

Islami Bank Bangladesh PLC.

Financial Statements

As at and for the 1st Quarter ended 31 March 2025

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 31 March 2025


		Amount in Taka	
Particulars	Note	As at 31 March 2025	As at 31 December 2024
Property and assets			
Cash in hand	6(a)	69,625,690,527	107,376,052,708
Cash in hand (including foreign currency)	6(a)(i)	26,762,559,006	32,335,649,910
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	42,863,131,520	75,040,402,798
Balance with other banks & financial institutions	7(a)	112,815,013,886	105,722,859,100
In Bangladesh		94,099,372,839	90,936,584,382
Outside Bangladesh		18,715,641,046	14,786,274,718
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8(a)	191,352,344,143	187,331,106,334
Government	8(a)(i)	174,089,757,823	169,671,957,824
Others	8(a)(ii)	17,262,586,320	17,659,148,510
Investments		1,733,181,743,022	1,546,583,710,470
General investments etc.	9.1(a)	1,716,778,811,312	1,529,535,310,296
Bills purchased & discounted	9.2(a)	16,402,931,709	17,048,400,174
Fixed assets including premises		17,290,184,028	17,353,033,212
Other assets	10(a)	103,100,816,687	261,439,910,532
Non - banking assets		-	-
Total property and assets		<u>2,227,365,792,292</u>	<u>2,225,806,672,356</u>
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		241,012,555,880	292,256,492,246
Deposits & other accounts		1,647,043,387,695	1,594,982,243,809
Mudaraba savings deposits		500,501,497,762	473,573,505,546
Mudaraba term deposits		645,281,791,777	621,659,300,130
Other mudaraba deposits		311,643,935,476	311,652,348,799
Al- wadeeah current and other deposit accounts		181,565,229,718	180,997,321,177
Bills payable		8,050,932,962	7,099,768,157
Mudaraba Bond		30,800,000,000	30,800,000,000
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable Subordinated Bond		19,800,000,000	19,800,000,000
Other liabilities	11(a)	236,140,405,567	235,279,432,978
Deferred tax liabilities		1,028,829,261	1,070,884,628
Total liabilities		<u>2,156,025,178,404</u>	<u>2,154,389,053,661</u>
Capital/shareholders' equity		71,340,613,888	71,417,618,695
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15 (a)	30,761,142,507	30,879,106,488
Retained earnings		1,743,770,902	1,702,814,695
Non-controlling interest		327,541	324,574
Total liabilities & shareholders' equity		<u>2,227,365,792,292</u>	<u>2,225,806,672,356</u>

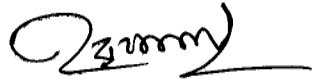


Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 31 March 2025


		Amount in Taka	
Particulars	Note	As at 31 March 2025	As at 31 December 2024
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		35,123,937,274	34,503,739,572
Letters of guarantee		20,756,864,041	21,729,353,443
Irrevocable letters of credit (including back to back bills)		130,279,026,672	142,724,354,963
Bills for collection		44,276,832,247	50,664,908,672
Other contingent liabilities		8,174,045	8,174,045
Total		230,444,834,278	249,630,530,695
Other commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		230,444,834,278	249,630,530,695
Consolidated Net Asset Value (NAV) per share	22(b)	44.31	44.36

The annexed notes form an integral part of these condensed interim financial report.


Mohammad Abdur Rahim FCA
Chief Financial Officer


Md. Habibur Rahman
Company Secretary


Md. Omar Faruk Khan
Managing Director


Mohammad Khurshid Wahab
Independent Director



Md. Abdus Salam FCA, FCS
Independent Director

Dhaka; 31 August, 2025

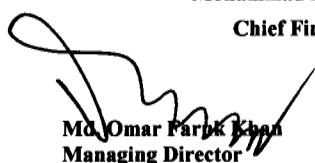
Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Profit & Loss Account (Un-audited)
For the 1st Quarter ended 31 March 2025


		Amount in Taka	
Particulars	Note	01 January to 31 March 2025	01 January to 31 March 2024
Operating income			
Investment income	16(a)	30,658,723,091	29,529,933,403
Profit paid on mudaraba deposits		(26,157,098,553)	(18,722,156,825)
Net investment income		4,501,624,538	10,807,776,578
Income from investments in shares & securities		2,733,157,120	1,134,672,488
Commission, exchange & brokerage income	17(a)	1,724,821,749	(399,199,208)
Other operating income		1,722,475,178	1,958,479,673
		6,180,454,047	2,693,952,953
Total operating income		10,682,078,585	13,501,729,530
Operating expenses			
Salary & allowances		6,416,257,812	5,676,829,350
Rent, taxes, insurances, electricity etc.	18(a)	384,701,322	678,414,686
Legal expenses		2,125,062	2,519,437
Postage, stamps and telecommunication etc.	19(a)	90,476,769	63,464,689
Stationery, printing and advertisement etc.	20(a)	36,905,807	46,918,325
Chief executive's salary & fees		5,513,102	5,513,102
Directors' fees & expenses		2,882,084	763,977
Shari'ah supervisory committee's fees & expenses		751,540	568,400
Auditors' fees		954,500	862,500
Depreciation and repair to bank's assets	21(a)	334,476,074	281,178,685
Zakat expenses		-	299,143,217
Other expenses		1,868,273,051	3,276,383,665
Total operating expenses		9,143,317,124	10,332,560,033
Profit/(loss) before provision		1,538,761,461	3,169,169,498
Provision for investments & off- balance sheet items	11.1	200,000,000	701,640,000
Provision for diminution in value of investments in shares		110,968,772	368,468,701
Other provisions		253,105,235	230,671,483
Total provision		564,074,007	1,300,780,184
Total profit/(loss) before taxes		974,687,455	1,868,389,313
Provision for taxation for the period		676,976,804	1,369,130,195
Current tax		708,679,481	1,381,275,819
Deferred tax		(31,702,677)	(12,145,624)
Net profit/(loss) after tax		297,710,650	499,259,118
Net profit after tax attributable to:		297,710,650	499,259,118
Equity holders of Bank		297,708,383	499,255,503
Non-controlling interest		2,267	3,615
Retained earnings from previous year/period		1,702,814,695	3,178,699,604
Add: Net profit after tax (attributable to equity holders of Bank)		297,708,383	499,255,503
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		11,900,507	6,272,734
Profit available for appropriation		2,012,423,585	3,684,227,842
Appropriation:		2,012,423,585	3,684,227,842
Statutory reserve	14.0	-	-
General reserve		-	-
Dividend		-	-
Start up Fund		2,547,696	4,327,167
Coupon/Dividend for perpetual bond holders		260,136,989	244,927,120
Retained earnings		1,749,738,900	3,434,973,555
Consolidated Earnings Per Share (EPS)	23(b)	0.18	0.31

The annexed notes form an integral part of these condensed interim financial report.


Mohammad Abdur Rahim FCA
Chief Financial Officer


Md. Habibur Rahman
Company Secretary


Md. Omar Faruk Khan
Managing Director


Mohammad Khurshid Wahab
Independent Director


Md. Abdus Salam FCA, FCS
Independent Director

Dhaka; 31 August, 2025


Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Cash Flow Statement (Un-audited)
For the 1st Quarter ended 31 March 2025

		Amount in Taka	
Particulars	Note	01 January to 31 March 2025	01 January to 31 March 2024
Cash flows from operating activities			
Investment income		24,075,348,065	23,946,558,377
Profit paid on mudaraba deposits		(25,293,084,262)	(16,477,568,889)
Income/ dividend receipt from investments in shares & securities		361,739,587	2,636,699,039
Fees & commission receipt in cash		1,724,821,749	(399,199,208)
Recovery from written off investments		50,398,692	30,297,312
Payments to employees		(8,098,303,514)	(5,682,051,734)
Cash payments to suppliers		(113,179,746)	(113,199,538)
Income tax paid		(2,671,275,192)	(1,482,048,929)
Receipts from other operating activities		1,498,558,241	1,693,817,236
Payments for other operating activities		(2,749,049,374)	(4,092,735,016)
(i) Operating profit before changes in operating assets		(11,214,025,754)	60,568,649
Changes in operating assets and liabilities			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		-	-
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(186,598,032,552)	(70,598,960,574)
(Increase)/decrease of other assets		158,390,878,644	57,149,142,023
Increase/(decrease) of placement from other banks		(51,243,936,366)	(52,784,476,000)
Increase/(decrease) of deposits from other banks		4,591,888,667	568,881,422
Increase/(decrease) of deposits received from customers		46,701,428,270	(9,180,812,482)
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		13,348,099,394	29,439,962,504
(ii) Cash flows from operating assets and liabilities		(14,809,673,943)	(45,406,263,107)
Net cash flows from operating activities (A)=(i+ii)		(26,023,699,696)	(45,345,694,458)
Cash flows from investing activities			
Proceeds from sale of securities		205,475,603	1,007,667,376
Payment for purchase of securities/BGIIB		(4,543,896,843)	(31,401,215,501)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(190,902,999)	(64,034,338)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		(4,529,324,239)	(30,457,582,463)
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		-	-
Net cash flows from financing activities (C)		-	-
Net increase/(decrease) in cash (A+B+C)		(30,553,023,936)	(75,803,276,921)
Add/(less): effects of exchange rate changes on cash & cash equivalent		(105,183,460)	(18,612,369)
Add: cash & cash equivalents at beginning of the year/period		213,098,911,808	224,193,137,340
Cash & cash equivalents at the end of the period		182,440,704,412	148,371,248,049
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	24(b)	(16.16)	(28.17)


Mohammad Abdur Rahim FCA
Chief Financial Officer


Md. Habibur Rahman
Company Secretary


Md. Omar Faruk Khan
Managing Director


Mohammad Khurshid Wahab
Independent Director


Md. Abdus Salam FCA, FCS
Independent Director


Dhaka; 31 August, 2025


Islamic Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the 1st Quarter ended 31 March 2025

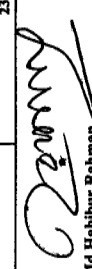
Particulars	(Amount in Taka)									
	1	2	3	4	5	6	7	8	9	10 (2 to 9)
Balance as at 01 January 2025		16,099,906,680	1,989,633	22,735,466,258	23,864,282,611	6,860,374,244	152,460,000	1,702,814,695	324,574	71,417,618,695
Depreciation adjustment & Deferred tax impact										
Surplus/ (deficit) on account of revaluation of properties										
Surplus/ (deficit) on account of revaluation of investments (shares & securities) & Deferred tax impact						(7,437,817)				
Currency translation differences										
Net profit for the period					(105,183,460)					(11,310,000)
Transfer to reserve					5,967,296			297,708,383	2,267	297,710,650
Dividend:								(5,967,296)		
Bonus shares										
Cash dividend										
Start-up Fund transferred from retained earnings								(2,547,696)		(2,547,696)
Coupon/dividend on perpetual bond								(260,136,989)		(260,136,989)
Total shareholders' equity as on 31 March 2025		16,099,906,680	1,989,633	22,735,466,258	23,765,066,447	6,852,936,427	141,150,000	1,743,771,604	326,841	71,340,613,889
Total shareholders' equity as on 31 March 2024		16,099,906,680	1,989,633	22,735,466,258	23,733,641,169	6,899,462,869	193,300,000	3,429,287,666	314,976	73,093,369,249
Add: Mudaraba Perpetual Bond										11,000,000,000
Add: Mudaraba Redeemable Subordinated Bond										19,800,000,000
Add: General Provision for Unclassified Investments and Off-Balance Sheet Items					11,808,400,000					11,808,400,000
Less: Yearwise redemption										(4,400,000,000)
Adjustment for intangible assets					(102,993,544)					(102,993,544)
Adjustment for currency translation differences					(121,083,527)					(121,083,527)
Less: Assets Revaluation Reserve						(6,852,936,427)				(6,852,936,427)
Less: Revaluation Reserve of Securities							(141,150,000)			(141,150,000)
Total equity as on 31 March 2025		16,099,906,680	1,989,633	22,735,466,258	35,452,382,920			1,743,771,604	326,841	102,330,850,390
Total equity as on 31 March 2024		16,099,906,680	1,989,633	22,735,466,258	42,621,089,050			3,429,287,666	314,976	111,171,264,190


*Note: General/ other reserves	01.01.2025	31.03.2024
General reserve	23,711,199,083	23,688,435,531
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	121,083,527	7,499,750
Total	23,864,282,610	23,727,935,281


Md. Omar Faruk
 Managing Director
 Dhaka; 31 August, 2025


Mohammad Abdur Rahim Fca
 Chief Financial Officer


Mohammad Khurshid Wahab
 Independent Director


Md. Habibur Rahman
 Company Secretary


Md. Abdu Salam FCA, FCS
 Independent Director

Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-Audited)
As at 31 March 2025

		Amount in Taka	
Particulars	Note	As at 31 March 2025	As at 31 December 2024
Property and assets			
Cash in hand	6.0	69,625,637,563	107,376,027,108
Cash in hand (including foreign currency)	6.1	26,762,506,042	32,335,624,310
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	42,863,131,520	75,040,402,798
Balance with other banks & financial institutions	7.0	107,193,615,332	100,922,063,002
In Bangladesh	7.i	88,477,974,285	86,135,788,284
Outside Bangladesh	7.ii	18,715,641,046	14,786,274,718
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8.0	190,957,600,456	186,964,014,922
Government	8.1	174,089,757,823	169,671,957,824
Others	8.2	16,867,842,633	17,292,057,098
Investments	9.0	1,737,881,743,022	1,551,283,710,470
General investments etc.	9.1	1,721,478,811,312	1,534,235,310,296
Bills purchased & discounted	9.2	16,402,931,709	17,048,400,174
Fixed assets including premises		17,280,062,030	17,341,953,163
Other assets	10.0	102,906,803,289	261,345,599,125
Non - banking assets		-	-
Total property and assets		<u>2,225,845,461,691</u>	<u>2,225,233,367,790</u>
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		241,012,555,880	292,256,492,246
Deposits & other accounts		1,647,727,406,872	1,596,427,351,567
Mudaraba savings deposits		500,506,394,556	473,652,663,490
Mudaraba term deposits		645,866,833,652	623,016,280,183
Other mudaraba deposits		311,709,740,917	311,657,860,657
Al- wadeeah current and other deposit accounts		181,593,504,785	181,000,779,080
Bills payable		8,050,932,962	7,099,768,157
Mudaraba Bond		30,800,000,000	30,800,000,000
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable Subordinated Bond		19,800,000,000	19,800,000,000
Other liabilities	11.0	235,741,474,484	235,023,515,800
Deferred tax liabilities		1,031,001,292	1,073,039,127
Total liabilities		<u>2,156,312,438,529</u>	<u>2,155,580,398,740</u>
Capital/shareholders' equity		69,533,023,162	69,652,969,050
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15.0	30,653,313,605	30,777,244,882
Retained earnings		44,336,619	40,351,229
Total liabilities & shareholders' equity		<u>2,225,845,461,691</u>	<u>2,225,233,367,790</u>

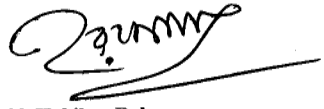


Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-Audited)
As at 31 March 2025

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Particulars	Note	As at 31 March 2025	As at 31 December 2024
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		35,123,937,274	34,503,739,572
Letters of guarantee		20,756,864,041	21,729,353,443
Irrevocable letters of credit (including back to back bills)		130,279,026,672	142,724,354,963
Bills for collection		44,276,832,247	50,664,908,672
Other contingent liabilities		8,174,045	8,174,045
Total		230,444,834,278	249,630,530,695
Other commitments			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		230,444,834,278	249,630,530,695
Net Asset Value (NAV) per share	22(a)	43.19	43.26

The annexed notes form an integral part of these condensed interim financial report.


Mohammad Abdur Rahim FCA
Chief Financial Officer


Md. Habibur Rahman
Company Secretary


Md. Omar Faruk Khan
Managing Director


Mohammad Khurshid Wahab
Independent Director


Md. Abdus Salam FCA, FCS
Independent Director


Dhaka; 31 August, 2025

Islami Bank Bangladesh PLC.
Condensed Profit & Loss Account (Un-Audited)
For the 1st Quarter ended 31 March 2025


Amount in Taka


Particulars	Note	01 January to 31 March 2025	01 January to 31 March 2024
Operating income			
Investment income	16.0	30,658,723,091	29,529,933,403
Profit paid on mudaraba deposits		(26,190,322,036)	(18,738,339,947)
Net investment income		4,468,401,055	10,791,593,456
Income from investments in shares & securities		2,549,267,729	971,635,359
Commission, exchange & brokerage income	17.0	1,721,014,203	(408,438,921)
Other operating income		1,745,359,241	1,965,506,046
		6,015,641,173	2,528,702,484
Total operating income		10,484,042,228	13,320,295,939
Operating expenses			
Salary & allowances		6,401,641,417	5,662,833,450
Rent, taxes, insurances, electricity etc.	18.0	382,873,254	676,529,716
Legal expenses		2,125,062	2,519,437
Postage, stamps and telecommunication etc.	19.0	90,369,546	63,347,556
Stationery, printing and advertisement etc.	20.0	36,804,941	46,852,611
Chief executive's salary & fees		5,513,102	5,513,102
Directors' fees & expenses		2,654,062	27,433
Shari'ah supervisory committee's fees & expenses		751,540	568,400
Auditors' fees		954,500	862,500
Depreciation and repair to bank's assets	21.0	333,131,134	279,426,082
Zakat expenses		-	299,143,217
Other expenses		1,839,169,816	3,247,578,262
Total operating expenses		9,095,988,375	10,285,201,766
Profit/(loss) before provision		1,388,053,853	3,035,094,174
Provision for investments & off- balance sheet items	11.1	200,000,000	701,640,000
Provision for diminution in value of investments in shares		40,344,208	330,785,641
Other provisions		252,992,193	230,558,354
Total provision		493,336,401	1,262,983,995
Total profit/(loss) before taxes		894,717,453	1,772,110,178
Provision for taxation for the period		639,947,884	1,339,393,512
Current tax	11.3	671,633,029	1,350,992,406
Deferred tax		(31,685,145)	(11,598,894)
Net profit/(loss) after tax		254,769,568	432,716,666
Retained earnings from previous year/period		40,351,229	1,609,990,668
Revaluation reserve of securities transferred to retained earnings		-	-
Add: Net profit after tax		254,769,568	432,716,666
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		11,900,507	6,272,734
Profit available for appropriation		307,021,304	2,048,980,068
Appropriation:		307,021,304	2,048,980,068
Statutory reserve	14.0	-	-
General reserve		-	-
Dividend		-	-
Start up Fund		2,547,696	4,327,167
Coupon/Dividend for perpetual bond holders		260,136,989	244,927,120
Retained earnings		44,336,619	1,799,725,782
Earnings Per Share (EPS)	23(a)	0.16	0.27

The annexed notes form an integral part of these condensed interim financial report.


Mohammad Abdur Rahim FCA
 Chief Financial Officer


Md. Habibur Rahman
 Company Secretary


Md. Omar Faruk Khan
 Managing Director


Mohammad Khurshid Wahab
 Independent Director


Md. Abdus Salam FCA, FCS
 Independent Director

Dhaka; 31 August, 2025

Islami Bank Bangladesh PLC.
Condensed Cash Flow Statement (Un-Audited)
For the 1st Quarter ended 31 March 2025

		Amount in Taka	
Particulars	Note	01 January to 31 March 2025	01 January to 31 March 2024
Cash flows from operating activities			
Investment income		24,075,348,065	23,946,558,377
Profit paid on mudaraba deposits		(25,316,755,495)	(16,493,752,011)
Income/dividend receipt from investments in shares & securities		180,317,063	2,478,278,509
Fees & commission receipt in cash		1,721,014,203	(408,438,921)
Recovery from written off investments		50,398,692	30,297,312
Payments to employees		(8,086,947,929)	(5,672,433,141)
Cash payments to suppliers		(113,136,069)	(113,168,595)
Income tax paid		(2,637,993,719)	(1,446,392,460)
Receipts from other operating activities		1,509,423,187	1,696,227,010
Payments for other operating activities		(2,713,702,674)	(4,055,609,072)
(i) Operating profit before changes in operating assets		(11,332,034,676)	(38,432,993)
Changes in operating assets and liabilities			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		-	-
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(186,598,032,552)	(70,598,960,574)
(Increase)/decrease of other assets		158,438,795,836	57,118,022,075
Increase/(decrease) of placement from other banks		(51,243,936,366)	(52,784,476,000)
Increase/(decrease) of deposits from other banks		4,634,627,036	611,619,791
Increase/(decrease) of deposits received from customers		46,665,428,270	(9,216,812,482)
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		12,245,987,229	29,172,944,945
(ii) Cash flows from operating assets and liabilities		(15,857,130,547)	(45,697,662,245)
Net cash flows from operating activities (A)=(i+ii)		(27,189,165,222)	(45,736,095,238)
Cash flows from investing activities			
Proceeds from sale of securities		-	-
Payment for purchase of securities/BGIIB		(3,993,585,534)	(30,358,898,162)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(190,902,999)	(63,678,557)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		(4,184,488,533)	(30,422,576,719)
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		-	-
Net cash flows from financing activities (C)		-	-
Net increase/(decrease) in cash (A+B+C)		(31,373,653,756)	(76,158,671,957)
Add/(less): effects of exchange rate changes on cash & cash equivalent		(105,183,460)	(18,612,369)
Add: cash & cash equivalents at beginning of the year/period		208,298,090,110	219,483,547,236
Cash & cash equivalents at the end of the period/quarter		176,819,252,894	143,306,262,909
Net Operating Cash Flow Per Share (NOCFPS)	24(a)	(16.89)	(28.41)


Mohammad Abdur Rahim FCA

Chief Financial Officer


Md. Habibur Rahman

Company Secretary


Md. Omar Faruk Khan
Managing Director


Mohammad Khurshid Wahab
Independent Director


Md. Abdus Salam FCA, FCS
Independent Director

Dhaka; 31 August, 2025


Islami Bank Bangladesh PLC.
Condensed Statement of Changes in Equity (Un-Audited)
For the 1st Quarter ended 31 March 2025


Particulars	1	2	3	4	5	6	7	8	9 (2 to 8)
	Particulars	Paid-up capital	Share premium	Statutory reserve	General/ other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	01 January to 31 March 2025
Balance as at 01 January 2025		16,099,906,680	1,989,633	22,735,466,258	23,762,421,005	6,860,374,244	152,460,000	40,351,229	69,652,969,050
Depreciation adjustment & Deferred tax impact		-	-	-	-	(7,437,817)	-	11,900,507	4,462,690
Surplus/ (deficit) on account of revaluation of properties		-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities) and deferred tax impact		-	-	-	-	-	-	-	-
Currency translation differences		-	-	-	-	-	(11,310,000)	-	(11,310,000)
Revaluation reserve of securities transferred to retained earnings		-	-	-	(105,183,460)	-	-	-	(105,183,460)
Net profit for the period		-	-	-	-	-	-	254,769,568	254,769,568
Transfer to reserve		-	-	-	-	-	-	-	-
Dividend:		-	-	-	-	-	-	-	-
Bonus shares		-	-	-	-	-	-	-	-
Cash dividend		-	-	-	-	-	-	-	-
Issue of Share Capital		-	-	-	-	-	-	-	-
Start-up Fund transferred from retained earnings		-	-	-	-	-	-	(2,547,696)	(2,547,696)
Coupon/dividend on perpetual bond		-	-	-	-	-	-	(260,136,989)	(260,136,989)
Total shareholders' equity as on 31 March 2025		16,099,906,680	1,989,633	22,735,466,258	23,657,237,545	6,852,936,427	141,150,000	44,336,619	69,533,023,163
Total shareholders' equity as on 31 March 2024		16,099,906,680	1,989,633	22,735,466,258	23,648,837,228	6,899,462,869	193,300,000	1,799,725,781	71,378,688,449
Add: Mudaraba Perpetual Bond		-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Redeemable Subordinated Bond		-	-	-	-	-	-	-	19,800,000,000
Add: General Provision for Unclassified Investments and Off-Balance Sheet Items		-	-	-	11,808,400,000	-	-	-	11,808,400,000
Less: Yearwise redemption		-	-	-	-	-	-	-	(4,400,000,000)
Adjustment for intangible assets		-	-	-	(102,993,544)	-	-	-	(102,993,544)
Adjustment for currency translation differences		-	-	-	(121,083,527)	-	-	-	(121,083,527)
Less: Assets Revaluation Reserve		-	-	-	-	(6,852,936,427)	-	-	(6,852,936,427)
Less: Revaluation Reserve of Securities		-	-	-	-	-	(141,150,000)	-	(141,150,000)
Total equity as on 31 March 2025		16,099,906,680	1,989,633	22,735,466,258	35,344,554,018	-	-	44,336,619	100,523,259,664
Total equity as on 31 March 2024		16,099,906,680	1,989,633	22,735,466,258	42,536,285,108	-	-	1,799,725,781	109,456,583,390


*Note: General/ other reserves

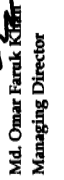
General reserve	01.01.2025	31.03.2024
Dividend equalization	23,609,337,478	23,609,337,478
Currency translation differences (Translation reserve)	32,000,000	32,000,000
Total	121,083,527	7,499,750
	23,762,421,005	23,648,837,228


Md. Omar Faruk Khan
Managing Director


Mohammed Abdur Rahim FCA
Chief Financial Officer


Md. Habibur Rahman
Company Secretary


Md. Abdus Salam FCA, FCS
Independent Director


Md. Omar Faruk Khan
Managing Director

Dhaka, 31 August, 2025

Islami Bank Bangladesh PLC. and its Subsidiaries
Notes to the condensed consolidated interim financial report (Un-audited)
As at and for the 1st quarter ended 31 March 2025

1.0 The Bank and its activities

Islami Bank Bangladesh Limited (hereinafter referred to as "the Bank" or "IBB PLC") was established as a Public Limited Banking Company in Bangladesh in 1983 as the first Shari'ah based Scheduled Commercial Bank in the South East Asia. Naturally, its modus operandi is substantially different from those of other conventional Commercial Banks. The Bank conducts its business on the Shari'ah principles of Mudaraba, Musharaka, Bai-Murabaha, Bai-Muajjal, Hire Purchase under Shirkatul Melk, Bai-Salam and Bai-as-Sarf etc. There is a Shari'ah Supervisory Committee in the Bank which ensures that the activities of the Bank are being conducted on the precepts of Islam.

The shares of the Bank are listed with both Dhaka Stock Exchange (DSE) PLC. and Chittagong Stock Exchange (CSE) PLC. The Bank carries out its business activities through its Head Office in Dhaka, 16 Zonal Offices, 400 branches including 79 Authorised Dealer (AD) branches, 265 Sub Branches, 2790 Agent Banking Outlets and 3 Off-shore Banking Units (OBUs) in Bangladesh. The Principal place of business is the Registered Office of the Bank situated at Islami Bank Tower, 40, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.

These interim financial report as at and for the 1st quarter ended 31 March 2025 include the condensed consolidated and the separate financial report of the Bank. The condensed consolidated interim financial report comprise the financial statements of the Bank and its two subsidiaries - Islami Bank Securities Limited (IBSL) and Islami Bank Capital Management Limited (IBCML) - together referred to as "the Companies".

1.1 Nature of business/principal activities of the Bank

All kinds of commercial banking services including Islamic micro-finance under Rural Development Scheme (RDS) and Urban Poor Development Scheme (UPDS), mobile financial services under the "Islami Bank mCash" are provided by the Bank to the customers following the principles of Islamic Shari'ah, the provisions of the Bank Company Act, 1991 as amended, Bangladesh Bank's directives and directives of other regulatory authorities. The Bank also provide services to its clients through currently three offshore-banking units (OBUs) located at Head Office Complex Branch, Uttara Branch and Agrabad Branch.

2.0 Basis of preparation

2.1 Statement of compliance

The operations of the Bank and its subsidiaries are in strict compliance with the rules of Islamic Shari'ah. This condensed consolidated and separate interim financial report for the 1st quarter ended 31 March 2025 of the Bank has been prepared in accordance with "IAS: 34 Interim Financial Reporting" and as per Bangladesh Bank (BB) Department of Banking Inspection (DBI) Circular Letter No. 01 dated 24 February 2004 and Bangladesh Securities & Exchange Commission (BSEC) Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018. Selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in financial position and performance of the Bank since the last annual consolidated and separate financial statements as at and for the year ended 31 December 2024. This condensed consolidated and separate interim financial report does not include all the information required for full annual financial statements prepared in accordance with Bangladesh Financial Reporting Standards.



2.2 Authorization of the financial statements for issue

The condensed consolidated and separate interim financial report were reviewed by the audit committee of the Board of the Bank in its 568th meeting held on 28 May 2025 and was subsequently approved by the Board in its 363th meeting held on the same date.

2.3 Use of estimates and judgments

Preparing the interim financial report requires Management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing this condensed consolidated and separate interim financial report, significant judgments made by Management in applying the Companies'/Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated and separate financial statements as at and for the year ended 31 December 2024.

2.4 Reporting period

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover 1st quarter from 01 January 2025 to 31 March 2025.

3.0 Significant accounting policies

Except as described below, the accounting policies applied by the Bank/Companies in this condensed consolidated and separate interim financial report are the same as those applied by the Bank/Companies in its consolidated and separate financial statements as at and for the year ended 31 December 2024.

3.1 Income tax expenses

Provision for taxation has been calculated as per Income Tax Act 2023 and *International Accounting Standard (IAS)-12 "Income Taxes"*.

4.0 Dividend payments

The Board of Directors of the Bank already proposed no dividend for the year 2024. Hence no liability has been recognized in this period/quarter and no dividend has been paid during this period/quarter.

5.0 Events after the reporting period

There were no material events subsequent to the interim reporting period that have not been reflected in the financial statements for the interim period.



		31.03.2025 Taka	31.12.2024 Taka
6.0 Cash in hand			
Cash in hand (including foreign currency) (Note 6.1)		26,762,506,042	32,335,624,310
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)		42,863,131,520	75,040,402,798
Total		69,625,637,563	107,376,027,108
6.1 Cash in hand (including foreign currency)			
In local currency		26,560,197,341	32,146,579,824
In foreign currency		202,308,701	189,044,486
Total		26,762,506,042	32,335,624,310
6.2 Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)			
Balance with Bangladesh Bank (a)			
In local currency		37,735,062,926	66,153,891,333
In foreign currency		4,671,657,535	6,935,991,517
Sub-total		42,406,720,461	73,089,882,850
Balance with Sonali Bank PLC. (as agent of Bangladesh Bank) (b)			
In local currency		456,411,059	1,950,519,948
In foreign currency		-	-
Sub-total		456,411,059	1,950,519,948
Total (a+b)		42,863,131,520	75,040,402,798
6(a) Consolidated cash in hand			
6(a)(i) Cash in hand (including foreign currency)			
Islami Bank Bangladesh PLC.		26,762,506,042	32,335,624,310
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		52,964	25,600
Sub total		26,762,559,006	32,335,649,910
6(a)(ii) Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)			
Islami Bank Bangladesh PLC.		42,863,131,520	75,040,402,798
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		-	-
Sub total (ii)		42,863,131,520	75,040,402,798
Total (i+ii)		69,625,690,527	107,376,052,708
7.0 Balance with other banks & financial institutions			
i) In Bangladesh		88,477,974,285	86,135,788,284
ii) Outside Bangladesh		18,715,641,046	14,786,274,718
Grand total (i+ii)		107,193,615,332	100,922,063,002
7(a) Consolidated Balance with other banks & financial institutions			
Islami Bank Bangladesh PLC.		107,193,615,332	100,922,063,002
Islami Bank Securities Limited		5,942,784,984	5,886,241,625
Islami Bank Capital Management Limited		410,670,501	403,209,426
Inter-company balances		(732,056,931)	(1,488,654,953)
Total		112,815,013,886	105,722,859,100
8.0 Investments in shares & securities			
Particulars	Remarks	Book value as at 31 Mar. 2025 (Taka)	Book value as at 31 Dec. 2024 (Taka)
8.1 Government			
Bangladesh Shipping Corporation	Quoted	172,200,000	189,400,000
MPETROLEUM	Quoted	9,751,990	9,751,990
BSCPLC	Quoted	68,988,861	110,080,537
TITASGAS	Quoted	350,232	4,350,232
Karmasangsthan Bank	Un-Quoted	100,000,000	10,000,000
Central Depository Bangladesh Ltd.	Un-Quoted	62,777,770	6,277,770
Bangladesh Government Sukuk Bond (Islamic Bond)	Un-Quoted	60,500,000,000	31,793,450,000
BD Govt.Special Bond (BGSPB)-IBBL	Un-Quoted	76,481,802,000	76,481,802,000
Bangladesh Government Islamic Investment Bond (Islamic Bond)	Un-Quoted	31,793,450,000	60,000,000,000
CDWSP SOCIAL IMPACT SUKUK	Un-Quoted	1,062,500,000	1,062,500,000
CIBRR-2 Social Economic Sukuk	Un-Quoted	3,792,500,000	-
Sub Total Government		174,044,320,853	169,667,612,529
Government- Special Fund			
BSCCL	Quoted	45,436,970	4,345,295
MPETROLEUM	Quoted	-	-
Sub Total Government-Special Fund		45,436,970	4,345,295
Total Government (8.1)		174,089,757,823	169,671,957,824
8.2 Other than Government			
Total (8.1+8.2)		16,867,842,633	17,292,057,098
		190,957,600,456	186,964,014,922



8(a) Consolidated investments in shares & securities**8(a)(i) Government**

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
Sub total (i)

31.03.2025 Taka	31.12.2024 Taka
174,089,757,823	169,671,957,824
-	-
-	-
-	-
174,089,757,823	169,671,957,824

8(a)(ii) Others

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
Sub total (ii)
Total (i+ii)

16,867,842,633	17,292,057,098
3,269,707,330	3,243,615,573
424,868,357	423,307,839
(3,299,832,000)	(3,299,832,000)
17,262,586,320	17,659,148,510
191,352,344,143	187,331,106,334

9.0 Investments

General investments etc. (Note-9.1)
Bills purchased & discounted (Note-9.2)
Total

1,721,478,811,312	1,534,235,310,296
16,402,931,709	17,048,400,174
1,737,881,743,022	1,551,283,710,470

9.1 General investments etc.**i) In Bangladesh**

Bai - Murabaha
Bai - Muajjal
Hire Purchase under Shirkatul Melk
Hire Purchase under Shirkatul Melk (HPSM in FC-OBUE)
Hire Purchase under Shirkatul Melk (HPSM in FC-GTF)
Bai-Murabaha Import Bills
Baim- FC Bills
Musharaka
Mudaraba
Bai - Salam
Murabaha Foreign Currency Investment
Quard
Investment in Khidmah Card (KC)
Sub total (i)

972,683,005,343	968,720,261,742
103,266,561,004	103,959,857,088
274,916,807,665	278,316,801,472
4,102,969,291	4,030,705,788
2,462,385,941	2,335,561,150
231,570,425,937	38,449,931,875
19,201,526,170	18,979,163,740
271,449,617	270,051,224
4,700,049,820	4,700,050,000
18,758,896,731	17,973,510,411
22,952,999,247	23,432,558,881
63,157,735,325	69,714,270,784
3,433,999,220	3,352,586,142
1,721,478,811,312	1,534,235,310,296

ii) Out side Bangladesh

Overseas Investment
Sub total (ii)

-	-
-	-
1,721,478,811,312	1,534,235,310,296

Grand total (i+ii)**9.1(a) Consolidated general investments etc.**

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
Total

1,721,478,811,312	1,534,235,310,296
-	-
-	-
(4,700,000,000)	(4,700,000,000)
1,716,778,811,312	1,529,535,310,296

9.2 Bills purchased & discounted**i) In Bangladesh**

Musharaka doc. Bill (MDB)

4,021,089,254	3,879,084,519
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ii) Outside Bangladesh

Mudaraba Doc Bill (UPAS)-OBU
Bai- As- Sarf (FDB)
MDB in FC
Sub-total (ii)
Total (i+ii)

10,020,427,163	9,856,047,830
1,343,992,168	1,406,704,462
1,017,423,124	1,906,563,363
12,381,842,455	13,169,315,655
16,402,931,709	17,048,400,174

9.2(a) Consolidated bills purchased & discounted

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Total

16,402,931,709	17,048,400,174
-	-
-	-
16,402,931,709	17,048,400,174



10.0 Other assets

Stock of stationery in hand
Stamps in hand
Advance rent paid
Security deposits account
Suspense
Advance against expenses
Accrued income
IB General account
mCash adjustment
Dividend income receivable
ATM receivable
Master Card receivable
Agent RDS receivable
POS receivable
Advance against capital expenditure
Foreign remittance incentive receivable
Placement to AD for MDB in FC (Local)
NPS Receivable
Others
Total

31.03.2025	31.12.2024
Taka	Taka
419,612,181	386,122,562
39,037,600	39,549,715
687,838,970	1,056,562,122
28,877,690	27,487,990
623,497,595	576,790,342
94,086,918	116,457,258
9,981,550,116	7,578,483,417
81,469,582,771	242,796,906,294
1,673,353,199	1,617,674,962
34,116,032	34,116,032
200,856,382	293,911,534
484,580,168	370,975,728
10,404,187	9,824,550
2,097,722,242	9,482,795
97,737,013	125,778,667
1,179,330,076	1,466,132,166
147,992,084	70,051,015
2,852,515,989	4,038,979,570
784,112,077	730,312,407
102,906,803,289	261,345,599,125

10(a) Consolidated other assets

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
Total

102,906,803,289	261,345,599,125
166,444,557	204,873,839
30,779,078	28,995,725
(3,210,237)	(139,558,157)
103,100,816,687	261,439,910,532

11.0 Other liabilities

Provision for classified & unclassified investments and off- balance sheet items
Provision for diminution in value of investments in shares
Other provisions
Compensation account
Profit/ rent /compensation suspense
Current tax
Zakat payable
Foreign correspondents charges
Incentive bonus payable
Payable against expenditure
eWallet Payable
Substitute cash assistance
Transfer delivery/BEFTN/RTGS adjustment
Payable to PF, BF, SAF & GF
Deferred/Unearned Airtime Commission
F.C. Payable for IBBPLC Cards
Unclaimed dividend
Stimulus Fund: COVID-19
Agri. Refinance COVID-19
Cover Fund HPSM FC (GTF)
Automated Challan System
Lease obligation on ROU
Start-Up Fund for investment
NPS payable
Others
Total

72,030,808,500	71,830,808,491
1,144,867,120	1,104,522,912
4,801,542,798	3,578,550,606
10,634,746,321	11,231,939,013
88,801,908,715	81,263,070,496
23,348,070,886	25,468,023,486
25,818,690	29,643,690
62,263,230	61,702,079
1,084,559,274	2,764,352,684
398,801,674	825,535,473
435,461,741	-
2,324,000	-
390,233,912	2,049,252,523
26,759,837	350,029,746
170,000	170,000
154,256,254	154,230,621
18,977,005	22,858,247
1,430,250	1,430,250
2,571,073,619	3,532,625,349
3,624,231,679	3,134,766,654
175,433	243,698
3,840,091,791	3,840,091,791
224,239,170	221,691,644
-	293,623,590
22,118,662,583	23,264,352,758
235,741,474,484	235,023,515,800



11.1 Provision for un-classified, classified investment and Off-balance sheet items including Off-shore Banking Units (OBU)	31 March 2025 Taka	31 December 2024 Taka
A. Opening balance	71,830,800,000	66,672,286,784
General Provision for Unclassified Investment including OBU	5,959,200,000	16,942,458,293
Provision for Classified Investment	60,022,400,000	48,662,858,491
Provision for Off-Balance Sheet items	5,849,200,000	1,066,970,000
B. Total deduction/adjustment from provision for classified investment for the period	-	3,222,197
C. Available balance of provision (A-B)	71,830,800,000	66,669,064,587
D. Provision made during the period	200,000,000	4,089,462,197
General Provision for Unclassified Investment including OBU	-	(10,982,760,000)
Provision for Classified Investment	200,000,000	10,289,992,197
Provision for Off-Balance Sheet items	-	4,782,230,000
E. Closing balance (C+D)	72,030,800,000	70,758,526,784
General Provision for Unclassified Investment including OBU	5,959,200,000	5,959,698,293
Provision for Classified Investment	60,222,400,000	58,952,850,688
Provision for Off-Balance Sheet items	5,849,200,000	5,849,200,000

11.1.1 Total Provision Requirement and maintained for investments including off Balance sheet items at March 31, 2025

Particulars	Required Provision for 31.03.2025 (Taka)	Maintained Provision for 31.03.2025 (Taka)
General provision on unclassified investment	5,959,200,000	5,959,200,000
Provision for Classified OBU investment	9,841,360,000	1,072,780,000
Provision for classified investments	455,746,400,000	54,149,620,000
Provision for investments considering qualitative judgment	73,718,200,000	5,000,000,000
Total provision for investment	545,265,160,000	66,181,600,000
General provision on off-balance sheet items	187,182,100,000	5,849,200,000
Total provision for investment including off balance sheet items at the end of the period	732,447,260,000	72,030,800,000
Provision surplus/(deficit) as at March 31, 2025.		(660,416,460,000)

11.1.2 Total Provision Requirement and maintained for Other assets at March 31, 2025

Particulars	Required Provision for 31.03.2025 (Taka)	Maintained Provision for 31.03.2025 (Taka)
Provision for other assets including IBDA & Placement	40,746,169,079	4,801,542,798
Total Provision Requirement and maintained for other assets at the end of the period	40,746,169,079	4,801,542,798
Provision for other assets surplus/(deficit) as at March 31, 2025		(35,944,626,281)

(*) The aggregate required total provision for General Investment investment including off balance sheet items of the bank is Tk.73,244.73 crore and maintained provision as per Financial Statements for the period ended 31 March 2025 is Tk. 7,203.08 crore resulting actual shortfall in provision is Tk. 66,041.65 crore.

(**) The aggregate required total provision for other assets of the bank in Tk. 4,074.62 crore and maintained provision as per Financial Statements for the period ended 31 March 2025 is Tk. 480.15 crore resulting actual shortfall in provision is Tk. 3,594.46 crore.

(***)The Bank has calculated the required provision against other assets as per forbearance letter vide: DOS(CAMS)1157/41(Dividend)/ 2025-3101, dated 21 May 2025 issued by Bangladesh Bank. Considering all the facts the provision at the year end 2025 will be maintained as per time bound action plan to be submitted to Bangladesh Bank.

11.1.3 Total Provision Requirement and maintained for diminution in value of investments in shares at March 31, 2025

Particulars	Required Provision for 31.03.2025 (Taka)	Maintained Provision for 30.03.2025 (Taka)
Provision for diminution in value of investments in shares	1,144,867,120	1,144,867,120
Total Provision Requirement and maintained for diminution in value of investments in shares as at March 31, 2025	1,144,867,120	1,144,867,120
Provision surplus/(deficit) as at March 31, 2025		

11.2 Current tax liability

Opening balance of provision	33,177,607,969	29,283,955,182
Add: Provision made during the period/year (Note 11.3)	671,633,029	9,338,236,866
Add: Other provision made during the period/year	(3,407,332)	2,755,634,785
Less: Settlement for previous period/year	-	8,200,218,864
Total (a)	33,845,833,667	33,177,607,969
Advance income tax paid		
Opening balance of advance tax	7,709,584,483	8,765,267,245
Add: Payment made during the period/year	1,446,392,459	7,144,536,102
Less: Settlement for previous period/year	-	8,200,218,864
Total (b)	9,155,976,942	7,709,584,483
Net balance as at end of period/year (a-b)	24,689,856,725	25,468,023,486



11.3 Provision for current tax made during the period/year

Income tax @ 37.50% on taxable profit (A)
Add: Income tax @ 20% on dividend income
Capital Gain @ 10%

Estimated provision required for the period/year

671,414,748	9,293,834,972
185,200	41,903,477
33,081	2,498,417
671,633,029	9,338,236,866

Computation of taxable profit

Profit before tax
Less: Dividend income
Less: Capital Gain
Profit before tax (excluding dividend income and capital gain)
Add: Inadmissible expenditure
Less: Further allowable expenditure
Estimated taxable profit for the period/year

894,717,453	10,207,359,479
926,000	209,517,385
220,540	16,656,113
893,570,913	9,981,185,981
2,893,108,046	16,486,431,881
161,421,361	1,684,057,936
3,625,257,597	24,783,559,926

11.4 Reconciliation of effective tax rate

Profit before income tax as per profit/loss account
Income Tax using the domestic corporate tax rate
Factors affecting the tax charge for current year:
Non deductible expenses
Tax exempt income
Tax savings from reduced tax rates
Total income tax expenses

31.03.2025		31.12.2024	
%	Taka	%	Taka
37.50%	894,717,453	37.50%	10,207,359,479
	335,519,045		3,827,759,804
44.58%	398,862,261	25.73%	6,182,411,955
-6.88%	(61,579,308)	-4.96%	(631,521,726)
-0.13%	(1,168,968)	-0.18%	(40,413,168)
75.07%	671,633,029	91.49%	9,338,236,865

11(a) Consolidated other liabilities

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
Total

31 March 2025	31 December 2024
Taka	Taka
235,741,474,484	235,023,515,800
5,028,506,215	5,022,296,574
120,564,542	115,617,641
(4,750,139,674)	(4,881,997,037)
236,140,405,567	235,279,432,978



12 Share capital

12.1 Authorized capital

The authorized capital of the Bank is Tk. 20,000,000,000 divided into 2,000,000,000 ordinary shares of Tk. 10 each.

12.2 Brief history of raising of Paid up capital

Paid-up Capital of the Bank at the end of 1st quarter ended 31 March 2024 is Tk. 16,099,906,680 divided into 1,609,990,668 ordinary shares of Tk. 10 each.

No. of shares allotted	Date of issue	Face Value	Total allotted Shares (Cumulative Figure)	Total Paid-up Capital (Cumulative Figure)	Particulars
500	13.03.1983	1,000	500	500,000	Initial Capital
9,000	23.03.1983	1,000	9,500	9,500,000	Sponsors subscription
2,500	23.03.1983	1,000	12,000	12,000,000	Local Placement Holders subscription
56,000	23.03.1983	1,000	68,000	68,000,000	Foreign Placement Holders subscription
4,000	10.04.1984	1,000	72,000	72,000,000	Subscribed Bangladesh Bank on behalf of the Government of the Peoples Republic of Bangladesh 10.04.1984 as per approval of the Controller of Capital Issues dated 14.03.1983
8,000	22.08.1985	1,000	80,000	80,000,000	IPO subscription on 22.08.1985
80,000	12.03.1990	1,000	160,000	160,000,000	1 st Rights -1989 (1R:1)
160,000	06.10.1996	1,000	320,000	320,000,000	2 nd Rights -1996 (1R:1)
320,000	01.03.2001	1,000	640,000	640,000,000	3 rd Rights 2000 (1R:1)
1,280,000	08.11.2003	1,000	1,920,000	1,920,000,000	4 th Rights 2003 (2R:1)
384,000	27.10.2004	1,000	2,304,000	2,304,000,000	Bonus - 2003 (1B:5) – Stock Dividend @20%
460,800	17.11.2005	1,000	2,764,800	2,764,800,000	Bonus -2004 (1B:5) – Stock Dividend @20%
691,200	17.10.2006	1,000	3,456,000	3,456,000,000	Bonus -2005 (1B:4) – Stock Dividend @25%
345,600	30.10.2007	1,000	3,801,600	3,801,600,000	Bonus -2006 (1B:10) – Stock Dividend @10%
950,400	30.09.2008	1,000	4,752,000	4,752,000,000	Bonus - 2007 (1B:4) – Stock Dividend @25%
	30.11.2008	100	47,520,000	4,752,000,000	IBBL Shares have been changed from Tk.1,000/- to Tk.100/- with a market lot of 10 shares with effect from 30.11.2008
14,256,000	15.09.2009	100	61,776,000	6,177,600,000	Bonus - 2008 (3B:10) – Stock Dividend @30%
12,355,200	02.06.2010	100	74,131,200	7,413,120,000	Bonus 2009 (1B:5) – Stock Dividend @20%
25,945,920	25.05.2011	100	100,077,120	10,007,712,000	Bonus 2010 (35B:100) –Stock Dividend @35%
	04.12.2011	10	1,000,771,200	10,007,712,000	IBBL Shares have been changed from Tk.100/- to Tk.10/- with a market lot of 100 shares with effect from 04.12.2011
250,192,800	27.05.2012	10	1,250,964,000	12,509,640,000	Bonus - 2011 (1B:4) – Stock Dividend @25%
212,663,880	30.05.2013	10	1,463,627,880	14,636,278,800	Bonus - 2012 (17B:100) – Stock Dividend @17%
146,362,788	05.06.2014	10	1,609,990,668	16,099,906,680	Bonus - 2013 (10B:100) – Stock Dividend @10%
Total			1,609,990,668	16,099,906,680	

13.0 Capital adequacy as per Basel - III

The Calculation of Capital to Risk-weighted Asset Ratio (CRAR) of the Bank has been done as per the revised Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III) issued by Bangladesh Bank vide BRPD Circular No. 18 dated 21.12.2014.

14.0 Statutory reserve

Opening balance
Add: Addition made this period/year
Closing balance

31 March 2025	31 December 2024
Taka	Taka
22,735,466,258	22,735,466,258
-	-
22,735,466,258	22,735,466,258

15.0 Other reserves

General reserve
Assets revaluation reserve
Revaluation reserve of securities
Translation reserve
Share premium
Dividend equalization account
Total

23,609,337,477	23,609,337,478
6,852,936,427	6,860,374,244
141,150,000	152,460,000
15,900,067	121,083,527
1,989,633	1,989,633
32,000,000	32,000,000
30,653,313,605	30,777,244,882

15 (a) Consolidated other reserves

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited

30,653,313,605	30,777,244,882
107,828,902	101,861,605
-	-
30,761,142,507	30,879,106,487



	01 January to 31 March 2025	01 January to 31 March 2024
16.0 Investment income		
Income from general investment	28,314,198,023	27,822,423,103
Profit on deposits with other banks & financial institutions	2,344,525,068	1,707,510,300
Total	30,658,723,091	29,529,933,403
16(a) Consolidated investment income		
Islami Bank Bangladesh PLC.	30,658,723,091	29,529,933,403
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	-	-
Total	30,658,723,091	29,529,933,403
17.0 Commission, exchange & brokerage income		
Commission income	1,033,891,718	1,436,627,393
Exchange income	687,122,485	(1,845,066,314)
Total	1,721,014,203	(408,438,921)
17(a) Consolidated commission, exchange & brokerage income		
Islami Bank Bangladesh PLC.	1,721,014,203	(408,438,921)
Islami Bank Securities Limited	3,807,546	9,239,713
Islami Bank Capital Management Limited	-	-
Total	1,724,821,749	(399,199,208)
18.0 Rent, taxes, insurances, electricity etc.		
Rent, rates and taxes	289,529,022	262,837,506
Insurance	16,784,477	346,343,877
Electricity and lighting	76,559,755	67,348,333
Total	382,873,254	676,529,716
18(a) Consolidated rent, taxes, insurances, electricity etc.		
Islami Bank Bangladesh PLC.	382,873,254	676,529,716
Islami Bank Securities Limited	1,828,068	1,884,970
Islami Bank Capital Management Limited	-	-
Total	384,701,322	678,414,686
19.0 Postage, stamps, telecommunications etc.		
Telephone	75,100,626	42,622,101
Postage	14,969,081	20,322,751
Fax & internet	293,689	401,044
Stamps charges	6,150	1,660
Total	90,369,546	63,347,556
19(a) Consolidated postage, stamps and telecommunication etc.		
Islami Bank Bangladesh PLC.	90,369,546	63,347,556
Islami Bank Securities Limited	49,723	54,800
Islami Bank Capital Management Limited	57,500	62,333
Total	90,476,769	63,464,689
20.0 Stationery, printing and advertisement etc.		
Paper & table stationery	16,649,803	15,220,638
Printing and stationery (registers and forms)	1,395,091	3,937,192
Advertisement & publicity	18,760,046	27,694,782
Total	36,804,941	46,852,611
20(a) Consolidated stationery, printing and advertisement etc.		
Islami Bank Bangladesh PLC.	36,804,941	46,852,611
Islami Bank Securities Limited	43,677	30,943
Islami Bank Capital Management Limited	57,189	34,771
Total	36,905,807	46,918,325
21.0 Depreciation/amortization and repair to bank's assets		
i) Depreciation/amortization	252,786,471	211,869,163
ii) Repair of bank's properties/assets	80,344,663	67,556,919
Grand total (i+ii)	333,131,134	279,426,082
21(a) Consolidated depreciation and repair to bank's assets		
Islami Bank Bangladesh PLC.	333,131,134	279,426,082
Islami Bank Securities Limited	823,107	1,169,816
Islami Bank Capital Management Limited	521,833	582,787
Total	334,476,074	281,178,685



22.0 Net Assets Value (NAV)

	31 March 2025 Taka	31 December 2024 Taka
a) Net Assets of the Bank	69,533,023,162	69,652,969,050
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Net Assets Value (NAV) per share of the Bank (a + b)	43.19	43.26
b) Consolidated Net Assets	71,340,613,888	71,417,618,695
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated Net Assets Value (NAV) per share (a + b)	44.31	44.36

23.0 Earnings Per Share (EPS)

	01 January to 31 March 2025	01 January to 31 March 2024
a) Earnings per share of the Bank		
Attributable profit for the period	254,769,568	432,716,666
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Basic earnings per share (EPS) of the Bank (a + b)	0.16	0.27
Diluted earnings per share is not applicable since there is no possibility of dilution of shares during the year/period.		
The Earning Per Share (EPS) on solo basis of the Bank has reduced by Tk. 0.11 than that of the previous period mainly due to increase of Profit Paid on Deposits by Tk. 7,451.98 million.		
b) Consolidated earnings per share		
Attributable profit for distribution to shareholders of Bank for the period	297,710,650	499,259,118
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated basic earnings per share (EPS) (a + b)	0.18	0.31

24.0 Net Operating Cash Flow Per Share (NOCFPS)

a) Net Operating Cash Flow Per Share (NOCFPS) of the Bank		
Net cash flows from operating activities	(27,189,165,222)	(45,736,095,238)
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Net Operating Cash Flow Per Share (NOCFPS) of the Bank	(16.89)	(28.41)
b) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)		
Consolidated -Net cash flows from operating activities	(26,023,699,696)	(45,345,694,458)
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated-Net Operating Cash Flow Per Share (NOCFPS)	(16.16)	(28.17)

The Net Operating Cash Flow Per Share (NOCFPS) on solo basis has improved by Tk. 11.52 than that of the previous period mainly due to decrease of other assets by Tk. 101,241.74 million during the 1st quarter 2025. However, the cash & cash equivalents balance of the bank is Tk. 176,819.25 million as on 31 March 2025

Note: The reconciliation of net profit with cash flows from operating activities has been presented at Annexure- A.

25.0 Consolidated Segment reporting

The consolidated segment reporting has been shown in Annexure-B.



Islami Bank Bangladesh PLC.**Reconciliation of Net Profit with Cash Flows from Operating activities
For the 1st Quarter ended 31 March 2025**

Amount in Taka

Particulars	Note	01 January to 31 March 2025	01 January to 31 March 2024
Profit before tax as per profit and loss accounts		894,717,453	1,772,110,178
Adjustment for non cash items			
Provision for investments & off- balance sheet exposures		200,000,000	701,640,000
Provision for diminution in value of investments in shares		40,344,208	330,785,641
Other provisions		252,992,193	230,558,354
Depreciation of property plant & equipment		252,786,471	211,869,163
Foreign exchange gain/(Loss)		(105,183,460)	(18,612,369)
Profit on sale of the fixed assets		17,060,998	3,307,200
		658,000,409	1,459,547,989
Increase/decrease in operating assets & liabilities			
Investments to customers		(186,598,032,552)	(70,598,960,574)
Other assets		158,438,795,836	57,118,022,075
Placement from other banks		(51,243,936,366)	(52,784,476,000)
Deposits from other banks		4,634,627,036	611,619,791
Deposits received from customers		46,665,428,270	(9,216,812,482)
Other liabilities		1,999,228,411	27,349,246,245
Income tax paid		(2,637,993,719)	(1,446,392,460)
		(28,741,883,085)	(48,967,753,405)
Cash flows from operating activities as per cash flow statement		(27,189,165,222)	(45,736,095,238)



Annexure-B

Islami Bank Bangladesh PLC. and its Subsidiaries Consolidated Segment Reporting For the 1st Quarter ended 31 March 2025

A. Segmental operating profit and loss

Particulars	Head Office Controlled Branches	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chattogram South Zone	Noakhali Zone	Common	Consolidated
Investment Income	9,691,040,000	3,556,220,000	457,030,000	794,680,000	963,900,000	388,000,000	2,111,370,000	1,328,980,000	404,350,000	10,963,153,091	30,658,723,091
Profit paid on mudaraba deposits	(1,709,420,000)	(1,227,270,000)	(634,900,000)	(1,172,640,000)	(652,200,000)	(1,157,170,000)	(691,380,000)	(965,540,000)	(1,095,340,000)	(16,851,238,553)	(26,157,098,553)
Profit received/(paid) on IB General Account	(6,678,400,000)	(1,125,800,000)	916,590,000	1,320,340,000	420,050,000	1,995,900,000	(1,581,100,000)	662,600,000	1,708,450,000	2,361,370,000	-
Net Investment Income	1,303,220,000	1,203,150,000	738,720,000	942,380,000	731,750,000	1,226,730,000	(1,611,110,000)	1,026,040,000	1,017,460,000	(3,526,715,462)	4,501,624,538
Commission, exchange & other Income	871,560,000	607,170,000	99,200,000	162,100,000	98,590,000	76,830,000	135,320,000	80,390,000	70,990,000	3,978,304,047	6,180,454,047
Total operating Income	2,174,780,000	1,810,320,000	837,920,000	1,104,480,000	830,340,000	1,303,560,000	(25,790,000)	1,106,430,000	1,088,450,000	451,588,585	10,682,078,585
Total operating expenses	(320,620,000)	(1,644,120,000)	(921,410,000)	(1,556,050,000)	(989,620,000)	(1,458,210,000)	(1,029,400,000)	(1,291,900,000)	(1,399,420,000)	1,467,432,876	(9,143,317,124)
Operating Profit for the quarter ended 31 March 2025	1,854,160,000	166,200,000	(83,490,000)	(451,570,000)	(159,280,000)	(154,650,000)	(1,055,190,000)	(185,470,000)	(310,970,000)	1,919,021,461	1,538,761,461
Operating Profit for the quarter ended 31 March 2024	1,854,160,000	166,200,000	(83,490,000)	(451,570,000)	(159,280,000)	(154,650,000)	(1,055,190,000)	(185,470,000)	(310,970,000)	3,549,429,498	3,169,169,498

There are 19 operating segments including subsidiaries as on 31 March 2025. Out of which only 9 are reportable as per IFRS 8 "Operating segments". Hence other non-reportable segments have been shown as under 'Common'.

B. Segmental assets and liabilities

The necessary information regarding assets and liabilities of operating segments (except subsidiaries) are not separable and individually identifiable for this purpose. For this reason the assets and liabilities of the respective segments have not been presented.

