



HALF
YEARLY
REPORT
2012

Vision, Mission, Strategic Objectives and Core Values

Our Vision

We will be the best financial brand in the country

Our Mission

We will focus on quality growth, superior customer experience and sustainable business practices

Strategic Objectives – 2012/2013

- Grow and develop our talent pool;
- Fully leverage new core banking platform;
- Optimize distribution points;
- Grow and diversify funding sources;
- Grow sales and service capabilities in Consumer Division;
- Aggressively grow SME portfolio;
- Focus on top-tier clients in Corporate;
- Consolidate capital market operations and enhance capabilities;
- Embrace internationally accepted corporate governance and sustainable business practices.

Core Values





DEAR SHAREHOLDERS

We are pleased to present the un-audited financial statements of the IDLC Group for the half year ended on June 30, 2012.

The IDLC Group's Deposit & Lending businesses (i.e. Corporate, SME and Consumer Division client segments) all recorded good business growth in the first half of the current year.

- **On an annualized basis, our deposits and loans have grown by 30% and 26% in the first six months of the current year.**
- We have continued to enhance risk management and the credit & collection functions and **the Group's Non Performing Loans (NPL) ratio has improved to 2.25% in the half year - from 2.32% six months earlier.**
- We continue to invest in people and in our distribution network. **In the first six months of the current year, we have recruited 76 full time resources.**



- **On 29 January 2012, we successfully launched a new core banking system “Oracle Flexcube Universal Banking Solution (OFSS)”, a banking transaction processing engine from Oracle Financial Services.** Flexcube will enable us to streamline our business processes, develop new products, produce better MIS for decision making, improve risk management, and, most important of all, delight our customers with better service.
- **In March 2012, we rebranded the IDLC Group.** The new brand re-emphasizes our traditional strengths of corporate governance, statutory compliance, stability and consistency. It also reflects a sense of our new-found energy, innovation and quality growth. Finally, this new brand will help to clearly and better differentiate IDLC from competition.

Going into the second half of 2012, we are confident of strong growth in our Corporate, SME & Consumer businesses. The stock market has remained bearish but we are expecting our earnings from this area to remain at targeted levels.

As always, we are passionate about partnering our clients and adding value to their businesses and society in general. Our focus on corporate governance and statutory compliance continues and we remain committed to investing in the professional growth and development of our talent pool.

Thank you for your continued support.

Selim R. F. Hussain
CEO & Managing Director



Consolidated Balance Sheet (un-audited)

As at June 30, 2012

Particulars	30-Jun-12	31-Dec-11
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand	261,000	246,000
Balance with Bangladesh Bank	502,777,754	417,207,356
	503,038,754	417,453,356
Balance with other banks and financial institutions in Bangladesh	2,699,296,222	2,133,007,415
Money at call and short notice	650,000,000	670,000,000
Investments	351,774,548	549,596,742
Loans, advances and leases	29,886,267,843	26,357,104,245
Fixed assets including land, building, furniture and fixtures	491,616,625	355,694,293
Other assets	861,240,066	681,684,403
Total Assets	35,443,234,058	31,164,540,454
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks and financial institutions	4,716,795,526	4,565,821,153
Deposits and other accounts		
Term deposits	19,396,785,528	16,828,267,206
Other deposits	907,970,277	810,581,392
	20,304,755,805	17,638,848,598
Other liabilities	6,051,771,691	4,979,398,082
Total liabilities	31,073,323,021	27,184,067,833
Capital / Shareholders' equity		
Paid-up capital	1,237,500,000	990,000,000
Share premium	3,750,000	3,750,000
Statutory reserves	723,210,192	723,210,192
General reserves	811,250,000	811,250,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	1,547,699,133	1,405,760,814
Total equity attributable to equity holders of the company	4,369,909,325	3,980,471,006
Non-controlling interest	1,711	1,615
Total liabilities and Shareholders' equity	35,443,234,058	31,164,540,454
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Letters of guarantee	-	-
Irrevocable letters of credit	147,707,537	126,958,540
Indemnity Bond	8,811,279	8,811,279
	156,518,816	135,769,819
Other commitments		
Undisbursed contracted loans and leases	140,643,842	1,274,012,995
Total Off-Balance Sheet items	297,162,658	1,409,782,814
Net assets value per share	35.31	32.17

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer

Consolidated Profit and Loss Account (un-audited)

For the period ended June 30, 2012

Particulars	Jan to June '12	Jan to June '11	Apr to June '12	Apr to June '11
	Taka	Taka	Taka	Taka
Interest income	2,349,840,727	1,737,347,441	1,197,945,722	932,931,204
Interest expenses	(1,467,726,472)	(1,025,999,755)	(788,846,734)	(541,531,505)
Net interest income	882,114,255	711,347,686	409,098,988	391,399,699
Investment income	(2,444,900)	(33,885,732)	15,539,035	(34,002,694)
Commission and brokerage	235,536,354	238,744,144	163,358,231	95,649,666
Other operating income	81,835,996	78,277,594	40,326,187	48,434,509
Total operating income	1,197,041,705	994,483,692	628,322,441	501,481,180
Salaries and allowances	221,764,200	203,167,645	114,199,866	109,851,893
Rent, taxes, insurance, electricity, etc.	68,475,477	55,562,047	43,577,714	34,521,784
Legal expenses	5,756,433	3,979,901	3,432,930	3,712,895
Postage, stamp, telecommunication, etc.	13,344,120	10,211,656	7,191,374	5,159,354
Stationery, printing, advertisements, etc.	38,354,204	25,708,043	9,319,763	13,655,241
Managing Director's salary and benefits	4,718,200	4,718,200	1,859,100	2,859,100
Directors' fees	483,000	326,750	201,250	158,750
Auditors' fees	225,000	358,000	225,000	335,000
Charges on loan losses	-	-	-	-
Depreciation and repair of Company's assets	50,625,252	46,752,795	26,753,555	26,618,146
Other expenses	70,953,432	105,447,807	37,507,848	58,152,712
Total operating expenses	474,699,317	456,232,844	244,268,399	255,024,875
Profit before provision	722,342,388	538,250,848	384,054,042	246,456,305
Provision for loans / investments				
General provision	39,777,632	38,142,970	9,587,617	30,210,787
Specific provision	32,643,187	(102,975,459)	46,705,640	(9,444,317)
Provision for diminution in value of investments	(55,621,783)	45,233,452	(56,235,616)	(1,048,646)
Total provision	16,799,036	(19,599,037)	57,641	19,717,824
Total profit before taxes	705,543,352	557,849,885	383,996,401	226,738,481
Provision for taxation	316,104,938	280,837,989	205,839,661	151,260,112
Net profit after taxation	389,438,414	277,011,896	178,156,740	75,478,369
Attributable to:				
Shareholders of the Company	389,438,318	277,011,986	178,156,653	75,478,472
Non-controlling interest	96	(90)	87	(103)
	389,438,414	277,011,896	178,156,740	75,478,369
Earnings per share (EPS)	3.15	2.24	1.44	0.61

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer

Consolidated Cash Flow Statement (un-audited)

For the period ended June 30, 2012

Particulars	30-Jun-12	30-Jun-11
	Taka	Taka
A) Cash flows from operating activities		
Interest received	1,939,279,402	1,737,347,441
Interest paid	(1,467,726,472)	(1,025,999,755)
Dividend received	2,629,800	10,335,836
Fees and commission received	235,536,354	238,744,144
Paid to employees and suppliers	(424,987,810)	(411,150,977)
Payment of income tax	(202,999,081)	(328,710,171)
Received from other operating activities	74,980,582	32,387,188
Cash generated from operating activities before changes in operating assets and liabilities	156,712,774	252,953,706
Increase / (decrease) in operating assets and liabilities		
Lease receivable	(151,301,242)	(425,231,511)
Long-term finance	(2,652,984,957)	(1,622,351,557)
Real estate finance	(720,087,375)	(722,540,548)
Car loans	18,501,789	(49,818,282)
Personal loan	3,421,504	(1,870,870)
Margin loan to portfolio investors	129,207,611	606,630,144
Short term finance	100,841,770	(178,730,820)
Net proceeds of investment in marketable securities	126,701,226	(101,795,635)
Other assets	(105,664,865)	209,767,623
Term and other deposits	2,511,169,461	3,845,350,888
Net drawdown of short term loan	79,159,603	(684,429,370)
Payable and accrued expenses	1,111,583,194	294,926,466
Deferred liability-employee gratuity	8,489,836	5,678,642
Portfolio investors' fund	-	(791,771,595)
Interest suspense account	13,107,463	24,801,148
	472,145,017	408,614,723
Net cash from operating activities	628,857,791	661,568,429
B) Cash flows from investing activities		
Purchase of property and equipment	(152,156,567)	(87,054,623)
Disposal of property and equipment	12,212,990	5,226,033
Net proceeds of investment in non marketable securities	71,120,968	(130,753,053)
Net cash used in investing activities	(68,822,609)	(212,581,643)
C) Cash flows from financing activities		
Drawdown of term loans	777,972,230	350,772,000
Repayment of term loans	(706,157,462)	(766,660,097)
Payment against lease obligation	(93,337)	(1,675,751)
Dividend paid	117,592	(102,873,162)
Net Cash from financing activities	71,839,023	(520,437,010)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	631,874,205	(71,450,224)
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	3,220,460,771	3,722,887,896
G) Cash and cash equivalents at end of the period (D+E+F)	3,852,334,976	3,651,437,672
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	261,000	231,000
Money at call and short notice	650,000,000	-
Balance with Bangladesh Bank and its agent bank (s)	502,777,754	599,645,793
Balance with other banks and financial institutions	2,699,296,222	3,051,560,879
	3,852,334,976	3,651,437,672
Net operating cashflow per share	5.08	5.35

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer

Consolidated Statement of Changes in Equity (un-audited)

For the period ended June 30, 2012

Particulars	Attributable to equity holders of the company								Total equity
	Share capital	Share premium	Statutory reserve	General reserve	Dividend equalisation reserve	Retained earnings	Total	Non-controlling interest	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at January 1, 2012	990,000,000	3,750,000	723,210,192	811,250,000	46,500,000	1,405,760,814	3,980,471,006	1,615	3,980,472,621
Dividend for 2011:									
25% stock dividend	247,500,000	-	-	-	-	(247,500,000)	-	-	-
Dividend of subsidiary	-	-	-	-	-	-	-	-	-
Net profit for the half year of 2012	-	-	-	-	-	389,438,318	389,438,318	96	389,438,414
Balance at June 30, 2012	1,237,500,000	3,750,000	723,210,192	811,250,000	46,500,000	1,547,699,133	4,369,909,325	1,711	4,369,911,036
Balance at June 30, 2011	990,000,000	3,750,000	562,364,396	811,250,000	46,500,000	1,343,335,329	3,757,199,725	1,738	3,757,201,463



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer





Balance Sheet (un-audited)

As at June 30, 2012

Particulars	30-Jun-12	31-Dec-11
	Taka	Taka
PROPERTY AND ASSETS		
Cash		
In hand	151,000	136,000
Balance with Bangladesh Bank	502,777,754	417,207,356
	502,928,754	417,343,356
Balance with other banks and financial institutions in Bangladesh	2,401,729,464	1,404,989,474
Money at call and short notice	650,000,000	670,000,000
Investments		
Government	-	-
Others	277,031,843	397,108,875
	277,031,843	397,108,875
Loans, advances and leases	28,221,570,791	25,540,199,582
Fixed assets including land, building, furniture and fixtures	409,772,339	259,707,167
Other assets	589,715,137	829,466,848
Total Assets	33,052,748,329	29,518,815,302
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks and financial institutions	4,716,795,525	4,565,821,153
Deposits and other accounts		
Term deposits	19,396,785,528	16,828,267,206
Other deposits	907,970,277	810,581,392
	20,304,755,805	17,638,848,598
Other liabilities	4,523,756,970	4,093,629,977
Total liabilities	29,545,308,300	26,298,299,728
Capital / Shareholders' equity		
Paid-up capital	1,237,500,000	990,000,000
Share premium	3,750,000	3,750,000
Statutory reserves	723,210,192	723,210,192
General reserves	811,250,000	811,250,000
Dividend equalisation reserves	46,500,000	46,500,000
Retained earnings	685,229,837	645,805,382
Total equity	3,507,440,029	3,220,515,574
Total liabilities and Shareholders' equity	33,052,748,329	29,518,815,302
OFF - BALANCE SHEET ITEMS		
Contingent liabilities		
Letters of guarantee	-	-
Irrevocable letters of credit	147,707,537	126,958,540
Indemnity Bond	8,811,279	8,811,279
	156,518,816	135,769,819
Other commitments		
Undisbursed contracted loans and leases	140,643,842	1,274,012,995
Total Off-Balance Sheet items	297,162,658	1,409,782,814
Net assets value per share	28.34	26.02

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer



Profit and Loss Account (un-audited)

For the period ended June 30, 2012

Particulars	Jan to June' 12	Jan to June' 11	April to June' 12	April to June' 11
	Taka	Taka	Taka	Taka
Interest income	2,254,789,123	1,704,629,715	1,164,602,388	914,815,351
Interest expenses	(1,459,251,399)	(1,024,140,844)	(783,128,163)	(540,459,232)
Net interest income	795,537,724	680,488,871	381,474,225	374,356,119
Investment income	15,217,833	205,071,237	24,404,036	563,596
Commission and brokerage	71,733,651	121,114,935	71,468,234	63,335,743
Other operating income	80,763,838	77,496,904	39,525,781	48,158,028
Total operating income	963,253,045	1,084,171,947	516,872,275	486,413,486
Salaries and allowances	177,298,872	166,866,723	92,185,347	94,559,741
Rent, taxes, insurance, electricity, etc.	42,885,031	28,277,478	30,252,488	14,606,684
Legal expenses	4,387,330	1,775,638	2,798,155	1,628,550
Postage, stamp, telecommunication, etc.	7,588,872	9,353,562	4,359,456	4,693,305
Stationery, printing, advertisements, etc.	36,431,176	22,586,947	7,777,447	12,611,695
Managing Director's salary and benefits	4,718,200	4,718,200	1,859,100	2,859,100
Directors' fees	368,000	281,750	184,000	143,750
Auditors' fees	225,000	300,500	225,000	277,500
Charges on loan losses	-	-	-	-
Depreciation and repair of Company's assets	35,506,468	35,113,705	18,792,993	22,646,954
Other expenses	57,417,036	62,427,464	30,929,545	39,257,453
Total operating expenses	366,825,985	331,701,967	189,363,531	193,284,732
Profit before provisions	596,427,060	752,469,980	327,508,744	293,128,754
Provision for loans / investments				
General provision	39,777,632	38,142,970	9,587,617	30,210,787
Specific provision	32,643,187	(130,178,217)	46,705,640	(36,647,075)
Provision for diminution in value of investments	(12,158,907)	45,233,452	(1,971,760)	18,700,080
Total provision	60,261,912	(46,801,795)	54,321,497	12,263,792
Total profit before taxes	536,165,148	799,271,775	273,187,247	280,864,962
Provision for taxation	249,240,692	277,178,711	167,717,543	153,517,333
Net profit after taxation	286,924,455	522,093,064	105,469,703	127,347,629
Earnings per share (EPS)	2.32	4.22	0.85	1.03

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer



Cash Flow Statement (un-audited)

For the period ended June 30, 2012

Particulars	30-Jun-12	30-Jun-11
	Taka	Taka
A) Cash flows from operating activities		
Interest received	1,844,227,798	1,546,060,822
Interest paid	(1,459,251,399)	(1,024,140,844)
Dividend received	1,625,200	207,674,786
Fees and commission received	71,733,651	121,114,935
Paid to employees and suppliers	(331,319,517)	(298,259,190)
Payment of income tax	(202,999,081)	(328,710,171)
Received from other operating activities	85,144,335	73,224,517
Cash generated from operating activities before changes in operating assets and liabilities	9,160,985	296,964,855
Increase / (decrease) in operating assets and liabilities		
Lease receivable	(151,301,242)	(425,231,511)
Long-term finance	(2,652,984,957)	(1,622,351,557)
Real estate finance	(720,087,375)	(722,540,548)
Car loans	18,501,789	(49,818,282)
Personal loan	3,421,504	(1,870,870)
Margin loan to portfolio investors	-	602,131,658
Loan to IDLC Investments Limited	736,319,060	-
Short term finance	100,841,770	(178,730,820)
Net proceeds of investment in marketable securities	48,956,064	54,969,208
Other assets	607,750,910	(6,987,871)
Term and other deposits	2,511,169,461	3,845,350,888
Net drawdown of short term loan	79,159,603	(684,429,370)
Payable and accrued expenses	445,427,852	433,947,017
Inter-company payables	5,600,061	3,949,992
Deferred liability-employee gratuity	6,137,665	5,678,642
Portfolio investors' fund	-	(791,771,595)
Interest suspense account	13,107,463	24,801,148
	1,052,019,628	487,096,129
Net cash from operating activities	1,061,180,613	784,060,984
B) Cash flows from investing activities		
Purchase of property and equipment	(145,202,716)	(77,266,687)
Disposal of property and equipment	3,387,500	3,752,702
Net proceeds of investment in non marketable securities	71,120,968	(130,753,053)
Net cash used in investing activities	(70,694,248)	(204,267,038)
C) Cash flows from financing activities		
Drawdown of term loans	777,972,230	350,772,000
Repayment of term loans	(706,157,462)	(766,660,097)
Payment against lease obligation	(93,337)	(1,675,751)
Dividend paid	117,592	(102,873,162)
Net Cash from financing activities	71,839,023	(520,437,010)
D) Net increase / (decrease) in cash and cash equivalents (A+ B + C)	1,062,325,388	59,356,936
E) Effects of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	2,492,332,830	2,800,777,757
G) Cash and cash equivalents at end of the period (D+E+F)	3,554,658,218	2,860,134,693
Cash and cash equivalents at end of the period		
Cash in hand (including foreign currencies)	151,000	121,000
Money at call and short notice	650,000,000	-
Balance with Bangladesh Bank and its agent bank (s)	502,777,754	599,645,793
Balance with other banks and financial institutions	2,401,729,464	2,260,367,900
	3,554,658,218	2,860,134,693
Net operating cashflow per share	8.58	6.34

Selim R. F. Hussain
CEO & Managing Director

H.M. Ziaul Hoque Khan
Chief Financial Officer

Statement of Changes in Equity (un-audited)

For the period ended June 30, 2012

Particulars	Share capital	Share premium	Statutory reserve	General reserve	Dividend equalisation reserve	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at January 1, 2012	990,000,000	3,750,000	723,210,192	811,250,000	46,500,000	645,805,382	3,220,515,574
Dividend for 2011:							
25% stock dividend	247,500,000	-	-	-	-	(247,500,000)	-
Net profit for the half year of 2012						286,924,455	286,924,455
Balance at June 30, 2012	1,237,500,000	3,750,000	723,210,192	811,250,000	46,500,000	685,229,837	3,507,440,029
Balance at June 30, 2011	990,000,000	3,750,000	562,364,396	811,250,000	46,500,000	524,515,263	2,938,379,659



Selim R. F. Hussain
CEO & Managing Director



H.M. Ziaul Hoque Khan
Chief Financial Officer





IDLC FINANCE LIMITED

Selected explanatory notes to the accounts

Reporting

This half yearly financial report has been prepared based on Bangladesh Accounting Standard (BAS) - 34: "Interim Financial Reporting",

These interim financial statements should be read in conjunction with the published financial statements for the year ended December 31, 2011, as they provide an update to previously reported information.

Accounting policies and method of computations:

Accounting policies and methods of computations followed in preparing these financial statements are consistent with those used in the annual financial statements, prepared and published for the year ended December 31, 2011.

Consolidation of operations of subsidiaries:

The consolidation of the financial statements have been made after eliminating all material intra group transactions.

The total profits of the Company and its subsidiaries are shown in the consolidated profit and loss account, with the proportion of profit after taxation pertaining to minority shareholders being deducted as 'non-controlling interest'.

Net profit after tax of IDLC Finance Limited:

Net profit after tax of IDLC Finance Limited for the period January to June 30, 2011 included profit from merchant banking activities of the company. As the activities of merchant banking operations of the company was transferred to a newly formed subsidiary "IDLC Investments Limited" with effect from August 16, 2011, the net profit for the half year ended on June 30, 2012 does not include the profit earned from merchant banking operations.

Earnings Per Share (EPS):

Earnings per share has been calculated based on number of shares outstanding for the period ended June 30, 2012 and profit for the same period. The number of shares outstanding for the period was 123.75 million. Earnings per shares for the preceding half year of 2011 has also been calculated based on 123.75 million shares.

Approval of half-yearly report:

The financial statements for the half-year ended June 30, 2012 were approved by the Board of Directors in its 196th meeting held on July 16, 2012.

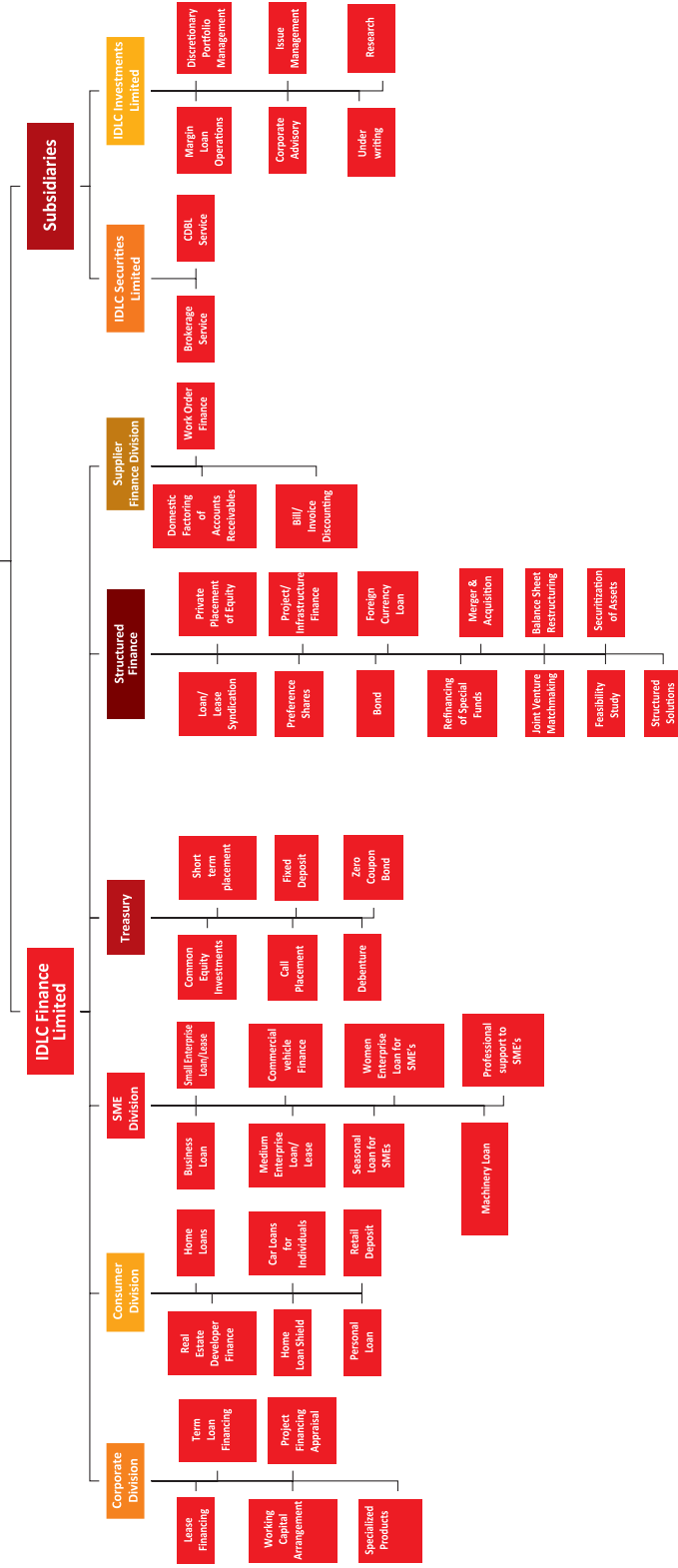
Subsequent events:

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

Reclassifications:

To facilitate comparison, certain relevant balances pertaining to the previous year have been rearranged/restated/reclassified, whenever considered necessary, to conform to current period's presentation.

IDLC's Products and Services





IDLC OFFICES AND BRANCHES

IDLC FINANCE LIMITED

Corporate Head Office

Bay's Galleria (1st Floor), 57 Gulshan Avenue, Dhaka 1212

Telephone: +880 (2) 883 4990 (Auto Hunting), Facsimile: +880 (2) 883 4377

E-mail: mailbox@idlc.com, www.idlc.com

BRANCH NETWORK OF IDLC FINANCE LIMITED

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Eunoos Trade Centre, Level 13
52-53 Dilkusha C/A, Dhaka 1000
Telephone: +880 (2) 956 0111
E-mail: idclcdk@idlc.com

GULSHAN BRANCH

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