Earnings Per Share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairments of Assets	IAS-36	Applied
Provision, Contingent Liabilities and Contingent Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Financial Instruments: Recognition & Measurement	IAS-39	Applied
Investment property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable
International Financial Reporting Standard (IFRS)	Ref.	Status
First-time adoption of Bangladesh Financial Reporting Standards	IFRS-1	Not applicable
Shares Based Payment	IFRS-2	Not applicable
Business combination	IFRS-3	Not applicable
Insurance Contracts	IFRS-4	Not applicable
Non-current assets Held for Sale and Discounted operations	IFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	IFRS-6	Not applicable
Financial Instruments: Disclosures	IFRS-7	Applied
Operating Segments	IFRS-8	Applied
Financial Instruments	IFRS-9	Applied
Consolidated Financial Statements	IFRS-10	Applied
Joint Arrangements	IFRS-11	Not applicable
Disclosure of Interest in other Entities	IFRS-12	Not applicable
Fair Value Measurement	IFRS-13	Applied
Regulatory Deferral Accounts	IFRS-14	Not applicable
Revenue from Contracts with Customers	IFRS-15	Applied
Leases	IFRS-16	Applied

3.14 Disclosure of departure from few requirements of IAS/IFRS due to mandatory compliance

The Corporation management has followed the principles of IAS & IFRS consistently in preparation of the financial statements to that extent as applicable to the corporation. Some requirements of Bangladesh Bank's rules and regulations contradict with those of financial instruments and general provision standards of IAS and IFRS. As such the Corporation has departed from those contradictory requirements of IAS/IFRS in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below along with financial impact where applicable:

- 3.14.1** As per 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. Provisions has been made by netting off any unrealized gain/(loss) arising at the Balance sheet date. As per requirements of IFRS-9 "Financial Instruments" investment in shares falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or other comprehensive income respectively.
- 3.14.2** As per DFIM circular No.08, dated 03 August, 2002 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. As per requirements of IFRS-9 "Financial Instruments" investment in shares falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or other comprehensive income respectively.
- 3.14.3** As per FID circular No. 08 dated 03 August 2002 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. As such the Corporation measures and recognizes investment in quoted and unquoted shares at cost if the year –end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. However as per requirements of IAS 39 investment in shares falls either under "at fair value through statement of comprehensive income" or under "available for sale" where any change in the fair value at the year-end is taken to statement of comprehensive income or revaluation reserve respectively.

- 3.14.3** As per BRPD Circular No. 15 dated 27 November 2024 a general provision at 1% to 5% under different categories of unclassified loans (Good/Standard, SMA loans) has to be maintained. However such general provision cannot satisfy the conditions of provision as per IAS 37.
- 3.14.4** Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks and NBFIs as well as ICB. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income (OCI) nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income (OCI) Statement. As such the Corporation does not prepare the other comprehensive income statement. However the Corporation does not have any elements of OCI to be presented.
- 3.14.5** As per Bangladesh Bank guidelines financial instruments are categorized, recognized and measured differently from those prescribed in IFRS-9 "Financial Instruments". As such some disclosure and presentation requirements of IFRS 7 and IAS 32 have not been made in the accounts.

3.15 Risk Management

ICB, like other financial institutions, in course of its business activities encounters different kinds of financial and non-financial risks such as credit, interest rate, liquidity, equity price, legal, regulatory, reputational, operational, environmental and ICT security risk. These risks are so interdependent that events that affect a certain risk may decidedly affect another risk. Similarly, mitigation approaches for a specific risk may eventually mitigate that specific risk along with another risk. So, in order to achieve its strategic objectives, ICB focuses on establishing a dynamic and integrated approach in risk management that can synthesize the interdependence of various kinds of risks, formulate the mitigation approaches for these risks and scrutinize the subsequent aftermath against actions taken to address the risks.

The Board Risk Management Committee, consisting of 5 members, constructs and recommends the risk appetite, risk management strategy and risk mitigation policies of the corporation. The Board of Directors approves the procedures recommended by the Board Risk Management Committee.

The operational Risk Management Committee, a committee comprised of senior executives, is assigned to formulate overall risk management functions at operational level. The Risk Management Department of the Corporation identifies and evaluates various risks of all departments/divisions/units/branches, constructs risk profile of the corporation and represents the risk profile to the operational risk management committee for recommendation. The functions of the operational Risk Management Committee are essentially to ensure identifying, monitoring, measuring and controlling of risk profile of the corporation. Nonetheless, different committee has been formed to review different kinds of risks such the Asset-Liability Management Committee (ALCO) to analyze Liquidity Risk and Interest Rate risk, the Project Appraisal Committee (PAC) to oversee the Credit/Counterparty risk and the Portfolio Management Committee to manage equity price risk of equity portfolio of the Corporation.

ICB has adopted Risk Register, a sophisticated tool for risk identification and assessment, throughout the Organization considering its all departments/divisions/units/branches. The head of each departments/divisions/units/branches is individually responsible for the formation of a Risk Management Group comprised of the employees of the concerned department. This Risk Management Group is tasked with the identification and assessment function of risk management process along with suggesting mitigation plan and preparing Risk Register relating to their areas of responsibility.

Some Key Point of the Procedure of Risk Register:

- 1) The Risk Register has been established in every Department/Unit/Branch for Corporation wide assessment.
- 2) Risk Register assesses the impact and likelihood of each risk.
- 3) The objective of each risk assessment is to establish a prioritized list of risks for further analysis.
- 4) Departmental (Risk Owner) groups prepare their own Risk Register using the ICB Risk Assessment Form forward the same to the Risk Management Department. Then the Risk Management Department undertakes an analysis and evaluation of the identified risk profile.
- 5) Once analyzed and evaluated each risk is prioritized and forwarded to the Risk Management Committee which is to undertake review (on a quarterly basis) of its content and make recommendation.
- 6) The recommendations are presented to the Managing Director for approval.
- 7) If approved, the recommendations are sent to the concerned department for implementation.

Major Types of Risk faced by the Corporation:**Credit Risk & Mitigation Plan:**

The credit risk arises from various activities of the Corporation including balance sheet exposure such as lending, leasing and off-balance sheet exposures such as providing guarantees. Lending is one of the main lines of business of the Corporation. Within the integrated risk management framework, related divisions/departments manage their credit risk exposures in an objective and informed manner. Management of ICB formulates credit strategy by setting limits on exposure to mitigate concentration risk with regard to sector and product. Recovery Department of the Corporation performs time to time communication with loan accounts in order to make sure of receipts from borrowers. However, Loan Accounts Department of the Corporation performs the accounting of loan accounts and reports anomalies to Budget and Risk Management Department which sets further procedures to mitigate if any risk arises. ICB believes that adherence to risk management guidelines provided by regulatory agencies, internal policies and procedures, internal credit risk mitigation guideline provides robust framework for the management of credit risk.

Interest Rate Risk & Mitigation Plan:

Interest rate risk arises due to the change in the market interest rate that adversely affects the net interest income and the value of the corporation. The major portion of the corporation's assets is funded by short-term deposits. In order to manage interest rate risk concerned department is always prompt to seek alternative optimum financing sources. However, ICB is going to introduce a comprehensive Asset Liability Management (ALM) system which will measure the impact on cash flow and net worth of the corporation from probable changes in interest rates.

Equity Price Risk & Mitigation Plan:

Equity price risk is the risk of loss arising from consistent upward and downward fluctuation in equity prices of listed securities and resultant changes in share price index. The market value of on balance sheet and off-balance sheet securities listed in the stock exchange is computed daily, which is reported to the Portfolio Management Committee for appropriate action.

Liquidity Risk & Mitigation Plan:

Liquidity risk is the risk that arises due to the failure in fulfilling day to day financial obligations of a financial institution. The ALCO manages the balance sheet of the Corporation within the liquidity risk parameters laid down by the Board of Directors. ALCO reviews Statement of maturity of Assets and Liabilities and Statement of Sensitivity of Assets.

Operational Risk & Mitigation Plan:

Operational Risk arises from the breakdown in internal procedures, people and system. The departmental heads of each department of the Corporation vigorously while sensibly manipulate the manpower of their departments. Internal Control and Compliance Division of ICB takes all necessary control measure periodically or case to case basis. The internal audit is carried out on the basis of the guidelines circulated by the regulatory authority's time to time. Besides the management of ICB emphasizes on the development of specific operational manual for every department/division to reduce operational risk. As a result, ICB confronts a very few operational risk related incidents.

Information Risk Management:

ICB is committed to secure customer information as well as corporation's information by developing, implementing and monitoring policies and systems. Strict measures are enforced to assure the integrity, confidentiality and availability of such information.

Compliance Risk Management:

Inspection and Compliance Department through its continuous monitoring ensures the compliance of guidelines, notice, order etc. circulated by the regulatory bodies and by the Board of Directors of the Corporation for the establishment of proper business environment and implementation of corporate governance. If any deviation is detected after analyzing the steps taken to achieve the goals and objectives of ICB, this department reports the same to the authority for taking subsequent corrective measures.

3.16 Earnings per share (EPS)

Earnings Per Share (EPS) has been calculated in accordance with International Accounting Standard - 33 "Earnings Per Share" and shown on the face of statement of profit or loss account and computation shown in note: 38.

Basic EPS:

This has been calculated by dividing the earnings by the number of ordinary shares outstanding for the year.

Basic earnings:

This represents earnings for the period ended on 30 June 2025 attributable to the ordinary shareholders.

Diluted EPS:

Diluted earnings per share (diluted EPS) calculates a company's earnings per share if any other securities were converted into common stock. Convertible securities includes convertible preferred shares, convertible debentures, convertible bonds etc. In the current year the Corporation has no converted securities.

3.17 Related party

As per International Accounting Standards (IAS) 24 "Related Party Disclosures", parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. As per Section 18 of IAS: 24 the Company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties and shown in note 43.

3.18 Contingent liabilities and contingent assets

The company does not recognize contingent liability and contingent assets but discloses the existence of contingent liability in the financial statements. A contingent liability is probable obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of uncertain future events not within the control of the company or present obligation that is not recognize because outflow of resources is not likely or obligation cannot be measured reliably.

3.19 Off balance sheet items

As per BRPD Circular no. 14 dated 25 June 2003, Off_balance Sheet item must be disclosed seperately & As per BRPD Circular no. 06 dated 25 April 2023, Provision against Off_balance Sheet item must be maintained. Following the BRPD Circulars, ICB recognizes bank guarantee as Off_Balance Sheet item which is issued to DSE and CSE in favor of ISTCL & subsequently makes provision against bank guarantee.

3.20 Reserve Fund

i) **Statutory Reserve (previously stated as General Reserve)** : As per ICB (General) Regulation 2017, corporation has to transfer 20% of its current year profit after tax to Statutory Reserve. The reserve can be used in investment activities.

ii) **Loan Redemption Reserve:** As per ICB (General) regulation 2017, corporation has to transfer 5% of its current year profit after tax to Loan Redemption Reserve. The Reserve is made to increase corporation's loan payment ability.

iii) **Reserve for Building:** Reserve for Building is created to build corporation's own building . A lump-sum amount is transferred to the reserve fund from corporation's current year profit after tax as per board decision.

iv) **Dividend Equalization Fund:** Dividend Equalization Fund is created for making proposed and approved dividend payments consistent to the shareholders in the event of worst business situation of the company.

v) **Reserve for future diminution of overpriced securities and non-listed securities:** Due to volatile market scenario, A lump-sum amount is transferred to the reserve fund from corporation's current year profit after tax as per board decision.

3.21 Accounting for changes in accounting estimates**3.22 Events after the reporting period**

All materials events occurring after the reporting period are considered and where necessary, adjusted for or disclosed .

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
4.00 Cash and Bank Balances:					
Cash in hand	4.01	382,516	246,324	250,265	119,025
Cash at Bank	4.02	10,818,545,298	11,642,104,298	9,825,221,842	10,254,298,322
		10,818,927,814	11,642,350,621	9,825,472,107	10,254,417,347
4.01 Cash in hand		382,516	246,324	250,265	119,025
4.02 Cash at Bank		382,516	246,324	250,265	119,025
4.2.a Current Accounts					
IFIC Bank PLC		34,819,791	9,988,479	34,819,791	9,988,479
Prime Bank PLC		3,266,162	-	3,266,162	-
		38,085,953	9,988,479	38,085,953	9,988,479
4.2.b Savings Accounts					
IFIC Bank PLC		42,289,246	27,649,584	42,289,246	27,649,584
Janata Bank PLC		108,128	105,037	108,128	105,037
		42,397,374	27,754,621	42,397,374	27,754,621
4.2.c Short Term Deposits					
IFIC Bank PLC		1,283,824,517	2,015,334,360	295,026,519	854,120,773
AB Bank PLC		642,376	295,661	642,376	295,661
Sonali Bank PLC		1,631,828	1,616,164	-	-
BDBL PLC		67,882	67,101	67,882	67,101
Janata Bank PLC		64,449	106,207	64,449	106,207
Community Bank Bangladesh PLC		1,095,168	1,062,128	-	-
Mutual Trust Bank PLC		57,473	440,308	-	-
CITI Bank NA		6,174	6,174	6,174	6,174
ICB Islami Bank PLC		1,184,422	1,187,652	1,184,422	1,187,652
Standard Bank PLC		1,097,168	1,125,033	1,097,168	1,125,033
Mercantile Bank PLC		55,462,848	139,965,470	55,462,848	139,965,470
Dhaka Bank PLC		95,414,004	3,237,587	93,922,912	-
NCC Bank PLC		7,767,455	16,995,831	7,763,493	16,991,365
Dutch Bangla Bank PLC		4,911,617	-	4,911,617	-
		1,453,227,382	2,181,439,675	460,149,861	1,013,865,435
4.2.d Fixed Deposits					
Padma Bank Ltd.		1,622,129,964	1,540,231,098	1,622,129,964	1,540,231,098
Standard Bank Ltd.		-	231,736	-	-
Dhaka Bank Ltd.		245,936	-	-	-
Janata Bank Ltd.		-	-	-	-
Community Bank Ltd.		-	-	-	-
Investment Corporation of Bangladesh		-	220,000,000	-	-
Peoples Leasing & Financial Services		250,000,000	250,000,000	250,000,000	250,000,000
Bangladesh Finance & Investment Ltd.		179,765,146	179,765,146	179,765,146	179,765,146
Premier Leasing & Finance Ltd.		472,948,816	472,948,816	472,948,816	472,948,816
FAS Finance Ltd.		569,422,901	569,422,901	569,422,901	569,422,901
Fareast Finance & Investment Ltd.		742,286,310	742,286,310	742,286,310	742,286,310
Aviva Finance Ltd.		501,235,366	501,235,366	501,235,366	501,235,366
First Finance Ltd.		1,610,920,229	1,610,920,229	1,610,920,229	1,610,920,229
International Leasing & Financial Services		1,916,006,873	1,916,006,872	1,916,006,873	1,916,006,872
Phoenix Finance & Investment Ltd.		1,347,500,000	1,347,500,000	1,347,500,000	1,347,500,000
Prime Finance & Investment Ltd.		72,373,049	72,373,049	72,373,049	72,373,049
		9,284,834,590	9,422,921,523	9,284,588,654	9,202,689,787
Total Cash at Bank (4.2.a+.....+4.2.d)		10,818,545,298	11,642,104,298	9,825,221,842	10,254,298,322
Total Cash and Bank Balance (4.1+4.2)		10,818,927,814	11,642,350,621	9,825,472,107	10,254,417,347

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
5.00 Investments					
Investment in Government Securities	5.01	3,653,495,013	483,802,966	3,022,269,200	442,300,000
Investment in Other Securities	5.02	146,177,388,939	141,336,346,742	138,688,558,700	133,785,108,312
		149,830,883,952	141,820,149,708	141,710,827,900	134,227,408,312
5.01 Investment in Government Securities					
Treasury Bond (Non_Marketable)		442,300,000	483,802,966	442,300,000	442,300,000
Treasury Bond (Marketable)		3,211,195,013	-	2,579,969,200	-
		3,653,495,013	483,802,966	3,022,269,200	442,300,000
5.02 Investment in Other Securities					
5.2.1 Capital Investment in Subsidiary Companies					
ICB Securities Trading Company Ltd.		-	-	12,499,700	12,499,700
ICB Capital Management Ltd.		-	-	2,494,884,700	2,494,884,700
ICB Asset Management Company Ltd.		-	-	49,999,700	49,999,700
		-	-	2,557,384,100	2,557,384,100
5.2.2 Capital Investment in Other Institutions					
Central Depository Bangladesh Ltd.		18,900,440	18,900,440	18,900,440	18,900,440
Industrial & Infrastructural Dev. Finance Co. Ltd.		59,083,902	59,083,902	59,083,902	59,083,902
Aramit Thai Aluminum Ltd.		-	-	-	-
Credit Rating Information & Services Ltd.		3,015,110	3,015,110	3,015,110	3,015,110
Credit Rating Agency of Bangladesh Ltd.		1,669,800	1,669,800	1,669,800	1,669,800
The Padma Bank Ltd.		850,000,000	850,000,000	850,000,000	850,000,000
DRS Bangladesh Ltd		7,500,000	7,500,000	7,500,000	7,500,000
CVC Finance Ltd (Former Capm Venture Capital & Finance Ltd.)		105,000,000	105,000,000	105,000,000	105,000,000
		1,045,169,252	1,045,169,252	1,045,169,252	1,045,169,252
5.2.3 Investment in Marketable Securities					
Listed Securities					
Ordinary Shares		134,005,896,072	129,003,622,911	124,644,866,172	119,690,054,328
Debentures		39,600	39,600	39,600	39,600
Bond		122,700,628	125,521,334	54,968,926	56,218,926
		134,128,636,300	129,129,183,845	124,699,874,698	119,746,312,854
Non Listed/Delisted Securities					
Ordinary Shares		534,758,134	608,867,811	485,000,000	485,000,000
Delisted Securities		14,797,338	32,209,250	14,797,338	32,209,249
Preference Shares		1,495,001,903	1,497,701,448	1,489,101,903	1,491,801,449
Shares Against Underwriting		3,054,100	3,054,100	3,054,100	3,054,100
Mutual Funds		8,943,471,911	8,995,161,038	8,394,177,309	8,424,177,309
Bond		12,500,000	25,000,000	-	-
		11,003,583,387	11,161,993,647	10,386,130,650	10,436,242,106
		145,132,219,687	140,291,177,490	135,086,005,348	130,182,554,960
Total Investment in Other Securities (5.2.1+5.2.2+5.2.3)		146,177,388,939	141,336,346,742	138,688,558,700	133,785,108,312
5.2.3.1 Listed Securities					
5.2.3.1.1 Ordinary Shares					
Banks		15,759,932,253	17,495,466,401	14,745,922,422	16,464,902,265
Cement		9,937,573,974	9,565,101,978	9,520,464,713	9,151,575,979
Ceramic Industry		1,318,093,679	1,342,525,900	1,039,422,271	1,061,320,549
Engineering		19,138,575,124	18,894,619,886	18,096,437,875	17,864,194,329
Food and Allied		11,059,340,191	11,724,693,580	10,226,092,905	10,864,025,005
Fuel & Power		22,870,623,448	24,515,427,369	21,425,005,320	23,048,935,109
Garments & Textiles		6,544,180,003	6,356,893,160	6,094,193,281	5,925,576,753
IT Sector		693,025,256	709,495,074	572,128,457	607,700,293
Insurance		1,697,903,928	1,747,401,419	729,334,060	789,367,474
Investment		1,575,621,285	1,650,970,450	1,267,867,700	1,273,425,624
Jute		110,660	-	-	-
Miscellaneous		1,636,482,739	1,654,026,162	1,594,080,724	1,602,491,384

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
Non Bank Financial Institutions		5,750,189,003	5,721,651,214	5,083,486,495	5,060,543,996
Paper & Printing		55,220,673	57,301,810	36,946,625	36,873,675
Pharmaceuticals & Chemicals		25,942,130,926	19,422,122,355	25,027,038,445	18,571,584,674
Service & Real Estate		725,172,830	705,378,948	533,297,475	536,842,005
Tannery Industry		1,922,885,175	2,085,080,360	1,843,982,915	2,013,720,035
Telecommunication		5,422,332,270	3,422,846,926	4,887,068,421	2,896,495,189
Travel and Leisure		1,956,502,654	1,932,619,919	1,922,096,068	1,920,479,989
		134,005,896,072	129,003,622,911	124,644,866,172	119,690,054,328
5.2.3.1.2 Debentures					
BD. Welding Electrodes		39,600	39,600	39,600	39,600
		39,600	39,600	39,600	39,600
5.2.3.1.3 Bond					
IBBL Mudaraba Perpetual Bond		95,639,463	112,999,463	52,468,926	52,468,926
Ashugonj Power Station Company Ltd		3,750,013	5,625,019	2,500,000	5,000,000
IBBL 2nd Perpetual Mudaraba Bond		9,980,000	-	-	-
AIBL Mudaraba Perpetual Bond		7,380,000	6,896,852	-	-
Beximco Green Sukuk Al Istin's		5,951,153	-	-	-
		122,700,628	125,521,334	54,968,926	57,468,926
5.2.3.2 Non Listed/Delisted Securities					
5.2.3.2.1 Ordinary Shares					
Jago Corporation Ltd.		39,890	39,890	-	-
MymCo Jute Mills Ltd.		35,000,000	35,000,000	35,000,000	35,000,000
Allied Pharma Ltd.		20,000,000	20,000,000	20,000,000	20,000,000
Onetex Ltd		150,000,000	150,000,000	150,000,000	150,000,000
Desh Denims Ltd.		200,000,000	200,000,000	200,000,000	200,000,000
Electro Battery Company Ltd		80,000,000	80,000,000	80,000,000	80,000,000
Dhaka Stock Exchange Ltd.		28,860,420	28,860,420	-	-
Chittagong Stock Exchange Ltd.		17,149,320	17,149,320	-	-
Strategic Investment		-	48,817,261	-	-
Fahad Industries		3,708,504	3,708,504	-	-
Express Insurance Ltd		-	25,292,416	-	-
		534,758,134	608,867,811	485,000,000	485,000,000
5.2.3.2.2 Delisted Securities					
Karim Pipe Mills Ltd.		3,325	3,325	3,325	3,325
AB Biscuit Co. Ltd.		734,000	734,000	734,000	734,000
Aroma Tea Co. Ltd.		1,701,365	1,701,365	1,701,365	1,701,365
Dhaka Vegetable Oil Inds. Ltd.		59,448	59,448	59,448	59,448
Froglegs Export Ltd.		11,050	11,050	11,050	11,050
Meghna Vegetable Oil Inds. Ltd.		378,300	378,300	378,300	378,300
Islam Jute Mills Ltd.		47,726	47,726	47,726	47,726
Mark (BD) Shilpa and Engnrr. Ltd.		668,500	668,500	668,500	668,500
Quashem Timber Complex Ltd.		100,000	100,000	100,000	100,000
Paper Converting Ltd.		1,972,400	1,972,400	1,972,400	1,972,400
Progressive Plastic Inds. Ltd.		101,669	101,669	101,669	101,669
Milon Tanneries Ltd.		200,000	200,000	200,000	200,000
Paragon Leather & Footwear Ltd.		8,801,493	8,801,493	8,801,493	8,801,493
Peoples Leasing & Fin. Services Ltd.		-	17,411,911	-	17,411,911
Gem Knit wear Fabrics Ltd.		18,063	18,063	18,063	18,063
		14,797,338	32,209,249	14,797,338	32,209,249
5.2.3.2.3 Preference Shares					
Orion Infrastructure Ltd.		180,700,000	180,700,000	180,700,000	180,700,000
Orion Power Rupsha Ltd		915,523,728	915,523,728	915,523,728	915,523,728
Bangladesh Development Co. Ltd		278,157,419	278,157,419	272,257,419	272,257,419
Kores (BD) Ltd.		47,303,428	51,598,469	47,303,428	51,598,469
Universal Medical College & Hospital		73,317,328	71,721,832	73,317,328	71,721,832
		1,495,001,903	1,497,701,448	1,489,101,903	1,491,801,448

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
5.2.3.2.4 Shares Against Underwriting					
Bangladesh Chemical Inds. Ltd.		709,600	709,600	709,600	709,600
National Oxygen Ltd.		2,207,400	2,207,400	2,207,400	2,207,400
Paper Converting Ltd.		137,100	137,100	137,100	137,100
		3,054,100	3,054,100	3,054,100	3,054,100
5.2.3.2.5 Mutual Funds					
Lanka Bangla 1st Balanced Unit Fund		216,300,000	216,300,000	216,300,000	216,300,000
Peninsula SBC Unit Fund-1		-	20,000,000	-	20,000,000
UFS-Popular Life Unit Fund		270,000,000	270,000,000	200,000,000	200,000,000
CAPITEC PADMA P.F. Shariah Unit Fund		10,000,000	10,000,000	-	-
HFAML-ACME Employees Unit Fund		11,208,900	11,208,900	-	-
Second ICB Unit Fund		57,030	57,030	-	-
MTB Unit Fund		109,999,830	109,999,830	109,999,830	109,999,830
ATC Shariah Unit Fund		30,000,000	30,000,000	30,000,000	30,000,000
ICB AMCL Conv. First Unit Fund		55,070,846	55,070,846	4,285,037	4,285,037
ICB AMCL Islamic Unit Fund		17,017,479	17,017,479	15,676,058	15,676,058
Capitech IBBL Shariah Unit Fund		3,000,000	3,000,000	-	-
ICB AMCL Shotoborsho Unit Fund		150,000,000	150,000,000	50,000,000	50,000,000
Third ICB Unit Fund		31,501	31,501	-	-
ICB AMCL Pension Fund		10,000,000	11,543,928	-	-
ICB AMCL 2nd NRB Unit Fund		295,817,495	295,830,229	228,004,776	228,004,776
ICB AMCL Unit Fund		8,000,000	8,000,000	-	-
Sandhani Life Unit Fund		10,080,000	10,080,000	-	-
Sixth ICB Unit Fund		147,838	147,838	-	-
Green Delta Dragon Enhanced Blue Chip		-	2,000,000	-	-
Eight ICB Unit Fund		30,999,968	30,999,968	-	-
Prime Finance 1st Unit Fund		20,000,000	20,000,000	20,000,000	20,000,000
UFS Bank Asia Unit Fund		10,000,000	10,000,000	-	-
Bangladesh Fund		7,309,911,608	7,309,911,608	7,309,911,608	7,309,911,608
Ekush First Unit Fund		10,000,000	10,000,000	-	-
HFAML-Shariah Unit Fund		15,000,000	15,000,000	-	-
HFAML Unit Fund		4,999,992	4,999,992	-	-
VIPB SEBL 1st Unit Fund		4,770,900	21,946,640	-	-
UFS-IBBL Shariah Unit Fund		200,000,000	200,000,000	200,000,000	200,000,000
ICB AMCL 3rd NRB Mutual Fund		100,304,382	100,304,382	-	-
Edge Al Amin Shariah Consumer Fund		7,000,000	7,000,000	-	-
CAMP Unit Fund		10,016,950	10,016,950	-	-
CWT Opportunities Fund		2,064,000	2,064,000	-	-
EBL AML 1st Unit Fund		1,988,635	1,988,635	-	-
Ekush Stable Return Fund		5,000,000	5,000,000	-	-
Mercantile Bank Unit Fund		1,000,000	2,500,000	-	-
SEML PBSL Fixed Income Fund		10,000,000	10,000,000	10,000,000	10,000,000
CWT Community Bank Shariah Fund		-	12,000,000	-	10,000,000
AMCL 1st Mutual Fund		2,543,276	1,000,000	-	-
VIPB NLI 1st Unit Fund		141,282	141,282	-	-
		1,000,000	-	-	-
		8,943,471,911	8,995,161,038	8,394,177,309	8,424,177,309
5.2.3.2.6 Bond					
Aushugonj Power Station Company Ltd		12,500,000	25,000,000	-	-
		12,500,000	25,000,000	-	-
5.03 Branch Investments					
Chattogram Branch		718,451,854	717,883,001	488,416,200	482,390,761
Rajshahi Branch		410,234,774	399,557,508	365,290,058	354,848,500
Khulna Branch		286,585,783	274,213,144	246,698,245	235,139,429
Sylhet Branch		371,854,712	350,067,902	342,350,399	320,687,655
Barishal Branch		351,370,647	324,736,135	300,670,063	274,121,866
Bogura Branch		540,496,662	536,992,443	515,491,537	512,822,148
Local Office		746,664,108	746,590,750	746,664,108	746,590,750
Gazipur Branch		29,995,111	29,788,123	-	-
Uttara Branch		169,137,408	167,911,440	-	-
		3,624,791,059	3,547,740,446	3,005,580,609	2,926,601,110

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
5.04 Investment made during the year					
Capital investment in other institutions		-	-	-	-
Investment in Government Securities		3,669,256,260	-	2,982,425,200	-
Investment in Marketable Securities		32,074,188,264	23,355,278,851	31,244,277,158	21,368,357,159
Bangladesh fund		-	-	-	-
		35,743,444,524	23,355,278,851	34,226,702,358	21,368,357,159

5.05 Valuation of Investment in Other Securities (Quoted as on 30.06.2025)_ICB Solo

Investment in Securities	Total Cost price (Tk) 2025	Total Market price/Fair value (Tk) 2025	Revaluation Surplus/Deficit
a. Investment in Government Securities	3,022,269,200	2,961,638,000	(60,631,200)
b. Capital Investment in Subsidiary Companies	2,557,384,100	10,933,653,106	8,376,269,006
c. Capital Investment in Other Institutions	1,045,169,252	195,169,252	(850,000,000)
d. Marketable Securities			
Listed Securities			
Ordinary Shares	124,644,866,172	74,753,227,347	(49,891,638,825)
Debentures	39,600	51,066	11,466
Bond	54,968,926	37,300,993	(17,667,934)
Subtotal (I)	124,699,874,698	74,790,579,405	(49,909,295,293)
Non Listed Securities			
Non Listed Ordinary Shares	485,000,000	-	(485,000,000)
Delisted Securities	14,797,338	-	(14,797,338)
Preference Shares	1,489,101,903	1,308,401,903	(180,700,000)
Shares Against Underwriting	3,054,100	-	(3,054,100)
Mutual Funds	8,394,177,309	6,465,045,033	(1,929,132,276)
Bond	-	-	-
Subtotal (II)	10,386,130,650	7,773,446,936	(2,612,683,715)
Total (I+II)	135,086,005,348	82,564,026,341	(52,521,979,007)
Total (a+b+c+d)	141,710,827,900	96,654,486,699	(45,056,341,201)

5.06 Sector wise Valuation of Investment in Other Securities (Quoted as on 30.06.2025)_ICB Solo

Sector/Category	Total Cost price (Tk) 2025	Total Market price/Fair value (Tk) 2025
a. Investment In Government Securities	3,022,269,200	2,961,638,000
b. Capital Investment In Subsidiary Companies	2,557,384,100	10,933,653,106
c. Capital Investment In Other Institutions	1,045,169,252	195,169,252
d. Marketable Securities :		
Bank	14,745,922,422	9,676,398,989
Cement	9,520,464,713	5,207,544,861
Ceramics	1,039,422,271	466,257,362
Engineering	18,096,437,875	8,721,802,319
Food & Allied	10,226,092,905	6,417,320,436
Fuel & Power	21,425,005,320	12,873,229,319
Garments & Textiles	6,094,193,281	3,114,478,288
Information Tehnology	572,128,457	369,337,549
Insurance	729,334,060	334,915,167
Investment	1,267,867,700	720,757,771
Miscellaneous	1,594,080,724	1,238,567,915
Non Banking Fin. Institute	5,083,486,495	1,822,598,460
Paper And Printing	36,946,625	14,202,901
Pharmaceuticals And Chemicals	25,027,038,445	17,922,285,545
Services And Real Estate	533,297,475	170,380,191
Tannery Industry	1,843,982,915	950,186,096
Telecommunication	4,887,068,421	3,846,879,042
Travel And Leisure	1,922,096,068	886,085,136
Corporate Bond	54,968,926	37,300,993
Listed Debenture	39,600	51,066
Delisted Securities	14,797,338	-
Non Listed Securities	485,000,000	-
Non Listed Preference Share	1,489,101,903	1,308,401,903
Share Against Underwriting	3,054,100	-
Non Listed Open End Mutual Funds	8,394,177,309	6,465,045,033
Total	141,710,827,900	96,654,486,699

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024

5.07 Valuation and Provision/Reserve for Investment in Securities

Investment in Securities- at fair value	103,181,162,081	97,159,137,121	96,654,486,699	91,527,156,594
Investment in Securities- at cost price	149,830,883,952	141,336,346,742	141,710,827,900	133,785,108,313
Required Provision for Investment in Securities (A)	(46,649,721,871)	(44,177,209,621)	(45,056,341,201)	(42,257,951,719)
Additional Required Provision				
Unreconciled Shares			(78,400)	
Required Provision for Other Securities (B)			(78,400)	
Total Required Provision (A+B)	(46,649,721,871)	(44,177,209,621)	(45,056,419,601)	(42,257,951,719)
Provision/Reserve Maintained for Investment in Securities				
Reserve for Future Diminution of Overpriced Securities	7,883,154,053	7,883,153,714	6,883,154,730	6,883,154,730
Provision for Investment in Securities	5,917,521,429	5,770,425,503	3,582,043,901	3,582,043,901
Total	13,800,675,482	13,653,579,217	10,465,198,631	10,465,198,631
Excess/(Short) Provision	(32,849,046,389)	(30,523,630,404)	(34,591,220,970)	(31,792,753,088)

Shortfall of provision was 24.41% on Investment in Securities as on 30 June 2025. It is expected that if the market condition is improved this shortfall will be eliminated. Besides, the Bangladesh Securities & Exchange commission (Vide Letter No -বিএসইসি/এসআরএমআইডি/৯৪-২৭/১১৮ তারিখ ০২/০৫/২০২৪) extended the time limit for providing the shortfall provision against unrealized loss up to 31 December, 2025 or corresponding Financial Year.

6.00 Loans and Advances

Margin Loan – Secured	6.01	10,991,141,336	8,751,426,760	2,481,386,482	2,508,539,855
Unit & Mutual Fund Advance Account – Secured	6.02	664,956,975	697,501,455	664,956,975	697,501,455
Consumer Credit Scheme	6.03	168,063	485,953	168,063	485,953
Debenture Loan	6.04	21,225,208	21,225,208	21,225,208	21,225,208
Lease Receivables	6.05	189,504,435	299,695,152	189,504,435	299,695,152
Advance against Equity	6.06	40,000,000	40,000,000	40,000,000	40,000,000
Purchase of Debenture	6.07	1,542,420,905	1,529,658,307	1,542,420,905	1,529,658,307
Bond Purchase	6.08	9,430,552,872	9,715,139,544	9,430,552,872	9,715,139,544
Other Loans and Advances	6.09	4,148,376,468	3,849,373,258	5,860,876,468	5,094,373,258
Total Loan & Advances:		27,028,346,262	24,904,505,638	20,231,091,408	19,906,618,732

6.01 Margin Loan – Secured

Net Balance as on 1 July	10,150,312,171	7,588,535,490	1,512,731,813	1,694,694,624
Add: Loan disbursed during the year	4,681,551,382	5,333,982,874	1,007,564,887	1,518,165,784
Interest accrued during the year	2,120,058,877	552,841,977	363,668,182	391,142,883
	16,951,922,430	13,475,360,341	2,883,964,883	3,604,003,291
Less: Recovery during the year	5,439,558,964	5,734,083,207	1,241,707,102	1,734,451,096
Interest receivable adjusted against Rebate facility	1,993,376,224	356,820,382	235,729,300	356,820,382
	7,432,935,188	6,090,903,589	1,477,436,402	2,091,271,478
Add: Credit Balance of Margin Loan	1,472,154,094	1,366,970,008	1,074,858,002	995,808,042
	10,991,141,336	8,751,426,760	2,481,386,482	2,508,539,855

6.02 Unit & Mutual Fund Advance Account - Secured

Balance as on 1 July	697,501,455	633,957,394	697,501,455	633,957,394
Add: Loan disbursed during the year	290,305,154	335,571,986	290,305,154	335,571,986
Interest accrued during the year	84,349,275	69,440,329	84,349,275	69,440,329
	1,072,155,884	1,038,969,709	1,072,155,884	1,038,969,709
Less: Recovery/Adjustment during the year	408,042,931	342,068,181	408,042,931	342,068,181
Add: Credit Balance of Unit Lien	844,022	599,928	844,022	599,928
	664,956,975	697,501,455	664,956,975	697,501,455

6.03 Consumer Credit Scheme

Balance as on 1 July	485,953	474,405	485,953	474,405
Add: Additions during the year	-	127,972	-	127,972
	485,953	602,377	485,953	602,377
Less: Recovery/Adjustment during the year	317,890	116,423	317,890	116,423
	168,063	485,953	168,063	485,953

6.04 Debenture Loan

Food & Allied	21,225,208	21,225,208	21,225,208	21,225,208
	21,225,208	21,225,208	21,225,208	21,225,208

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
6.05 Lease Receivables					
Gross Lease Rental Receivables					
Balance as on 1 July		189,727,144	340,992,914	189,727,144	340,992,914
Add: Additions during the year		434,445	-	434,445	-
		190,161,589	340,992,914	190,161,589	340,992,914
Less: Recovery/Adjustment during the year		88,075,050	151,265,770	88,075,050	151,265,770
Less: Written off during the period		-	-	-	-
		102,086,538	189,727,144	102,086,538	189,727,144
Unearned Lease Income					
Balance as on 1 July		(21,300,009)	(37,539,007)	(21,300,009)	(37,539,007)
Add: Additions during the year		7,333,591	16,238,997	7,333,591	16,238,997
		(13,966,418)	(21,300,010)	(13,966,418)	(21,300,010)
Less: Recovery/Adjustment during the year		434,445	-	434,445	-
Less: Written off during the year		-	-	-	-
		(14,400,862)	(21,300,010)	(14,400,862)	(21,300,010)
Delinquent Charge-Receivable					
Balance as on 1 July		-	-	-	-
Add: Charged During the year		-	-	-	-
Less: Recovery/Adjustment During the year		-	-	-	-
		-	-	-	-
Lease Installment Receivable					
Balance as on 1 July		131,268,017	131,268,018	131,268,017	131,268,018
Add: Additions during the year		88,075,050	151,265,770	88,075,050	151,265,770
		219,343,067	282,533,788	219,343,067	282,533,788
Less: Recovery/Adjustment During the year		117,524,308	151,265,771	117,524,308	151,265,771
Less: Written off during the period		-	-	-	-
		101,818,759	131,268,018	101,818,759	131,268,018
Total:		189,504,435	299,695,152	189,504,435	299,695,152
6.06 Advance against Equity					
Balance as on 1 July		40,000,000	40,000,000	40,000,000	40,000,000
Add: Loan disbursed during the year		-	-	-	-
Interest charged during the year		-	-	-	-
		40,000,000	40,000,000	40,000,000	40,000,000
Less:Recovery during the year		-	-	-	-
		40,000,000	40,000,000	40,000,000	40,000,000
6.07 Purchase of Debenture					
Balance as on 1 July		1,529,658,307	1,558,531,343	1,529,658,307	1,558,531,343
Add: Loan disbursed during the year		-	5,734,289	-	5,734,289
Interest accrued during the year		58,720,104	6,298,370	58,720,104	6,298,370
		1,588,378,412	1,570,564,001	1,588,378,412	1,570,564,001
Less: Recovery/Adjustment during the year		45,957,507	40,905,694	45,957,507	40,905,694
Less: Written off during the period		-	-	-	-
		1,542,420,905	1,529,658,307	1,542,420,905	1,529,658,307
6.08 Bond Purchase					
Balance as on 1 July		9,715,139,544	11,374,243,018	9,715,139,544	11,374,243,018
Add: Loan disbursed during the year		217,458,572	818,444,473	217,458,572	818,444,473
Interest accrued during the year		1,195,444,515	768,594,109	1,195,444,515	768,594,109
		11,128,042,631	12,961,281,600	11,128,042,631	12,961,281,600
Less: Recovery/Adjustment during the year		1,697,489,758	3,246,142,056	1,697,489,758	3,246,142,056
		9,430,552,872	9,715,139,544	9,430,552,872	9,715,139,544

	Notes	Consolidated		Solo		
		Amount in Taka		Amount in Taka		
		2025	2024	2025	2024	
6.09 Other Loans and Advances						
Staff Loan and Advances		4,148,376,468	3,849,373,258	4,148,376,468	3,849,373,258	
Short Term Loan to Subsidiary		-	-	1,042,500,000	1,042,500,000	
Long Term Loan to Subsidiary		-	-	670,000,000	202,500,000	
		4,148,376,468	3,849,373,258	5,860,876,468	5,094,373,258	
Total Loans & Advances (6.01+.....+6.09)		27,028,346,262	24,904,505,638	20,231,091,408	19,906,618,732	
6.9.1 Staff Loan and Advances						
Motor cycle loan		56,326,859	66,065,445	56,326,859	66,065,445	
Motor car loan		11,627,203	11,510,593	11,627,203	11,510,593	
Motor car loan Scheme for Executive		78,951,022	47,119,139	78,951,022	47,119,139	
House building Loan		4,001,471,384	3,724,678,081	4,001,471,384	3,724,678,081	
		4,148,376,468	3,849,373,258	4,148,376,468	3,849,373,258	
6.9.2 Short Term Loan to Subsidiaries						
ICB Capital Management Ltd.		-	-	1,042,500,000	1,050,000,000	
Add: Loan disbursed during the year		-	-	80,000,000	-	
Less: Recovery/Adjustment during the year		-	-	80,000,000	7,500,000	
				1,042,500,000	1,042,500,000	
6.9.3 Long Term Loan to Subsidiaries						
ICB Securities Trading Co. Ltd.		-	-	202,500,000	337,500,000	
Add: Loan disbursed during the year		-	-	600,000,000	-	
Less: Recovery/Adjustment during the year		-	-	132,500,000	135,000,000	
				670,000,000	202,500,000	
6.10 Classification of Loans and Advances						
Unclassified:						
Standard		7,654,586,399	16,990,522,583	8,668,962,624	16,945,973,129	
Special Mention Account (SMA)		20,045,519	11,495,393	20,045,519	11,495,393	
		7,674,631,918	17,002,017,976	8,689,008,143	16,957,468,522	
Classified:						
Sub-standard		389,669,769	591,217,549	68,389,108	166,340,572	
Doubtful		392,403,525	373,124,035	267,321,343	57,675,374	
Bad/Loss		18,571,641,049	6,938,146,078	11,206,372,815	2,725,134,264	
		19,353,714,343	7,902,487,662	11,542,083,265	2,949,150,210	
Total		27,028,346,262	24,904,505,638	20,231,091,408	19,906,618,733	
6.10.1 Movements of Classified Loans & Advances						
Opening Balance		7,902,487,662	8,554,446,569	2,949,150,210	3,568,896,354	
Additions during the year		(201,547,781)	218,856,631	8,690,884,519	109,428,316	
Reduction during the year		11,652,774,462	(870,815,538)	(97,951,464)	(729,174,459)	
Closing Balance		19,353,714,343	7,902,487,662	11,542,083,265	2,949,150,210	
Measures taken for recovery of classified loan:						
i) Sending letters and reminders to borrowers.						
ii) Special Department is responsible for holding discussion with the client to recover the loan.						
iii) Disposal of security through auction.						
iv) Legal proceedings and settlement.						
v) Negotiation and approval from Board of Directors.						
6.10.2 Particulars of Required Provisions for Unclassified Loans & Advances						
Status	Base for provision for (Solo)	Percentage (%) of required provision	Required provision June 2025	Required provision June 2024	Required provision June 2025	Required provision June 2024
Unclassified						
All unclassified loans (Other than Small & Medium enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing & loans for professional)	4,528,276,175	1 & 2	377,626,823	501,806,109	51,878,252	176,005,536
Consumer finance	-	-	-	-	-	-
Special Mentioned Account (SMA)	20,045,519	5	1,002,276	23,076	1,002,276	114,954
Staff Loan	4,140,686,449	1	41,406,864	1,256,765	41,406,864	1,256,765
Total	8,689,008,143		420,035,964	503,085,950	94,287,393	177,377,255

		Notes	Consolidated		Solo	
			Amount in Taka		Amount in Taka	
			2025	2024	2025	2024
Particulars of required provisions for off balance sheet item - General Provision						
Name of Exposure	Outstanding	Percentage (%) of required provision	Required provision June 2025	Required provision June 2024	Required provision June 2025	Required provision June 2024
Acceptances and endorsements						
Bank Guarantee	500,000,000	1	5,000,000	25,000,000	5,000,000	25,000,000
Irrevocable letter of credits						
Total required provision			425,035,964	528,085,950	99,287,393	202,377,255
Provision maintained			425,035,964	528,085,950	99,287,393	202,377,255
Excess/(Short) provision at 30 June 2025			-	-	-	-
Classified - Specific provision						
Sub-standard			31,011,934	12,300,576	4,858,339	6,355,046
Doubtful			112,202,619	988,754,763	83,042,691	7,921,057
Bad/Loss			5,076,065,295	2,307,050,749	3,123,178,758	1,226,655,873
Required provision for Classified loans and advances			5,219,279,849	3,308,106,088	3,211,079,788	1,240,931,976
Total provision maintained						
Sub standard			31,011,934	12,300,576	4,858,339	6,355,046
Doubtful			112,202,619	988,754,763	83,042,691	7,921,057
Bad/Loss			5,076,065,295	2,307,050,749	3,123,178,758	1,226,655,873
Excess/(Short) provision at 30 June 2025			-	-	-	-
6.10.3 Write off Loans & Advances						
Balance at the beginning of the year (Restated)			3,894,247,593	3,918,860,534	3,894,247,593	3,918,860,534
Add: Write-off during the year			-	58,037,940	-	58,037,940
			3,894,247,593	3,976,898,474	3,894,247,593	3,976,898,474
Less: Recovery of Write-off loans			4,019,622	-	4,019,622	-
Balance at the end of the year			3,890,227,971	3,976,898,474	3,890,227,971	3,976,898,474
6.10.4 Residual Maturity Grouping of Loans and Advances						
In not more than one month			1,081,133,850	996,180,226	809,243,656	796,264,749
In more than 1 month but not more than 3 months			2,973,118,089	2,739,495,620	2,225,420,055	2,189,728,061
In more than 3 month but not more than 1 year			6,486,803,103	5,977,081,353	4,855,461,938	4,777,588,496
In more than 1 year but not more than 5 years			14,865,590,444	13,697,478,101	11,127,100,274	10,948,640,303
More than 5 years			1,621,700,776	1,494,270,338	1,213,865,484	1,194,397,124
			27,028,346,262	24,904,505,638	20,231,091,408	19,906,618,732
6.11 Recovery against Classified Loan & Advances:						
Total Recovery during the year			-	-	455,787,990	441,247,965
Total Classified Loans & Advances at the beginning of the year(Note:6.10)			-	-	2,949,150,211	3,568,896,354
Recovery Percentage(%)			-	-	15.45%	12.36%
7.00 Property and Equipment (at cost less depreciation): (Annexure-A & B)						
7.01 Land			306,951,845	306,951,845	36,017,635	36,017,635
Land Improvement			2,372,335	2,372,335	2,372,335	2,372,335
Building			594,388,045	594,388,046	15,397,027	15,397,027
Renovation of Office Building			167,999,516	164,692,699	92,753,018	92,755,625
Furniture & Fixture			52,194,517	49,094,371	19,111,471	18,889,546
Office Equipment			33,526,235	32,827,829	13,295,236	13,218,429
Electrical Equipment			32,648,429	30,844,005	7,626,989	7,434,996
Air Conditioner			48,057,848	45,590,226	4,784,574	4,718,774
Telephone Installation			7,342,559	6,986,943	4,621,403	4,590,682
Carpet & Curtains			978,553	978,553	978,553	978,553
Computer Hardware			148,119,665	128,639,897	69,705,374	67,481,852
Motor vehicles			76,220,080	76,220,080	52,442,580	52,442,580
Library Books			1,787,848	1,747,718	1,486,815	1,456,604
Fire Extinguisher			147,482	147,482	147,482	147,482
Building Under Construction			733,115,315	371,315,381	733,115,315	371,315,381
ICT & Radio Equipment			2,567,025	2,567,025	2,567,025	2,567,025
Telecommunication & Security Appliances			4,759,179	4,759,179	4,759,179	4,759,179
Others			658,746	658,746	-	-
Sub-total			2,213,835,222	1,820,782,359	1,061,182,013	696,543,705
Less: Accumulated Depreciation			852,555,701	819,025,112	268,933,115	261,136,874
Net Book value			1,361,279,521	1,001,757,248	792,248,897	435,406,831

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
7.02 Right of Use Asset					
Sub-total		630,371,894	624,624,443	565,047,261	560,114,924
Less: Accumulated Depreciation		562,322,021	447,012,005	517,332,733	414,328,689
Net Book value		68,049,872	177,612,438	47,714,528	145,786,235
7.03 Computer Software					
Sub-total		35,178,991	31,662,734	26,560,680	23,915,679
Less: Accumulated Amortization		21,006,753	18,160,595	14,159,005	11,817,152
Net Book value		14,172,238	13,502,140	12,401,675	12,098,527
Net Book value at the end of the half year (7.1+7.2+7.3)		1,443,501,631	1,192,871,825	852,365,100	593,291,594
8.00 Other Assets					
Income Receivables					
Interest on Bank Deposits (FDR)		2,084,036,653	1,403,756,556	2,067,229,486	1,396,472,685
Interest on Govt. Securities		143,428,797	12,151,139	143,303,131	12,151,139
Fees and Commissions Receivable		498,361,810	558,979,400	44,475,065	44,116,895
Dividend Receivable		588,415,023	678,226,278	559,420,456	645,389,339
		3,314,242,282	2,653,113,373	2,814,428,137	2,098,130,059
Others					
Installment receivable of Marketable Investments (Debenture)		1,601,051	1,601,051	1,601,051	1,601,051
Advance against Share Applications		146,124,929	6,804,000	146,124,929	6,804,000
Receivable from ICB Islamic Bank	8.01	286,791,847	287,405,397	286,791,847	287,405,397
Advance Income Tax-Staff	8.02	1,495,535	1,495,535	-	-
Advance Income Tax (Corporation & TDS)	8.03	4,628,264,499	6,255,393,741	2,795,435,860	4,571,641,252
Income Tax Refund	8.04	643,861,639	643,861,639	643,861,639	643,861,639
Receivable from Subsidiaries		-	-	13,671,708	28,699,711
Deferred Tax Asset	8.05	217,192,771	824,950,590	201,628,624	795,890,118
Others Advances, Deposits and Receivables		310,358,352	3,187,340,881	188,930,876	184,142,822
Share Sale/Purchase (Debit Balance)		53,014,013	136,649,768	44,904,043	136,649,768
Sundry Assets		27,771,929	8,024	8,788	8,023
		6,316,476,566	11,345,510,625	4,322,959,365	6,656,703,782
Total:		9,630,718,848	13,998,623,998	7,137,387,502	8,754,833,840
8.01 Receivable from ICB Islamic Bank					
As per The Oriental Bank Limited (Reconstruction) Scheme, 2007 circulated by Bangladesh Bank via BRPD Circular Letter No. 06 dated 2 August 2007; No.BRPD(R-1)651/9(10)/2007-446 (Amendment -BRPD Circular Letter No.15, Dated on 03 November,2016; No. BRPD(R-1)651/9(10)/2016-7231) Payment of FDR Tk. 690,631,349 is carrying on as per prescribed settlement schedule. From 2007 to 30 June 2018 this FDR amount has been realized by total shares 168,779 whose value of shares of Taka 168,779,000 which has been shown as investment in shares and Cash Taka 223,834,152 recovered which has been shown in the cash at bank respectively.					
Balance as on 1 July		287,405,397	287,570,617	287,405,397	287,570,617
Less: Adjustment during the year		613,550	165,220	613,550	165,220
Balance as at 30 June		286,791,847	287,405,397	286,791,847	287,405,397
8.02 Advance Income Tax (Staff)					
Balance as on 1 July		1,495,535	1,495,535	-	-
Add: Payment made during the year		4,882,021	45,046,151	4,882,021	45,046,151
Less: Adjustment during the year		4,882,021	45,046,151	4,882,021	45,046,151
Balance at the end of the year		1,495,535	1,495,535	-	-
8.03 Advance Income Tax (Tax Deducted at Source)					
Balance as on 1 July		6,255,393,742	5,205,393,947	4,571,641,252	3,650,589,356
Add: Prior period error adjustment		(86,669)	(18,255)	(86,669)	(18,255)
Restated opening balance		6,255,307,073	5,205,375,692	4,571,554,583	3,650,571,101
Add: Payment made during the year		1,147,624,686	1,138,483,879	904,470,860	921,070,151
Less: Adjustment during the year		2,774,667,260	88,465,831	2,680,589,584	-
Balance at the end of the year (Annexure:C)		4,628,264,499	6,255,393,741	2,795,435,860	4,571,641,252
8.04 Income Tax Refund					
Balance as on 1 July		643,861,639	643,861,639	643,861,639	643,861,639
Add: Prior period error adjustment		-	-	-	-
Restated opening balance		643,861,639	643,861,639	643,861,639	643,861,639
Adjustment during the year		-	-	-	-
Balance at the end of the year		643,861,639	643,861,639	643,861,639	643,861,639

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
8.05 Deferred Tax Assets					
Balance as on 1 July		824,950,590	29,831,641	795,890,118	6,792,374
Less: Prior Year Adjustment		-	-	-	-
Restated opening balance		824,950,590	29,831,641	795,890,118	6,792,374
Less during the year		(607,757,819)	795,118,948	(594,261,494)	789,097,744
Total at 30 June		217,192,771	824,950,590	201,628,624	795,890,118
8.5.1 Deferred Tax Benefit for the Financial Year 2024-25 for ICB Solo					
I. Assets					
Non-Current Assets					
Fixed assets			766,260,602	700,208,308	66,052,295
Leased Assets					
Right of Use Asset			47,714,528		47,714,528
II. Gratuity Provision & Subscription of Supprannuation Fund					
Provision for Gratuity			1,797,400		(1,797,400)
III. Lease Liabilities					
Lease Liabilities			50,457,334		(50,457,334)
IV. Business Loss - Current Year			(599,188,417)		(599,188,417)
Total as on 30 June 2025			267,041,447	700,208,308	(537,676,329)
Fixed assets			409,115,388	443,007,212	(33,891,824)
Right of Use Asset			145,786,235	-	145,786,235
Provision for gratuity			1,816,040	-	(1,816,040)
Lease Liabilities			151,238,741	-	(151,238,741)
Business Loss - Last Year			2,081,213,277		(2,081,213,278)
Total as on 30 June 2024			2,789,169,681	443,007,212	(2,122,373,647)
Applicable Tax Rate (2024-25)					0.375
Applicable Tax Rate (2023-24)					0.375
2025					
Deferred Tax Asset/(Liability) as on 30 June 2025					201,628,623
Deferred Tax Asset/(Liability) as on 30 June 2024					795,890,118
Add: Prior period error adjustment					-
Deferred Tax Expense during the year 2025					(594,261,494)
2024					
Deferred Tax Asset/(Liability) as on 30 June 2024					795,890,118
Deferred Tax Asset/(Liability) as on 30 June 2023					6,792,374
Add: Prior period error adjustment					
Deferred Tax Benefit during the year 2024					789,097,744
9.00 Borrowings from banks, financial institutions & Others					
Government Loan	9.1	8,073,329,795	8,176,314,006	8,073,329,795	8,176,314,006
Borrowings from Bangladesh Bank & Others	9.2	30,150,000,000	3,284,000,000	30,150,000,000	3,284,000,000
		38,223,329,795	11,460,314,006	38,223,329,795	11,460,314,006
9.1 Government Loan :					
Loan from Bangladesh Bank against PKKB Shahayata Tahbil		8,073,329,795	8,176,314,006	8,073,329,795	8,176,314,006
		8,073,329,795	8,176,314,006	8,073,329,795	8,176,314,006
9.2 Borrowings from Bangladesh Bank & Others					
Borrowings as Call Loan	9.2.1	-	300,000,000	-	300,000,000
Borrowings as Demand Loan & SND	9.2.2	30,150,000,000	2,984,000,000	30,150,000,000	2,984,000,000
		30,150,000,000	3,284,000,000	30,150,000,000	3,284,000,000
9.2.1 Borrowings as Call Loan					
Uttara Bank Ltd.		-	300,000,000	-	300,000,000
		-	300,000,000	-	300,000,000
9.2.2 Borrowings as Demand Loan & SND					
Demand Loan from Bangladesh Bank		30,000,000,000	1,500,000,000	30,000,000,000	1,500,000,000
SND from Different Banks		150,000,000	1,484,000,000	150,000,000	1,484,000,000
		30,150,000,000	2,984,000,000	30,150,000,000	2,984,000,000
Total Borrowings (9.1 + 9.2)		38,223,329,795	11,460,314,006	38,223,329,795	11,460,314,006

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
10.00 Deposits					
Term Deposits	10.1	71,951,153,532	88,875,157,597	71,951,153,532	88,875,157,597
Lease Deposits	10.2	19,420,918	19,420,918	19,420,918	19,420,918
		71,970,574,450	88,894,578,515	71,970,574,450	88,894,578,515
10.1 Term Deposits					
General Public		109,869,155	101,519,031.8	109,869,155	101,519,032
Banks & NBFI		40,583,950,000	53,717,875,000	40,583,950,000	53,717,875,000
Other Institutions		31,257,334,377	35,055,763,565	31,257,334,377	35,055,763,565
		71,951,153,532	88,875,157,597	71,951,153,532	88,875,157,597
10.2 Lease Deposits					
Basundhara Infrastructure & Development Ltd		16,949,261	16,949,261	16,949,261	16,949,261
Haji Asmat Agro Food Ltd.		1,437,500	1,437,500	1,437,500	1,437,500
Collar Knitting Ltd		1,034,157	1,034,157	1,034,157	1,034,157
		19,420,918	19,420,918	19,420,918	19,420,918
Total deposit (10.1 + 10.2)		71,970,574,450	88,894,578,515	71,970,574,450	88,894,578,515
10.1.a Term Deposit:					
Balance as on 1 July		88,875,157,597	88,775,054,313	88,875,157,597	88,775,054,313
Addition during the year		12,537,636,546	17,182,526,447	12,537,636,546	17,182,526,447
		101,412,794,143	105,957,580,760	101,412,794,143	105,957,580,760
Encashed during the year		29,461,640,612	17,082,423,163	29,461,640,612	17,082,423,163
Balance as on 30 June		71,951,153,532	88,875,157,597	71,951,153,532	88,875,157,597
10.1.b Maturity wise grouping of deposits					
Payable on demand		36,622,590,826	-	36,622,590,826	-
Payable within 1 month		3,150,339,406	7,061,601,209	3,150,339,406	7,061,601,209
Over 1 month but within 6 months		27,492,572,339	28,112,625,084	27,492,572,339	28,112,625,084
Over 6 month but within 1 year		4,685,650,962	49,199,121,823	4,685,650,962	49,199,121,823
Over 1 year but within 5 years		-	4,501,809,481	-	4,501,809,481
		71,951,153,532	88,875,157,597	71,951,153,532	88,875,157,597
11.00 ICB Subordinated Bond					
Agrani Bank Ltd.		5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
Janata bank Ltd.		3,110,385,021	3,110,385,021	2,699,925,943	3,110,385,021
Rupali Bank Ltd.		900,000,000	900,000,000	900,000,000	900,000,000
Sonali Bank Ltd.		1,600,000,000	1,600,000,000	1,600,000,000	1,600,000,000
		10,199,925,943	10,610,385,021	10,199,925,943	10,610,385,021
12.00 Other Liabilities and Provisions:					
Interest Payable on Long & Short Term Debts		9,833,963,473	8,526,490,077	9,833,963,473	8,526,490,077
Credit Balance of Margin Loan		1,459,321,966	1,357,198,074	1,074,858,002	995,808,042
Liability for lease rental	12.5	70,659,719	182,063,194	50,457,334	151,238,741
Accrued Expenses		277,794,438	353,242,163	165,506,601	285,856,922
Other Operating Expenses Payable		331,356,993	204,976,281	-	-
Counter Bridging Loan Payable to Co-underwriters		17,631,860	17,631,860	17,631,860	17,631,860
Dividend Payable	12.6	3,113,053	351,082,369	3,110,408	351,080,848
Provision against Loans and Advances	12.2.1&12.2.2	5,639,315,812	3,811,192,037	3,305,367,181	1,418,309,231
Interest Suspense	12.3	5,152,368,461	4,397,023,600	2,001,177,955	1,047,941,827
Interest Suspense -Non listed Preference share		563,365,176	538,767,015	563,365,176	538,767,015
Interest Suspense-FDR		1,822,769,786	1,032,501,904	1,822,769,786	1,032,501,904
Provision for Income Tax	12.4	2,445,375,266	3,988,915,800	763,441,622	2,476,083,505
Provision against VAT	12.2.5	1,300,273,985	1,190,715,121	1,300,273,985	1,190,715,121
Provision for Gratuity		192,981,560	220,039,604	1,797,400	1,816,040
Provision against Other Asset	12.2.3	610,191,751	386,100,122	583,719,951	356,160,315
Provision against FDR**		9,284,588,654	3,648,075,948	9,284,588,654	3,648,075,948
Provision against Investment	12.2.4	5,917,521,429	5,770,425,503	3,582,043,901	3,582,043,901
Provision against Off balance sheet Items	12.2.6	5,000,000	25,000,000	5,000,000	25,000,000
Deferred Tax Liability		-	-	-	-
Benevolent Fund		10,000,000	-	10,000,000	-
Others	12.1	940,059,813	1,537,313,097	886,502,766	557,983,003
		45,877,653,195	37,538,753,768	35,255,576,054	26,203,504,298

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024

*Provision for Vat @15% on Fees & Commission income has been made due to the claim of Customs, Excise & VAT Commissionerate, Dhaka (South). The Corporation has filed an appeal in Highcourt Division (Appeal no-56/2019) against such claim.

**Bangladesh Bank estimated provision against Fixed Deposits (10 Non-Bank Financial institutions & Padma Bank PLC) is TK. 928.46 crore as per Bangladesh Bank quick summary report FY: 2024-25. ICB also estimated and maintained full amount of provision (TK. 269.41 crore, TK. 95.40 crore & TK. 563.65 crore in FY: 2020-21, 2021-22 & 2024-25 respectively.)

12.1 Others

Credit Balance of Block Account for IPO	28,845,107	25,946,901	28,845,107	25,946,901
Credit Balance of Unit Lien, Share App. money, Advance Staff tax etc	13,231,831	12,965,417	13,231,831	12,965,417
Share Sale Purchase Credit Balance Payable to ISTCL	65,048,500	906,351,016	64,181,959	241,015,826
Dividend & Interest Suspense etc.	94,071,082	115,545,842	86,220,893	115,545,842
Project Loan & Other Suspense	197,755,036	231,415,415	160,318,331	59,180,794
Margin Loan Suspense	39,313,038	74,379,594	39,313,038	74,379,594
Security Deposit	6,753,427	1,361,628	1,066,115	453,038
Sundry Payable	5,065,646	8,457	3,887,643	8,457
Income Tax, Vat and Excise Duty Deducted at Source	487,066,146	28,516,768	486,527,849	28,277,135
Risk Coverage Charge from Consumer Credit Scheme	210,000	210,000	210,000	210,000
FDR Suspense	2,700,000	-	2,700,000	-
	940,059,813	1,537,313,097	886,502,766	557,983,003

12.2 Provision against Loans and Advances & Others

Provision for loans and advances is created for covering the bank for possible loan losses in the future. General provision is made on outstanding loan and advance without considering the quality of loans and advances according to the prescribed rate of Bangladesh Bank. Classified loans and advances of the banks are categorized as sub-standard, doubtful and bad/loss as per guidelines of the Bangladesh Bank. Specific provision is required to be made on the shortfall in security value over the amount outstanding (net of unearned interest and interest suspense) for accounts which are classified as sub-standard, doubtful or bad/loss. The Corporation also follows master circular regarding loan classification and provisioning. The required provision against loans and advances stood at Tk 330.54 crore as on 30 June 2025 against which adequate provision has been made.

12.2.1 General Provision against unclassified Loans and Advances

Balance as on 1 July	503,085,950	517,150,623	177,377,255	191,441,927
Add: Provision made during the year	8,632,918	(14,064,673)	8,593,043	(14,064,673)
Less: Provision Write Back during the year	91,682,905	-	91,682,905	-
Balance as at 30 June	420,035,964	503,085,950	94,287,393	177,377,255

12.2.2 Specific Provision

Balance as on 1 July	3,308,106,087	3,653,301,291	1,240,931,976	1,586,127,179
Add: Provision made during the year	2,076,711,122	(287,157,263)	2,046,126,880	(287,157,263)
Less: Rebate/Write off during the year	165,329,116	58,037,940	75,770,823	58,037,940
Less: Provision Write Back during the year	208,245	-	208,245	-
Balance as at 30 June	5,219,279,848	3,308,106,087	3,211,079,788	1,240,931,976
Total:	5,639,315,812	3,811,192,037	3,305,367,181	1,418,309,231

The above Loan Loss Provision has been maintained as follows:

Debenture Loan	3,704,928	3,704,928	3,704,928	3,704,928
Lease Finance	40,098,607	27,243,120	40,098,607	27,243,120
Unit & Mutual Funds Advance Account	21,112,779	9,246,658	21,112,779	9,246,658
Margin Loan	3,136,554,868	3,223,073,747	802,606,236	830,190,940
Purchase of Debenture	395,424,409	190,494,154	395,424,409	190,494,154
Staff Advance	49,096,883	47,245,351	49,096,883	47,245,351
Consumer Credit	168,063	376,308	168,063	376,308
Advance against Equity	6,000,000	6,000,000	6,000,000	6,000,000
Bond Purchase	1,970,030,276	291,357,771	1,970,030,276	291,357,771
Loan to Subsidiaries	17,125,000	12,450,000	17,125,000	12,450,000
Total:	5,639,315,812	3,811,192,037	3,305,367,181	1,418,309,231

As per BRPD circulars (No. 15 dated 27 November 2024) as well as the practice of conventional banking, CL-4 is focused on the basis of monthly installment. But, variability of conditions of sanction letter issued by the Corporation and the use of reducing balance method to prepare payment schedule have created some deviations from the prescribed criteria which is agreed with the Bangladesh Bank.

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
12.2.3 Provision against Other Asset					
Dividend Receivable		43,900,094	38,604,829	43,900,094	38,604,829
Share Application Money		2,554,000	2,554,000	2,554,000	2,554,000
Receivable Installment of Debenture		1,601,051	1,601,051	1,601,051	1,601,051
Temporary advances for Staff		-	-	-	-
Advance against Legal Expense		1,456,700	1,259,500	1,456,700	1,259,500
Suspense Debit Balance		2,529,200	2,529,200	2,529,200	2,529,200
Provision Against Interest Receivable on FDR		244,459,700	102,384,376	244,459,700	309,184,376
Provision Against Receivable from ISTCL		-	-	-	-
Securities & Other Deposits		427,360	427,360	427,360	427,360
Receivable from ICB Islami Bank (FDR)		313,263,647	236,739,807	286,791,847	-
		610,191,751	386,100,122	583,719,951	356,160,315
12.2.4 Provision against Investment					
Balance as on July 1		5,770,425,503	5,564,213,437	3,582,043,901	3,582,043,901
Add: Addition during the year		51,818,520	17,126,978	-	-
Add: Transfer to Provision		95,277,406	189,085,088	-	-
Balance as on June 30		5,917,521,429	5,770,425,503	3,582,043,901	3,582,043,901
12.2.5 Provision against VAT					
Balance as on July 1		1,190,715,121	1,080,750,164	1,190,715,121	1,080,750,164
Add: Addition during the year		109,754,516	110,356,262	109,754,516	110,356,262
Less: Adjustment during the year		(195,652)	(391,304)	(195,652)	(391,304)
Balance as on June 30		1,300,273,985	1,190,715,121	1,300,273,985	1,190,715,121
12.2.6 Provision against Off Balance sheet Items					
Balance as on July 1		25,000,000	12,500,000	25,000,000	12,500,000
Add: Addition During the Year		(20,000,000)	12,500,000	-	12,500,000
Less: Write Back during the year		-	-	(20,000,000)	-
Balance as on June 30		5,000,000	25,000,000	5,000,000	25,000,000
12.3 Interest Suspense - for Loans & Advances					
Classified loans and advances of the Corporation are categorized as sub-standard, doubtful and bad/loss as per guidelines of the Bangladesh Bank. Interest accrued on Sub-Standard (SS) and doubtful (DF) is recorded as 'interest suspense' and not taken to income. This interest is recognized as income when it is realized in cash by the Corporation.					
Balance as on 1 July		4,397,023,600	4,628,528,145	1,047,941,827	923,676,176
Add: Amount transferred during the year		1,540,876,306	609,838,015	1,284,382,562	573,935,792
Less: Amount recovered during the year		(144,882,621)	(460,855,595)	(141,230,522)	(449,670,141)
Less: Write off during the year		(189,915,913)	-	(189,915,913)	-
Less: Interest Waiver during the year		(450,732,911)	(380,486,965)	-	-
Balance as on 30 June		5,152,368,461	4,397,023,600	2,001,177,955	1,047,941,827
12.4 Provision for Income Tax					
Opening balance		3,988,915,800	3,270,272,999	2,476,083,505	1,889,761,178
Add: Prior period error adjustment		-	-	-	-
Restated opening balance		3,988,915,800	3,270,272,999	2,476,083,505	1,889,761,178
Add: Provision made during the year		1,104,901,080	806,011,863	992,264,376	941,394,290
Less: Adjustment During the year		(2,648,441,613)	(87,369,062)	(2,704,906,260)	(355,071,963)
Balance at the end of the year		2,445,375,266	3,988,915,800	763,441,622	2,476,083,505
12.5 Liability for lease rental					
Not later than one month		-	-	-	-
Later than one month and not later than three months		21,766,120	17,180,403	17,924,929	17,180,403
Later than three months and not later than six months		30,577,708	26,031,695	26,903,162	26,031,695
Later than six months and not later than one year		5,988,808	53,045,768	1,740,931	53,045,768
Later than one year and not later than five year		12,327,083	85,805,327	3,888,312	54,980,874
		70,659,719	182,063,194	50,457,334	151,238,741
12.6 Dividend Payable					
Year wise unclaimed dividend payables					
FY upto 2018-19		4,690	3,371	4,690	3,371
FY 2019-20		42,666	-	42,666	-
FY 2020-21		895,598	409,617	895,598	409,617
FY 2021-22		669,053	240,267,119	669,053	240,267,119
FY 2022-23		1,198,902	109,223,763	1,198,902	109,223,763
FY 2023-24		302,143	1,178,499	299,498	1,176,978
		3,113,053	351,082,369	3,110,408	351,080,848

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
13.00 Share Capital:					
Authorized Capital					
1,000,000,000 ordinary shares of Tk 10 each		10,000,000,000	10,000,000,000	10,000,000,000	10,000,000,000
Issued, Subscribed & Paid up Capital					
5,000,000 ordinary shares of Tk 10 each fully paid up in cash		50,000,000	50,000,000	50,000,000	50,000,000
371,875,000 ordinary shares of Taka 10 each issued as stock dividend		3,718,750,000	3,718,750,000	3,718,750,000	3,718,750,000
255,937,500 ordinary shares of Taka 10 each issued as right shares		2,559,375,000	2,559,375,000	2,559,375,000	2,559,375,000
31,640,625 ordinary shares of Taka 10 each issued as stock dividend for FY 2016-17		316,406,250	316,406,250	316,406,250	316,406,250
33,222,656 ordinary shares of Taka 10 each issued as stock dividend for FY 2017-18		332,226,563	332,226,563	332,226,563	332,226,563
69,767,578.125 ordinary shares of Taka 10 each issued as stock dividend for FY 2018-19		697,675,781	697,675,781	697,675,781	697,675,781
38,372,167.97 ordinary shares of Taka 10 each issued as stock dividend for FY 2019-20		383,721,680	383,721,680	383,721,680	383,721,680
4,02,90,776.37 ordinary shares of Taka 10 each issued as stock dividend for FY 2021-22		402,907,764	402,907,764	402,907,764	402,907,764
2,11,52,657.59 ordinary shares of Taka 10 each issued as stock dividend for FY 2022-23		211,526,576	211,526,576	211,526,576	211,526,576
		8,672,589,613	8,672,589,613	8,672,589,613	8,672,589,613

Percentage of shareholdings at the closing date (ICB-Solo):

Particulars	2025 Taka	2024 Taka	2025 %	2024 %
Government of the People's Republic of Bangladesh	2,341,599,213	2,341,599,213	27.00	27.00
BDBL (Former BSB & BSRS)	2,169,887,990	2,194,887,990	25.02	25.31
Banks :				
Sonali Bank Limited	607,176,430	607,176,430	7.00	7.00
Janata Bank Limited	579,510,340	579,510,340	6.68	6.68
Agrani Bank Limited	435,346,460	435,346,460	5.02	5.02
Rupali Bank Limited	348,985,050	348,985,050	4.02	4.02
Pubali Bank Limited	651,351,010	651,351,010	7.51	7.51
Uttara Bank Ltd.	137,859,350	137,859,350	1.59	1.59
Others :				
Sadharan Bima Corporation	1,012,446,560	1,012,446,560	11.67	11.67
Jiban Bima Corporation	59,104,940	59,104,940	0.68	0.68
Private Commercial Banks	10,849,860	8,186,810	0.13	0.09
Mutual Funds	55,877,360	52,420,140	0.64	0.60
Other Institutions	72,137,130	103,165,370	0.83	1.19
General Public	190,457,920	140,549,950	2.20	1.62
	8,672,589,613	8,672,589,613	100	100

13.a Capital Adequacy Ratio (CAR):

"As per section 4(GHA) of the Financial Institutions Regulation 1994, the minimum paid up capital of the Financial Institution (FI) shall be Tk.100 crore; provided that the sum of paid up capital and reserves shall not be less than the minimum capital determined by the Bangladesh Bank under the Risk Based Assets of the company. The surplus eligible capital of the corporation at the close of the business on June 30, 2025 were Tk 1,896.51 crore.

Details are shown below:

Core Capital (Tier-I)

Paid up Capital	8,672,589,613	8,672,589,613	8,672,589,613	8,672,589,613
Share Premium	7,356,102,539	7,356,102,539	7,356,102,539	7,356,102,539
Statutory Reserve	8,492,455,440	8,432,696,381	6,615,166,629	6,573,461,199
Loan Redemption Reserve	1,201,022,602	1,190,596,244	1,201,022,602	1,190,596,244
Reserve for Future Diminution of Overpriced Securities	7,883,154,053	7,883,153,714	6,883,154,730	6,883,154,730
Reserve for Building	3,038,432,435	3,282,427,316	2,903,400,000	2,903,400,000
Revaluation Reserve for TREC	46,009,672	46,009,672	-	-
Dividend Equalization Reserve	3,953,723,582	4,097,175,118	2,593,613,368	2,767,065,160
Capital Reserve	2,030,026,600	1,734,714,100	-	-
Retained Earnings	(10,192,627,381)	2,358,997,796	(12,117,311,707)	221,418,499
	32,480,889,157	45,054,462,494	24,107,737,775	36,567,787,985

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
Supplementary Capital (Tier-II)					
General Provision		420,035,964	503,085,950	94,287,393	177,377,255
ICB Subordinated Bond		10,199,925,943	10,610,385,021	10,199,925,943	10,610,385,021
Revaluation Reserve for investment up to 10% of Revaluation Reserve		-	-	-	-
		10,619,961,906	11,113,470,971	10,294,213,336	10,787,762,276
A) Total Capital		43,100,851,063	56,167,933,465	34,401,951,111	47,355,550,261
Total Assets including off balance sheet exposures		199,252,378,508	196,058,501,791	180,257,144,017	176,236,569,826
B) Total risk weighted assets		163,794,909,822	166,468,877,618	154,368,348,891	155,882,226,582
C) Required capital based on risk weighted assets (10% of B)		16,379,490,982	16,646,887,762	15,436,834,889	15,588,222,658
D) Surplus (A-C)		26,721,360,081	39,521,045,704	18,965,116,222	31,767,327,603
Capital Adequacy Ratio (%)		26.31	33.74	22.29	30.38
14.00 Share Premium:					
Balance as on 1 July		7,356,102,539	7,356,102,539	7,356,102,539	7,356,102,539
Balance as on 30 June		7,356,102,539	7,356,102,539	7,356,102,539	7,356,102,539
15.00 Reserves:					
15.01 Statutory Reserve :					
Balance as on 1 July		8,432,698,010	8,268,930,775	6,573,461,199	6,486,430,775
Add: Addition during the year		59,758,645	163,767,235	41,705,430	87,030,424
		8,492,456,655	8,432,698,011	6,615,166,629	6,573,461,199
Less: Minority Interest		1,215	1,630	-	-
Balance as on 30 June		8,492,455,440	8,432,696,381	6,615,166,629	6,573,461,199
15.02 Loan Redemption Reserve					
Balance as on 1 July		1,190,596,244	1,168,838,638	1,190,596,244	1,168,838,638
Add: Addition during the year		10,426,358	21,757,606	10,426,358	21,757,606
Balance as on 30 June		1,201,022,602	1,190,596,244	1,201,022,602	1,190,596,244
15.03 Reserve for Future Diminution of Overpriced Securities & Non Listed Securities:					
Balance as on 1 July		7,883,154,730	8,062,239,818	6,883,154,730	6,873,154,730
Add: Addition during the year		-	10,000,000	-	10,000,000
Less: Adjustment during the year		-	189,085,088	-	-
		7,883,154,730	7,883,154,730	6,883,154,730	6,883,154,730
Less: Minority Interest		677	1,016	-	-
Balance as on 30 June		7,883,154,053	7,883,153,714	6,883,154,730	6,883,154,730
15.04 Other Reserve :					
Reserve for Building	15.4.1	3,038,432,435	3,282,427,316	2,903,400,000	2,903,400,000
Revaluation Reserve for TREC	15.4.2	46,009,672	46,009,672	-	-
Dividend Equalization Reserve	15.4.3	3,953,723,582	4,097,175,118	2,593,613,368	2,767,065,160
		7,038,165,689	7,425,612,106	5,497,013,368	5,670,465,160
15.4.1 Reserve for Building :					
Balance as on 1 July		3,282,427,813	3,262,427,813	2,903,400,000	2,903,400,000
Add: Add/Transfer during the year		5,000,000	20,000,000	-	-
Less: Transferred to Provision for Own Portfolio		248,995,249	-	-	-
		3,038,432,564	3,282,427,813	2,903,400,000	2,903,400,000
Less: Minority Interest		129	497	-	-
Balance as on 30 June		3,038,432,435	3,282,427,316	2,903,400,000	2,903,400,000
15.4.2 Revaluation Reserve for TREC					
Balance as on 1 July		46,009,740	46,009,740	-	-
Add: Adjustment during the year		-	-	-	-
		46,009,740	46,009,740	-	-
Less: Minority Interest		68	68	-	-
Balance as on 30 June		46,009,672	46,009,672	-	-
15.4.3 Dividend Equalization Reserve :					
Balance as on 1 July		4,097,176,170	4,047,176,170	2,767,065,160	2,767,065,160
Add: Addition during the year		30,000,000	50,000,000	-	-
Less: Transfer to Retained Profit		173,451,792	-	173,451,792	-
Less: Dividend Paid		-	-	-	-
		3,953,724,378	4,097,176,170	2,593,613,368	2,767,065,160
Less: Minority Interest		796	1,052	-	-
Balance as on 30 June		3,953,723,582	4,097,175,118	2,593,613,368	2,767,065,160

	Notes	Consolidated		Solo	
		Amount in Taka		Amount in Taka	
		2025	2024	2025	2024
15.05 Capital Reserve					
Opening Balance		1,734,714,100	1,537,840,000	-	-
Add: Addition during the year		295,312,500	196,875,000	-	-
Less: Adjustment			(900)	-	-
Balance as on 30 June		2,030,026,600	1,734,714,100	-	-

The capital reserve comprises stock dividends from subsidiaries, namely ICB Securities Trading Co.Ltd. (BDT 39,24,99,700), ICB Asset Management PLC. (BDT 83,59,37,200), and ICB Capital Management Ltd. (BDT 80,15,89,700).

Total Reserve Balance as on 30 June (15.1+.....+15.5)	26,644,824,385	26,666,772,546	20,196,357,330	20,317,677,334
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16.00 Business commitments and contingencies:

In the normal course of business, Corporation makes various commitments and incurs certain contingent liabilities. No material losses are anticipated as a result of this transactions. These contingent liabilities are quantified below:

16.01 Contingent Liabilities

Corporate guarantee	16.01.a	500,000,000	2,500,000,000	500,000,000	2,500,000,000
		500,000,000	2,500,000,000	500,000,000	2,500,000,000

16.1.a The Corporation is contingently liable for issuance of corporate guarantee on behalf of ICB Securities Trading Company Limited in favour of Dhaka Stock Exchange PLC.

17.00 Non Controlling Interest:

ICB Securities Trading Co. Ltd.	1,577	1,953	-	-
ICB Asset Management PLC.	3,549	5,193	-	-
ICB Capital Management Ltd.	842	840	-	-
	5,968	7,986	-	-

17.01 Calculation of Non Controlling Interest

	ICB Securities Trading Co. Ltd.	ICB Asset Management PLC.	ICB Capital Management Ltd.	Total
Share Capital	405,000,000	885,937,500	3,296,475,000	4,587,412,500
Reserves	432,063,662	3,070,000,000	908,279,678	4,410,343,340
Retained Earnings	227,184,717	1,284,872,497	420,728,396	1,932,785,610
Total net assets as on 30 June 2025	1,064,248,379	5,240,809,997	4,625,483,074	10,930,541,450
% Non Controlling Interest	0.000148148148	0.000067724868	0.000018201260	0.000234074276
Non Controlling Interest at 30 June 2025	1,577	3,549	842	5,968
Total net assets as on 30 June 2024	1,317,308,173	5,112,091,078	4,614,667,342	11,044,066,594
% Non Controlling Interest	0.000148148148	0.000101587302	0.000018201260	0.000267936710
Non Controlling Interest at 30 June 2024	1,953	5,193	840	7,986

17.02 Name of Subsidiaries	Net Profit Available for Appropriation 2025	Net Profit Available for Appropriation 2024	Issued, Subscribed & Paid up Capital 2025	Issued, Subscribed & Paid up Capital 2024	2025	2024
ICB Securities Trading Co.Ltd.	4,035,454	(39,359,135)	405,000,000	405,000,000	6	(58)
ICB Asset Management PLC.	485,538,865	488,989,306	885,937,500	590,625,000	329	497
ICB Capital Management Ltd.	60,383,655	80,532,150	3,296,475,000	3,296,475,000	11	15
					346	453

	Consolidated		Solo	
	2025	2024	2025	2024
18.00 Interest Income:				
Interest on Bridging Loan	-	2,884,248	-	2,884,248
Interest on Margin Loan	220,531,043	265,502,542	104,250,403	103,602,983
Interest on Unit & Mutual Fund Advance Account	84,349,152	69,418,071	84,349,152	69,418,071
Interest on Bank Deposits	337,309,466	787,675,982	158,969,388	721,149,123
Interest on Consumer Credit Scheme	4,046	41,882	4,046	41,882
Interest on Advance against Equity	-	-	-	-
Interest from Lease Receivables	11,577,595	25,744,678	11,577,595	25,744,678
Interest on Late Payment of Lease Rental	-	-	-	-
Interest on Staff Loan	116,907,698	110,721,831	116,907,698	110,721,831
Interest on Loan to Subsidiary Companies	-	-	169,927,950	115,900,361
Interest on Purchase of Debenture	35,941,619	5,693,721	35,941,619	5,693,721
Interest on Bonds	397,820,319	568,988,684	328,831,014	561,030,299
Interest on Government Securities	164,219,147	16,009,347	164,219,147	16,009,347
	1,368,660,085	1,852,680,986	1,174,978,012	1,732,196,544
19.00 Interest paid on Deposits, Borrowings, etc.:				
Interest on Term Deposits	7,581,901,367	7,390,940,235	7,581,901,367	7,390,940,235
Interest on Short Term Loans	786,325,579	345,191,104	786,325,579	345,191,104
Interest on Other Long term Debt (ICB Subordinated Bond)	943,073,082	1,077,155,015	943,073,082	1,077,155,015
Interest on loan from PPKB Shohayota Tahbil	100,150,204	236,911,580	100,150,204	236,911,580
Interest on Lease Liabilities (Office)	6,781,910	12,004,191	5,215,827	9,898,193
Interest Expense-Others	-	-	-	-
	9,418,232,142	9,062,202,125	9,416,666,059	9,060,096,127
20.00 Dividend Income:				
Dividend on Ordinary Shares	3,544,568,769	3,575,106,624	3,241,835,473	3,309,328,815
Dividend From ICB Subsidiaries	-	-	411,922,107	411,921,747
Dividend on Bangladesh Fund	-	180,674,390	-	180,674,390
Dividend on Preference shares	28,157,781	91,181,743	28,157,781	91,181,743
	3,572,726,550	3,846,962,757	3,681,915,361	3,993,106,695
21.00 Capital Gain:				
Sale Proceeds of Shares	29,778,650,413	25,598,437,096	28,734,389,278	23,664,604,101
Less: Cost of Shares Sold	27,711,534,732	21,962,307,113	26,739,059,698	20,144,965,661
	2,067,115,680	3,636,129,983	1,995,329,580	3,519,638,440
22.00 Fees, Commissions and Service Charges:				
Management Fee	905,528,841	981,035,154	424,444,300	432,287,821
Trustee Fee	132,885,595	122,442,100	115,190,540	115,466,175
Brokerage & Commissions	302,346,553	317,937,773	4,901,137	5,330,320
Charges on AMCL Funds /Unit Sales Commissions	141,947	853,762	141,947	853,762
Arranger Fees	1,200,000	-	-	-
Membership Charge from ISTCL	-	-	43,338,988	41,598,321
CDBL Fees/Annual accounts maintenance fees	27,401,551	26,631,499	2,544,400	2,654,250
Custodian Fees	96,956,265	109,942,754	83,659,372	92,840,751
Guarantee Fees	-	-	37,472,222	24,229,167
Service charge from PPKB Shohayota Tahbil	20,003,865	20,447,845	20,003,865	20,447,845
Pre-IPO Placement Charge	-	41,300	-	-
	1,486,464,615	1,579,332,187	731,696,771	735,708,411
23.00 Other Operating Income:				
Re-imburement Staff expenses	256,060	718,779	247,913	718,779
Legal Expense Recovery	165,962	639,439	165,962	639,439
Others	3,805,043	17,969,715	558,485	12,694,129
Sale of Forms, Tender Schedules etc	79,060	13,220	76,000	7,000
	4,306,125	19,341,152	1,048,360	14,059,346
24.00 Salaries and Allowances:				
Basic Pay	342,496,501	339,038,391	203,034,840	203,725,873
House Rent Allowances	173,586,064	171,929,595	103,197,839	103,495,989
Medical Allowances	15,259,842	15,438,044	8,998,645	9,101,027
Conveyance & Transport	8,594,300	8,700,626	525,350	563,705
Festival Bonus	68,521,945	67,240,251	33,142,108	32,632,286
Incentive Bonus/ Ex-Gratia	11,642,227	62,995,977	-	45,382,155
Provident Fund	47,756,240	32,754,984	38,922,312	24,060,861
Superannuation Fund	75,419,399	75,506,644	64,749,905	65,001,963
Gratuity	23,888,000	20,207,788	(18,640)	163,180
Other Staff Expenses	197,629,955	179,528,068	106,442,222	97,390,979
	964,794,473	973,340,368	558,994,580	581,518,017
There of Salary and Allowances Paid to :				
Managing Director/CEO	1,920,246	9,646,027	1,920,246	1,347,960
Other Officers	608,084,428	597,121,995	444,827,441	392,257,213
	610,004,674	606,768,021	446,747,687	393,605,173

Note3.7.4

	Consolidated		Solo	
	2025	2024	2025	2024
25.00 Rent, Taxes, Insurance, Electricity, etc				
Office Rent	1,087,845	3,242,747	-	-
Electricity, Gas & Sewerage	12,701,615	8,947,239	5,696,715	5,242,342
Water	1,784,201	1,074,444	1,050,343	967,610
Insurance-Motor vehicles	33,709	180,166	-	-
	15,607,370	13,444,596	6,747,058	6,209,952
26.00 Legal Expenses:				
Legal Expenses	6,801,347	6,714,843	5,365,515	5,528,877
	6,801,347	6,714,843	5,365,515	5,528,877
27.00 Postage, Stamps, Telegram & Telephone :				
Postage, Telegram & Telex	476,621	610,969	119,433	224,272
Stamp Duty	410,106	530,218	352,959	484,227
Telephone - Office	3,483,803	3,266,246	3,089,955	2,891,322
	4,370,530	4,407,432	3,562,347	3,599,822
28.00 Auditors' Fees:				
Auditors' Fees	822,250	822,250	460,000	460,000
	822,250	822,250	460,000	460,000
29.00 Stationary, Printing, Advertisement, etc.:				
Printing Stationary-General	8,442,915	10,005,416	4,719,806	5,303,416
Printing Stationary-Computer	1,544,715	1,536,740	1,349,659	1,406,809
Advertisement and Publicity	3,792,894	6,712,876	2,970,738	5,450,021
Books and Periodicals	1,137,327	1,310,292	1,137,327	1,310,292
	14,917,851	19,565,324	10,177,531	13,470,537
30.00 Directors' Fees & Allowances:				
Directors' Fees & Allowances	4,693,900	4,365,560	1,892,000	1,854,600
	4,693,900	4,365,560	1,892,000	1,854,600
31.00 Repair, Maintenance & Depreciation - Premises & Equipment:				
Maintenance:				
Premises	1,688,174	4,921,750	1,555,450	2,167,209
Computer	2,757,564	2,027,091	2,068,376	1,606,758
Motor Vehicles	5,393,076	4,197,191	3,124,316	2,992,793
Photocopier	288,152	109,534	140,198	76,807
Other Equipment	4,608,331	4,239,788	2,200,185	2,971,841
	14,735,297	15,495,354	9,088,524	9,815,407
Depreciation:				
Office Building	13,588,913	24,025,620	295,053	295,861
Renovation of Office Building	5,382,841	4,414,644	1,586,255	2,029,607
Furniture & Fixture	3,079,264	2,085,850	864,170	924,022
Carpet & Curtains	-	486	-	486
Computer Hardware	7,267,170	4,689,220	2,910,494	2,625,682
Computer Software	2,846,159	2,564,107	2,341,853	2,300,043
Office Equipment	698,016	533,013	351,867	491,148
Electrical Equipment	1,045,922	1,378,101	194,576	306,210
Air Conditioner & Refrigerator	887,983	1,644,240	59,941	111,638
Telephone Installation	148,293	134,383	50,171	63,020
Library Books	28,612	28,356	18,892	23,321
Fire Extinguisher	1,232	1,744	1,232	1,744
Right of Use Asset	116,377,585	115,959,124	103,004,045	102,726,038
ICT & Radio Equipment	512,843	457,919	512,843	457,919
Telecommunication & Security Appliances	950,794	55,634	950,794	55,634
Others	5,675	5,674	-	-
	152,821,302	157,978,115	113,142,185	112,412,374
Total:	167,556,600	173,473,468	122,230,710	122,227,781
32.00 Brokerage:				
Stock Exchange Charges on all Portfolio	148,897,058	111,569,381	119,871,320	91,307,619
	148,897,058	111,569,381	119,871,320	91,307,619
33.00 Other Operating Expenses:				
Traveling & Conveyance	11,457,598	12,643,749	8,395,371	8,806,964
Transportation	16,722,410	16,444,643	16,722,410	16,444,643
Petrol, Oil & Lubricants	4,473,271	4,453,759	3,366,057	3,754,821
Entertainment	15,099,791	16,567,373	10,431,064	12,248,029
Subscription & Donations	2,649,999	2,056,739	2,179,999	1,743,739
Bank Charges	708,624	425,503	575,206	328,713
Cookeries	507,110	384,946	391,303	283,919
Listing Fees	2,089,042	2,313,614	1,200,000	2,198,614
Consultancy & Professional Fees	4,457,213	2,199,258	785,865	1,275,365

Annex A & B

	Consolidated		Solo	
	2025	2024	2025	2024
Honorarium	5,400,549	6,090,315	4,021,029	4,563,610
Business Development	7,187,262	9,656,899	3,261,381	3,568,027
CDBL Charge	33,327,129	25,217,081	10,683,745	5,417,358
CSR	20,000	-	20,000	-
Sundries	114,339,582	126,126,340	78,720,748	77,566,576
	218,439,580	224,580,219	140,754,179	138,200,377
33.01 Sundries:				
Tax Token Road Permit	276,034	225,610	110,180	76,861
Miscellaneous	20,225,891	35,151,342	1,116,820	1,224,865
Washing Charges	338,000	348,131	287,012	285,012
Expenses for Annual General Meeting	3,583,518	3,685,950	1,531,705	1,609,763
Excise Duty	3,020,600	2,543,585	1,829,250	1,427,150
Internship Expenses	436,379	567,900	244,800	567,900
Security Service	19,495,553	18,956,067	12,165,060	11,098,899
Custodian Fee	57,500	57,500	57,500	57,500
Trustee Fee	12,116,062	13,615,327	12,116,062	13,615,327
News Letter	227,749	706,639	83,000	95,600
Recruitment Expenses	752,994	223,100	-	-
Land at Mirpur	346,666	-	88,163	-
Medical Retainer Fees	1,083,452	867,097	1,083,452	867,097
National and Other Special Day Celebration	655,864	1,751,098	319,306	1,173,845
Honorarium for Banking Diploma	579,400	1,640,000	520,000	1,555,000
Year Closing Expenses	2,520,000	1,275,000	1,944,000	991,000
National Integrity Expense	112,833	1,787,431	32,526	1,100,808
Innovation	193,149	353,094	-	307,084
Milad Mahfil Expenses	880,426	353,094	94,402	148,238
Reimbursement for Professional Degree	227,454	-	227,454	94,770
Car Maintenance reimbursement and Dep.	47,210,057	42,128,460	44,870,057	41,269,857
	114,339,582	126,236,426	78,720,748	77,566,576
34.00 Non-Operating Income:				
Profit on Sale of Fixed Assets	-	10,707	-	-
Building Rent	2,942,220	2,901,704	-	-
Others	703	6,337,508	-	-
	2,942,923	9,249,919	-	-
35.00 Provision against Loans & Advances and others:				
35.01 For Loans & Advances				
For Unclassified Loans & Advances	(83,089,862)	(14,064,673)	(83,089,862)	(14,064,673)
For Classified Loans & Advances	2,043,899,013	(287,157,263)	2,041,899,013	(287,157,263)
	1,960,809,151	(301,221,936)	1,958,809,151	(301,221,936)
35.02 For Other Assets	5,860,604,343	172,789,473	5,864,072,342	142,849,666
35.03 For Off Balance Sheet items	(20,000,000)	12,500,000	(20,000,000)	12,500,000
35.04 For Investments	51,818,520	17,126,978	-	-
35.05 For Vat against fees & Commission	109,754,516	110,356,262	109,754,516	110,356,262
Total Provisions	7,962,986,529	11,550,777	7,912,636,008	(35,516,008)
36.00 Provision for Tax:				
36.01 Current Tax	1,104,901,080	806,011,863	967,947,701	586,322,327
	1,104,901,080	806,011,863	967,947,701	586,322,327
Provision for Income Tax has been made according to the Income Tax Act,2023. (Annexure-D)				
36.02 Deferred Tax				
Closing Deferred Tax Assets	217,192,771	824,950,589	201,628,623	795,890,118
Opening Deferred Tax Assets	824,950,590	29,831,641	795,890,118	6,792,374
Deferred Tax Expense	607,757,820	(795,118,948)	594,261,494	(789,097,743)
Total Provision for Tax	1,712,658,900	10,892,915	1,562,209,195	(202,775,416)
37.00 Retained Profit Available for Appropriation:				
Retained Profit as on 1 July	2,358,999,719	2,923,489,170	221,418,499	564,732,528
Add: Prior year error adjustment	-	(2,027,864)	-	-
Restated opening balance	2,358,999,719	2,921,461,306	221,418,499	564,732,528
Add: Transferred from Dividend Equalization Reserve	-	-	-	-
Add: Net profit for the year	(12,138,562,551)	326,767,349	(12,276,598,419)	208,527,152
	(9,779,562,833)	3,248,228,655	(12,055,179,919)	773,259,681

	Consolidated		Solo	
	2025	2024	2025	2024
Less: Appropriations for FY 2023-24 (FY 2023-24@ 2 % Cash Dividend)				
Transferred to:				
Statutory Reserve	15.01			
Reserve for Building	15.4.1			
Reserve for Future Diminution of Overpriced Securities	15.03			
Loan Redemption Reserve	15.02			
Dividend Equalization Reserve	15.4.3			
Capital Reserve	15.05			
Benevolent Fund				
	173,451,810	211,526,576	173,451,792	211,526,576
	295,312,500	211,526,576	-	211,526,576
			-	-
	59,758,645	163,767,235	41,705,430	87,030,424
	5,000,000	20,000,000	-	-
	-	10,000,000	-	10,000,000
	10,426,358	21,757,606	10,426,358	21,757,606
	(143,451,792)	50,000,000	(173,451,792)	-
	-	196,875,000	-	-
	12,565,745	3,775,942	10,000,000	10,000,000
	413,063,265	889,228,936	62,131,788	551,841,182
	(10,192,626,098)	2,358,999,719	(12,117,311,707)	221,418,499
	1,283	1,923	-	-
	(10,192,627,381)	2,358,997,796	(12,117,311,707)	221,418,499
Less: Minority Interest				
Retained Profit as on 30 June				
	-12138562551	326,767,272	(12,276,598,419)	208,527,152
	-	-	-	-
	(12,138,562,551)	326,767,272	(12,276,598,419)	208,527,152
	867,258,961	867,258,961	867,258,961	867,258,961
	(14.00)	0.38	(14.16)	0.24
38.00 Earnings Per Share (EPS):				
Net Profit after tax				
Less: Preference dividend				
Profit attributable for distribution to ordinary shareholders (A)				
Number of Ordinary Shares Outstanding (B)				
Earnings Per Share (EPS) (A/B)				
	32,480,889,157	45,054,462,494	24,107,737,775	36,567,787,985
	867,258,961	867,258,961	867,258,961	867,258,961
	37.45	51.95	27.80	42.16
39.00 Net Asset Value (NAV) Per Share				
Net Asset (total assets less total liabilities) (A)				
Total Number of Ordinary Shares Outstanding (B)				
Net Asset Value (NAV) Per Share (A/B)				
	8,940,826,508	3,642,938,773	8,357,862,084	2,632,337,877
	867,258,961	867,258,961	867,258,961	867,258,961
	10.31	4.20	9.64	3.04
40.00 Net Operating Cash Flow Per Share (NOCFPS)				
Net Cash Flows from Operating Activities (A)				
Total Number of Ordinary Shares Outstanding (B)				
Net Operating Cash Flow Per Share (NOCFPS) (A/B)				
	(12,138,562,551)	326,767,272	(12,276,598,419)	208,527,152
	152,821,302	157,978,115	113,142,185	112,412,374
	1,960,809,151	(301,221,936)	1,958,809,151	(301,221,936)
	5,860,604,343	172,789,473	5,864,072,342	142,849,666
	(20,000,000)	12,500,000	(20,000,000)	12,500,000
	51,818,520	17,126,978	-	-
	109,754,516	110,356,262	109,754,516	110,356,262
	1,104,901,080	806,011,863	967,947,701	586,322,327
	607,757,820	(795,118,948)	594,261,494	(789,097,743)
	(2,310,095,820)	507,189,079	(2,688,611,030)	82,648,101
	(811,557,755)	(683,332,365)	(801,908,792)	(681,549,980)
	1,307,473,397	2,495,329,761	1,307,473,397	2,495,329,761
	89,811,256	24,673,617	85,968,884	37,664,100
	60,617,590	62,212,021	(358,170)	25,023,018
	(27,058,044)	19,322,668	(18,640)	163,180
	(75,447,725)	246,840,573	(120,350,321)	165,699,646
	543,838,719	2,165,046,275	470,806,357	2,042,329,725
	(1,766,257,101)	2,672,235,354	(2,217,804,673)	2,124,977,826
	(2,123,840,624)	1,832,520,161	(324,472,676)	1,942,807,399
	-	-	-	5,000,000
	4,421,276,241	(638,255,174)	1,739,482,923	(714,385,200)
	(16,924,004,065)	100,103,284	(16,924,004,065)	100,103,284
	26,763,015,789	(286,000,000)	26,763,015,789	(286,000,000)
	(1,429,363,731)	(37,664,853)	(678,355,214)	(540,165,433)
	10,707,083,610	970,703,418	10,575,666,757	507,360,050
	8,940,826,508	3,642,938,771	8,357,862,084	2,632,337,877
42.00 General disclosure:				

Consolidated		Solo	
2025	2024	2025	2024

42.01 Audit committee

(a) Particulars of the Audit Committee

The audit committee of the Board was duly constituted by the Board of Directors of the Corporation in accordance with the BRPD Circular no. 12 dated December 23, 2002 of Bangladesh Bank. Pursuant to the BRPD Circular no. 08 dated 19.06.2011 and SEC notification no. SEC/CMRRCD/2006-158/207/ Admin/80 dated June 03, 2018 on Corporate Governance Code, the current Committee is Constituted with the following 5 (Five) members of the Board:

Name of Director	Status in the Audit Committee	Educational Qualification
Md. Shawkat Ali Khan	Chairman	MSC in chemistry, Jahangirnagar University, MBA (Major in Banking), University of Dhaka.
Md. Jashim Uddin	Member	MSS in Economics, University of Dhaka, MBA in Finance, Ahsanullah University of Science and Technology.
Md. Anwarul Islam	Member	M. Com in Accounting, University of Rajshahi, MBA degree in Finance.
Md. Mazibur Rahman	Member	MSC in Agricultural Economics, Bangladesh Agricultural University (BAU).
Md. Harun-Or-Rashid	Member	MBA from IBA, University of Dhaka and did MA in Government Financial Management from the University of Ulster of United Kingdom.

(b) Meetings held by the Audit Committee during the year: 05 (Five)

(c) Activities of Audit Committee:

- Review of the Internal Audit Plan for the year 2025 and suggested area of further concentration.
- Review of the Internal Control function and recommend before the Board for enhancement of the activities streamlining operational risk.
- Review of all branch and Head office inspection reports as submitted by the Internal Control and Compliance Division and advice management for timely implementation and follow up.
- Review of the draft consolidated financial statements along with the external auditors and the management and recommending it to the Board of Directors for consideration.
- Review the scope and general extent of the annual audit, including an explanation of risk factors considered, any limitations on scope of work.
Review with the top management of the organization's policies and procedures to prevent illegal or unethical activities, the quality of its personnel and the adequacy of
- Review of the Management Letter issued by Bangladesh Bank & External Auditors and Management response there to as part of compliance.
- Review the results of the audit with external auditors, including material findings, changes to accounting principles, changes to audit plan, disputes with management, unresolved issues and access to information.
- Submission of compliance report on the minutes to the Board along with its decisions for information and concurrence of the Board on quarterly basis.

(d) Steps taken for implementation of an effective internal control procedure of the Corporation

- Review performance of Investment portfolios of Security market, Loan Portfolio & Other Investment which has been declared a thrust sector for the economy of the country.
- Review the functioning of Human Resources Development Centre (Training Academy) at periodical interval for its significance and contribution towards transformation of the resources into Human Capital.
- Directed & ensured health checking of the IT System and taking measures for up gradation for efficiency & effectiveness.
- Suggested software development for monitoring & following up compliance issues.
- Advise Audit Teams to carry out Audit & Inspections of all Divisions of the Head Office alongside the branches and subsidiaries to ensure proper functioning as per laid down guidelines of the Board and the regulators.

43.00 Related party/(ies) 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 No. 24: "Related Party Disclosures." Transactions with related parties are executed on the same terms, including interest rate and collateral, as those prevailing at the time for comparable transactions with other customers of similar credentials and do not involve more than normal risk.

Details of transactions with related parties and balances with them as on 30 June 2025 were as follows:

Name of the Party	Relationship	Nature of Transaction	Balance as on 30.06.2024	Received in the FY 2024-25	Payment in the FY 2024-25	Balance as on 30.06.2025
Government (PKKB Shohayota Tahobil)	Shareholder	Borrowings	8,176,314,006	-	102,984,211	8,073,329,795
Sonali Bank PLC	Director	Term Deposit	13,000,000,000	-	-	13,000,000,000
Shadaran Bima Corporation	Director	Term Deposit	2,480,000,000	-	-	2,480,000,000
Agrani Bank PLC	Director	Term Deposit	10,500,000,000	-	-	10,500,000,000
Bangladesh Development Bank PLC	Director	Term Deposit	2,842,875,000	-	58,925,000	2,783,950,000
Janata Bank PLC	Director	Term Deposit	6,800,000,000	-	-	6,800,000,000
Total:			43,799,189,006	-	161,909,211	43,637,279,795

Consolidated		Solo	
2025	2024	2025	2024

44.00 Director Responsibility of the Financial Statements:

The Board of Directors takes the responsibility for the preparation and presentation of the Financial Statements.

45.00 Numerical Presentation:

Figures appearing in the financial statements have been rounded off to the nearest Taka. To facilitate comparison, certain relevant balances pertaining to the previous year have been rearranged, reclassified or restated wherever considered necessary to confirm to current year presentation. The expenses, irrespective of capital or revenue nature, accrued but not paid have been provided for in the books of the accounts.

46.00 Employee Details:

At the end of the year, there were 635 (2024: 649) employees in the corporation.

47.00 Events after the reporting period

47.01 The Board of Directors in its 663th meeting held on 28 October 2025 approved the financial statements and recommended **no dividend** for the year ended 30 June, 2025 for placement before the ensuring Annual General Meeting of the corporation for approval.

47.02 There is no other significant event that has occurred between the date of statement of financial position i.e. 30 June 2025 and the date when the financial statements were authorized for issue by the Board of Directors.

The attached notes form an integral part of these financial statements and are to be read in conjunction therewith.
For and on behalf of Investment Corporation of Bangladesh

Sd/-
Prof. Abu Ahmed
Chairman

Sd/-
Md. Jashim Uddin
Director

Sd/-
Niranjana Chandra Debnath
Managing Director

Sd/-
Md. Habibur Rahman
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Signed in terms of our separate report of even date annexed.

Sd/-
Uzzal Deb Nath, FCA
Senior Partner
ICAB Enrollment No:1334
FRC Enlistment No: CA-001-231
Basu Banerjee Nath & Co.
Chartered Accountants
Firm's FRC Enlistment No: CAF-001-058
DVC No:

Sd/-
Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrollment No:1415
FRC Enlistment No: CA-001-282
Anil Salam Idris & Co.
Chartered Accountants
Firm's FRC Enlistment No: CAF-001-100
DVC No:

Place: Dhaka
Dated: 28 October, 2025

Schedule of Consolidated Fixed Assets of The Corporation

As on 30 June 2025

Annexure-A

Fixed Assets including Furniture and Office Appliances, Computer-at cost less accumulated depreciation

A. Tangible Assets

Amount in Taka

Particulars	Cost				Rate %	Accumulated Depreciation				Written down value of 30 June 2025
	Balance as on (01.07.24)	Addition during the year	Disposals during the year	Balance as on (30.06.25)		Balance as on (01.07.24)	Charged for the year	Adjustment on Disposals	Balance as on (30.06.25)	
I	2	3	4	5=2+3-4		6	7	8	9 = 6+7-8	10 = 5-9
Land	306,951,845	-	-	306,951,845		-	-	-	-	306,951,845
Land Improvement	2,372,335	-	-	2,372,335		-	-	-	-	2,372,335
Building	594,388,045	(0)	-	594,388,045	10	329,397,145	13,588,913	-	342,986,062	251,401,983
Renovation of Office Building	164,692,699	3,309,425	(2,607)	167,999,516	20	150,594,066	4,202,216	(46)	155,976,865	12,022,651
Furniture & Fixture	49,094,371	3,167,047	66,901	52,194,517	10	39,219,839	3,079,264	66,901	42,232,203	9,962,314
Office Equipment	32,827,829	698,406	-	33,526,235	20	30,891,589	698,016	-	31,589,607	1,936,628
Electrical Equipment	30,844,004	1,804,423	-	32,648,429	20	28,735,881	1,045,922	-	29,781,807	2,866,621
Air Conditioner	45,590,225	2,467,623	-	48,057,848	20	43,701,259	887,983	-	44,589,244	3,468,604
Telephone Installation	6,986,943	355,616	-	7,342,559	20	6,464,377	148,293	-	6,612,674	729,885
Carpet & Curtains	978,553	-	-	978,553	20	978,552	-	-	978,552	1
Computer Hardware	128,639,898	19,479,768	-	148,119,665	20	110,665,422	7,267,170	-	117,932,573	30,187,092
Motor vehicles	76,220,080	-	-	76,220,080	20	76,220,077	(0)	-	76,220,076	4
Library Books	1,747,719	40,130	-	1,787,848	20	1,469,212	28,612	-	1,497,802	290,046
Fire Extinguisher	147,482	-	-	147,482	20	145,154	1,232	-	146,386	1,096
Other Assets	658,746	-	-	658,746	10	28,985	5,675	-	34,659	624,087
Building Under Construction	371,315,382	361,799,934	-	733,115,315	20	-	-	-	-	733,115,315
ICT & Radio Equipment	2,567,025	-	-	2,567,025	20	457,917	512,843	-	970,762	1,596,263
Telecommunication & Security Appliances	4,759,179	-	-	4,759,179	20	55,632	950,794	-	1,006,428	3,752,751
Sub Total (I)	1,820,782,360	393,122,371	64,294	2,213,835,222		819,025,107	32,416,932	66,855	852,555,700	1,361,279,522
Right to use asset	624,624,443	6,761,642	1,067,569	630,371,894		447,012,005	116,377,585	1,067,569	562,322,022	68,049,872
Sub Total (II)	624,624,443	6,761,642	1,067,569	630,371,894		447,012,005	116,377,585	1,067,569	562,322,022	68,049,872
Total-A (I+II) 30 June 2025	2,445,406,803	399,884,013	1,131,863	2,844,207,115		1,266,037,112	148,794,518	1,134,424	1,414,877,722	1,429,329,394

B. Intangible Assets

Particulars	Cost				Rate %	Amortization				Written down value of 30 June 2025
	Balance as on (01.07.24)	Addition during the year	Disposals during the year	Balance as on (30.06.25)		Balance as on (01.07.24)	Charged for the year	Adjustment on Disposals	Balance as on (30.06.25)	
Software Development	31,662,734	3,516,257	-	35,178,991	10	18,160,595	2,846,159	-	21,006,753	14,172,238
Total B 30 June 2025	31,662,734	3,516,257	-	35,178,991	-	18,160,595	2,846,159	-	21,006,753	14,172,238
Total-A+B 30 June 2025	2,477,069,537	403,400,269	1,131,863	2,879,386,106	-	1,284,197,706	151,640,676	1,134,424	1,435,884,475	1,443,501,631

As on 30 June 2024	2,145,494,750	348,097,946	16,523,159	2,477,069,537		1,142,326,435	157,978,094	16,106,823	1,284,197,706	1,192,871,830
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Schedule of Fixed Assets of The Corporation

As on 30 June 2025

Fixed Assets including Furniture and Office Appliances, Computer-at cost less accumulated depreciation

Annexure-B

A. Tangible Assets

Amount in Taka

Particulars	Cost				Rate %	Accumulated Depreciation				Written down value of 30 June 2025
	Balance as on (01.07.24)	Addition during the year	Disposals during the year	Balance as on (30.06.25)		Balance as on (01.07.24)	Charged for the year	Adjustment on Disposals	Balance as on (30.06.25)	
1	2	3	4	5=2+3-4		6	7	8	9 = 6+7-8	10 = 5-9
Land	36,017,635	-	-	36,017,635		-	-	-	-	36,017,635
Land Improvement	2,372,335	-	-	2,372,335		-	-	-	-	2,372,335
Building	15,397,027	-	-	15,397,027	10	15,101,166	295,053	-	15,396,219	808
Renovation of Office Building	92,755,625	-	(2,607)	92,753,018	20	89,004,669	1,586,255	(46)	90,590,878	2,162,140
Furniture & Fixture	18,889,546	221,925	-	19,111,471	10	15,004,893	864,170	-	15,869,063	3,242,408
Office Equipment	13,218,430	76,808	-	13,295,236	20	12,416,799	351,867	-	12,768,666	526,571
Electrical Equipment	7,434,996	191,993	-	7,626,989	20	7,058,611	194,576	-	7,253,188	373,801
Air Conditioner	4,718,774	65,800	-	4,784,574	20	4,607,219	59,941	-	4,667,160	117,414
Telephone Installation	4,590,679	30,721	-	4,621,403	20	4,482,337	50,171	-	4,532,508	88,895
Carpet & Curtains	978,553	-	-	978,553	20	978,552	-	-	978,552	1
Computer Hardware	67,481,853	2,223,523	-	69,705,374	20	57,992,650	2,910,494	-	60,903,142	8,802,232
Motor vehicles	52,442,580	-	-	52,442,580	20	52,442,580	(0)	-	52,442,580	-
Library Books	1,456,604	30,211	-	1,486,815	20	1,388,691	18,892	-	1,407,583	79,232
Fire Extinguisher	147,482	-	-	147,482	20	145,154	1,232	-	146,386	1,096
Other Assets	-	-	-	-	10	-	-	-	-	-
Building Under Construction	371,315,382	361,799,934	-	733,115,315	20	-	-	-	-	733,115,315
ICT & Radio Equipment	2,567,025	-	-	2,567,025	20	457,919	512,843	-	970,762	1,596,263
Telecommunication & Security Appliances	4,759,179	-	-	4,759,179	20	55,634	950,794	-	1,006,428	3,752,751
Sub Total (I)	696,543,704	364,640,914	(2,607)	1,061,182,013		261,136,874	7,796,287	(46)	268,933,115	792,248,897
Right to use asset	560,114,924	4,932,338	-	565,047,261		414,328,688	103,004,045	-	517,332,733	47,714,528
Sub Total (II)	560,114,924	4,932,338	-	565,047,261		414,328,688	103,004,045	-	517,332,733	47,714,528
Total-A (I+II) 30 June 2025	1,256,658,628	369,573,252	(2,607)	1,626,229,274		675,465,562	110,800,332	(46)	786,265,849	839,963,425

B. Intangible Assets

Particulars	Cost				Rate %	Amortization				Written down value of 30 June 2025
	Balance as on (01.07.24)	Addition during the year	Disposals during the year	Balance as on (30.06.25)		Balance as on (01.07.24)	Charged for the year	Adjustment on Disposals	Balance as on (30.06.25)	
Software Development	23,915,679	2,645,001	-	26,560,680	10	11,817,152	2,341,853	-	14,159,005	12,401,675
Total B 30 June 2025	23,915,679	2,645,001	-	26,560,680	-	11,817,152	2,341,853	-	14,159,005	12,401,675
Total-A+B 30 June 2025	1,280,574,307	372,218,253	(2,607)	1,652,789,953	-	687,282,714	113,142,185	(46)	800,424,853	852,365,100
As on 30 June 2024	967,301,723	313,379,239	106,655	1,280,574,307		574,976,996	112,412,374	106,655	687,282,714	593,291,593

Investment Corporation Of Bangladesh
Income Tax Related Information
As on 30 June, 2025

Fiscal Year	Depreciation	Income as per Accounts	Income as per Tax Return	Provision for Income Tax	Cumulative Provision	Advance Income Tax(AIT)	Cumulative AIT	Tax deducted at source (TDS)	Cumulative TDS	Remarks
	Previous Balance				1,889,761,178		61,164,378		3,589,424,979	
2023-24	112,412,374	208,527,151	2,147,585,226	586,322,327	2,476,083,505	85,287,957	146,452,335	835,763,939	4,425,188,918	Return Submitted (Self)
2024-25	113,142,185	(12,276,598,419)	-	967,947,701	763,441,622	74,466,314	117,503,093	904,470,860	2,677,932,767	
Total				-	-	-	-	-	-	

Investment Corporation of Bangladesh
Statement of Computation of Taxable income & Tax Liability
Income Year: 2024-25
Assessment Year : 2025-26

	Amount (in Taka)	Amount (in Taka)
Annexure- D		
Interest Income	1,174,978,012	
Less: Interest Paid (As per Cash flow Statement-20%)	(1,621,838,532)	
Net Interest Income /Loss	(446,860,521)	
		(446,860,521)
Operating Income:		
Fees, Commissions & Service Charges	731,696,771	
Other operating income	1,048,360	
Total operating Income	732,745,131	
Less: Operating Expenses:		
Salary & Allowances	558,994,580	
Rent, Taxes ,Insurance, Electricity, etc	6,747,058	
Legal Expenses	5,365,515	
Postage, stamps , Telegram & Telephone	3,562,347	
Audit Fee	460,000	
Stationary, Printing, Advertisement, etc	10,177,531	
Directors' fees & Allowances	1,892,000	
Repair, Maintenance & Depreciation(Premises & Equipment)	122,230,710	
Brokerage	119,871,320	
Other operating Expenses	140,754,179	
Total Operating Expenses	970,055,240	
Operating Income/Loss:		(237,310,109)
Total Current Year Income/Loss from Business		(684,170,630)
Add: Inadmissible		
Excess Perquisite	-	
Gratuity Provision	(18,640)	
CSR	20,000	
Accounting Depreciation	113,142,185	
Entertainment	10,431,064	
	123,574,610	
Less: Depreciation As Per IT Rules	38,592,397	84,982,213
Total Current Year Business Loss		(599,188,417)
Capital gain from sale of shares		1,995,329,580
less: Interest Paid (As per Cash flow Statement-80%)		(6,487,354,130)
Current Year Income/Loss on Capital Gain		(4,492,024,550)
Current Year Dividend Income		3,681,915,361
Tax Computation:		
Tax on Business income/(Loss) @ 37.5% on Tk. (61,73,16,767) or Minimum 1% Tax on Gross Turnover U/S 163(5) Tk. 190,77,23,142.83, which one is higher.	19,077,231	81,208,823
Tax on dividend income @ 20% on Tk. 368,19,15,361	736,383,072	736,383,072
Tax on capital gain @15% on Tk. (449,20,24,550)	7,981,318	7,981,318
	763,441,622	904,470,860
Tax Liability		763,441,622
Less: Income Tax Liability Adjustment for FY: 2020-21		13,085,042
Less: Income Tax Liability Adjustment for FY: 2021-22		11,231,633
Add: Income Tax Liability Adjustment for FY: 2022-23		228,822,754
Net Tax Liability		967,947,701
Tax Paid:		
Tax on Business income (Minimum Tax- TDS on Bank interest (FDR), Fees & Commissions and Others)		81,208,823
Tax on Dividend Income (Minimum Tax- TDS on Dividend Income)		749,553,222
Tax on capital gain on sale of shares (Minimum Tax-TDS Against Capital Gain)		-
Tax on Capital Gain on Sale of Shares		73,708,814
Total TDS		904,470,860
Excess Tax Adjusted Next Years		141,029,238