Bangladesh Industrial Finance Company Limited Balance Sheet (Un-audited) As at March 31, 2024

	Amount	in Taka
	31-03-2024	31-12-2023
ASSETS		
Cash	142,594	228,244
Cash in hand (including foreign currency)	38,353	62,912
Balance with Bangladesh Bank & its agent bank(s)	104,241	165,332
(including foreign currency)	101/211	100,002
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Balance with other banks and other financial institutions	29,753,771	35,685,645
Inside Bangladesh	29,753,771	35,685,645
Outside Bangladesh		-
Money at call & short notice	7	-
Investments	190,411,213	190,411,213
Government	-	-
Others	190,411,213	190,411,213
	T (00 00T (T0	W WO 4 OOF W 40
Loans, advances and leases	7,692,085,652	7,704,027,742
Loans, cash credits, overdrafts, etc.	7,692,085,652	7,704,027,742
Bills purchased and discounted Fixed assets including land, building, furniture & equipments	450,958,310	451,287,442
Other assets	405,044,531	433,285,006
Non financial institutional assets	-	=
Total assets	8,768,396,071	8,814,925,292
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from banks, other financial institutions & agents	3,853,490,103	3,853,536,156
Deposits and other accounts	5,387,634,385	5,391,160,916
Current deposits and other accounts, etc.	-	-
Bills payable	-	-
Savings deposits	-	-
Term deposits	5,380,106,481	5,383,582,976
Bearer certificates of deposits	-	12
Other deposits	7,527,904	7,577,940
Other liabilities	11,648,086,893	11,596,104,475
Total liabilities	20,889,211,381	20,840,801,547
Capital/shareholders' equity		
Total shareholders' equity	(12,120,815,310)	(12,025,876,255)
Paid-up capital	1,006,799,440	1,006,799,440
Statutory reserve	154,713,730	154,713,730
General reserve	10,364,681	10,364,681
Asset revaluation reserve	385,825,667	385,825,667
Share money deposit	362	362
Stock dividend Retained earnings	(13,678,519,190)	(13,583,580,135)
	8,768,396,071	
Total liabilities & shareholders' equity	0,/00,390,0/1	8,814,925,292







Bangladesh Industrial Finance Company Limited Balance Sheet (Un-audited) As at March 31, 2024

	Amount	in Taka
	31-03-2024	31-12-2023
Off- Balance Sheet Items:		
Contingent liabilities	-	-
Acceptances and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Other contingent liabilities	-	-
Other commitments	-	_
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitment	S	-
Total off-balance sheet items including contingent liabilities		-
Net Assets Value Per Share (NAV)	(120.39)	(119.45)
ALL Form	ansing "	942
Head of Accounts Company Secretary Managing Director (C.C)	irector Director	Chairman

Bangladesh Industrial Finance Company Limited Profit & Loss Account (Un-audited) for the period ended March 31, 2024

Amo	unt	in	Τá	aka
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	Amount i	n Taka
	Jan-Mar, 24	Jan-Mar, 23
Interest income	22,159,278	2,586,612
Less: interest charged on deposits & borrowings etc.	119,627,432	129,641,974
Net interest income	(97,468,154)	(127,055,362)
Income from investments	1,235,076	1,318,397
Commission, exchange and brokerage	-	-
Other operating income	684,753	6,000
	1,919,829	1,324,397
Total operating income	(95,548,325)	(125,730,965)
Salaries and allowances	7,870,075	6,284,305
Rent, taxes, insurance, electricity etc.	3,014,821	2,839,741
Legal expenses	225,900	599,435
Postage, stamps, telecommunication etc.	167,123	174,515
Stationery, printing, advertisement etc.	60,475	91,667
Chief Executive Officer's salary and other fees	-	-
Directors' fees	152,000	396,000
Auditor's fees	30,000	-
Repairs & depreciation of financial institution's assets	773,079	1,373,616
Other expenses	931,571	1,396,235
Total operating expenses	13,225,044	13,155,514
Profit/(Loss) before provision	(108,773,369)	(138,886,479)
Provision for loans, advances & leases	(16,954,672)	3,449,474
Provision for diminution in value of investments	2,873,343	5,466,162
Other Provisions	-	-
Total provision	(14,081,329)	8,915,636
Total profit/(loss) before tax	(94,692,040)	(147,802,115)
Provision for taxation	247,015	-
Current Tax Expense	247,015	-
Deferred tax expense / (income)	-	
Net profit/(Loss) after tax	(94,939,055)	(147,802,115)
Appropriations		
Statutory reserve	~	-
General reserve	-	-
Dividend, etc.	-	-
Retained earnings	(94,939,055)	(147,802,115)
Earnings Per Share (EPS)	(0.94)	(1.47)

Head of Accounts Company Secretary Managing Director (C.C.) Director

Director

Chairman

Bangladesh Industrial Finance Company Limited Cash Flow Statement (Un-audited) for the period ended March 31, 2024

Cash flows from operating activities Interest received Interest paid Dividend received Person Second Seco	for the period ended Water 31, 2025		n Taka
Cash flows from operating activities 1.25,101,440 2,660,050 1.218,076 1.235,076			
Interest received 1/24,660,050 1/24,650,0740 1/24,650,740 1/23,5076 1/24,650,740 1/23,5076 1/23,5077 1/23,5076 1/23,5077 1/23,5076 1/23,50	Cach flaws from apprating activities	Julia III.	
Interest paid Dividend received Dividend received 1,235,076-41 1,235,076 1,235,076-41 1,235,076 1,		52,101,440	2,660,050
Dividend received Fees & commission received Recovery of loans previously written off Payments to employees (8,398,104) (7,286,650) (91,667) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (263,679) (247,015) (247,			
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Other liabilities account of customer Trading liabilities Other liabilities Other liabilities Other liabilities Cash received ((paid) from operating assets and liabilities Cash from operating activities Proceeds from operating activities Proceeds from sale of securities Payment for purchase of securities Purchase / sale of property, plant & equipments Payment for investing activities Cash flows from investing activities Payment for purchase of securities Payment for purchase of securities Payment for purchase of securities Payments of long term loan/ issuance of debt securities Receipts of long term loan/ issuance of debt securities Repayments of loan & redemption of debt securities Repayments of loan & redemption of debt securities Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash One to cash from financing activities Dividend paid in cash Chapter of the period Chapt		(0.47(.405)	No. of the last of
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Purchase/sale of property, plant & equipments Cash from investing activities Cash flows from financing activities Receipts of long term loan/ issuance of debt securities Repayments of loan & redemption of debt securities Net drawdown/ (payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) To Ash and cash Flow per Share (NOCFPS) To Ash and cash equivalents and the period (D-F) Dividend paid in cash equivalents at the end of the period (D-F) Dividend paid in cash equivalents at the end of the period (D-F) Dividend paid in cash Dividend paid i	Proceeds from sale of securities	-	-
B) Net cash from investing activities Cash flows from financing activities Receipts of long term loan/ issuance of debt securities Repayments of loan & redemption of debt securities Net drawdown/(payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) (46,053) 78,987,218 (46,053) 78,987,2		-	-
Cash flows from financing activities Receipts of long term loan/ issuance of debt securities Repayments of loan & redemption of debt securities Net drawdown/(payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) T,8,987,218 (46,053) 78,987,218	Purchase/sale of property, plant & equipments		_
Receipts of long term loan/ issuance of debt securities Repayments of loan & redemption of debt securities Net drawdown/(payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Receipts from Share (46,053) 78,987,218	B) Net cash from investing activities	-	-
Repayments of loan & redemption of debt securities Net drawdown/ (payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Receipts from issue of right shares (46,053) (46,053) 78,987,218 (46,	Cash flows from financing activities		
Net drawdown/ (payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Receipts from issue of right shares	Receipts of long term loan/issuance of debt securities	-	-
Net drawdown/(payment) of short term loan Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Receipts from issue of right shares	Repayments of loan & redemption of debt securities	(46,053)	78,987,218
Receipts from issue of right shares Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Receipts from issue of right shares		-	-
Receipts from Share money deposit Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) A 46,053 78,987,218 (46,053) 78,987,218 (41,460,498) 115,058,578 73,598,080 115,058,578 73,598,080 115,058,578 73,598,080 104,241 29,852,879 43,699,366 29,896,365 73,598,080		-	-
Dividend paid in cash C) Net cash from financing activities D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Dividend paid in cash (46,053) 78,987,218 (41,460,498) 115,058,578 29,896,365 73,598,080 104,241 29,852,879 43,699,366 73,598,080 (0.06) (1.20)		-	-
C) Net cash from financing activities (246,053) 78,987,218 (35,987,218) (41,460,498) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period (35,913,889) 115,058,578 (36) Cash and cash equivalents at the end of the period (D+F) (47,460,498) Break down of cash and cash equivalents Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions (46,053) 78,987,218 (41,460,498) 115,058,578 29,896,365 73,598,080 104,241 29,852,879 Balance with other Bank & other financial institutions (5,017,524) (41,460,498) 115,058,578 115,		-	
D) Net increase/(decrease) in cash & cash equivalents (A+B+C) E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) (6,017,524) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498) (41,460,498)		(46,053)	78,987,218
E) Effects of exchange rate changes on cash & cash equivalents F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) Effects of exchange rate changes on cash & cash equivalents 35,913,889 115,058,578 29,896,365 73,598,080 104,241 29,852,879 43,699,366 29,896,365 73,598,080 (0.06)			
F) Cash and cash equivalents at the beginning of the period G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions Net Operating Cash Flow per Share (NOCFPS) 115,058,578 29,896,365 73,598,080 104,241 29,852,879 43,699,366 29,896,365 73,598,080 (0.06)			
G) Cash and cash equivalents at the end of the period (D+F) Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions 29,896,365 104,241 29,852,879 29,896,365 29,896,365 73,598,080 Net Operating Cash Flow per Share (NOCFPS) (0.06) (1.20)		25 012 000	115 058 578
Break down of cash and cash equivalents: Cash in hand Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions 29,753,771 43,699,366 29,896,365 73,598,080 Net Operating Cash Flow per Share (NOCFPS) (0.06)			
Cash in hand 38,353 45,835 Balance with Bangladesh Bank & its agent bank(s) 104,241 29,852,879 Balance with other Bank & other financial institutions 29,753,771 43,699,366 Net Operating Cash Flow per Share (NOCFPS) (0.06) (1.20)		29,896,365	73,598,080
Balance with Bangladesh Bank & its agent bank(s) Balance with other Bank & other financial institutions 29,753,771 43,699,366 29,896,365 73,598,080 Net Operating Cash Flow per Share (NOCFPS) (0.06) (1.20)			
Balance with other Bank & other financial institutions 29,753,771 43,699,366 Net Operating Cash Flow per Share (NOCFPS) (0.06) (1.20)	Cash in hand		
Net Operating Cash Flow per Share (NOCFPS) (0.06) (1.20)			
Net Operating Cash Flow per Share (NOCFPS) (0.06) (1.20)	Balance with other Bank & other financial institutions	29,753,771	43,699,366
Danston Hat toringing in		29,896,365	73,598,080
Head of Accounts Company Secretary Managing Director (C.C.) Director Director	Net Operating Cash Flow per Share (NOCFPS)	(0.06)	(1.20)
Head of Accounts Company Secretary Managing Director(C.C.) Director Director Chairman	Can of the the text of the tex	2h motor	Y X
	Head of Accounts Company Secretary Managing Director(C.C.) Dire	ctor Director	Chairman

Bangladesh Industrial Finance Company Limited Statement of changes in equity (Un-audited) for the period ended March 31, 2024

		for the period	tor the period ended March 31, 2024	.024			Amount in Taka
Particulars	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	Total
Balance as on January 01, 2024	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,583,580,135)	(12,025,876,255)
Changes in accounting policy	ì	i	1	1	ı	1	1
Prior year adjustment	1	ï	1				t
Restated balance	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,583,580,135)	(12,025,876,255)
Surplus/deficit on account of revaluation of properties							
Surplus/deficit on account of revaluation of investments Currency translation differences	1 1	1 1	1 .1	1 1	1 1	1 1	1 1
Net gains/losses not recognized in the income statement	r	1		t	t	t	1
Net profit/(loss) for the year	Î	t	ı	ì	1	(94,939,055)	(94,939,055)
Dividend		1	ŧ	ï	•	ī	1
Appropriation during the period	1	1	1	1	1	1	1
Balance as on March 31, 2024	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,678,519,190)	(12,120,815,310)
		for the period	for the period ended March 31, 2023	:023			
Particulars	Paid-up capital	Share money deposit	Statutory reserve	General reserve	Asset revaluation reserve	Retained earnings	Total
Balance as on January 01, 2023	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,077,250,500)	(11,519,546,620)
Changes in accounting policy							ï
Restated balance	1,006,799,440	362	154,713,730	10,364,681	385,825,667	(13,077,250,500)	(11,519,546,620)
Dividend	1	1		1			
Stock dividend	1	t	,	,	i	1	ī
Right shares issue	1	i	1	1		1	1
Share money deposit	3	1	ı	ı	1	x	ı
Surplus/deficit on account of revaluation of properties	1	1	1	-	ì	1	ı
Surplus/deficit on account of revaluation of investments	1	1	1	1	1	1	T.
Currency translation differences	1	1	,	i	i	.1.	
Net gains/losses not recognized in the income statement	1	1	,	ī	1	T.	1
Net profit/(loss) for the period	t	1	t	i		(147,802,115)	(147,802,115)
Appropriation during the period	1	L	1	ī	ī		ı

Last, alman L

Managing Director (C.C.)

Head of Accounts

(11,667,348,735)

(13,225,052,615)

385,825,667

10,364,681

154,713,730

362

1,006,799,440

Balance as on March 31, 2023