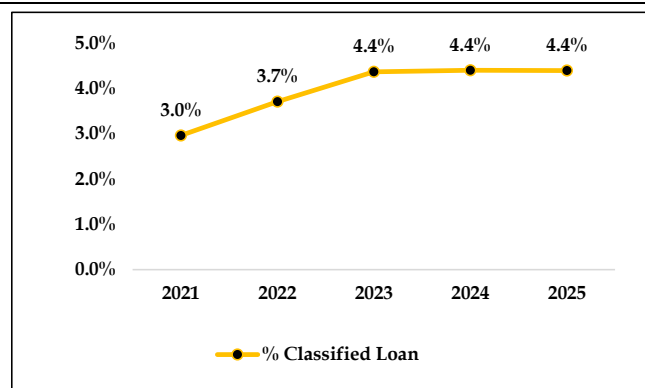
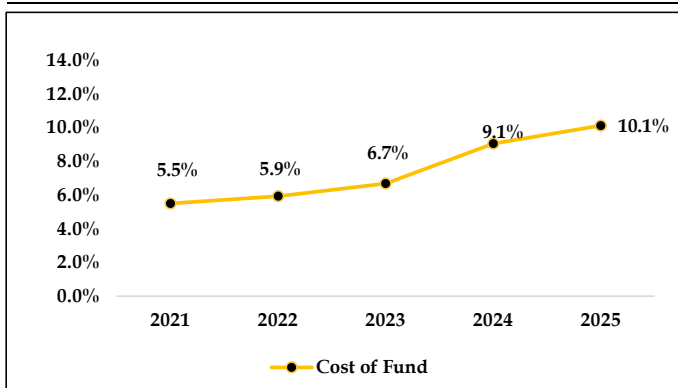


COMPANY INSIGHT			COMPANY BACKGROUND		
Market Price	BDT	37.00	Date of Incorporation	23-May-85	
52 Week Price Range	BDT	25.90 - 44.80	No. of Branches	40	
Market Capitalization	BDT (MN)	16,957.38	Registered Office	Bay's Galleria (1st Floor), 57 Gulshan Avenue, Dhaka 1212	
Category	A		SUBSIDIARY INFORMATION		
Sector	Financial Institutions		Company	% Own	Net Profit (In MN)
Paid Up Capital	BDT (MN)	4,583.08	IDLC Security Limited	99.99%	351.10 301.07
Reserve & Surplus	BDT (MN)	14,435.70	IDLC Investment Limited	99.99%	282.48 207.50
EPS (Annualized)	BDT	1.91	IDLC Asset Management Limited	99.99%	30.25 14.01
Company P/E	Times	19.41	INTERIM UPDATE (2025)		
Sector P/E	Times	9.94	Particulars	Q1-26	Q1-25
NAV	BDT	49.96	Net Interest Income (MN)	865.52	957.92
Free Float	%	64.88%	Net Profit (MN)	622.48	508.70
Free Float Shares	MN	297	EPS	1.43	1.17
Shareholding (%)	%	Director 35.12%	NAV	51.38	49.96
		Foreign 0.61%			
		Inst. 51.63%			
		Public 12.64%			
Year End	December				

5 YEARS PERFORMANCE HIGHLIGHT						
Particulars	Q1 2026(3M)	2025	2024	2023	2022	2021
Deposit (MN)	113,533	110,537	87,197	83,625	80,246	75,609
Growth (%)		26.8%	4.27%	4.21%	6.13%	
Loans & Advances (MN)	121,447	122,779	113,969	115,656	106,438	91,756
Growth (%)		7.73%	-1.46%	8.66%	16.00%	
Net Interest Income (MN)	866	3,920	4,807	4,995	5,108	5,087
Growth (%)		-18.45%	-3.77%	-2.21%	0.42%	
Net Profit (MN)	622	434	1,514	1,915	2,116	10,551
EPS	1.91	5.58	4.82	3.64	4.61	5.09
NAV	51.38	48.57	48.26	45.03	43.56	40.39
Cost of Fund		10.1%	9.05%	6.68%	5.93%	5.50%
Classified loans (CL)		5,405	5,023	5,059	3,952	2,722
% Classified Loan		4.4%	4.4%	3.7%	3.0%	3.0%
Provision for unclassified loan		1,261	5,791	1,416	1,846	1,345
Provision for classified loan		2,939	2,907	2,784	3,952	2,722
Deposit to Loan (MN)		0.90	0.77	0.72	0.75	0.82



FINANCIAL PERFORMANCE

Figure in MN except EPS, NAV

Particulars	Q1 2026(3M)	2025	2024	2023	2022	2021
Interest Income	2,440	16,551	14,777	12,551	11,229	10,542
Net Interest Income	866	3,920	4,807	4,995	5,108	5,087
Investment income	1,348	3,544	295	319	1,141	1,337
Commission, excg, brokerage	1,348	3,544	295	319	1,141	1,337
Other Operating Income	132	593	705	573	441	332
Total Operating Income	2,440	7,256	6,352	6,588	7,600	6,668
Total Operating Expenses	870	3,359	2,956	2,883	2,748	2,549
Profit Before Provision	570	5,111	3,396	3,705	4,852	4,118
Total Provision	353	889	985	1,087	1,150	315
Net Profit	622	434	1,514	1,915	2,116	2,541
Property,Plant & Equipments	3,219	2,937	1,431	1,486	1,584	1,028
Loans & Advances	121,447	122,779	115,656	106,438	91,756	93,074
Investment	45,158	40,328	9,789	8,690	5,344	8,659
Total Asset	184,997	180,585	147,116	148,185	142,913	126,874
Deposit	113,533	110,537	83,625	80,246	75,609	78,764
Borrowings from banks, NBFIs	31,333	32,955	32,252	37,028	36,675	20,791
Subordinated Bond	-	-	-	-	-	-
Paid up Capital	1,261	4,365	4,157	4,157	3,959	3,771
Statutory reserve	4,499	4,499	3,809	3,590	3,266	2,951
Retained Earnings	9,936	9,377	7,781	8,021	7,257	6,210
Shareholders' Equity	22,428	21,806	18,718	18,110	16,789	15,238
Total Liabilities	162,569	158,779	128,398	130,075	126,125	111,635
Classified Loan	5,405	5,023	5,059	3,952	2,722	2,722
Total Equity & Liabilities	184,997	148,897	147,116	148,185	142,914	126,874
Dividend		15% C, 5% S	15% C	15% C	15% C, 5% S	15% C, 5% S
Operating Profit Margin		43.84%	42.99%	52.49%	67.69%	63.25%
Net Profit Margin		2.62%	10.24%	15.25%	18.85%	24.10%
Credit-Deposit Ratio		111.08%	138.30%	132.64%	99.81%	118.17%
Current Ratio		1.14	1.15	1.14	1.13	1.14
Return on Asset		0.24%	0.92%	1.30%	1.45%	1.88%
Return on Equity		1.96%	7.47%	10.40%	12.13%	15.86%
Return on Investment		8.29%	1.18%	3.45%	16.26%	19.10%
Cost of Fund		10.12%	9.05%	6.68%	5.93%	5.50%
% of Classified Loans		4.09%	4.37%	3.71%	2.97%	2.92%
EPS (Annualized)	1.91	4.82	3.64	4.61	5.09	6.74
NAV	51.38	48.57	48.26	45.03	43.56	40.39

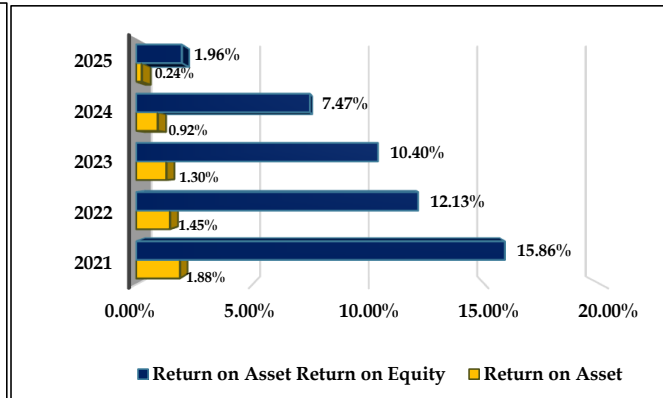
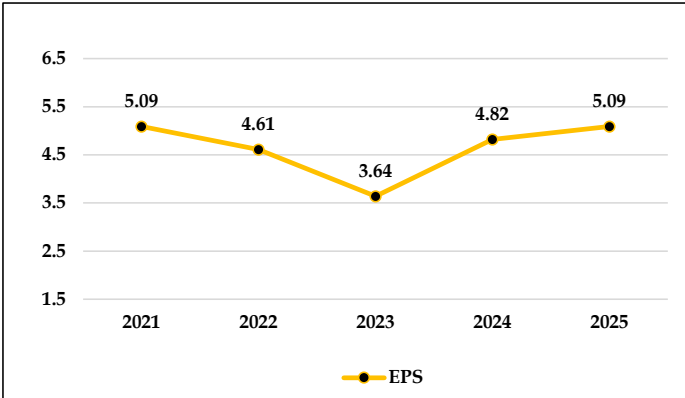
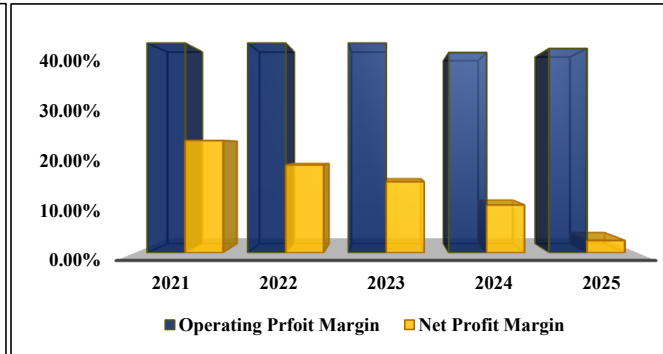
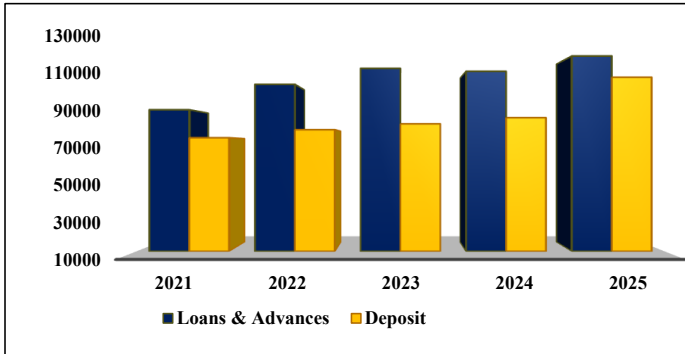
INVESTMENT POSITIVES

1. Deposits grew by 26.8% in 2025, showing a 7.73% growth over the previous year.
2. Net Asset Value per share rising from 40.39 in 2021 to 51.38 by Q1 2026 shows a consistent build-up of the
3. IDLC maintains nearly 100% ownership in three key subsidiaries: Securities, Investments, and Asset Management.

INVESTMENT NEGATIVES

1. Increase in the cost of funds, which climbed from 5.5% in 2021 to 10.1% in 2025.
2. Return on Equity (ROE): Dropped sharply from 15.86% in 2021 to a meager 1.96% in 2025.
3. Net Interest Income saw an 18.45% decline in 2025, likely due to the rising cost of deposits outpacing loan yields.

FINANCIAL PERFORMANCE



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