# IPDC FINANCE PLC.
Interim Financial Statements (Un-audited)

## Condensed Balance Sheet (Un-Audited)
**As at 30 September 2026**

Figures in Taka

| Particulars | 30 September 2026 | 31 December 2025 |
|---|---|---|
| **Cash** | | |
| In hand (including foreign currencies) | 570,000 | 555,000 |
| Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | 909,910,420 | 966,129,229 |
| | **910,480,420** | **966,684,229** |
| **Balance with other banks and financial institutions** | | |
| Inside Bangladesh | 9,194,655,597 | 8,951,305,202 |
| Outside Bangladesh | - | - |
| | **9,194,655,597** | **8,951,305,202** |
| **Money at call and short notice** | **290,000,000** | - |
| **Investments** | | |
| Government securities | 9,831,618,832 | 6,171,365,855 |
| Other investments | 5,732,497,310 | 4,484,942,246 |
| | **15,564,116,142** | **10,656,308,101** |
| **Loans, advances and leases** | | |
| Loans, cash credits, overdrafts etc. | 75,785,877,598 | 74,621,954,415 |
| Bills purchased and discounted | - | - |
| | **75,785,877,598** | **74,621,954,415** |
| **Fixed assets including land, building, furniture and fixture** | 774,377,121 | 796,954,962 |
| **Other assets** | 3,210,590,962 | 2,732,165,190 |
| **Non banking assets** | 3,752,405 | 3,752,405 |
| **Total assets** | **105,733,850,245** | **98,729,124,504** |
| **Liabilities and capital** | | |
| **Liabilities** | | |
| Borrowings from other banks, financial institutions and agents | 16,599,284,431 | 16,740,918,453 |
| **Deposits and other accounts** | | |
| Current accounts and other accounts | - | - |
| Bills payable | - | - |
| Savings deposits | - | - |
| Term deposits | 67,909,279,054 | 62,248,848,183 |
| Bearer certificate of deposits | - | - |
| Other deposits | - | - |
| | 67,909,279,054 | 62,248,848,183 |
| Other liabilities | 13,762,919,838 | 12,436,193,484 |
| **Total liabilities** | **98,271,483,323** | **91,425,960,120** |
| **Shareholders' equity** | | |
| Paid up capital | 4,295,848,510 | 4,091,284,300 |
| Share premium | 402,627,680 | 402,627,680 |
| Statutory reserve | 1,392,817,100 | 1,392,817,100 |
| Assets revaluation reserve | 427,764,836 | 428,284,884 |
| Retained earnings | 943,308,796 | 988,150,420 |
| **Total shareholders' equity** | **7,462,366,922** | **7,303,164,384** |
| **Total liabilities and shareholders' equity** | **105,733,850,245** | **98,729,124,504** |
| **Off-balance sheet items** | | |
| **Contingent liabilities** | | |
| Acceptances and endorsements | - | - |
| Letters of guarantee | - | - |
| Irrevocable letters of credit | - | - |
| Bills for collection | - | - |
| Other contingent liabilities | - | - |
| **Total contingent liabilities** | - | - |
| **Other commitments** | | |
| Documentary credits and short term trade-related transactions | - | - |
| Forward assets purchased and forward deposits placed | - | - |
| Undrawn note issuance and revolving underwriting facilities | - | - |
| Undrawn formal standby facilities, credit lines and other commitments | - | - |
| **Total other commitments** | - | - |
| **Total off-balance sheet items including contingent liabilities** | - | - |
| **Net Asset Value (NAV) per Share** | **17.37** | **17.00** |

Chairman | Director | Director | Managing Director | Chief Financial Officer | Company Secretary

## Condensed Cash Flow Statement (Un-Audited)
**for the nine-month period ended 30 September 2026**

Figures in Taka

| Particulars | Jan to Sep 2026 | Jan to Sep 2025 |
|---|---|---|
| **A) Cash flows from operating activities** | | |
| Interest received | 8,165,995,382 | 7,647,440,827 |
| Interest paid | (5,314,548,231) | (5,068,992,399) |
| Dividend received | 127,781,078 | 149,243,238 |
| Fee and commission received | 121,043,543 | 107,754,621 |
| Recoveries of loan previously written off | 26,932,804 | 9,118,890 |
| Payment to employees | (852,776,176) | (801,713,172) |
| Payment to suppliers | (323,859,522) | (289,212,242) |
| Income taxes paid | (283,742,637) | (355,328,803) |
| Payments for interest portion of lease payments | (9,108,768) | (11,200,079) |
| Receipt from other operating activities | 149,091,850 | 69,771,648 |
| Payment for other operating activities | - | - |
| ***Cash generated from/(used in) operating activities before changes in operating assets and liabilities*** | **1,806,809,323** | **1,456,882,528** |
| **Changes in operating assets and liabilities** | | |
| Statutory deposits | - | - |
| Sale of trading securities | - | - |
| Loans and advances to other banks | (172,408,159) | 20,415,290 |
| Loans and advances to customers | (1,945,527,622) | (3,437,797,205) |
| Other assets | 32,573,264 | 5,931,764 |
| Deposits from other banks and financial institutions | (961,000,000) | (1,257,000,000) |
| Deposits from customers | 6,621,430,871 | 7,108,108,574 |
| Other liability accounts of customers | - | - |
| Trading liabilities | (611,086,109) | (989,548,724) |
| Other liabilities | 117,525,383 | 93,763,891 |
| ***Cash received/(paid) from operating assets and liabilities*** | **3,081,507,628** | **1,543,873,590** |
| ***Net cash from operating activities*** | **4,888,316,951** | **3,000,756,118** |
| **B) Cash flows from investing activities** | | |
| Net payments for investment in securities | (4,907,808,041) | (1,240,507,132) |
| Purchase of property, plant and equipment | (23,862,021) | (23,780,854) |
| Sale proceeds of property, plant and equipment | 2,096,509 | - |
| ***Net cash (used in)/ from investing activities*** | **(4,929,573,553)** | **(1,264,287,986)** |
| **C) Cash flows from financing activities** | | |
| Receipts/(Payment) for loan and debt securities | (822,965,640) | (859,077,689) |
| Payments for redemption of loan and debt securities | (256,000,000) | (396,000,000) |
| Payments for principal portion of lease payments | (36,308,915) | (34,741,986) |
| Receipts from issue of ordinary share | - | - |
| Receipts/(payments) of long term loan | 1,548,417,727 | 1,262,424,549 |
| Dividends returned/(paid) in cash | (204,739,984) | (197,107,629) |
| ***Net cash (used in)/ from financing activities*** | **228,403,188** | **(224,502,755)** |
| **D) Net increase in cash (A+B+C)** | **187,146,586** | **1,511,965,377** |
| **E) Effect of changes in exchange rate over cash and cash equivalents** | - | - |
| **F) Cash and cash equivalents at beginning of the period** | **9,917,989,431** | **7,081,354,641** |
| **G) Cash and cash equivalents at the end of the period (D+E+F)** | **10,105,136,017** | **8,593,320,018** |
| **Break down of cash and cash equivalents:** | | |
| Cash in hand | 570,000 | 555,000 |
| Balance with Bangladesh Bank and its agent bank(s) | 909,910,420 | 793,275,425 |
| Balance with other banks and financial institutions | 9,194,655,597 | 7,799,489,593 |
| | **10,105,136,017** | **8,593,320,018** |
| **Net Operating Cashflow per Share (NOCFPS)** | **11.38** | **6.99** |

## Condensed Profit and Loss Account (Un-Audited)
**for the nine-month period ended 30 September 2026**

Figures in Taka

| Particulars | Jan to Sep 2026 | Jan to Sep 2025 | Jul to Sep 2026 | Jul to Sep 2025 |
|---|---|---|---|---|
| Interest income | 7,490,726,961 | 7,115,179,926 | 2,601,746,492 | 2,471,766,201 |
| Less: Interest paid on deposits and borrowings, etc. | 5,610,403,300 | 5,630,107,702 | 1,889,569,686 | 1,940,496,951 |
| **Net interest income** | **1,880,323,661** | **1,485,072,224** | **712,176,806** | **531,269,250** |
| Investment income | 1,162,555,174 | 936,120,861 | 376,615,033 | 371,577,622 |
| Commission, exchange and brokerage | 121,043,543 | 106,616,645 | 36,197,464 | 34,487,366 |
| Other operating income | 33,755,186 | 12,087,814 | 8,801,332 | 1,654,428 |
| **Total operating income** | **3,197,677,564** | **2,539,897,544** | **1,133,790,635** | **938,988,666** |
| Salary and allowances | 862,964,527 | 781,296,997 | 292,852,896 | 270,008,206 |
| Rent, taxes, insurance, electricity, etc. | 38,916,813 | 32,794,770 | 14,555,436 | 11,716,698 |
| Legal expenses | 23,244,997 | 27,459,259 | 8,713,255 | 5,474,562 |
| Postage, stamp, telecommunications, etc. | 11,385,459 | 11,129,831 | 3,556,256 | 3,989,716 |
| Stationery, printing, advertisements, etc. | 63,687,801 | 50,293,302 | 29,389,670 | 14,910,458 |
| Managing Director's salary and allowances | 11,162,500 | 11,162,500 | 2,887,500 | 2,887,500 |
| Directors' fees | 1,368,500 | 1,466,250 | 333,500 | 373,750 |
| Auditors' fees | 776,250 | 776,250 | 258,750 | 258,750 |
| Charges on loan loss | - | - | - | - |
| Depreciation and repair of assets | 154,275,091 | 142,113,927 | 56,772,293 | 48,394,943 |
| Other expenses | 123,017,254 | 120,870,655 | 43,568,340 | 40,295,763 |
| **Total operating expenses** | **1,290,799,192** | **1,179,363,741** | **452,887,896** | **398,310,346** |
| **Profit before provision** | **1,906,878,372** | **1,360,533,803** | **680,902,739** | **540,678,320** |
| | | | - | - |
| Provision for loans and advances | 1,257,554,046 | 676,256,067 | 285,851,102 | 292,110,431 |
| Provision/(reversal) for diminution in value of investments | (4,952,299) | 9,126,786 | 19,497,524 | - |
| Other Provisions | - | - | - | - |
| **Total provision** | **1,252,601,747** | **685,382,853** | **305,348,626** | **292,110,431** |
| **Profit before tax** | **654,276,625** | **675,150,950** | **375,554,113** | **248,567,889** |
| Provision for taxation | | | - | - |
| Current tax expense | 312,608,328 | 414,935,666 | 229,784,643 | 137,491,295 |
| Deferred tax expense/ (income) | (12,167,647) | (1,917,928) | (1,016,168) | (603,813) |
| | **300,440,681** | **413,017,738** | **228,768,475** | **136,887,482** |
| **Net profit after tax** | **353,835,944** | **262,133,212** | **146,785,638** | **111,680,407** |
| | | | - | - |
| **Appropriations** | | | - | - |
| Statutory reserve | - | - | - | - |
| General reserve | - | - | - | - |
| Proposed dividend | - | - | - | - |
| | - | - | - | - |
| **Retained surplus** | **353,835,944** | **262,133,212** | **146,785,638** | **111,680,407** |
| **Earnings per share (EPS)** | **0.82** | **0.61** | **0.34** | **0.26** |

Chairman | Director | Director | Managing Director | Chief Financial Officer | Company Secretary

## Condensed Statement of Changes in Shareholders' Equity (Un-Audited)
**for the nine-month period ended 30 September 2026**

Figures in Taka

| Particulars | Paid up capital | Share premium | Statutory reserve | Assets revaluation reserve | Retained earnings | Total |
|---|---|---|---|---|---|---|
| Balance as at 01 January 2026 | 4,091,284,300 | 402,627,680 | 1,392,817,100 | 428,284,884 | 988,150,419 | 7,303,164,383 |
| Surplus/(deficit) on account of revaluation of assets | - | - | - | - | - | - |
| Surplus/(deficit) on account of revaluation of investments | - | - | - | - | - | - |
| Transfer of revaluation reserve due to excess depreciation on building | - | - | - | (819,709) | 819,709 | - |
| Remeasurements of defined benefits liability (assets) | - | - | - | - | - | - |
| Deferred tax liability | - | - | - | 299,661 | - | 299,661 |
| Currency translation differences | - | - | - | - | - | - |
| Net gain/(loss) not recognised in the profit and loss account | - | - | - | - | - | - |
| Net profit for the period ended 30 September 2026 | - | - | - | - | 353,835,944 | 353,835,944 |
| Dividend | - | - | - | - | (204,564,215) | (204,564,215) |
| Issuance of bonus share | 204,564,210 | - | - | - | (204,564,210) | - |
| Issuance of share capital | - | - | - | - | - | - |
| Prior year adjustments | - | - | - | - | 9,631,149 | 9,631,149 |
| Appropriation during the period | - | - | - | - | - | - |
| **Balance as at 30 September 2026** | **4,295,848,510** | **402,627,680** | **1,392,817,100** | **427,764,836** | **943,308,796** | **7,462,366,922** |
| Balance as at 1 January 2025 | 3,896,461,240 | 402,627,680 | 1,301,722,665 | 290,414,727 | 1,017,811,883 | 6,909,038,195 |
| Surplus/(deficit) on account of revaluation of assets | - | - | - | 130,946,565 | - | 130,946,565 |
| Surplus/(deficit) on account of revaluation of investments | - | - | - | - | - | - |
| Transfer of revaluation reserve due to excess depreciation on building | - | - | - | (2,348,317) | 2,348,317 | - |
| Remeasurements of defined benefits liability (assets) | - | - | - | - | (6,741,397) | (6,741,397) |
| Change in deferred tax liability | - | - | - | 9,271,909 | - | 9,271,909 |
| Currency translation differences | - | - | - | - | - | - |
| Net gain/(loss) not recognised in the profit and loss account | - | - | - | - | - | - |
| Net profit for the period ended 31 December 2025 | - | - | - | - | 455,472,174 | 455,472,174 |
| Dividend | - | - | - | - | (194,823,062) | (194,823,062) |
| Issuance of bonus share | 194,823,060 | - | - | - | (194,823,060) | - |
| Issuance of share capital | - | - | - | - | - | - |
| Appropriation during the period | - | - | 91,094,435 | - | (91,094,435) | - |
| **Balance as at 31 December 2025** | **4,091,284,300** | **402,627,680** | **1,392,817,100** | **428,284,884** | **988,150,420** | **7,303,164,384** |

**The details of the published quarterly (Q3) financial statement are available in the website of the company. The address of the website is https://ipdc.com/investor-relations**


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