

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Financial Position
As on 31 December 2025

	Amount in Taka	
	(Un-audited)	(Audited)
	31 December 2025	30 June 2025
Property and Assets		
Cash and Bank Balances	18,963,035,297	10,818,927,814
Investments	149,573,792,817	149,830,883,952
Government	3,793,498,042	3,653,495,013
Others	145,780,294,775	146,177,388,939
Loans and Advances	26,298,727,729	27,028,346,262
Margin Loan – Secured	10,561,527,520	10,991,141,336
Unit & Mutual Fund Advance Account – Secured	624,760,872	664,956,975
Consumer Credit Scheme	111,303	168,063
Debenture Loan	21,225,208	21,225,208
Lease Receivables	124,780,808	189,504,435
Advance against Equity	40,000,000	40,000,000
Purchase of Debenture	1,540,820,905	1,542,420,905
Bond Purchase	9,225,416,422	9,430,552,872
Other Loans and Advances	4,160,084,691	4,148,376,468
Property and Equipment (at cost less depreciation)	1,705,372,551	1,443,501,631
Other Assets	13,592,007,573	9,630,718,848
Total Property and Assets	210,132,935,966	198,752,378,508
Liabilities and Capital		
Liabilities		
Borrowings	49,432,836,988	38,223,329,795
Government Loan	17,973,980,321	8,073,329,795
Borrowings from Bangladesh Bank & Others	31,458,856,667	30,150,000,000
Deposits	73,307,612,772	71,970,574,450
ICB Subordinated Bond	10,199,925,943	10,199,925,943
Other Liabilities and Provisions	47,906,106,428	45,877,653,195
Total Liabilities	180,846,482,130	166,271,483,383
Capital / Shareholders' Equity	29,286,447,997	32,480,889,157
Paid up Capital	8,672,589,613	8,672,589,613
Share Premium	7,356,102,539	7,356,102,539
Statutory Reserve	8,514,532,163	8,492,455,440
Loan Redemption Reserve	1,201,022,602	1,201,022,602
Reserve for Future Diminution of Securities	7,883,154,053	7,883,154,053
Other Reserves	6,960,033,237	7,038,165,689
Capital Reserve	2,030,026,600	2,030,026,600
Retained Earnings	(13,331,012,811)	(10,192,627,381)
Non-controlling interest	5,839	5,968
Total Liabilities and Capital	210,132,935,966	198,752,378,508

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

Acceptances and endorsements
Letter of guarantee
Irrevocable letter of credit
Bills for collection
Indemnity bond
Corporate guarantee

500,000,000**500,000,000**

-	-
-	-
-	-
-	-
-	-
-	-
500,000,000	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****500,000,000**

500,000,000	500,000,000
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Net Asset Value (NAV) per Share :**33.77****37.45**

33.77	37.45
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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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 January, 2026

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Profit or Loss & Other Comprehensive Income (Un-audited)
For the half year ended 31 December 2025

	For the half year ended 31 December		For the 2nd quarter ended 31 December	
	Amount in Taka		Amount in Taka	
	01 Jul to 31 Dec, 2025	01 Jul to 31 Dec, 2024	01 Oct to 31 Dec, 2025	01 Oct to 31 Dec, 2024
Operating Income				
Interest Income	744,385,049	1,011,704,445	497,297,145	583,709,602
Less: Interest paid on Deposits, Borrowings, etc.	5,505,376,207	4,800,969,368	3,318,153,584	2,455,476,281
Net Interest Income	(4,760,991,158)	(3,789,264,923)	(2,820,856,440)	(1,871,766,679)
Dividend	1,974,267,135	2,149,175,183	1,820,679,848	1,713,222,291
Capital Gain	336,225,738	1,813,488,526	31,720,997	271,708,869
Fees, Commissions & Service Charges	594,612,477	843,201,703	268,565,594	392,108,160
Other Operating Income	2,422,363	3,708,335	2,018,538	2,884,521
Total Operating Income (a)	(1,853,463,445)	1,020,308,825	(697,871,463)	508,157,161
Operating Expenses				
Salary and Allowances	447,187,922	436,147,113	231,073,122	223,327,739
Rent, Taxes, Insurance, Electricity, etc.	14,197,641	13,282,508	7,545,128	8,625,740
Legal Expenses	1,856,744	2,689,290	884,139	1,547,998
Postage, Stamps, Telegram & Telephone	1,713,130	845,257	1,338,243	323,256
Auditors' Fees	396,750	396,750	140,875	140,875
Stationary, Printing, Advertisement, etc.	8,514,652	7,139,866	5,232,121	4,618,129
Directors' Fees & Allowances	2,113,500	2,161,900	1,322,500	1,564,500
Repair, Maintenance & Depreciation	78,010,736	82,409,054	39,811,545	41,250,214
Brokerage	22,287,593	116,503,519	7,457,533	25,996,039
Other Operating Expenses	93,332,199	102,285,317	54,526,465	55,700,219
Total Operating Expenses (b)	669,610,867	763,860,575	349,331,670	363,094,708
Operating Profit (a-b)	(2,523,074,312)	256,448,250	(1,047,203,133)	145,062,453
Add: Non-operating Income	1,471,110	1,471,813	735,555	745,684
Profit before Provision (c)	(2,521,603,202)	257,920,063	(1,046,467,578)	145,808,137
Provision against Loans, Advances and others	79,792,643	778,879,904	120,760,679	127,289,199
Provision against Other Assets	-	(3,467,999)	-	(3,467,999)
Provision against Off balance sheet items	-	5,000,000	-	10,000,000
Provision against Investments	-	12,525,960	-	12,525,960
Provision against VAT	42,112,192	59,462,613	19,113,580	34,603,404
Total Provision (d)	121,904,835	852,400,478	139,874,259	180,950,564
Profit before Tax (e-d)	(2,643,508,037)	(594,480,415)	(1,186,341,837)	(35,142,427)
Provision for Tax				
Current Tax	469,596,263	581,011,853	394,578,989	387,497,564
	469,596,263	581,011,853	394,578,989	387,497,564
Net profit after Taxation	(3,113,104,300)	(1,175,492,268)	(1,580,920,826)	(422,639,991)
Other Comprehensive Income	-	-	-	-
Total Comprehensive Income	(3,113,104,300)	(1,175,492,268)	(1,580,920,826)	(422,639,991)
Attributable to				
Shareholders of the Corporation	(3,113,104,321)	(1,175,492,470)	(1,580,920,819)	(422,639,973)
Non-controlling Interest	21	202	(7)	(18)
	(3,113,104,300)	(1,175,492,268)	(1,580,920,826)	(422,639,991)
Earnings per Share (EPS)	(3.59)	(1.36)	(1.82)	(0.49)

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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Date: 28 January, 2026

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Changes in Equity (Un-audited)
For the half year ended 31 December 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 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	(10,184,526,097)	5,968	32,480,895,124
Net Profit after tax for the year	-	-	-	-	-	-	-	(3,068,807,428)	-	(3,068,807,428)
Stock Dividend for the FY: 2024-25	-	-	-	-	-	-	-	-	-	-
Cash Dividend for FY: 2024-25	-	-	-	-	-	-	-	(44,296,875)	-	(44,296,875)
Amount Transferred to Retained Earnings	-	-	-	-	-	-	-	-	-	-
Amount Transferred to Different Reserve	-	-	22,076,731	-	-	(70,032,564)	-	(32,076,731)	-	(80,032,564)
Adjustment made during the year	-	-	(8)	-	-	(8,099,887)	-	-	(129)	-
Transfer to capital reserve	-	-	-	-	-	-	-	-	-	-
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	-	(1,304,422)	-	(1,304,422)
Balance as on 31 December 2025	8,672,589,613	7,356,102,539	8,514,532,163	1,201,022,602	7,883,154,053	6,960,033,237	2,030,026,600	(13,331,011,553)	5,839	29,286,453,836

Consolidated Statement of Changes in Equity
For the half year ended 31 December 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 2024	8,672,589,613	7,356,102,539	8,432,698,381	1,190,596,244	7,883,153,714	7,425,612,106	1,734,715,000	2,358,997,796	7,986	45,054,473,379
Prior year error adjustment	-	-	-	-	-	-	(900)	-	-	(900)
Balance as on 01 July 2024	8,672,589,613	7,356,102,539	8,432,698,381	1,190,596,244	7,883,153,714	7,425,612,106	1,734,714,100	2,358,997,796	7,986	45,054,472,479
Net Profit after tax for the year	-	-	-	-	-	-	-	(1,175,492,268)	-	(1,175,492,268)
Cash Dividend for FY: 2023-24	-	-	-	-	-	-	-	(468,764,292)	-	(468,764,292)
Amount Transferred to Retained Earnings	-	-	-	-	-	(173,451,792)	-	173,451,792	-	-
Amount Transferred to Different Reserve	-	-	59,758,645	10,426,358	-	30,000,000	-	(100,185,003)	-	-
Adjustment made during the year	-	-	(1,585)	-	339	244	-	532	(1,532)	(2,001)
Transfer to capital reserve	-	-	-	-	-	-	295,312,500	-	-	295,312,500
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	-	(12,444,947)	-	(12,444,947)
Balance as on 31 December 2024	8,672,589,613	7,356,102,539	8,492,455,441	1,201,022,602	7,883,154,053	7,282,160,558	2,030,026,600	775,563,611	6,454	43,693,081,472

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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Date: 28 January, 2026

Investment Corporation of Bangladesh and its Subsidiaries
Consolidated Statement of Cash Flows (Un-audited)
For the half year ended 31 December 2025

	Amount in Taka	
	31 December 2025	31 December 2024
Cash flow from operating activities:		
Interest Received	(1,489,169,405)	632,770,156
Interest Paid	(7,841,488,740)	(3,674,305,481)
Received from capital gain on sale of listed companies shares	336,225,738	1,813,488,526
Dividend Received	579,773,685	1,338,196,292
Fees & Commissions Received	668,905,939	972,253,341
Cash Paid to Employees	(460,763,080)	(516,161,503)
Cash Paid to Suppliers	(104,948,403)	(388,939,138)
Cash Received from Other operating activities	3,893,473	5,180,148
Cash Paid for Other operating activities	(117,733,291)	(220,950,737)
Cash Flow before changes in Operating Assets & Liabilities	(8,425,304,084)	(38,468,395)
Changes in Operating Assets & Liabilities		
(Increase)/Decrease in Loans & Advances	729,618,533	(303,577,129)
(Increase)/Decrease in Investment in other Institutions	-	-
(Increase)/Decrease in other Assets	(388,853,900)	(1,713,194,316)
Increase/(Decrease) in Term Deposits	1,337,038,322	(15,848,538,161)
Increase/(Decrease) in Long Term Debt	11,209,507,193	26,716,000,000
Increase/(Decrease) in other Liabilities	3,382,151,508	369,101,721
	16,269,461,655	9,219,792,116
Net Cash from Operating Activities	7,844,157,571	9,181,323,721
Cash Flow from Investment Activities:		
Cash inflow from Sale of Securities	5,092,174,454	24,494,504,081
Cash outflow for Purchase of Securities	(4,786,184,484)	(26,292,481,423)
Cash Increase/Decrease From Sale/Purchase of Fixed Asset	(5,156,058)	57,056,490
Net Cash Used in Investment Activities	300,833,912	(1,740,920,853)
Cash Received from Financing Activities		
Dividend paid in Cash	(884,001)	(174,952,056)
Increase/(Decrease) in ICB Subordinated Bond	-	(410,459,078)
Net Cash Used in Financing Activities	(884,001)	(585,411,134)
Net Increase/(Decrease) in Cash and Cash Equivalents	8,144,107,483	6,854,991,734
Cash and Cash Equivalents at beginning of the year	10,818,927,814	11,642,350,621
Closing Cash and Cash Equivalents at end of the year	18,963,035,297	18,497,342,355
Net Operating Cash Flow per Share (NOCFPS)	9.04	10.59

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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 January, 2026

Investment Corporation of Bangladesh
Statement of Financial Position
As on 31 December 2025

	Notes	Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
Property and Assets			
Cash and Bank Balances	4.00	18,049,554,473	9,825,472,107
Investments-at cost	5.00	141,155,554,780	141,710,827,900
Government	5.01	3,022,269,200	3,022,269,200
Others	5.02	138,133,285,580	138,688,558,700
Loans and Advances			
	6.00	19,813,434,945	20,231,091,408
Margin Loan – Secured	6.01	2,476,234,736	2,481,386,482
Unit & Mutual Fund Advance Account – Secured	6.02	624,760,872	664,956,975
Consumer Credit Scheme	6.03	111,303	168,063
Debenture Loan	6.04	21,225,208	21,225,208
Lease Receivables	6.05	124,780,808	189,504,435
Advance against Equity	6.06	40,000,000	40,000,000
Purchase of Debenture	6.07	1,540,820,905	1,542,420,905
Bond Purchase	6.08	9,225,416,422	9,430,552,872
Other Loans and Advances	6.09	5,760,084,691	5,860,876,468
Property and Equipment (at cost less depreciation)	7.00	1,121,075,781	852,365,100
Other Assets	8.00	11,030,009,553	7,137,387,502
Total Property and Assets		191,169,629,532	179,757,144,017
Liabilities and Capital			
Liabilities			
Borrowings	9.00	49,432,836,988	38,223,329,795
Government Loan	9.01	17,973,980,321	8,073,329,795
Borrowings from Bangladesh Bank & Others	9.02	31,458,856,667	30,150,000,000
Deposits	10.00	73,307,612,772	71,970,574,450
ICB Subordinated Bond	11.00	10,199,925,943	10,199,925,943
Other Liabilities and Provisions	12.00	37,337,413,862	35,255,576,054
Total Liabilities		170,277,789,564	155,649,406,242
Capital / Shareholders' Equity			
		20,891,839,968	24,107,737,775
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	6,615,166,629
Loan Redemption Reserve	15.02	1,201,022,602	1,201,022,602
Reserve for Future Diminution of Securities	15.03	6,883,154,730	6,883,154,730
Other Reserves	15.04	5,497,013,368	5,497,013,368
Retained Earnings	36.00	(15,333,209,514)	(12,117,311,707)
Total Liabilities and Capital		191,169,629,532	179,757,144,017

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

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

16.01

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****500,000,000****Net Asset Value (NAV) per Share:**

38.00

24.09**27.80**

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/-

Mahmuda Akhter
Head of Finance & Accounts

Sd/-

Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 January, 2026

Investment Corporation of Bangladesh
Statement of Profit or Loss & Other Comprehensive Income (Un-audited)
For the half year ended 31 December 2025

Note	For the half year ended 31		For the 2nd quarter ended 31		
	Amount in Taka		Amount in Taka		
	01 Jul to 31 Dec, 2025	01 Jul to 31 Dec, 2024	01 Oct to 31 Dec, 2025	01 Oct to 31 Dec, 2024	
Operating Income					
Interest Income	17.00	675,089,075	990,521,869	439,336,668	565,005,228
Less: Interest paid on Deposits, Borrowings, etc.	18.00	5,505,211,427	4,800,755,828	3,318,067,440	2,455,372,391
Net Interest Income		(4,830,122,352)	(3,810,233,960)	(2,878,730,771)	(1,890,367,163)
Dividend	19.00	1,905,219,448	1,965,999,692	1,726,509,134	1,599,994,262
Capital Gain	20.00	316,242,548	1,736,151,577	44,945,495	267,281,014
Fees, Commissions & Service Charges	21.00	280,747,948	396,417,419	127,423,869	230,689,358
Other Operating Income	22.00	391,557	711,672	225,124	40,126
Total Operating Income (a)		(2,327,520,850)	289,046,401	(979,627,150)	207,637,598
Operating Expenses					
Salary and Allowances	23.00	248,919,099	246,733,308	126,344,483	129,630,894
Rent, Taxes, Insurance, Electricity, etc.	24.00	3,663,225	2,998,541	1,536,611	1,964,238
Legal Expenses	25.00	1,627,194	2,332,441	880,189	1,437,898
Postage, Stamps, Telegram & Telephone	26.00	1,364,309	495,764	1,147,346	136,334
Auditors' Fees	27.00	230,000	230,000	115,000	115,000
Stationary, Printing, Advertisement, etc.	28.00	4,850,006	4,813,933	3,451,631	3,202,798
Directors' Fees & Allowances	29.00	1,012,000	990,000	609,500	671,000
Repair, Maintenance & Depreciation	30.00	61,641,924	62,448,972	31,735,983	31,758,101
Brokerage	31.00	14,914,428	94,526,107	5,093,257	20,057,157
Other Operating Expenses	32.00	61,690,830	60,094,704	35,476,202	34,258,860
Total Operating Expenses (b)		399,913,015	475,663,769	206,390,202	223,232,279
Operating Profit (a-b)		(2,727,433,865)	(186,617,369)	(1,186,017,352)	(15,594,682)
Add: Non-operating Income	33.00	-	-	-	-
Profit before Provision (c)		(2,727,433,865)	(186,617,369)	(1,186,017,352)	(15,594,682)
Provision against Loans and Advances	34.01	54,480,604	776,879,904	95,448,640	125,289,199
Provision against Other Assets	34.02	-	-	-	-
Provision against Off balance sheet items	34.03	-	5,000,000	-	10,000,000
Provision against Investments	34.04	-	-	-	-
Provision against Vat on Fees & Commissions	34.05	42,112,192	59,462,613	19,113,580	34,603,404
Total Provision (d)		96,592,796	841,342,517	114,562,220	169,892,603
Profit before Tax (c-d)		(2,824,026,661)	(1,027,959,886)	(1,300,579,572)	(185,487,284)
Provision for Tax					
Current Tax	35.00	391,871,146	453,132,783	351,151,465	341,470,311
Net Profit after Taxation		(3,215,897,807)	(1,481,092,668)	(1,651,731,037)	(526,957,595)
Other Comprehensive Income		-	-	-	-
Total Comprehensive Income		(3,215,897,807)	(1,481,092,668)	(1,651,731,037)	(526,957,595)
Earnings per Share (EPS)	36.00	(3.71)	(1.71)	(1.90)	(0.61)

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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Date: 28 January, 2026

Investment Corporation of Bangladesh
Statement of Changes in Equity
For the half year ended 31 December 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 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
Net Profit for the year after tax	-	-	-	-	-	-	(3,215,897,807)	(3,215,897,807)
Stock Dividend for FY: 2024-25	-	-	-	-	-	-	-	-
Cash Dividend for FY: 2024-25	-	-	-	-	-	-	-	-
Amount Transferred to Retained Earnings	-	-	-	-	-	-	-	-
Amount Transferred to Different Reserve	-	-	-	-	-	-	-	-
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	-	-
Balance as on 31 December 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	(15,333,209,514)	20,891,839,968

Statement of Changes in Equity
For the half year ended 31 December 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 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	-	-	-	-	-	-	(1,481,092,668)	(1,481,092,668)
Cash Dividend for FY: 2024-25	-	-	-	-	-	-	(173,451,792)	(173,451,792)
Amount Transferred to Retained Earnings	-	-	-	-	-	(173,451,792)	173,451,792	173,451,792
Amount Transferred to Different Reserve	-	-	41,705,430	10,426,358	-	-	(52,131,788)	(173,451,792)
Amount Transferred to Benevolent Fund	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Balance as on 31 December 2024	8,672,589,613	7,356,102,539	6,615,166,629	1,201,022,602	6,883,154,730	5,497,013,368	(1,321,805,957)	34,903,243,525

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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka
Date: 28 January, 2026

Investment Corporation of Bangladesh
Statement of Cash Flows (Un-audited)
For the half year ended 31 December 2025

	Amount in Taka	
	31 December, 2025	31 December, 2024
Cash flow from operating activities:		
Interest Received	(1,550,724,598)	619,876,134
Interest Paid	(7,844,868,701)	(3,674,091,941)
Received from capital gain on sale of listed shares	316,242,548	1,736,151,577
Dividend Received	562,959,732	1,193,223,945
Fees & Commissions Received	278,340,266	316,590,799
Cash Paid to Employees	(248,919,099)	(257,716,584)
Cash Paid to Suppliers	(36,157,070)	(188,841,245)
Cash Received from Other operating activities	391,557	711,672
Cash Paid for Other operating activities	(77,617,258)	(155,610,811)
Cash Flow before changes in Operating Assets & Liabilities	(8,600,352,621)	(409,706,453)
Changes in Operating Assets & Liabilities		
Increase/(Decrease) in Loans & Advances	417,656,463	(695,124,155)
Increase/(Decrease) in Investment in other Institution	-	-
Increase/(Decrease) in other Assets	(322,140,981)	(1,886,163,329)
Increase/(Decrease) in Term Deposits	1,337,038,322	(15,598,538,161)
Increase/(Decrease) in Long/Short Term Debt	11,209,507,193	26,716,000,000
Increase/(Decrease) in other Liabilities	3,634,594,580	554,334,448
	16,276,655,578	9,090,508,802
Net Cash from Operating Activities (Note:40)	7,676,302,956	8,680,802,349
Cash Flow from Investment Activities:		
Cash inflow from Sale of Securities	4,188,097,485	23,830,367,088
Cash outflow for Purchase of Securities	(3,638,360,998)	(25,111,221,756)
Cash Increase/Decrease From Sale/Purchase of Fixed Asset	(1,073,076)	51,730,846
Net Cash used in Investment Activities	548,663,411	(1,229,123,823)
Cash Flows from Financing Activities		
Dividend paid in Cash	(884,001)	(174,952,056)
Increase/(Decrease) in ICB Subordinated Bond	-	(410,459,078)
Net Cash used in Financing Activities	(884,001)	(585,411,134)
Net Increase/(Decrease) in Cash and Cash Equivalents	8,224,082,366	6,866,267,393
Cash and Cash Equivalents at beginning of the year	9,825,472,107	10,254,417,347
Closing Cash and Cash Equivalents at end of the year	18,049,554,473	17,120,684,740
Net Operating Cash Flow per Share (NOCFPS) (Note: 39)	8.85	10.01

For and on behalf of Investment Corporation of Bangladesh.

Sd/-
Pro. Abu Ahmed
Chairman

Sd/-
Md. Jashim Uddin
Director

Sd/-
Niranjan Chandra Debnath
Managing Director

Sd/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 January, 2026

Investment Corporation of Bangladesh
Notes to the Financial Statements
As on and For the year ended 31 December 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.

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 PLC

ICB Asset Management PLC, 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

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.

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 profit and loss account, with the proportion of profit after taxation pertaining to non controlling shareholders being deducted as '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 The reporting period

These Financial Statements cover period from 01 July 2025 to 31 December 2025.

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
4.00 Cash and Bank Balances:			
Cash in hand	4.01	577,185	250,265
Cash at Bank	4.02	18,048,977,288	9,825,221,842
		18,049,554,473	9,825,472,107
4.01 Cash in hand		577,185	250,265
4.02 Cash at Bank			
Current Accounts		998,648,840	38,085,953
Savings Accounts		9,182,279	42,397,374
Short Term Deposits		7,756,557,516	460,149,861
Fixed Deposits		9,284,588,654	9,284,588,654
Total Cash at Bank		18,048,977,288	9,825,221,842
5.00 Investments			
Investment in Government Securities	5.01	3,022,269,200	3,022,269,200
Investment in Other Securities	5.02	138,133,285,580	138,688,558,700
		141,155,554,780	141,710,827,900
5.01 Investment in Government Securities			
Treasury Bond (Non_Marketable)		442,300,000	442,300,000
Treasury Bond (Marketable)		2,579,969,200	2,579,969,200
		3,022,269,200	3,022,269,200
5.02 Capital Investment in Subsidiary Companies			
5.2.1 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
Industrial & Infrastructural Dev. Finance Co. Ltd.		59,083,902	59,083,902
Aramit Thai Aluminum Ltd.		-	-
Credit Rating Information & Services Ltd.		3,015,110	3,015,110
Credit Rating Agency of Bangladesh Ltd.		1,669,800	1,669,800
The Padma Bank Ltd.		850,000,000	850,000,000
DRS Bangladesh Ltd		7,500,000	7,500,000
CVC Finance Ltd (Former Capm Venture Capital & Finance Ltd.)		105,000,000	105,000,000
		1,045,169,252	1,045,169,252
5.2.3 Investment in Marketable Securities at cost		134,530,732,228	135,086,005,348
Total Investment in Other Securities (5.2.1+5.2.2+5.2.3)		138,133,285,580	138,688,558,700
5.03 Valuation and Provision/Reserve for Investment in Securities			
Investment in Securities- at fair value		86,086,067,343	96,654,486,699
Investment in Securities- at cost price		141,155,554,780	141,710,827,900
Required Provision for Investment in Securities (A)		(55,069,487,437)	(45,056,341,201)
Additional Required Provision			
Unreconciled Shares		(78,400)	(78,400)
Required Provision for Other Securities (B)		(78,400)	(78,400)
Total Required Provision (A+B)		(55,069,565,837)	(45,056,419,601)
Provision/Reserve Maintained for Investment in Securities			
Reserve for Future Diminution of Overpriced Securities		6,883,154,730	6,883,154,730
Provision for Investment in Securities		3,582,043,901	3,582,043,901
Total		10,465,198,631	10,465,198,631
Excess/(Short) Provision		(44,604,367,206)	(34,591,220,970)

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
6.00 Loans and Advances			
Margin Loan – Secured	6.01	2,476,234,736	2,481,386,482
Unit & Mutual Fund Advance Account – Secured	6.02	624,760,872	664,956,975
Consumer Credit Scheme	6.03	111,303	168,063
Debenture Loan	6.04	21,225,208	21,225,208
Lease Receivables	6.05	124,780,808	189,504,435
Advance against Equity	6.06	40,000,000	40,000,000
Purchase of Debenture	6.07	1,540,820,905	1,542,420,905
Bond Purchase	6.08	9,225,416,422	9,430,552,872
Other Loans and Advances	6.09	5,760,084,691	5,860,876,468
		19,813,434,945	20,231,091,408
Total Loan & Advances:			
6.01 Margin Loan – Secured			
Net Balance as on 1 July		1,406,528,481	1,512,731,813
Add: Loan disbursed during the year		541,406,275	1,007,564,887
Interest accrued during the year		82,381,712	363,668,182
		2,030,316,468	2,883,964,883
Less: Recovery during the year		645,492,555	1,241,707,102
Interest receivable adjusted against Rebate facility		-	235,729,300
		645,492,555	1,477,436,402
Add: Credit Balance of Margin Loan		1,091,410,823	1,074,858,002
		2,476,234,736	2,481,386,482
6.02 Unit & Mutual Fund Advance Account - Secured			
Net Balance as on 1 July		664,373,628	697,501,455
Add: Loan disbursed during the year		214,992,751	290,305,154
Interest accrued during the year		41,519,426	84,349,275
		920,885,805	1,072,155,884
Less: Recovery/Adjustment during the year		297,071,332	408,042,931
Add: Credit Balance of Unit Lien		946,400	844,022
		624,760,872	664,956,975
6.03 Consumer Credit Scheme			
Balance as on 1 July		168,063	485,953
Add: Additions during the year		-	-
		168,063	485,953
Less: Recovery/Adjustment during the year		56,760	317,890
		111,303	168,063
6.04 Debenture Loan			
Food & Allied		21,225,208	21,225,208
		21,225,208	21,225,208
6.05 Lease Receivables			
Gross Lease Rental Receivables			
Balance as on 1 July		102,086,538	189,727,144
Add: Additions during the year		-	434,445
		102,086,538	190,161,589
Less: Recovery/Adjustment during the year		-	88,075,050
Less: Written off during the period		-	-
		102,086,538	102,086,538
Unearned Lease Income			
Balance as on 1 July		(14,400,862)	(21,300,009)
Add: Additions during the year		-	7,333,591
		(14,400,862)	(13,966,418)
Less: Recovery/Adjustment during the year		-	434,445
Less: Written off during the year		-	-
		(14,400,862)	(14,400,862)

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
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		101,818,759	131,268,017
Add: Additions during the year		50,289,505	88,075,050
		152,108,264	219,343,067
Less: Recovery/Adjustment During the year		115,013,132	117,524,308
Less: Written off during the period		-	-
		37,095,132	101,818,759
Total:		124,780,808	189,504,435
6.06 Advance against Equity			
Balance as on 1 July		40,000,000	40,000,000
Add: Loan disbursed during the year		-	-
Interest charged during the year		-	-
		40,000,000	40,000,000
Less: Recovery during the year		-	-
		40,000,000	40,000,000
6.07 Purchase of Debenture			
Balance as on 1 July		1,542,420,905	1,529,658,308
Add: Loan disbursed during the year		-	-
Interest accrued during the year		-	58,720,104
		1,542,420,905	1,588,378,412
Less: Recovery/Adjustment during the year		1,600,000	45,957,507
Less: Written off during the period		-	-
		1,540,820,905	1,542,420,905
6.08 Bond Purchase			
Balance as on 1 July		9,430,552,872	9,715,139,544
Add: Loan disbursed during the year		-	217,458,572
Interest accrued during the year		101,482,160	1,195,444,515
		9,532,035,032	11,128,042,631
Less: Recovery/Adjustment during the year		306,618,610	1,697,489,758
		9,225,416,422	9,430,552,872
6.09 Other Loans and Advances			
Staff Loan and Advances	6.9.1	4,160,084,691	4,148,376,468
Short Term Loan to Subsidiary	6.9.2	950,000,000	1,042,500,000
Long Term Loan to Subsidiary	6.9.3	650,000,000	670,000,000
		5,760,084,691	5,860,876,468
Total Loans & Advances (6.01+.....+6.09)		19,813,434,945	20,231,091,408
6.9.1 Staff Loan and Advances			
Motor cycle loan		50,694,136	56,326,859
Motor car loan		14,810,093	11,627,203
Motor car loan Scheme for Executive		74,864,855	78,951,022
House building Loan		4,019,715,608	4,001,471,384
		4,160,084,691	4,148,376,468
6.9.2 Short Term Loan to Subsidiaries			
ICB Capital Management Ltd.		1,042,500,000	1,042,500,000
Add: Loan disbursed during the year		-	80,000,000
Less: Recovery/Adjustment during the year		92,500,000	80,000,000
		950,000,000	1,042,500,000

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
6.9.3 Long Term Loan to Subsidiaries			
ICB Securities Trading Co. Ltd.		670,000,000	202,500,000
Add: Loan disbursed during the year		-	600,000,000
Less: Recovery/Adjustment during the year		20,000,000	132,500,000
		650,000,000	670,000,000
6.10 Classification of Loans and Advances			
Unclassified:			
Standard		8,377,006,238	8,668,962,624
Special Mention Account (SMA)		5,127,520	20,045,519
		8,382,133,758	8,689,008,143
Classified:			
Sub-standard		41,800,263	68,389,108
Doubtful		91,013,635	267,321,343
Bad/Loss		11,298,487,289	11,206,372,815
		11,431,301,188	11,542,083,265
Total		19,813,434,945	20,231,091,408
7.00 Property and Equipment (at cost less depreciation):			
7.01 Land			
Land		36,017,635	36,017,635
Land Improvement		2,372,335	2,372,335
Building		15,397,027	15,397,027
Renovation of Office Building		92,753,018	92,753,018
Furniture & Fixture		19,186,681	19,111,471
Office Equipment		13,323,746	13,295,236
Electrical Equipment		7,626,989	7,626,989
Air Conditioner		5,149,574	4,784,574
Telephone Installation		4,694,828	4,621,403
Carpet & Curtains		983,393	978,553
Computer Hardware		69,814,672	69,705,374
Motor vehicles		52,442,580	52,442,580
Library Books		1,495,045	1,486,815
Fire Extinguisher		149,082	147,482
Building Under Construction		733,373,478	733,115,315
ICT & Radio Equipment		2,715,825	2,567,025
Telecommunication & Security Appliances		4,759,179	4,759,179
Others		-	-
Sub-total		1,062,255,088	1,061,182,013
Less: Accumulated Depreciation		272,626,202	268,933,115
Net Book value		789,628,886	792,248,897
7.02 Right of Use Asset			
Sub-total		890,306,962	565,047,261
Less: Accumulated Depreciation		569,979,471	517,332,733
Net Book value		320,327,491	47,714,528
7.03 Computer Software			
Sub-total		26,560,680	26,560,680
Less: Accumulated Amortization		15,441,276	14,159,005
Net Book value		11,119,403	12,401,675
Net Book value at the end of the half year (7.01+7.02+7.03)		1,121,075,781	852,365,100

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
8.00 Other Assets			
Income Receivables			
Interest on Bank Deposits (FDR)		4,300,717,161	2,067,229,486
Interest on Govt. Securities		135,629,128	143,303,131
Fees and Commissions Receivable		46,882,747	44,475,065
Dividend Receivable		1,901,680,172	559,420,456
		6,384,909,208	2,814,428,137
Others			
Installment receivable of Marketable Investments (Debenture)		1,601,051	1,601,051
Advance against Share Applications		3,570,710	146,124,929
Receivable from ICB Islamic Bank		286,791,847	286,791,847
Advance Income Tax-Staff		-	-
Advance Income Tax (Corporation & TDS)		2,986,334,891	2,795,435,860
Income Tax Refund		643,861,639	643,861,639
Receivable from Subsidiaries		58,510,780	13,671,708
Deferred Tax Asset		201,628,624	201,628,624
Others Advances, Deposits and Receivables		411,477,148	188,930,876
Share Sale/Purchase (Debit Balance)		51,314,867	44,904,043
Sundry Assets		8,788	8,788
		4,645,100,346	4,322,959,365
Total:		11,030,009,553	7,137,387,502
9.00 Borrowings from banks, financial institutions & Others			
Government Loan	9.01	17,973,980,321	8,073,329,795
Borrowings from Bangladesh Bank & Others	9.02	31,458,856,667	30,150,000,000
		49,432,836,988	38,223,329,795
9.01 Government Loan :			
Loan from Government (Interest Bearing)		10,000,000,000	-
Loan from Bangladesh Bank against PKKB Shahayata Tahbil		7,973,980,321	8,073,329,795
		17,973,980,321	8,073,329,795
9.02 Borrowings from Bangladesh Bank & Others			
Borrowings as Call Loan		-	-
Borrowings as Demand Loan & SND		31,458,856,667	30,150,000,000
		31,458,856,667	30,150,000,000
10.00 Deposits			
Term Deposits	10.01	73,305,141,115	71,951,153,532
Lease Deposits	10.02	2,471,657	19,420,918
		73,307,612,772	71,970,574,450
10.01 Term Deposits		73,305,141,115	71,951,153,532
10.02 Lease Deposits		2,471,657	19,420,918
11.00 ICB Subordinated Bond			
Agrani Bank Ltd.		5,000,000,000	5,000,000,000
Janata bank Ltd.		2,699,925,943	2,699,925,943
Rupali Bank Ltd.		900,000,000	900,000,000
Sonali Bank Ltd.		1,600,000,000	1,600,000,000
		10,199,925,943	10,199,925,943
12.00 Other Liabilities and Provisions:			
Interest Payable on Long & Short Term Debts		7,494,306,199	9,833,963,473
Credit Balance of Margin Loan		1,091,410,823	1,074,858,002
Liability for lease rental		321,175,206	50,457,334
Accrued Expenses		145,104,093	165,506,601
Other Operating Expenses Payable		-	-
Counter Bridging Loan Payable to Co-underwriters		17,631,860	17,631,860
Dividend Payable		2,226,407	3,110,408
Provision against Loans and Advances	12.2	3,359,847,785	3,305,367,181

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
Interest Suspense		2,017,097,722	2,001,177,955
Interest Suspense -Non listed Preference share		650,986,697	563,365,176
Interest Suspense-FDR		4,056,257,462	1,822,769,786
Provision for Income Tax		1,155,312,768	763,441,622
Provision against VAT		1,342,386,177	1,300,273,985
Provision for Gratuity		1,797,400	1,797,400
Provision against Other Asset		583,719,951	583,719,951
Provision against FDR		9,284,588,654	9,284,588,654
Provision against Investment		3,582,043,901	3,582,043,901
Provision against Off balance sheet Items		5,000,000	5,000,000
Deferred Tax Liability		-	-
Benevolent Fund		10,000,000	10,000,000
Others	12.1	2,216,520,756	886,502,766
		37,337,413,862	35,255,576,054

12.1 Others

Credit Balance of Block Account for IPO	27,479,788	28,845,107
Credit Balance of Unit Lien, Share App. money, Advance Staff tax etc	13,576,206	13,231,831
Share Sale Purchase Credit Balance Payable to ISTCL	83,903,525	64,181,959
Dividend & Interest Suspense etc.	125,129,833	86,220,893
Project Loan & Other Suspense	191,913,169	160,318,331
Margin Loan Suspense	40,246,897	39,313,038
Security Deposit	1,081,115	1,066,115
Sundry Payable	6,946,015	3,887,643
Income Tax, Vat and Excise Duty Deducted at Source	1,710,634,208	486,527,849
Risk Coverage Charge from Consumer Credit Scheme	210,000	210,000
FDR Suspense	15,400,000	2,700,000
	2,216,520,756	886,502,766

12.2 Dividend Payable

Year wise unclaimed dividend payables		
FY upto 2018-19	7,533	4,690
FY 2019-20	42,666	42,666
FY 2020-21	9,564	895,598
FY 2021-22	668,878	669,053
FY 2022-23	1,198,610	1,198,902
FY 2023-24	299,156	299,498
	2,226,407	3,110,408

13.00 Share Capital:

Authorized Capital

1,000,000,000 ordinary shares of Tk 10 each	10,000,000,000	10,000,000,000
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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
371,875,000 ordinary shares of Taka 10 each issued as stock dividend	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
31,640,625 ordinary shares of Taka 10 each issued as stock dividend for FY 2016-17	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
69,767,578.125 ordinary shares of Taka 10 each issued as stock dividend for FY 2018-19	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
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
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
	8,672,589,613	8,672,589,613

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

		ICB Solo	
		Amount in Taka	
		(Un-audited)	(Audited)
		31 December 2025	30 June 2025
15.00 Reserves:			
15.01 Statutory Reserve :			
Balance as on 1 July		6,615,166,629	6,573,461,199
Add: Addition during the year		-	41,705,430
		6,615,166,629	6,615,166,629
15.02 Loan Redemption Reserve			
Balance as on 1 July		1,201,022,602	1,190,596,244
Add: Addition during the year		-	10,426,358
		1,201,022,602	1,201,022,602
15.03 Reserve for Future Diminution of Overpriced Securities & Non Listed Securities:			
Balance as on 1 July		6,883,154,730	6,883,154,730
Add: Addition during the year		-	-
Less: Adjustment during the year		-	-
		6,883,154,730	6,883,154,730
15.04 Other Reserve :			
Reserve for Building	15.4.1	2,903,400,000	2,903,400,000
Dividend Equalization Reserve	15.4.2	2,593,613,368	2,593,613,368
		5,497,013,368	5,497,013,368
15.4.1 Reserve for Building :			
Balance as on 1 July		2,903,400,000	2,903,400,000
Add: Add/Transfer during the year		-	-
Less: Transferred to Provision for Own Portfolio		-	-
		2,903,400,000	2,903,400,000
15.4.2 Dividend Equalization Reserve :			
Balance as on 1 July		2,593,613,368	2,767,065,160
Add: Addition during the year		-	-
Less: Transfer to Retained Profit		-	173,451,792
Less: Dividend Paid		-	-
		2,593,613,368	2,593,613,368
Total Reserve Balance (15.1+.....+15.4)		20,196,357,330	20,196,357,330
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			
16.01 Contingent Liabilities			
Corporate guarantee	16.01.a	500,000,000	500,000,000
		500,000,000	500,000,000

16.01.a The Corporation is contingently liable for issuance of corporate guarantee on behalf of ICB Securities Trading Company Limited in favour of

	For the half year ended 31 December		For the 2nd quarter ended 31 December	
	01 Jul to 31 Dec, 2025 Taka	01 Jul to 31 Dec, 2024 Taka	01 Oct to 31 Dec, 2025 Taka	01 Oct to 31 Dec, 2024 Taka
17.00 Interest Income:				
Interest on Bridging Loan	-	-	-	-
Interest on Margin Loan	74,781,147	57,640,300	35,800,117	28,806,507
Interest on Unit & Mutual Fund Advance Account	41,519,426	44,145,022	19,994,901	21,486,392
Interest on Bank Deposits	106,756,774	417,402,132	106,181,390	237,239,475
Interest on Consumer Credit Scheme	6,936	1,734	1,734	-
Interest on Advance against Equity	-	-	-	-
Interest from Lease Receivables	59,426,018	7,601,214	57,310,356	4,140,704
Interest on Late Payment of Lease Rental	-	-	-	-
Interest on Staff Loan	61,307,610	57,719,137	30,595,608	28,939,088
Interest on Loan to Subsidiary Companies	85,737,222	85,706,388	41,951,111	42,897,639
Interest on Purchase of Debenture	1,600,000	10,783,691	400,000	3,663,784
Interest on Bonds	82,426,445	291,989,609	64,228,089	184,112,858
Interest on Government Securities	161,527,498	17,532,643	82,873,362	13,718,781
	675,089,075	990,521,869	439,336,668	565,005,228
18.00 Interest paid on Deposits, Borrowings, etc.:				
Interest on Term Deposits	4,577,377,086	4,075,322,371	2,938,798,176	2,064,965,330
Interest on Short Term Loans	637,274,188	169,389,537	329,734,465	111,289,383
Interest on Other Long term Debt (ICB Subordinated Bond)	220,586,730	487,848,990	(10,635,125)	247,810,772
Interest on loan from PKKB Shohayota Tahbil	15,033,722	64,988,728	5,796,259	29,861,241
Interest on Lease Liabilites (Office)	2,161,924	3,206,202	1,595,886	1,445,665
Interest Expense on Government Loan	52,777,778	-	52,777,778	-
	5,505,211,427	4,800,755,828	3,318,067,440	2,455,372,391
19.00 Dividend Income:				
Dividend on Ordinary Shares	1,855,110,633	1,961,805,779	1,722,639,191	1,597,772,699
Dividend From ICB Subsidiaries	44,296,872	-	-	-
Dividend on Bangladesh Fund	-	-	-	-
Dividend on Preference shares	5,811,943	4,193,914	3,869,943	2,221,563
	1,905,219,448	1,965,999,692	1,726,509,134	1,599,994,262
20.00 Capital Gain:	316,242,548	1,736,151,577	44,945,495	267,281,014
21.00 Fees, Commissions and Service Charges:				
Project Examination Fee	-	-	-	-
Management Fee	194,312,684	180,874,725	94,069,902	81,153,299
Trustee Fee	16,989,593	91,852,888	146,756	103,953,567
Brokerage & Commissions	4,418,737	3,030,240	975,810	1,165,021
Charges on AMCL Funds /Unit Sales Commissions	23,155	74,012	5,939	40,721
Arranger Fees	-	-	-	-
Membership Charge from ISTCL	10,212,919	34,065,803	3,385,582	7,886,030
CDBL Fees/Annual accounts maintenance fees	523,350	2,542,000	520,150	876,700
Custodian Fees	39,043,401	42,313,814	19,275,293	15,859,202
Guarantee Fees	5,000,000	31,277,778	2,500,000	14,027,778
Service charge from PKKB Shahayata Tahbil	10,224,108	10,386,158	6,544,438	5,727,040
Early Redemption Fees	-	-	-	-
Pre-IPO Placement Charge	-	-	-	-
	280,747,948	396,417,419	127,423,869	230,689,358
22.00 Other Operating Income:				
Re-imburement Staff expenses	206,124	197,953	190,124	-
Legal Expense Recovery	-	105,332	-	5,332
Others	150,433	382,388	-	8,794
Sale of Forms, Tender Schedules etc	35,000	26,000	35,000	26,000
	391,557	711,672	225,124	40,126
23.00 Salaries and Allowances:				
Basic Pay	103,605,268	101,245,857	51,594,776	50,470,473
House Rent Allowances	52,830,902	51,542,990	26,111,652	25,701,260
Medical Allowances	4,395,866	4,527,848	2,185,044	2,258,398
Conveyance & Transport	257,555	263,131	127,229	130,771
Festival Bonus	2,675,020	3,372,180	(213,440)	122,220
Incentive Bonus	-	-	-	-

	For the half year ended 31 December		For the 2nd quarter ended 31 December	
	01 Jul to 31 Dec, 2025 Taka	01 Jul to 31 Dec, 2024 Taka	01 Oct to 31 Dec, 2025 Taka	01 Oct to 31 Dec, 2024 Taka
Provident Fund	62,623	23,641	31,311	11,820
Superannuation Fund	32,877,179	32,357,843	16,290,663	16,116,846
Gratuity	-	-	-	-
Other Staff Expenses	52,214,686	53,399,820	30,217,249	34,819,105
	248,919,099	246,733,308	126,344,483	129,630,894
There of Salary and Allowances Paid to :				
Managing Director/CEO	783,102	672,480	372,051	336,240
Other Officers	243,969,282	198,843,751	121,390,942	98,888,106
	244,752,384	199,516,231	121,762,993	99,224,346
24.00 Rent, Taxes, Insurance,Electricity,etc				
Office Rent	-	-	-	-
Electricity, Gas & Sewerage	3,217,331	2,548,596	1,312,902	1,537,648
Water	445,894	449,945	223,709	426,590
Insurance-Motor vehicles	-	-	-	-
	3,663,225	2,998,541	1,536,611	1,964,238
25.00 Legal Expenses:				
Legal Expenses	1,627,194	2,332,441	880,189	1,437,898
	1,627,194	2,332,441	880,189	1,437,898
26.00 Postage, Stamps, Telegram & Telephone :				
Postage, Telegram & Telex	88,961	24,165	74,039	(13,226)
Stamp Duty	98,115	181,559	24,465	147,650
Telephone - Office	1,177,233	290,040	1,048,842	1,909
	1,364,309	495,764	1,147,346	136,334
27.00 Auditors' Fees:				
Auditors' Fees	230,000	230,000	115,000	115,000
	230,000	230,000	115,000	115,000
28.00 Stationary, Printing, Advertisement, etc.:				
Printing Stationary-General	1,884,666	2,416,638	1,465,540	1,587,000
Printing Stationary-Computer	828,904	555,739	470,406	211,303
Advertisement and Publicity	1,650,160	1,328,306	1,232,428	1,180,877
Books and Periodicals	486,277	513,249	283,257	223,618
	4,850,006	4,813,933	3,451,631	3,202,798
29.00 Directors' Fees & Allowances:				
Directors' Fees & Allowances	1,012,000	990,000	609,500	671,000
	1,012,000	990,000	609,500	671,000
30.00 Repair, Maintenance & Depreciation - Premises & Equipment:				
Maintenance:				
Premises	594,933	841,053	361,296	411,725
Computer	825,127	1,056,149	470,603	718,160
Motor Vehicles	1,872,059	2,824,657	1,032,178	1,684,212
Photocopier	162,810	17,018	145,500	9,373
Other Equipment	564,899	1,091,730	388,920	608,215
	4,019,828	5,830,607	2,398,497	3,431,685
Depreciation:				
Office Building	807	148,739	-	74,369
Renovation of Office Building	664,746	931,772	332,370	452,825
Furniture & Fixture	411,272	438,212	204,918	227,691
Carpet & Curtains	466	-	244	-
Computer Hardware	1,517,782	1,381,825	753,760	696,362
Computer Software	1,282,272	1,150,022	641,136	575,011
Office Equipment	172,096	177,685	85,346	82,482
Electrical Equipment	87,397	99,112	41,939	47,589
Air Conditioner & Refrigerator	53,082	68,425	34,333	55,786
Telephone Installation	27,029	26,031	13,392	12,942
Motor Vehicles	-	-	-	-
Library Books	11,908	10,033	5,954	4,433
Fire Exingusher	604	788	379	371
Right of Use Asset	52,646,737	51,447,888	26,847,306	25,727,639
ICT & Radio Equipment	266,592	258,529	136,757	129,265
Telecommunication & Security Appliances	479,304	479,304	239,652	239,652
Others	-	-	-	-
	57,622,096	56,618,365	29,337,486	28,326,416
Total:	61,641,924	62,448,972	31,735,983	31,758,101

	For the half year ended 31 December		For the 2nd quarter ended 31 December	
	01 Jul to 31 Dec, 2025 Taka	01 Jul to 31 Dec, 2024 Taka	01 Oct to 31 Dec, 2025 Taka	01 Oct to 31 Dec, 2024 Taka
31.00 Brokerage:				
Stock Exchange Charges on all Portfolio	14,914,428	94,526,107	5,093,257	20,057,157
	14,914,428	94,526,107	5,093,257	20,057,157
32.00 Other Operating Expenses:				
Traveling & Conveyance	3,048,616	4,023,015	1,616,196	2,098,602
Transportation	8,338,452	7,967,748	4,208,338	3,865,982
Petrol, Oil & Lubricants	1,673,233	1,628,837	903,923	863,876
Entertainment	4,107,127	6,524,887	2,214,409	5,066,002
Subscription & Donations	343,587	720,000	85,587	325,000
Bank Charges	166,644	210,160	147,123	192,660
Cookeries	65,754	88,188	34,995	33,641
Listing Fees	-	-	-	-
Consultancy & Professional Fees	905,115	503,750	815,115	353,750
Honorarium	926,045	832,133	519,850	387,304
Business Development	67,744	67,540	67,744	67,540
CDBL Charge	799,057	8,009,605	637,595	4,503,756
CSR	-	-	-	-
Sundries	41,249,457	29,518,841	24,225,328	16,500,748
	61,690,830	60,094,704	35,476,202	34,258,860
32.01 Sundries:				
Tax Token Road Permit	47,349	16,779	16,262	-
Miscellaneous	519,985	268,082	399,895	219,211
Washing Charges	205,812	151,679	100,770	97,743
Expenses for Annual General Meeting	816,827	812,871	816,827	812,871
Excise Duty	1,185,450	1,020,450	1,185,300	1,020,450
Internship Expenses	167,400	125,100	34,200	20,400
Security Service	5,369,567	5,359,996	3,110,437	2,702,741
Custodian Fee	-	-	-	-
Trustee Fee	5,970,663	50,000	5,913,163	-
News Letter	-	83,000	-	-
Recruitment Expenses	(810,920)	-	(477,550)	-
Land at Mirpur	-	88,163	-	-
Medical Retainer Fees	440,855	516,452	154,355	255,000
National and Other Special Day Celebration	360,807	17,965	190,744	17,965
Honorarium for Banking Diploma	1,435,000	475,000	-	135,000
Year Closing Expenses	922,000	996,000	922,000	996,000
National Integrity Expense	26,130	22,979	23,980	3,800
Innovation	-	-	-	-
Milad Mahfil Expenses	19,700	7,278	-	7,278
Reimbursement for Professional Degree	-	227,454	-	227,454
Car Maintenance reimbursement and Dep.	24,572,832	19,279,593	11,834,947	9,984,834
	41,249,457	29,518,841	24,225,328	16,500,748
33.00 Non-Operating Income:				
Profit on Sale of Fixed Assets	-	-	-	-
Building Rent	-	-	-	-
Others	-	-	-	-
	-	-	-	-
34.00 Provision against Loans & Advances and others:				
34.01 For Loans & Advances	54,480,604	776,879,904	95,448,640	125,289,199
34.02 For Other Assets	-	-	-	-
34.03 For Off Balance Sheet items	-	5,000,000	-	10,000,000
34.04 For Investments	-	-	-	-
34.05 For Vat against fees & Commission	42,112,192	59,462,613	19,113,580	34,603,404
Total Provisions	96,592,796	841,342,517	114,562,220	169,892,603
35.00 Provision for Tax:				
	391,871,146	453,132,783	351,151,465	341,470,311
	391,871,146	453,132,783	351,151,465	341,470,311

For the half year ended 31 December		For the 2nd quarter ended 31 December	
01 Jul to 31 Dec, 2025	01 Jul to 31 Dec, 2024	01 Oct to 31 Dec, 2025	01 Oct to 31 Dec, 2024
Taka	Taka	Taka	Taka

36.00 Retained Profit Available for Appropriation:

Retained Profit as on 1 July
Add: Prior year error adjustment
Restated opening balance
Add: Transferred from Dividend Equalization Reserve
Add: Net profit for the year

31 December 2025	30 June 2025
(12,117,311,707)	221,418,499
-	-
(12,117,311,707)	221,418,499
-	-
(3,215,897,807)	(12,276,598,419)
(15,333,209,514)	(12,055,179,919)

Less: Appropriations

Cash Dividend
Stock 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

-	173,451,792
-	-
-	-
-	41,705,430
-	-
-	-
-	10,426,358
-	(173,451,792)
-	-
-	10,000,000
-	62,131,788
(15,333,209,514)	(12,117,311,707)

Retained Profit as on 31 December 2025

37.00 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)

July'25 to December' 25	July'24 to December' 24	Oct'25 to December' 25	Oct'24 to December' 24
(3,215,897,807)	(1,481,092,668)	(1,651,731,037)	(526,957,595)
-	-	-	-
(3,215,897,807)	(1,481,092,668)	(1,651,731,037)	(526,957,595)
867,258,961	867,258,961	867,258,961	867,258,961
(3.71)	(1.71)	(1.90)	(0.61)

38.00 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)

31 December 2025	30 June 2025
20,891,839,968	24,107,737,775
867,258,961	867,258,961
24.09	27.80

39.00 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)

July'25 to December' 25	July'24 to December' 24
7,676,302,956	8,680,802,349
867,258,961	867,258,961
8.85	10.01

40.00 Reconciliation of Net Profit with Cash Flows from Operating Activities

Net Profit
Add: Non Cash items
Depreciation
Provision against Loans, Advances and others
Provision against Other Assets
Provision against Off balance sheet items
Provision against Investments
Provision against VAT
Current Tax
Deferred Tax
Less: Sale of fixed asset
Sub Total (A)

Increase/Decrease of Interest Receivable
Increase/Decrease of Interest Payable
Increase/Decrease of Dividend Receivable
Increase/Decrease of Fees & Commissions Receivable
Increase/Decrease of Gratuity Payable
Increase/Decrease of Incentive Bonus & Accrued Expense Payable
Sub Total (B)
Adjustment to Reconcile Net Profit to Net Cash

(3,215,897,807)	(1,481,092,668)
-	-
57,622,096	56,618,365
54,480,604	776,879,904
-	-
-	5,000,000
-	-
42,112,192	59,462,613
391,871,146	453,132,783
-	-
-	-
(2,669,811,769)	(129,999,004)
(2,225,813,673)	(370,645,735)
(2,339,657,274)	952,325,354
(1,342,259,716)	(772,775,747)
(2,407,681)	(79,826,620)
-	-
(20,402,507)	-
(5,930,540,852)	(270,922,748)
(8,600,352,621)	(400,921,751)

For the half year ended 31 December		For the 2nd quarter ended 31 December	
01 Jul to 31 Dec, 2025 Taka	01 Jul to 31 Dec, 2024 Taka	01 Oct to 31 Dec, 2025 Taka	01 Oct to 31 Dec, 2024 Taka

Changes in Operating Assets & Liabilities

Increase/Decrease in Loans & Advances	417,656,463	(695,124,155)
Increase/Decrease in Investment in other Institutions	-	-
Increase/Decrease in other Assets	(322,140,981)	(1,886,163,329)
Increase/Decrease in Term Deposits	1,337,038,322	(15,598,538,161)
Increase/Decrease in Long Term Debt	11,209,507,193	26,716,000,000
Increase/Decrease in other Liabilities	3,634,594,580	554,334,448
Sub Total (C)	16,276,655,578	9,090,508,802
Net Cash Flows from Operating Activities (A+B+C)	7,676,302,956	8,680,802,349

41.00 Related party/(ies) transactions:

Details of transactions with related parties and balances with them as on 31 December 2025 were as follows:

Name of the Party	Relationship	Nature of Transaction	Balance as on 31.12.2025
Government (PKKB Shohayota Tahobil)	Shareholder	Borrowings	7,973,980,321
Sonali Bank PLC	Director	Term Deposit	16,590,000,000
Shadaran Bima Corporation	Director	Term Deposit	2,491,900,000
Agrani Bank PLC	Director	Term Deposit	10,500,000,000
Bangladesh Development Bank PLC	Director	Term Deposit	2,777,750,000
Janata Bank PLC	Director	Term Deposit	6,800,000,000
Total:			47,133,630,321

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/-
Mahmuda Akhter
Head of Finance & Accounts

Sd/-
Ruksana Yasmin
Company Secretary

Place: Dhaka

Dated: 28 January, 2026

Investment Corporation of Bangladesh
Statement of Computation of Taxable income & Tax Liability
Income Year: 2025-26
Assessment Year : 2026-27
As on 31 December 2025

Annexure- A

Particulars	Amount (in Taka)	Amount (in Taka)	
Interest Income	675,089,075		
Less: Interest Paid (As per Cash flow Statement)	(1,568,973,740)		
Net Interest Income /Loss	(893,884,665)	(893,884,665)	
Operating Income:			
Fees, Commissions & Service Charges	280,747,948		
Other operating income	391,557		
Total operating Income	281,139,505		
Less: Operating Expenses:			
Salary & Allowances	248,919,099		
Rent, Taxes ,Insurance, Electricity, etc	3,663,225		
Legal Expenses	1,627,194		
Postage, stamps , Telegram & Telephone	1,364,309		
Audit Fee	230,000		
Stationary, Printing, Advertisement, etc	4,850,006		
Directors' fees & Allowances	1,012,000		
Repair, Maintenance & Depreciation(Premises & Equipment)	61,641,924		
Brokerage	14,914,428		
Other operating Expenses	61,690,830		
Total Operating Expenses	399,913,015		
Operating Income/Loss:		(118,773,509)	
Total Current Year Income/Loss from Business		(1,012,658,175)	
Capital gain from sale of shares		316,242,548	
less: Interest Paid (As per Cash flow Statement)		(6,275,894,961)	
Current Year Income/Loss on Capital Gain		(5,959,652,412)	
Current Year Dividend Income		1,905,219,448	
Tax Computation:	Regular Tax	TDS	Tax Payable
Tax on Business income/(Loss) @ 37.5% on Tk. (101,26,58,175) or @1% on Business Turnover 95,62,28,580 which is higher."	9,562,286	50,383,342	9,562,286
Tax on dividend income @ 20% on Tk. 190,52,19,448	381,043,890	126,229,329	381,043,890
Tax on capital gain @15% on Tk. (595,96,52,412) or @ 0.4% on Actual Capital Gain 31,62,42,548 which is higher.	1,264,970	14,286,694	1,264,970
	391,871,146	190,899,365	391,871,146
Net Tax Liability			391,871,146
Tax Paid:			
Tax on Business income (Minimum Tax- TDS on Bank interest (FDR), Fees & Commissions and Others)			50,383,342
Tax on Dividend Income (Minimum Tax- TDS on Dividend Income)			126,229,329
Tax on capital gain on sale of shares (Minimum Tax-TDS Against Capital Gain)			-
Tax on Capital Gain on Sale of Shares			14,286,694
Total TDS			190,899,365

Selected Explanatory Notes to the Financial Statements:

Reporting:

This 2nd Quarterly Financial Report has been prepared based on International Accounting Standard (IAS) - 34 “Interim Financial Reporting”. These interim financial statements should be read in conjunction with the audited financial statements for the year ended 30th June, 2025 as they provide an update to previously reported information.

Accounting policies and method of computation:

Accounting policies and methods of computations followed in preparing these financial statements are consistent with those used in the annual financial statements prepared and audited for the year ended 30th June, 2025.

Consolidation of operations of subsidiaries:

The consolidation of the financial statements has been made after eliminating all material intra group transactions. The total profit of the Corporation and its subsidiaries are shown in the consolidated profit and loss account, with the proportion of profit after taxation pertaining to minority share holders being deducted as ‘non- controlling interest’.

Earning Per Share (EPS):

Earning per share has been calculated based on number of share outstanding for the period ended 31 December, 2025 and profit for the same period. The number of the shares outstanding for the period was 867,258,961. Earning per share for the preceding 6 months of FY 2024-25 has also been calculated based on 867,258,961 shares.

Subsequent Events:

No material events occurred after the reporting date, non-disclosure of which could affect the ability of the users of these financial statements to make proper evaluation and decision.

Sd/-

Prof. Abu Ahmed
Chairman

Sd/-

Md. Jashim Uddin
Director

Sd/-

Niranjana Chandra Debnath
Managing Director

Sd/-

Mahmuda Akhter
Head of Finance & Accounts

Sd/-

Ruksana Yasmin
Company Secretary

Place: Dhaka

Date: 28 January, 2026