

**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**

Particulars	Note	Amount in Taka	
		As at 31 March 2025	As at 31 December 2024
<b>Property and assets</b>			
<b>Cash in hand</b>	6(a)	<b>69,625,690,527</b>	<b>107,376,052,708</b>
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
<b>Balance with other banks &amp; financial institutions</b>	7(a)	<b>112,815,013,886</b>	<b>105,722,859,100</b>
In Bangladesh		94,099,372,839	90,936,584,382
Outside Bangladesh		18,715,641,046	14,786,274,718
<b>Placement with banks &amp; other financial institutions</b>			
<b>Investments in shares &amp; securities</b>	8(a)	<b>191,352,344,143</b>	<b>187,331,106,334</b>
Government	8(a)(i)	174,089,757,823	169,671,957,824
Others	8(a)(ii)	17,262,586,320	17,659,148,510
<b>Investments</b>		<b>1,733,181,743,022</b>	<b>1,546,583,710,470</b>
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
<b>Fixed assets including premises</b>		<b>17,290,184,028</b>	<b>17,353,033,212</b>
<b>Other assets</b>	10(a)	<b>103,100,816,687</b>	<b>261,439,910,532</b>
<b>Non - banking assets</b>			
<b>Total property and assets</b>		<b>2,227,365,792,292</b>	<b>2,225,806,672,356</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		<b>241,012,555,880</b>	<b>292,256,492,246</b>
<b>Deposits &amp; other accounts</b>		<b>1,647,043,387,695</b>	<b>1,594,982,243,809</b>
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
<b>Mudaraba Bond</b>		<b>30,800,000,000</b>	<b>30,800,000,000</b>
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable Subordinated Bond		19,800,000,000	19,800,000,000
<b>Other liabilities</b>	11(a)	<b>236,140,405,567</b>	<b>235,279,432,978</b>
<b>Deferred tax liabilities</b>		<b>1,028,829,261</b>	<b>1,070,884,628</b>
<b>Total liabilities</b>		<b>2,156,025,178,404</b>	<b>2,154,389,053,661</b>
<b>Capital/shareholders' equity</b>		<b>71,340,613,888</b>	<b>71,417,618,695</b>
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
<b>Total liabilities &amp; shareholders' equity</b>		<b>2,227,365,792,292</b>	<b>2,225,806,672,356</b>



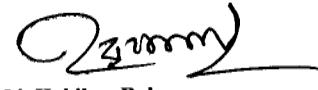
**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 31 March 2025**

Particulars	Note	Amount in Taka	
		As at 31 March 2025	As at 31 December 2024
<b>Off-balance Sheet Items</b>			
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
<b>Total</b>		<b>230,444,834,278</b>	<b>249,630,530,695</b>
<b>Other commitments</b>			
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		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>230,444,834,278</b>	<b>249,630,530,695</b>
<b>Consolidated Net Asset Value (NAV) per share</b>	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



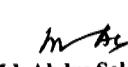
Md. Habibur Rahman  
Company Secretary



Md. Omar Faruk Khan  
Managing Director



Mohammad Khurshid Wahab  
Independent Director



Md. Abdus Salam FCA, FCS  
Independent Director

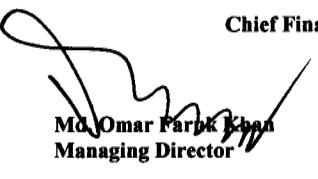
Dhaka; 31 August, 2025

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

Particulars	Note	Amount in Taka	
		01 January to 31 March 2025	01 January to 31 March 2024
<b>Operating income</b>			
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)
<b>Net investment income</b>		<b>4,501,624,538</b>	<b>10,807,776,578</b>
Income from investments in shares & securities	17(a)	2,733,157,120	1,134,672,488
Commission, exchange & brokerage income		1,724,821,749	(399,199,208)
Other operating income		1,722,475,178	1,958,479,673
		<b>6,180,454,047</b>	<b>2,693,952,953</b>
<b>Total operating income</b>		<b>10,682,078,585</b>	<b>13,501,729,530</b>
<b>Operating expenses</b>			
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
		<b>9,143,317,124</b>	<b>10,332,560,033</b>
<b>Total operating expenses</b>		<b>1,538,761,461</b>	<b>3,169,169,498</b>
<b>Profit/(loss) before provision</b>			
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
<b>Total provision</b>		<b>564,074,007</b>	<b>1,300,780,184</b>
<b>Total profit/(loss) before taxes</b>		<b>974,687,455</b>	<b>1,868,389,313</b>
<b>Provision for taxation for the period</b>		<b>676,976,804</b>	<b>1,369,130,195</b>
Current tax		708,679,481	1,381,275,819
Deferred tax		(31,702,677)	(12,145,624)
<b>Net profit/(loss) after tax</b>		<b>297,710,650</b>	<b>499,259,118</b>
<b>Net profit after tax attributable to:</b>		<b>297,710,650</b>	<b>499,259,118</b>
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
<b>Profit available for appropriation</b>		<b>2,012,423,585</b>	<b>3,684,227,842</b>
<b>Appropriation:</b>		<b>2,012,423,585</b>	<b>3,684,227,842</b>
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
<b>Consolidated Earnings Per Share (EPS)</b>	23(b)	<b>0.18</b>	<b>0.31</b>

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

  
**Mohammad Abdur Rahim FCA**  
**Chief Financial Officer**

  
**Md. Omar Faruk Khan**  
**Managing Director**

Dhaka; 31 August, 2025

  
**Mohammad Khurshid Wahab**  
**Independent Director**

  
**Md. Habibur Rahman**  
**Company Secretary**

  
**Md. Abdus Salam FCA, FCS**  
**Independent Director**

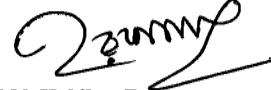
**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Cash Flow Statement (Un-audited)**  
**For the 1st Quarter ended 31 March 2025**

Particulars	Note	01 January to 31 March 2025	Amount in Taka 01 January to 31 March 2024
<b>Cash flows from operating activities</b>			
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)
<b>(i) Operating profit before changes in operating assets</b>		<b>(11,214,025,754)</b>	<b>60,568,649</b>
<b>Changes in operating assets and liabilities</b>			
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
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>(14,809,673,943)</b>	<b>(45,406,263,107)</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>(26,023,699,696)</b>	<b>(45,345,694,458)</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		205,475,603	1,007,667,376
Payment for purchase of securities/BGIB		(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		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(4,529,324,239)</b>	<b>(30,457,582,463)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		-	-
<b>Net cash flows from financing activities (C)</b>		<b>-</b>	<b>-</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>(30,553,023,936)</b>	<b>(75,803,276,921)</b>
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
<b>Cash &amp; cash equivalents at the end of the period</b>		<b>182,440,704,412</b>	<b>148,371,248,049</b>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>	24(b)	<b>(16.16)</b>	<b>(28.17)</b>

  
**Mohammad Abdur Rahim FCA**  
**Chief Financial Officer**

  
**Md. Omar Faruk Khan**  
**Managing Director**

Dhaka; 31 August, 2025

  
**Md. Habibur Rahman**  
**Company Secretary**

  
**Mohammad Khurshid Wahab**  
**Independent Director**

  
**Md. Abdus Salam FCA, FCS**  
**Independent Director**

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

Particulars	Paid-up capital	Share premium	Statutory reserve	General/ other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Non-controlling interest	01 January to 31 March 2025	16 (2 to 9)
<b>Balance as at 01 January 2025</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10 (2 to 9)</b>	<b>11,417,618,695</b>
Depreciation adjustment & Deferred tax impact										4,462,690
<b>Surplus/ (deficit) on account of revaluation of properties</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Surplus/ (deficit) on account of revaluation of investments (shares & securities) & Deferred tax impact	-	-	-	-	-	(11,310,000)	-	-	(11,310,000)	
Current translation differences	-	-	-	(105,183,460)	-	-	-	-	(105,183,460)	
Net profit for the period	-	-	-	-	-	-	297,708,183	2,267	297,710,450	
Transfer to reserve	-	-	-	5,967,296	-	-	(5,967,296)	-	-	
Dividends:										
Bonus shares	-	-	-	-	-	-	-	-	-	
Cash dividend	-	-	-	-	-	-	(2,547,696)	-	(2,547,696)	
Start-up Fund transferred from retained earnings	-	-	-	-	-	-	(260,136,989)	-	(260,136,989)	
Coupon/dividend on perpetual bond										
<b>Total shareholders' equity as on 31 March 2025</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>23,765,066,447</b>	<b>6,852,936,427</b>	<b>141,150,000</b>	<b>1,743,771,604</b>	<b>326,841</b>	<b>71,340,613,889</b>	
<b>Total shareholders' equity as on 31 March 2024</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>23,733,641,169</b>	<b>6,895,462,869</b>	<b>153,300,000</b>	<b>3,429,287,666</b>	<b>314,976</b>	<b>73,093,369,249</b>	
Add: Mundarba Perpetual Bond	-	-	-	-	-	-	-	-	11,000,000,000	
Add: Mundarba Redemable Subordinated Bond	-	-	-	-	-	-	-	-	19,800,000,000	
Add: General Provision for Unclassified Investments and Off-Balance Sheet Items	-	-	-	-	-	-	-	-	11,808,400,000	
Less: Yearwise redemption	-	-	-	-	(102,993,544)	-	-	-	-	(4,400,000,000)
Adjustment for intangible assets	-	-	-	-	(121,083,527)	-	-	-	-	(102,993,544)
Adjustment for currency translation differences	-	-	-	-	-	-	-	-	-	(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)
<b>Total equity as on 31 March 2025</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>35,452,387,920</b>	<b>-</b>	<b>-</b>	<b>1,743,771,604</b>	<b>326,841</b>	<b>102,330,850,390</b>	
<b>Total equity as on 31 March 2024</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>42,621,089,050</b>	<b>-</b>	<b>-</b>	<b>3,429,287,666</b>	<b>314,976</b>	<b>111,171,264,190</b>	

<b>Note: General/ other reserves</b>	<b>01.01.2025</b>	<b>31.03.2024</b>
General reserve	23,711,199,083	23,688,455,531
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	121,083,527	7,492,750
<b>Total</b>	<b>23,864,282,610</b>	<b>23,727,955,281</b>

  
 Md. Halibur Rahman  
 Company Secretary

  
 Md. Abdus Salam FCS, FCS  
 Independent Director

  
 Mohammad Khurshid Wahab  
 Independent Director

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

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

Particulars	Note	Amount in Taka	
		As at 31 March 2025	As at 31 December 2024
<b>Property and assets</b>			
<b>Cash in hand</b>	<b>6.0</b>	<b>69,625,637,563</b>	<b>107,376,027,108</b>
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
<b>Balance with other banks &amp; financial institutions</b>	<b>7.0</b>	<b>107,193,615,332</b>	<b>100,922,063,002</b>
In Bangladesh	7.i	88,477,974,285	86,135,788,284
Outside Bangladesh	7.ii	18,715,641,046	14,786,274,718
<b>Placement with banks &amp; other financial institutions</b>			
<b>Investments in shares &amp; securities</b>	<b>8.0</b>	<b>190,957,600,456</b>	<b>186,964,014,922</b>
Government	8.1	174,089,757,823	169,671,957,824
Others	8.2	16,867,842,633	17,292,057,098
<b>Investments</b>	<b>9.0</b>	<b>1,737,881,743,022</b>	<b>1,551,283,710,470</b>
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
<b>Fixed assets including premises</b>		<b>17,280,062,030</b>	<b>17,341,953,163</b>
<b>Other assets</b>	<b>10.0</b>	<b>102,906,803,289</b>	<b>261,345,599,125</b>
<b>Non - banking assets</b>			
<b>Total property and assets</b>		<b>2,225,845,461,691</b>	<b>2,225,233,367,790</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		<b>241,012,555,880</b>	<b>292,256,492,246</b>
<b>Deposits &amp; other accounts</b>		<b>1,647,727,406,872</b>	<b>1,596,427,351,567</b>
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- wadiah current and other deposit accounts		181,593,504,785	181,000,779,080
Bills payable		8,050,932,962	7,099,768,157
<b>Mudaraba Bond</b>		<b>30,800,000,000</b>	<b>30,800,000,000</b>
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable Subordinated Bond		19,800,000,000	19,800,000,000
<b>Other liabilities</b>	<b>11.0</b>	<b>235,741,474,484</b>	<b>235,023,515,800</b>
<b>Deferred tax liabilities</b>		<b>1,031,001,292</b>	<b>1,073,039,127</b>
<b>Total liabilities</b>		<b>2,156,312,438,529</b>	<b>2,155,580,398,740</b>
<b>Capital/shareholders' equity</b>		<b>69,533,023,162</b>	<b>69,652,969,050</b>
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
<b>Total liabilities &amp; shareholders' equity</b>		<b>2,225,845,461,691</b>	<b>2,225,233,367,790</b>



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

Particulars	Note	Amount in Taka		
		As at 31 March 2025	As at 31 December 2024	
<b>Off-balance Sheet Items</b>				
<b>Contingent liabilities</b>				
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	
<b>Total</b>		<b>230,444,834,278</b>	<b>249,630,530,695</b>	
<b>Other commitments</b>				
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		-	-	
<b>Total</b>		<b>-</b>	<b>-</b>	
<b>Total off-balance sheet items including contingent liabilities</b>		<b>230,444,834,278</b>	<b>249,630,530,695</b>	
<b>Net Asset Value (NAV) per share</b>	22(a)	<b>43.19</b>	<b>43.26</b>	

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

  
**Mohammad Abdur Rahman 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**

Particulars	Note	Amount in Taka	
		01 January to 31 March 2025	01 January to 31 March 2024
<b>Operating income</b>			
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)
<b>Net investment income</b>		<b>4,468,401,055</b>	<b>10,791,593,456</b>
Income from investments in shares & securities	17.0	2,549,267,729	971,635,359
Commission, exchange & brokerage income		1,721,014,203	(408,438,921)
Other operating income		1,745,359,241	1,965,506,046
		<b>6,015,641,173</b>	<b>2,528,702,484</b>
<b>Total operating income</b>		<b>10,484,042,228</b>	<b>13,320,295,939</b>
<b>Operating expenses</b>			
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
		<b>9,095,988,375</b>	<b>10,285,201,766</b>
<b>Total operating expenses</b>		<b>1,388,053,853</b>	<b>3,035,094,174</b>
<b>Profit/(loss) before provision</b>			
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
		<b>493,336,401</b>	<b>1,262,983,995</b>
<b>Total provision</b>		<b>894,717,453</b>	<b>1,772,110,178</b>
<b>Total profit/(loss) before taxes</b>		<b>639,947,884</b>	<b>1,339,393,512</b>
<b>Provision for taxation for the period</b>			
Current tax	11.3	671,633,029	1,350,992,406
Deferred tax		(31,685,145)	(11,598,894)
		<b>254,769,568</b>	<b>432,716,666</b>
<b>Net profit/(loss) after tax</b>		<b>40,351,229</b>	<b>1,609,990,668</b>
Retained earnings from previous year/period		-	-
Revaluation reserve of securities transferred to retained earnings		254,769,568	432,716,666
Add: Net profit after tax		11,900,507	6,272,734
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings			
		<b>307,021,304</b>	<b>2,048,980,068</b>
<b>Profit available for appropriation</b>		<b>307,021,304</b>	<b>2,048,980,068</b>
<b>Appropriation:</b>			
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
<b>Earnings Per Share (EPS)</b>		<b>23(a)</b>	<b>0.16</b>
			<b>0.27</b>

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

  
**Mohammad Abdur Rahim FCA**  
**Chief Financial Officer**

  
**Md. Omar Fazlul Haq**  
**Managing Director**

  
**Mohammad Khurshid Wahab**  
**Independent Director**

  
**Md. Habibur Rahman**  
**Company Secretary**

  
**Md. Abdus Salam FCA, FCS**  
**Independent Director**

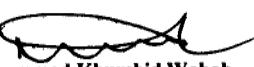
**Islami Bank Bangladesh PLC.**  
**Condensed Cash Flow Statement (Un-Audited)**  
**For the 1st Quarter ended 31 March 2025**

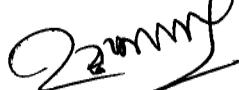
Particulars	Note	01 January to 31 March 2025	01 January to 31 March 2024	Amount in Taka
<b>Cash flows from operating activities</b>				
Investment income		24,075,348,065	23,946,558,377	
Profit paid on mudaraba deposits		(25,316,755,495)	(16,493,752,011)	
Income/dividend receipt from investments in shares & 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)	
<b>(i) Operating profit before changes in operating assets</b>		<b>(11,332,034,676)</b>	<b>(38,432,993)</b>	
<b>Changes in operating assets and liabilities</b>				
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	
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>(15,857,130,547)</b>	<b>(45,697,662,245)</b>	
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>(27,189,165,222)</b>	<b>(45,736,095,238)</b>	
<b>Cash flows from investing activities</b>				
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		-	-	
<b>Net Cash flows from investing activities (B)</b>		<b>(4,184,488,533)</b>	<b>(30,422,576,719)</b>	
<b>Cash flows from financing activities</b>				
Receipts from issue of debt instruments		-	-	
Payment for redemption of debt instruments		-	-	
Receipts from issuing ordinary share/ rights share		-	-	
Dividend paid in Cash		-	-	
<b>Net cash flows from financing activities (C)</b>		<b>-</b>	<b>-</b>	
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>(31,373,653,756)</b>	<b>(76,158,671,957)</b>	
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	
<b>Cash &amp; cash equivalents at the end of the period/quarter</b>		<b>176,819,252,894</b>	<b>143,306,262,909</b>	
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	24(a)	(16.89)	(28.41)	

  
**Mohammad Abur Rahim FCA**

**Chief Financial Officer**

  
**Md. Omar Faruk Khan**  
**Managing Director**

  
**Mohammad Khurshid Wahab**  
**Independent Director**

  
**Md. Habibur Rahman**

**Company Secretary**

  
**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	Paid-up capital	Share premium	Statutory reserve	General/ other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	(Amount in Taka)
	1	2	3	4	5	6	7	8 (2 to 6)
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)	-	11,900,307	4,462,690
Surplus/ (deficit) on account of revaluation of properties securities) and deferred tax impact	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	(105,183,460)	-	-	(105,183,460)
Revaluation reserve of securities transferred to retained earnings	-	-	-	-	-	-	-	-
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)
<b>Total shareholders' equity as on 31 March 2025</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>23,657,237,545</b>	<b>6,852,936,427</b>	<b>141,150,000</b>	<b>44,336,619</b>	<b>69,533,023,163</b>
<b>Total shareholders' equity as on 31 March 2024</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>23,648,837,228</b>	<b>6,899,462,869</b>	<b>193,300,000</b>	<b>1,799,727,781</b>	<b>71,378,688,449</b>
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Redeemable Subordinated Bond	-	-	-	-	-	-	-	19,900,000,000
Add: General Provision for Unclassified Investments and Off-Balance Sheet Items	-	-	-	-	-	-	-	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)
<b>Total equity as on 31 March 2025</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>35,344,554,018</b>	<b>-</b>	<b>-</b>	<b>44,336,619</b>	<b>100,533,259,664</b>
<b>Total equity as on 31 March 2024</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>22,735,466,258</b>	<b>42,536,285,108</b>	<b>-</b>	<b>-</b>	<b>1,799,727,781</b>	<b>109,456,583,390</b>

*Note: General/other reserves	01,01,2025	31,03,2024
General reserve	23,609,337,478	23,609,337,478
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	121,083,527	7,499,750
<b>Total</b>	<b>23,762,421,005</b>	<b>23,648,837,228</b>

Mohammad Abdur Rahim FCA  
Chief Financial Officer

Md. Habibur Rahman  
Company Secretary

Md. Abdus Salam FCA, FCS  
Independent Director

Mohammad Khurshid Wahab  
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/CMRRC/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
<b>6.0</b>	<b>Cash in hand</b>		
	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
	<b>Total</b>	<b>69,625,637,563</b>	<b>107,376,027,108</b>
<b>6.1</b>	<b>Cash in hand (including foreign currency)</b>		
	In local currency	26,560,197,341	32,146,579,824
	In foreign currency	202,308,701	189,044,486
	<b>Total</b>	<b>26,762,506,042</b>	<b>32,335,624,310</b>
<b>6.2</b>	<b>Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>		
	<b>Balance with Bangladesh Bank (a)</b>		
	In local currency	37,735,062,926	66,153,891,333
	In foreign currency	4,671,657,535	6,935,991,517
	<b>Sub-total</b>	<b>42,406,720,461</b>	<b>73,089,882,850</b>
	<b>Balance with Sonali Bank PLC. (as agent of Bangladesh Bank) (b)</b>		
	In local currency	456,411,059	1,950,519,948
	In foreign currency	-	-
	<b>Sub-total</b>	<b>456,411,059</b>	<b>1,950,519,948</b>
	<b>Total (a+b)</b>	<b>42,863,131,520</b>	<b>75,040,402,798</b>
<b>6(a)</b>	<b>Consolidated cash in hand</b>		
<b>6(a)(i)</b>	<b>Cash in hand (including foreign currency)</b>		
	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
	<b>Sub total</b>	<b>26,762,559,006</b>	<b>32,335,649,910</b>
<b>6(a)(ii)</b>	<b>Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>		
	Islami Bank Bangladesh PLC.	42,863,131,520	75,040,402,798
	Islami Bank Securities Limited	-	-
	Islami Bank Capital Management Limited	-	-
	<b>Sub total (ii)</b>	<b>42,863,131,520</b>	<b>75,040,402,798</b>
	<b>Total (i+ii)</b>	<b>69,625,690,527</b>	<b>107,376,052,708</b>
<b>7.0</b>	<b>Balance with other banks &amp; financial institutions</b>		
	i) In Bangladesh	88,477,974,285	86,135,788,284
	ii) Outside Bangladesh	18,715,641,046	14,786,274,718
	<b>Grand total (i+ii)</b>	<b>107,193,615,332</b>	<b>100,922,063,002</b>
<b>7(a)</b>	<b>Consolidated Balance with other banks &amp; financial institutions</b>		
	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)
	<b>Total</b>	<b>112,815,013,886</b>	<b>105,722,859,100</b>
<b>8.0</b>	<b>Investments in shares &amp; securities</b>		
Particulars	Remarks	Book value as at 31 Mar. 2025 (Taka)	Book value as at 31 Dec. 2024 (Taka)
<b>8.1</b>	<b>Government</b>		
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	-
<b>Sub Total Government</b>		<b>174,044,320,853</b>	<b>169,667,612,529</b>
<b>Government-Special Fund</b>			
BSCCL	Quoted	45,436,970	4,345,295
MPETROLEUM	Quoted	-	-
<b>Sub Total Government-Special Fund</b>		<b>45,436,970</b>	<b>4,345,295</b>
<b>Total Government (8.1)</b>		<b>174,089,757,823</b>	<b>169,671,957,824</b>
<b>8.2</b>	<b>Other than Government</b>		
<b>Total (8.1+8.2)</b>		<b>16,867,842,633</b>	<b>17,292,057,098</b>
		<b>190,957,600,456</b>	<b>186,964,014,922</b>



	31.03.2025 Taka	31.12.2024 Taka
<b>8(a) Consolidated investments in shares &amp; securities</b>		
<b>8(a)(i) Government</b>		
Islami Bank Bangladesh PLC.	174,089,757,823	169,671,957,824
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company balances	-	-
<b>Sub total (i)</b>	<b>174,089,757,823</b>	<b>169,671,957,824</b>
<b>8(a)(ii) Others</b>		
Islami Bank Bangladesh PLC.	16,867,842,633	17,292,057,098
Islami Bank Securities Limited	3,269,707,330	3,243,615,573
Islami Bank Capital Management Limited	424,868,357	423,307,839
Inter-company balances	(3,299,832,000)	(3,299,832,000)
<b>Sub total (ii)</b>	<b>17,262,586,320</b>	<b>17,659,148,510</b>
<b>Total (i+ii)</b>	<b>191,352,344,143</b>	<b>187,331,106,334</b>
<b>9.0 Investments</b>		
General investments etc. (Note-9.1)	1,721,478,811,312	1,534,235,310,296
Bills purchased & discounted (Note-9.2)	16,402,931,709	17,048,400,174
<b>Total</b>	<b>1,737,881,743,022</b>	<b>1,551,283,710,470</b>
<b>9.1 General investments etc.</b>		
<b>i) In Bangladesh</b>		
Bai - Murabaha	972,683,005,343	968,720,261,742
Bai - Muajjal	103,266,561,004	103,959,857,088
Hire Purchase under Shirkatul Melk	274,916,807,665	278,316,801,472
Hire Purchase under Shirkatul Melk (HPSM in FC-OBU)	4,102,969,291	4,030,705,788
Hire Purchase under Shirkatul Melk (HPSM in FC-GTF)	2,462,385,941	2,335,561,150
Bai-Murabaha Import Bills	231,570,425,937	38,449,931,875
Baim- FC Bills	19,201,526,170	18,979,163,740
Musharaka	271,449,617	270,051,224
Mudaraba	4,700,049,820	4,700,050,000
Bai - Salam	18,758,896,731	17,973,510,411
Murabaha Foreign Currency Investment	22,952,999,247	23,432,558,881
Quard	63,157,735,325	69,714,270,784
Investment in Khidmah Card (KC)	3,433,999,220	3,352,586,142
<b>Sub total (i)</b>	<b>1,721,478,811,312</b>	<b>1,534,235,310,296</b>
<b>ii) Out side Bangladesh</b>	-	-
Overseas Investment	-	-
<b>Sub total (ii)</b>	<b>1,721,478,811,312</b>	<b>1,534,235,310,296</b>
<b>9.1(a) Consolidated general investments etc.</b>		
Islami Bank Bangladesh PLC.	1,721,478,811,312	1,534,235,310,296
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	(4,700,000,000)	(4,700,000,000)
Inter-company balances	1,716,778,811,312	1,529,535,310,296
<b>Total</b>		
<b>9.2 Bills purchased &amp; discounted</b>		
<b>i) In Bangladesh</b>	4,021,089,254	3,879,084,519
Musharaka doc. Bill (MDB)	10,020,427,163	9,856,047,830
<b>ii) Outside Bangladesh</b>	1,343,992,168	1,406,704,462
Mudaraba Doc Bill (UPAS)-OBU	1,017,423,124	1,906,563,363
Bai- As- Sarf (FDB)	12,381,842,455	13,169,315,655
MDB in FC	16,402,931,709	17,048,400,174
<b>Sub-total (ii)</b>		
<b>Total (i+ii)</b>		
<b>9.2(a) Consolidated bills purchased &amp; discounted</b>		
Islami Bank Bangladesh PLC.	16,402,931,709	17,048,400,174
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>16,402,931,709</b>	<b>17,048,400,174</b>



**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**

	<b>31.03.2025</b>	<b>31.12.2024</b>
	Taka	Taka
Stock of stationery in hand	419,612,181	386,122,562
Stamps in hand	39,037,600	39,549,715
Advance rent paid	687,838,970	1,056,562,122
Security deposits account	28,877,690	27,487,990
Suspense	623,497,595	576,790,342
Advance against expenses	94,086,918	116,457,258
Accrued income	9,981,550,116	7,578,483,417
IB General account	81,469,582,771	242,796,906,294
mCash adjustment	1,673,353,199	1,617,674,962
Dividend income receivable	34,116,032	34,116,032
ATM receivable	200,856,382	293,911,534
Master Card receivable	484,580,168	370,975,728
Agent RDS receivable	10,404,187	9,824,550
POS receivable	2,097,722,242	9,482,795
Advance against capital expenditure	97,737,013	125,778,667
Foreign remittance incentive receivable	1,179,330,076	1,466,132,166
Placement to AD for MDB in FC (Local)	147,992,084	70,051,015
NPS Receivable	2,852,515,989	4,038,979,570
Others	784,112,077	730,312,407
<b>Total</b>	<b>102,906,803,289</b>	<b>261,345,599,125</b>

**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	<b>261,345,599,125</b>
166,444,557	204,873,839
30,779,078	28,995,725
(3,210,237)	(139,558,157)
<b>103,100,816,687</b>	<b>261,439,910,532</b>

**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
<b>235,741,474,484</b>	<b>235,023,515,800</b>



	31 March 2025 Taka	31 December 2024 Taka
<b>A. Opening balance</b>		
General Provision for Unclassified Investment including OBU	71,830,800,000	66,672,286,784
Provision for Classified Investment	5,959,200,000	16,942,458,293
Provision for Off-Balance Sheet items	60,022,400,000	48,662,858,491
<b>B. Total deduction/adjustment from provision for classified investment for the period</b>	5,849,200,000	1,066,970,000
<b>C. Available balance of provision (A-B)</b>	-	3,222,197
<b>D. Provision made during the period</b>	71,830,800,000	66,669,064,587
General Provision for Unclassified Investment including OBU	200,000,000	4,089,462,197
Provision for Classified Investment	-	(10,982,760,000)
Provision for Off-Balance Sheet items	200,000,000	10,289,992,197
<b>E. Closing balance (C+D)</b>	72,030,800,000	4,782,230,000
General Provision for Unclassified Investment including OBU	5,959,200,000	5,959,698,293
Provision for Classified Investment	60,022,400,000	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	<b>732,447,260,000</b>	<b>72,030,800,000</b>
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
<b>Total Provision Requirement and maintained for other assets at the end of the period</b>	<b>40,746,169,079</b>	<b>4,801,542,798</b>
<b>Provision for other assets surplus/(deficit) as at March 31, 2025</b>		(35,944,626,281)
<p>(*) 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.</p> <p>(**) 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.</p>		

(\*\*\*)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
<b>Total Provision Requirement and maintained for diminution in value of investments in shares at the end of the period</b>	<b>1,144,867,120</b>	<b>1,144,867,120</b>
<b>Provision surplus/(deficit) as at March 31, 2025</b>		-

**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
<b>Total (a)</b>	<b>33,845,833,667</b>	<b>33,177,607,969</b>

Advance income tax paid	7,709,584,483	8,765,267,245
Opening balance of advance tax	1,446,392,459	7,144,536,102
Add: Payment made during the period/year	-	8,200,218,864
Less: Settlement for previous period/year	9,155,976,942	7,709,584,483
<b>Total (b)</b>	<b>24,689,856,725</b>	<b>25,468,023,486</b>
<b>Net balance as at end of period/year (a-b)</b>		



**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
<b>671,633,029</b>	<b>9,338,236,866</b>

**Computation of taxable profit**

<b>Profit before tax</b>	<b>894,717,453</b>	<b>10,207,359,479</b>
Less: Dividend income	926,000	209,517,385
Less: Capital Gain	220,540	16,656,113
Profit before tax (excluding dividend income and capital gain)	<b>893,570,913</b>	<b>9,981,185,981</b>
Add: Inadmissible expenditure	2,893,108,046	16,486,431,881
Less: Further allowable expenditure	161,421,361	1,684,057,936
<b>Estimated taxable profit for the period/year</b>	<b>3,625,257,597</b>	<b>24,783,559,926</b>

11.4	Reconciliation of effective tax rate	31.03.2025		31.12.2024	
		%	Taka	%	Taka
Profit before income tax as per profit/loss account	894,717,453			10,207,359,479	
Income Tax using the domestic corporate tax rate	37.50%	335,519,045		37.50%	3,827,759,804
<b>Factors affecting the tax charge for current year:</b>					
Non deductible expenses	44.58%	398,862,261		25.73%	6,182,411,955
Tax exempt income	-6.88%	(61,579,308)		-4.96%	(631,521,726)
Tax savings from reduced tax rates	-0.13%	(1,168,968)		-0.18%	(40,413,168)
<b>Total income tax expenses</b>	<b>75.07%</b>	<b>671,633,029</b>		<b>91.49%</b>	<b>9,338,236,865</b>

**11(a) Consolidated other liabilities**

	31 March 2025 Taka	31 December 2024 Taka
Islami Bank Bangladesh PLC.	235,741,474,484	235,023,515,800
Islami Bank Securities Limited	5,028,506,215	5,022,296,574
Islami Bank Capital Management Limited	120,564,542	115,617,641
Inter-company balances	(4,750,139,674)	(4,881,997,037)
<b>Total</b>	<b>236,140,405,567</b>	<b>235,279,432,978</b>



## 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
					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
4,000	10.04.1984	1,000	72,000	72,000,000	IPO subscription on 22.08.1985
8,000	22.08.1985	1,000	80,000	80,000,000	1 <sup>st</sup> Rights -1989 (1R:1)
80,000	12.03.1990	1,000	160,000	160,000,000	2 <sup>nd</sup> Rights -1996 (1R:1)
160,000	06.10.1996	1,000	320,000	320,000,000	3 <sup>rd</sup> Rights 2000 (1R:1)
320,000	01.03.2001	1,000	640,000	640,000,000	4 <sup>th</sup> Rights 2003 (2R:1)
1,280,000	08.11.2003	1,000	1,920,000	1,920,000,000	
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%
			<b>Total</b>	<b>16,099,906,680</b>	

### 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 Taka	31 December 2024 Taka
22,735,466,258	22,735,466,258
<b>22,735,466,258</b>	<b>22,735,466,258</b>

### 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
<b>30,653,313,605</b>	<b>30,777,244,882</b>

### 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
<b>30,761,142,507</b>	<b>30,879,106,488</b>



	01 January to 31 March 2025	01 January to 31 March 2024
<b>16.0 Investment income</b>		
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
<b>Total</b>	<b>30,658,723,091</b>	<b>29,529,933,403</b>
<b>16(a) Consolidated investment income</b>		
Islami Bank Bangladesh PLC.	30,658,723,091	29,529,933,403
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	-	-
<b>Total</b>	<b>30,658,723,091</b>	<b>29,529,933,403</b>
<b>17.0 Commission, exchange &amp; brokerage income</b>		
Commission income	1,033,891,718	1,436,627,393
Exchange income	687,122,485	(1,845,066,314)
<b>Total</b>	<b>1,721,014,203</b>	<b>(408,438,921)</b>
<b>17(a) Consolidated commission, exchange &amp; brokerage income</b>		
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	-	-
<b>Total</b>	<b>1,724,821,749</b>	<b>(399,199,208)</b>
<b>18.0 Rent, taxes, insurances, electricity etc.</b>		
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
<b>Total</b>	<b>382,873,254</b>	<b>676,529,716</b>
<b>18(a) Consolidated rent, taxes, insurances, electricity etc.</b>		
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	-	-
<b>Total</b>	<b>384,701,322</b>	<b>678,414,686</b>
<b>19.0 Postage, stamps, telecommunications etc.</b>		
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
<b>Total</b>	<b>90,369,546</b>	<b>63,347,556</b>
<b>19(a) Consolidated postage, stamps and telecommunication etc.</b>		
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
<b>Total</b>	<b>90,476,769</b>	<b>63,464,689</b>
<b>20.0 Stationery, printing and advertisement etc.</b>		
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
<b>Total</b>	<b>36,804,941</b>	<b>46,852,611</b>
<b>20(a) Consolidated stationery, printing and advertisement etc.</b>		
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
<b>Total</b>	<b>36,905,807</b>	<b>46,918,325</b>
<b>21.0 Depreciation/amortization and repair to bank's assets</b>		
i) Depreciation/amortization	252,786,471	211,869,163
ii) Repair of bank's properties/assets	80,344,663	67,556,919
<b>Grand total (i+ii)</b>	<b>333,131,134</b>	<b>279,426,082</b>
<b>21(a) Consolidated depreciation and repair to bank's assets</b>		
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
<b>Total</b>	<b>334,476,074</b>	<b>281,178,685</b>



	<b>31 March 2025</b> Taka	<b>31 December 2024</b> Taka
<b>a) Net Assets of the Bank</b>		
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Net Assets Value (NAV) per share of the Bank (a + b)</b>	<b>43.19</b>	<b>43.26</b>
<b>b) Consolidated Net Assets</b>		
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated Net Assets Value (NAV) per share (a + b)</b>	<b>44.31</b>	<b>44.36</b>
 <b>23.0 Earnings Per Share (EPS)</b>		
 <b>a) Earnings per share of the Bank</b>		
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
<b>Basic earnings per share (EPS) of the Bank (a + b)</b>	<b>0.16</b>	<b>0.27</b>
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>b) Consolidated earnings per share</b>		
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
<b>Consolidated basic earnings per share (EPS) (a + b)</b>	<b>0.18</b>	<b>0.31</b>
 <b>24.0 Net Operating Cash Flow Per Share (NOCFPS)</b>		
<b>a) Net Operating Cash Flow Per Share (NOCFPS) of the Bank</b>		
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
<b>Net Operating Cash Flow Per Share (NOCFPS) of the Bank</b>	<b>(16.89)</b>	<b>(28.41)</b>
 <b>b) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)</b>		
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
<b>Consolidated-Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(16.16)</b>	<b>(28.17)</b>

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**

Particulars	Note	Amount in Taka	
		01 January to 31 March 2025	01 January to 31 March 2024
<b>Profit before tax as per profit and loss accounts</b>		<b>894,717,453</b>	<b>1,772,110,178</b>
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
		<b>658,000,409</b>	<b>1,459,547,989</b>
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)
		<b>(28,741,883,085)</b>	<b>(48,967,753,405)</b>
<b>Cash flows from operating activities as per cash flow statement</b>		<b>(27,189,165,222)</b>	<b>(45,736,095,238)</b>



## 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	Chittagong South Zone	Noakhali Zone	Common	Consolidated
Investment income	9,691,040,000	3,555,220,000	457,030,000	794,680,000	963,900,000	388,000,000	2,111,370,000	1,328,380,000	404,350,000	10,963,153,091	30,658,723,091
Profit paid on mudaraba deposits	(1,727,270,000)	(634,900,000)	(1,172,640,000)	(652,200,000)	(1,157,170,000)	(691,380,000)	(665,540,000)	(1,095,340,000)	(16,851,238,551)	(26,157,098,553)	
Profit received/(Paid) on IB Gearset Account	(6,678,400,000)	(1,125,900,000)	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	738,770,000	942,380,000	731,750,000	1,226,730,000	(16,110,000)	1,026,040,000	1,017,450,000	(3,526,715,462)	4,501,624,538
Commission, exchange & other income	87,156,000	607,170,000	99,200,000	162,100,000	98,590,000	76,800,000	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	10,582,078,585
Total operating expenses	(320,620,000)	(1,644,120,000)	(921,410,000)	(1,556,050,000)	(989,520,000)	(1,458,210,000)	(1,029,400,000)	(1,291,900,000)	(1,399,420,000)	1,467,432,876	(9,143,217,124)
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. Segments| 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.

