

Islami Bank Bangladesh PLC.

Financial Statements (Un-audited)

As at and for the 2nd Quarter ended 30 June 2025

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2025

(Amount in Taka)

Particulars	Note	As at 30 June 2025	As at 31 December 2024
Property and assets			
Cash in hand	6(a)	125,378,858,854	107,376,052,708
Cash in hand (including foreign currency)	6(a)(i)	31,816,316,463	32,335,649,910
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	93,562,542,391	75,040,402,798
Balance with other banks & financial institutions	7(a)	106,858,236,038	105,722,859,100
In Bangladesh		93,903,794,533	90,936,584,382
Outside Bangladesh		12,954,441,505	14,786,274,718
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8(a)	195,811,877,262	187,331,106,334
Government	8(a)(1)	178,620,307,823	169,671,957,824
Others	8(a)(2)	17,191,569,439	17,659,148,510
Investments		1,799,482,578,507	1,546,583,710,470
General investments etc.	9.1(a)	1,784,053,558,739	1,529,535,310,296
Bills purchased & discounted	9.2(a)	15,429,019,769	17,048,400,174
Fixed assets including premises		17,123,495,775	17,353,033,212
Other Assets	10(a)	42,656,489,042	261,439,910,532
Non - banking assets		-	-
Total property and assets		2,287,311,535,479	2,225,806,672,356
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		232,518,355,844	292,256,492,246
Deposits & other accounts		1,719,222,092,598	1,594,982,243,809
Mudaraba savings deposits		542,732,734,332	473,573,505,546
Mudaraba term deposits		660,431,345,780	621,659,300,130
Other mudaraba deposits		326,039,403,536	311,652,348,799
Al- wadeeah current and other deposit accounts		174,070,508,335	180,997,321,177
Bills payable		15,948,100,614	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)	232,308,234,711	235,279,432,978
Deferred tax liabilities		987,675,068	1,070,884,628
Total liabilities		2,215,836,358,220	2,154,389,053,661
Capital/shareholders' equity		71,475,177,259	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)	30,760,304,064	30,879,106,488
Retained earnings		1,879,169,164	1,702,814,695
Non-controlling interest		331,093	324,574
Total liabilities & shareholders' equity		2,287,311,535,479	2,225,806,672,356



Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2025

(Amount in Taka)


Particulars	Note	As at 30 June 2025	As at 31 December 2024
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		31,945,531,636	34,503,739,572
Letters of guarantee		20,769,104,392	21,729,353,443
Irrevocable letters of credit (including back to back bills)		101,942,123,031	142,724,354,963
Bills for collection		40,056,301,321	50,664,908,672
Other contingent liabilities		8,174,045	8,174,045
Total		194,721,234,425	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		194,721,234,425	249,630,530,695
Consolidated Net Asset Value (NAV) per share	22(b)	44.39	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
Dhaka; 31 August 2025


Mohammad Khurshid Wahab
Independent Director


Md. Abdus Salam FCA, FCS
Independent Director

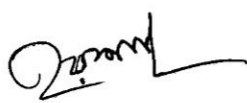
Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Profit & Loss Account (Un-audited)
For the 2nd Quarter ended 30 June 2025

(Amount in Taka)


Particulars	Note	01 January to 30 June 2025	01 January to 30 June 2024	01 April to 30 June 2025	01 April to 30 June 2024
Operating income					
Investment income	16(a)	61,881,847,506	59,359,113,867	31,223,124,415	29,829,180,464
Profit paid on mudaraba deposits		(53,165,545,096)	(39,706,014,962)	(27,008,446,543)	(20,983,858,137)
Net investment income		8,716,302,411	19,653,098,905	4,214,677,873	8,845,322,327
Income from Investment in Shares & Securities		4,127,689,736	2,159,690,646	1,394,532,616	1,025,018,158
Commission, exchange & brokerage income	17(a)	3,041,363,593	6,855,548,480	1,316,541,844	7,254,747,688
Other operating income		5,462,918,501	5,168,746,842	3,740,443,308	3,210,267,169
		12,631,971,830	14,183,985,967	6,451,517,768	11,490,033,014
Total operating income		21,348,274,241	33,837,084,872	10,666,195,641	20,335,355,341
Operating expenses					
Salary & allowances		13,063,696,746	11,739,163,185	6,647,438,934	6,062,333,835
Rent, taxes, insurances, electricity etc.	18(a)	1,299,852,056	1,274,839,663	915,150,734	596,424,977
Legal expenses		5,112,175	5,270,307	2,987,113	2,750,870
Postage, stamps and telecommunication etc.	19(a)	203,445,779	148,784,162	112,969,010	85,319,473
Stationery, printing and advertisement etc.	20(a)	93,417,773	109,161,225	56,511,966	62,242,900
Chief executive's salary & fees		10,337,064	11,144,772	4,823,962	5,631,670
Directors' fees & expenses		7,945,039	2,451,632	5,062,955	1,687,655
Shari'ah supervisory committee's fees & expenses		1,034,332	934,400	282,792	366,000
Auditors' fees		1,817,000	1,750,875	862,500	888,375
Depreciation and repair to bank's assets	21(a)	689,126,413	707,535,549	354,650,339	426,356,864
Zakat expenses		-	598,286,434	-	299,143,217
Other expenses		3,849,784,047	6,932,973,412	1,981,510,996	3,656,589,747
Total operating expenses		19,225,568,425	21,532,295,616	10,082,251,302	11,199,735,583
Profit/(loss) before provision		2,122,705,816	12,304,789,257	583,944,339	9,135,619,759
Provision for investments & off- balance sheet items	11.1	250,090,000	2,954,000,000	50,090,000	2,252,360,000
Provision for diminution in value of investments in shares		229,269,370	566,953,213	118,300,598	198,484,512
Other provisions		220,577,628	249,094,601	(32,527,607)	18,423,118
Total provision		699,936,998	3,770,047,814	135,862,991	2,469,267,630
Total profit/(loss) before taxes		1,422,768,818	8,534,741,443	448,081,348	6,666,352,129
Provision for taxation for the period		748,739,200	4,965,457,583	71,762,396	3,596,327,388
Current tax		814,976,505	5,032,257,393	106,297,024	3,650,981,574
Deferred tax		(66,237,305)	(66,799,810)	(34,534,628)	(54,654,186)
Net profit/(loss) after tax		674,029,618	3,569,283,859	376,318,952	3,070,024,740
Net profit after tax attributable to:		674,029,618	3,569,283,859	376,318,952	3,070,024,740
Equity holders of IBBPLC		674,023,099	3,569,277,282	376,314,716	3,070,021,779
Non-controlling interest		6,519	6,577	4,252	2,962
Retained earnings from previous year/period		1,702,814,695	3,178,699,604	(0)	3,434,973,555
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax (attributable to equity holders of IBBPLC)		674,023,099	3,569,277,282	376,314,716	3,070,021,779
Add: Excess depreciation on revalued amount of building transferred from assets revaluation reserve to retained earnings		42,966,014	42,966,014	31,065,507	36,693,280
Profit available for appropriation		2,419,803,808	6,790,942,900	407,380,223	6,541,688,614
Appropriation:		2,419,803,808	6,790,942,900	407,380,223	6,541,688,614
Statutory reserve	14.0	-	-	-	-
General reserve		11,934,593	7,581,184	11,934,593	7,581,184
Dividend (Previous year)		-	1,744,990,668	-	1,744,990,668
Start up Fund		5,535,665	34,481,173	2,987,969	30,154,006
Coupon/Dividend for perpetual bond holders		523,164,386	489,854,245	263,027,397	244,927,126
Retained earnings		1,879,169,164	4,514,035,631	129,430,264	4,514,035,631
Consolidated Earnings Per share (EPS)	23(b)	0.42	2.22	0.24	1.91

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


Mohammad Abdul 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 2nd Quarter ended 30 June 2025

(Amount in Taka)


Particulars	Note	01 January to June 2025	30 01 January to 30 June 2024
Cash flows from operating activities		69,569,320,612	65,046,586,973
Investment income		(52,902,321,503)	(38,220,184,516)
Profit paid on mudaraba deposits		3,176,305,358	3,572,742,302
Income/ dividend receipt from investments in shares & securities		3,060,613,976	6,872,141,570
Fees & Commission receipt in cash		70,754,013	54,352,295
Recovery from written off investments		(15,831,697,139)	(13,206,333,667)
Payments to employees		(602,723,267)	(211,299,117)
Cash payments to suppliers		(6,597,659,782)	(5,356,444,953)
Income tax paid		5,440,552,996	5,151,158,692
Receipts from other operating activities		(4,830,124,208)	(7,910,934,101)
Payments for other operating activities			
(i) Operating profit before changes in operating assets		553,021,056	15,791,785,479
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		(251,759,237,290)	(125,637,511,829)
(Increase)/decrease of other assets		218,884,921,328	64,349,567,739
Increase/(decrease) of placement from other banks		(59,738,136,402)	53,027,182,384
Increase/(decrease) of deposits from other banks		(15,706,468,495)	(1,691,198,766)
Increase/(decrease) of deposits received from customers		138,501,335,249	61,807,536,978
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		(2,274,883,534)	20,562,928,039
(ii) Cash flows from operating assets and liabilities		27,907,530,855	72,418,504,546
Net cash flows from operating activities (A)=(i+ii)		28,460,551,911	88,210,290,025
Cash flows from investing activities			
Proceeds from sale of securities		293,174,715	1,402,144,942
Payment for purchase of securities/BGIIB		(9,228,577,276)	(73,047,366,441)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(290,823,007)	(186,228,081)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		(9,226,225,569)	(71,831,449,579)
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	(1,609,998,368)
Dividend paid in Cash		-	(1,609,998,368)
Net cash flows from financing activities (C)		19,234,326,342	14,768,842,077
Net increase/(decrease) in cash (A+B+C)		(96,143,257)	5,916,020
Add/(less): effects of exchange rate changes on cash & cash equivalent		213,098,911,808	224,193,137,340
Add: cash & cash equivalents at beginning of the year		232,237,094,893	238,967,895,438
Cash & cash equivalents at the end of the period		232,237,094,893	238,967,895,438
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	24(b)	17.68	54.79


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Independent Director


Dhaka; 31 August 2025

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the 2nd Quarter ended 30 June 2025


Particulars	1	2	3	4	5	6	7	8	9	10
	Balance as at 01 January 2025	Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Non-controlling interest	Total 01 January to 30 June 2024
Depreciation adjustment & Deferred tax impact		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
Surplus/(deficit) on account of revaluation of investments (shares & securities)		-	-	-	-	(26,853,759)	-	42,966,014	-	16,112,255
Currency translation differences		-	-	-	-	-	(7,740,000)	-	-	(7,740,000)
Revaluation reserve of securities transferred to retained earnings		-	-	-	(96,143,257)	-	-	-	-	(96,143,257)
Net profit for the period		-	-	-	-	-	-	674,023,099	6,519	674,029,618
Transfer to reserve		-	-	-	11,934,593	-	-	(11,934,593)	-	-
Dividend:		-	-	-	-	-	-	-	-	-
Bonus shares		-	-	-	-	-	-	-	-	-
Cash dividend		-	-	-	-	-	-	-	-	-
Start up Fund		-	-	-	-	-	-	(5,535,665)	-	(5,535,665)
Coupon/Dividend for perpetual bond holders		-	-	-	-	-	-	(523,164,386)	-	(523,164,386)
Total shareholders' equity as on 30 June 2025		16,099,906,680	1,989,633	22,735,466,258	23,780,073,947	6,833,520,485	144,720,000	1,879,169,164	331,093	71,475,177,260
Total shareholders' equity as on 30 June 2024		16,099,906,680	1,989,633	22,735,466,258	23,760,064,855	6,876,529,569	165,420,000	4,514,035,631	317,938	74,153,730,563
Add: Mudaraba Perpetual Bond		-	-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Subordinated Bond		-	-	-	-	-	-	-	-	19,800,000,000
Add: General provision for unclassified investments and off- balance sheet items		-	-	-	10,676,610,000	-	-	-	-	10,676,610,000
Less: Year wise redemption		-	-	-	-	-	-	-	-	(4,400,000,000)
Adjustment for currency translation differences		-	-	-	(24,940,270)	-	-	-	-	(24,940,270)
Adjustment for intangible assets		-	-	-	(96,368,869)	-	-	-	-	(96,368,869)
Less: Assets revaluation reserve		-	-	-	-	(6,833,520,485)	-	-	-	(6,833,520,485)
Less: Revaluation reserve of securities		-	-	-	-	-	(144,720,000)	-	-	(144,720,000)
Total equity as on 30 June 2025		16,099,906,680	1,989,633	22,735,466,258	34,431,743,677	-	-	1,879,169,164	331,093	101,452,237,636
Total equity as on 30 June 2024		16,099,906,680	1,989,633	22,735,466,258	43,193,666,715	0	-	4,514,035,631	317,938	112,836,881,739

*Note: General/other reserves

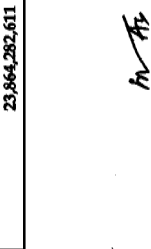
General reserve	01.01.2025	30.06.2025
Dividend equalization	23,711,199,084	23,609,337,477
Currency translation differences (Translation reserve)	32,000,000	32,000,000
	121,083,527	32,028,140
Total	23,864,282,611	23,673,365,617



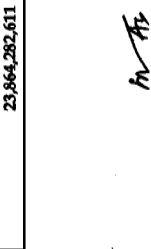
Md. Habibur Rahman
Company Secretary



Md. Omar Faruk
Managing Director



Md. Abdus Salam FCA, FCS
Independent Director



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Independent Director

Mohammad Abdur Rahim FCA

Chief Financial Officer

Dhaka; 31 August 2025

Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-Audited)
As at 30 June 2025

(Amount in Taka)

Particulars	Note	As at 30 June 2025	As at 31 December 2024
Property and assets			
Cash in hand	6.0	125,378,843,704	107,376,027,108
Cash in hand (including foreign currency)	6.1	31,816,301,313	32,335,624,310
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	93,562,542,391	75,040,402,798
Balance with other banks & financial institutions	7.0	101,929,014,225	100,922,063,002
In Bangladesh		88,974,572,720	86,135,788,284
Outside Bangladesh		12,954,441,505	14,786,274,718
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8.0	195,479,170,946	186,964,014,922
Government	8.1	178,620,307,823	169,671,957,824
Others	8.2	16,858,863,123	17,292,057,098
Investments	9.0	1,804,482,578,507	1,551,283,710,470
General investments etc.	9.1	1,789,053,558,739	1,534,235,310,296
Bills purchased & discounted	9.2	15,429,019,769	17,048,400,174
Fixed assets including premises		17,114,370,958	17,341,953,163
Other assets	10	42,385,199,223	261,345,599,125
Non - banking assets		-	-
Total property and assets		<u>2,286,769,177,564</u>	<u>2,225,233,367,790</u>
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		232,518,355,844	292,256,492,246
Deposits & other accounts		1,720,661,849,068	1,596,427,351,567
Mudaraba savings deposits		542,758,219,783	473,652,663,490
Mudaraba term deposits		661,391,345,780	623,016,280,183
Other mudaraba deposits		326,447,177,030	311,657,860,657
Al- wadeeah current and other deposit accounts		174,117,005,861	181,000,779,080
Bills payable		15,948,100,614	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	232,209,001,787	235,023,515,800
Deferred tax liabilities		989,906,391	1,073,039,127
Total liabilities		<u>2,217,179,113,090</u>	<u>2,155,580,398,740</u>
Capital/shareholders' equity		69,590,064,474	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	30,646,507,865	30,777,244,882
Retained earnings		108,183,671	40,351,229
Total liabilities & shareholders' equity		<u>2,286,769,177,564</u>	<u>2,225,233,367,790</u>



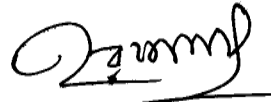
Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-Audited)
As at 30 June 2025

(Amount in Taka)


Particulars	As at 30 June 2025	As at 31 December 2024
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	31,945,531,636	34,503,739,572
Letters of guarantee	20,769,104,392	21,729,353,443
Irrevocable letters of credit (including back to back bills)	101,942,123,031	142,724,354,963
Bills for collection	40,056,301,321	50,664,908,672
Other contingent liabilities	8,174,045	8,174,045
Total	194,721,234,425	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	194,721,234,425	249,630,530,695
Net Asset Value (NAV) per share	22(a)	43.22
		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 2nd Quarter ended 30 June 2025

(Amount in Taka)

Particulars	Note	01 January to 30 June 2025	01 January to 30 June 2024	01 April to 30 June 2025	01 April to 30 June 2024
Operating income					
Investment income	16.0	61,881,847,506	59,359,113,867	31,223,124,415	29,829,180,464
Profit paid on mudaraba deposits		(53,232,153,471)	(39,758,205,298)	(27,041,831,435)	(21,019,865,351)
Net investment income		8,649,694,035	19,600,908,569	4,181,292,980	8,809,315,113
Income from investments in shares & securities		4,092,354,037	2,073,724,037	1,543,086,308	1,102,088,678
Commission, exchange & brokerage income	17.0	3,034,610,647	6,841,327,093	1,313,596,444	7,249,766,014
Other operating income		5,169,244,391	4,941,458,923	3,423,885,150	2,975,952,877
		12,296,209,075	13,856,510,052	6,280,567,902	11,327,807,568
Total operating income		20,945,903,109	33,457,418,621	10,461,860,881	20,137,122,681
Operating expenses					
Salary & allowances		13,035,043,482	11,710,401,213	6,633,402,065	6,047,567,763
Rent, taxes, insurances, electricity etc.	18.0	1,296,280,711	1,271,087,146	913,407,457	594,557,430
Legal expenses		5,112,175	5,270,307	2,987,113	2,750,870
Postage, stamps and telecommunication etc.	19.0	203,236,892	148,562,023	112,867,346	85,214,467
Stationery, printing and advertisement etc.	20.0	93,270,940	108,834,882	56,465,999	61,982,271
Chief executive's salary & fees		10,337,064	11,144,772	4,823,962	5,631,670
Directors' fees & expenses		7,513,593	1,344,433	4,859,531	1,317,000
Shari'ah supervisory committee's fees & expenses		1,034,332	934,400	282,792	366,000
Auditors' fees		1,817,000	1,725,000	862,500	862,500
Depreciation and repair to bank's assets	21.0	686,084,866	704,170,945	352,953,732	424,744,863
Zakat expenses		-	598,286,434	-	299,143,217
Other expenses		3,804,002,134	6,833,077,021	1,964,832,318	3,585,498,759
Total operating expenses		19,143,733,189	21,394,838,576	10,047,744,815	11,109,636,810
Profit/(loss) before provision		1,802,169,921	12,062,580,046	414,116,067	9,027,485,872
Provision for investments & off- balance sheet items	11.1	250,090,000	2,954,000,000	50,090,000	2,252,360,000
Provision for diminution in value of investments in		107,164,189	501,969,029	66,819,981	171,183,388
Other provisions		220,577,628	249,094,601	(32,414,565)	18,536,247
Total provision		577,831,817	3,705,063,630	84,495,416	2,442,079,635
Total profit/(loss) before taxes		1,224,338,104	8,357,516,416	329,620,651	6,585,406,237
Provision for taxation for the period		670,771,625	4,909,399,147	30,823,741	3,570,005,635
Current tax	11.3	736,932,106	4,975,559,628	65,299,077	3,624,567,222
Deferred tax		(66,160,481)	(66,160,481)	(34,475,336)	(54,561,587)
Net profit/(loss) after tax		553,566,479	3,448,117,268	298,796,910	3,015,400,601
Retained earnings from previous year/period		40,351,229	1,609,990,668	40,334,518	1,799,725,782
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax		553,566,479	3,448,117,268	298,796,910	3,015,400,601
Add: Excess depreciation on revalued amount of building transferred from assets revaluation reserve to retained earnings		42,966,014	42,966,014	31,065,507	36,693,280
Profit available for appropriation		636,883,722	5,101,073,950	370,196,935	4,851,819,663
Appropriation:		636,883,722	5,101,073,950	370,196,935	4,851,819,663
Statutory reserve	14.0	-	-	-	-
General reserve		-	-	-	-
Dividend (Previous year)		-	1,609,990,668	-	1,609,990,668
Start up Fund		5,535,665	34,481,173	2,987,969	30,154,006
Coupon/Dividend for perpetual bond holders		523,164,386	489,854,245	263,027,397	244,927,125
Retained earnings		108,183,671	2,966,747,865	104,181,569	2,966,747,865
Earnings Per Share (EPS)	23(a)	0.34	2.14	0.18	1.87

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


Mohammad Abdul Rahim FCA
 Chief Financial Officer


Md. Habibur Rahman
 Company Secretary


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


Mohammad Khurshid Wahab
 Independent Director


Md. Abdus Salam FCA, FCS
 Independent Director

Islami Bank Bangladesh PLC.
Condensed Cash Flow Statement (Un-Audited)
For the 2nd Quarter ended 30 June 2025

(Amount in Taka)

Particulars	Note	01 January to 30 June 2025	01 January to 30 June 2024
Cash flows from operating activities			
Investment income		69,569,320,612	65,046,586,973
Profit paid on mudaraba deposits		(52,902,321,503)	(38,220,184,516)
Income/dividend receipt from investments in shares & securities		3,140,969,658	3,621,767,993
Fees & Commission receipt in cash		3,034,610,647	6,841,327,093
Recovery from written off investments		70,754,013	54,352,295
Payments to employees		(15,803,043,874)	(13,177,571,695)
Cash payments to suppliers		(602,648,268)	(211,036,580)
Income tax paid		(6,600,663,463)	(5,290,121,952)
Receipts from other operating activities		5,098,490,378	4,887,106,627
Payments for other operating activities		(4,778,953,269)	(7,804,436,737)
(i) Operating profit before changes in operating assets		226,514,931	15,747,789,502
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		(253,198,868,037)	(127,093,860,705)
(Increase)/decrease of other assets		218,960,399,902	64,447,895,114
Increase/(decrease) of placement from other banks		(59,738,136,402)	53,027,182,384
Increase/(decrease) of deposits from other banks		(15,706,468,495)	(1,691,198,766)
Increase/(decrease) of deposits received from customers		139,940,965,997	63,263,885,854
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		(2,564,921,087)	20,405,097,920
(ii) Cash flows from operating assets and liabilities		27,692,971,877	72,359,001,802
Net cash flows from operating activities (A)=(i+ii)		27,919,486,808	88,106,791,304
Cash flows from investing activities			
Proceeds from sale of securities		-	-
Payment for purchase of securities/BGIIB/Sukuk		(8,522,896,024)	(71,452,348,546)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(290,679,707)	(201,786,185)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		(8,813,575,732)	(71,654,134,730)
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		-	(1,609,990,668)
Net cash flows from financing activities (C)		-	(1,609,990,668)
Net increase/(decrease) in cash (A+B+C)		19,105,911,076	14,842,665,905
Add/(less): effects of exchange rate changes on cash & cash equivalent		(96,143,257)	5,916,020
Add: cash & cash equivalents at beginning of the year		208,298,090,110	219,483,547,236
Cash & cash equivalents at the end of the period		227,307,857,929	234,332,129,162
Net Operating Cash Flow Per Share (NOCFPS)	24(a)	17.34	54.73


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 2nd Quarter ended 30 June 2025

(Amount in Taka)

Particulars	1	2	3	4	5	6	7	8	9
		Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Total 01 January to 30 June 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	69,652,969,049
Depreciation adjustment & Deferred tax impact		-	-	-	-	(26,853,759)	-	42,966,014	16,112,255
Surplus/ (deficit) on account of revaluation of properties		-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of Investment (Shares & Securities)		-	-	-	(96,143,257)	-	(7,740,000)	-	(7,740,000)
Currency translation differences		-	-	-	-	-	-	-	(96,143,257)
Revaluation reserve of securities transferred to retained earnings		-	-	-	-	-	-	-	-
Net profit for the period		-	-	-	-	-	-	553,566,479	553,566,479
Dividend:									
Bonus shares		-	-	-	-	-	-	-	-
Cash dividend		-	-	-	-	-	-	-	-
Start up Fund		-	-	-	-	-	-	-	-
Coupon/Dividend for perpetual bond holders		-	-	-	-	-	-	(5,535,665)	(5,535,665)
Total shareholders' equity as on 30 June 2025		16,099,906,680	1,989,633	22,735,466,258	23,666,277,748	6,833,520,485	144,720,000	108,183,671	69,590,064,475
Total shareholders' equity as on 30 June 2024		16,099,906,680	1,989,633	22,735,466,258	23,673,365,618	6,876,529,569	165,420,000	2,966,747,865	72,519,425,623
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		-	-	-	10,676,610,000	-	-	-	10,676,610,000
Less: Year wise redemption		-	-	-	-	-	-	-	(4,400,000,000)
Adjustment for currency translation differences		-	-	-	(24,940,270)	-	-	-	(24,940,270)
Adjustment for intangible assets		-	-	-	(96,368,869)	-	-	-	(96,368,869)
Less: Assets revaluation reserve		-	-	-	-	(6,833,520,485)	-	-	(6,833,520,485)
Less: Revaluation reserve of securities		-	-	-	-	-	(144,720,000)	-	(144,720,000)
Total equity as on 30 June 2025		16,099,906,680	1,989,633	22,735,466,258	34,246,518,878	-	-	108,183,671	99,567,124,851
Total equity as on 30 June 2024		16,099,906,680	1,989,633	22,735,466,258	43,030,694,503	-	-	2,966,747,865	111,202,576,799

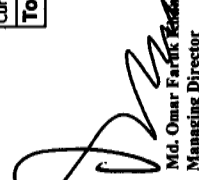
***Note: General/other reserves**

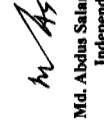
General reserve	01.01.2025	30.06.2024
General reserve	23,609,337,478	23,609,337,477
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	121,083,527	32,028,140
Total	23,762,421,005	23,673,365,617


Md. Habibur Rahman
Chief Financial Officer

Dhaka; 31 August 2025


Md. Omar Faruk Khan
Managing Director


Md. Abdul Salam FCA, FCS
Independent Director


Md. Abdul Salam FCA, FCS
Independent Director

Islami Bank Bangladesh PLC. and its Subsidiaries
Notes to the condensed consolidated interim financial report (Un-audited)
As at and for the 2nd Quarter ended 30 June 2025

1.0 The Bank and its activities

- 1.1** Islami Bank Bangladesh PLC. (hereinafter referred to as "the Bank" or "IBBPLC") 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

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, 395 branches including 79 Authorized Dealer (AD) branches and 250 Sub branches, 2782 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.

This interim financial report as at and for the 2nd Quarter ended 30 June 2024 includes the condensed consolidated and the separate financial report of the Bank. The condensed consolidated interim financial report comprises 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".

1.2 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), Agent Banking Services, Mobile Financial Services under the "Islami Bank mCash and Cellfin" 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 currently through 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. The consolidated financial statements and the separate financial statements have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 November 2009 with reference to the provisions of Bank Company Act 1991 as amended & Bangladesh Bank's other circulars/ instructions. This condensed consolidated and separate interim financial report for the 2nd Quarter ended 30 June 2025 of the Bank also has been prepared in accordance with "IAS: 34 Interim Financial Reporting" and as per Rule 13 of Securities & Exchange Rules 2020. 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

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 547th meeting held on 30 July 2024 and was subsequently approved by the Board in its 338th meeting held on the same date.



2.3 Use of estimates and judgments

Preparing the interim financial report requires Management to make judgments, 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 half year from 01 January 2025 to 30 June 2025.

2.5 Comparative information and rearrangement thereof

Comparative figures have been re-arranged wherever considered necessary to ensure better comparability with the current period without causing any impact on the profit and value of assets and liabilities as reported in the financial statements.

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.



		30.06.2025 Taka	31.12.2024 Taka
6.0 Cash in hand			
Cash in hand (including foreign currency) (Note 6.1)		31,816,301,313	32,335,624,310
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)		93,562,542,391	75,040,402,798
Total		125,378,843,704	107,376,027,108
6.1 Cash in hand (including foreign currency)			
In local currency		31,558,319,185	32,146,579,824
In foreign currency		257,982,128	189,044,486
Total		31,816,301,313	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		85,466,830,386	66,153,891,333
In foreign currency		6,443,881,139	6,935,991,517
Sub-total		91,910,711,524	73,089,882,850
Balance with Sonali Bank PLC (as agent of Bangladesh Bank) (b)			
In local currency		1,651,830,867	1,950,519,948
In foreign currency		-	-
Sub-total		1,651,830,867	1,950,519,948
Total (a+b)		93,562,542,391	75,040,402,798
6(a) Consolidated cash in hand			
6(a)(i) Cash in hand (including foreign currency)			
Islami Bank Bangladesh PLC.		31,816,301,313	32,335,624,310
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		15,150	25,600
Sub total		31,816,316,463	32,335,649,910
6(a)(ii) Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)			
Islami Bank Bangladesh PLC.		93,562,542,391	75,040,402,798
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		-	-
Sub total (ii)		93,562,542,391	75,040,402,798
Total (i+ii)		125,378,858,854	107,376,052,708
7.0 Balance with other banks & financial institutions			
In Bangladesh		88,974,572,720	90,936,584,382
Outside Bangladesh		12,954,441,505	14,786,274,718
Total		101,929,014,225	105,722,859,100
7(a) Consolidated Balance with other banks & financial institutions			
Islami Bank Bangladesh PLC.		101,929,014,225	100,922,063,002
Islami Bank Securities Limited		5,961,079,067	5,886,241,625
Islami Bank Capital Management Limited		407,773,494	403,209,426
Inter-company balances		(1,439,630,748)	(1,488,654,953)
Total		106,858,236,038	105,722,859,100
8.0 Investments in shares & securities			
Particulars	Remarks	Book value as at 30 June 2025 (Taka)	Book value as at 31 Dec. 2024 (Taka)
8.1 Government			
Bangladesh Shipping Corporation	Quoted	189,400,000	189,400,000
MPETROLEUM	Quoted	9,751,990	9,751,990
BSCCL	Quoted	68,988,861	110,080,537
TITASGAS	Quoted	4,350,232	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	31,793,450,000	76,481,802,000
BD Govt.Special Bond (BGSPB)-IBBL	Un-Quoted	76,481,802,000	31,793,450,000
Bangladesh Government Islamic Investment Bond (Islamic Bond)	Un-Quoted	60,500,000,000	1,062,500,000
CDWSP SOCIAL IMPACT SUKUK	Un-Quoted	1,062,500,000	60,000,000,000
CIBRR-2 Social Economic Sukuk	Un-Quoted	3,792,500,000	-
RDIRWSP Social Ecohomoc develop. Sukukk	Un-Quoted	4,509,350,000	-
Sub-total Government		178,574,870,853	169,667,612,529
Government- Special Fund			
BSCCL	Un-Quoted	45,436,970	4,345,295
MPETROLEUM	Un-Quoted	-	-
Sub-total Government-Special Fund		45,436,970	4,345,295
Total Government (8.1)		178,620,307,823	169,671,957,824
8.2 Other than Government		16,858,863,123	17,292,057,098
Total (8.1+8.2)		195,479,170,946	186,964,014,922



8(a) Consolidated investments in shares & securities**8(a)(1) Government**

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

30.06.2025	31.12.2024
Taka	Taka
178,620,307,823	169,671,957,824
-	-
-	-
-	-
178,620,307,823	169,671,957,824

8(a)(2) Others

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

16,858,863,123	17,292,057,098
3,215,075,359	3,243,615,573
417,462,957	423,307,839
(3,299,832,000)	(3,299,832,000)
17,191,569,439	17,659,148,510
195,811,877,262	187,331,106,334

9.0 Investments

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

1,789,053,558,739	1,534,235,310,296
15,429,019,769	17,048,400,174
1,804,482,578,507	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
Sub total (i)

967,939,900,490	968,720,261,742
100,938,790,831	103,959,857,088
278,132,362,406	278,316,801,472
4,133,452,490	4,030,705,788
2,724,918,578	2,335,561,150
309,396,713,105	38,449,931,875
19,258,470,425	18,979,163,740
272,843,791	270,051,224
4,703,820,302	4,700,050,000
18,642,375,646	17,973,510,411
25,481,432,252	23,432,558,881
53,821,599,349	69,714,270,784
3,606,879,073	3,352,586,142
1,789,053,558,739	1,534,235,310,296

ii) Out side Bangladesh

Overseas Investment
Sub total (ii)

-	-
-	-
1,789,053,558,739	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

1,789,053,558,739	1,534,235,310,296
-	-
-	-
(5,000,000,000)	(4,700,000,000)
1,784,053,558,739	1,529,535,310,296

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

Musharaka doc. Bill (MDB)

4,438,553,206	3,879,084,519
---------------	---------------

ii) Outside Bangladesh

Mudaraba Doc Bill (UPAS) OBU

Bai- As- Sarf (FDB)

MDB in FC

Sub-total (ii)

Total (i+ii)

9,912,635,786	9,856,047,830
1,077,830,776	1,406,704,462
-	1,906,563,363
10,990,466,562	13,169,315,655
15,429,019,769	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

15,429,019,769	17,048,400,174
-	-
-	-
15,429,019,769	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
Pre-paid expense-OBU
Accrued income
IB General account
mCash adjustment
Dividend income receivable
Clearing Adjustment
Master Card Receivable
ATM receivable/UPI Receivable
Agent RDS Receivable
POS Receivable
Advance against capital Expenditure
Foreign remittance incentive receivable
Placement to AD for MDB in FC (Local)
NPS Receivable
Binimoy Receivable
Others
Total

30.06.2025	31.12.2024
Taka	Taka
338,780,513	386,122,562
38,927,670	39,549,715
656,266,822	1,056,562,122
29,014,658	27,487,990
597,045,111	576,790,342
56,407,117	116,457,258
37,111,848	-
8,563,983,828	7,578,483,417
20,178,667,844	242,796,906,294
2,200,102,471	1,617,674,962
-	34,116,032
27,945,981	-
835,161,566	370,975,728
248,371,154	293,911,534
11,668,404	9,824,550
1,941,435,182	9,482,795
46,177,774	125,778,667
3,724,300,921	1,466,132,166
148,957,191	70,051,015
1,607,028,856	4,038,979,570
545,875,192	-
551,969,119	730,312,407
42,385,199,223	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

42,385,199,223	261,345,599,125
284,032,660	204,873,839
34,862,638	28,995,725
(47,605,479)	(139,558,157)
42,656,489,042	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
Clearing/BEFTN/RTGS/Transfer delivery adjustment
Substitute cash assistance
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
eWallet Payable
mCash adjustment
Unearned Exchange (OBU)
Others
Total

72,080,884,216	71,830,808,491
1,211,687,101	1,104,522,912
4,777,493,953	3,578,550,606
8,934,259,447	11,231,939,013
92,662,520,604	81,263,070,496
19,613,387,926	25,468,023,486
25,369,190	29,643,690
49,158,270	61,702,079
1,082,543,955	1,914,352,684
723,808,998	825,535,473
-	2,049,252,523
2,324,000	-
70,016,866	350,029,746
170,000	170,000
154,230,622	154,230,621
14,056,727	22,858,247
1,430,250	1,430,250
1,344,653,478	3,532,625,349
3,773,636,179	3,134,766,654
6,618,534	243,698
3,840,091,791	3,840,091,791
227,227,140	221,691,644
513,674,132	293,623,590
259,714,559	-
187,411,272	-
20,652,632,578	23,264,352,758
232,209,001,787	234,173,515,800



11.1 Provision for un-classified, classified investment and Off-balance sheet items including Off-shore Banking Units (OBU)

A. Opening balance

General Provision for Unclassified Investment including OBU
Provision for Classified Investment
Provision for Off-Balance Sheet items

B. Total deduction/adjustment from classified investment for the period

C. Available balance of provision (A-B)

D. Provision made during the period/year

General Provision for Unclassified Investment including OBU
Provision for Classified Investment
Provision for Off-Balance Sheet items

E. Closing balance (C+D)

General Provision for Unclassified Investment including OBU
Provision for Classified Investment
Provision for Off-Balance Sheet items

30 June 2025 Taka	31 December 2024 Taka
71,830,800,000	66,671,780,000
5,959,200,000	16,941,960,000
60,022,400,000	48,662,850,000
5,849,200,000	1,066,970,000
-	3,222,197
71,830,800,000	66,668,557,803
250,090,000	4,089,462,197
3,739,000,000	(10,982,760,000)
1,381,880,000	10,289,992,197
(4,870,790,000)	4,782,230,000
72,080,890,000	71,830,800,000
9,698,200,000	5,959,200,000
61,404,280,000	60,022,400,000
978,410,000	5,849,200,000

11.1.1 Total Provision Requirement and maintained for investments including off Balance sheet items at June 30, 2025

Particulars	Required Provision for 30.06.2025 (Taka)	Maintained Provision for 30.06.2025 (Taka)
General provision on unclassified investment	9,698,040,000	9,698,200,000
Provision for Classified OBU investment	10,162,090,000	1,072,780,000
Provision for classified investments	777,585,900,000	55,331,500,000
Provision for investments considering qualitative judgment	78,707,000,000	5,000,000,000
Total provision for investment	876,153,030,000	71,102,480,000
General provision on off-balance sheet items	978,410,000	978,410,000
Total provision for investment including off balance sheet items at the end of the period	877,131,440,000	72,080,890,000
Provision surplus/(deficit) as at June 30, 2025.		(805,050,550,000)

11.1.2 Total Provision Requirement and maintained for Other assets at June 30, 2025

Particulars	Required Provision for 30.06.2025 (Taka)	Maintained Provision for 30.06.2025 (Taka)
Provision for other assets including IBDA & Placement	41,476,850,947	4,777,493,953
Total Provision Requirement and maintained for other assets at the end of the period	41,476,850,947	4,777,493,953
Provision for other assets surplus/(deficit) as at June 30, 2025		(36,699,356,994)

(*) The aggregate required total provision for other assets of the bank in Tk. 4,147.69 crore and maintained provision as per Financial Statements for the period ended 30 June 2025 is Tk. 477.75 crore resulting actual shortfall in maintaining provision is Tk. 3,669.94 crore.

(**) The aggregate required total provision for General Investment including off balance sheet items and provision for other assets of the bank is Tk.91,860.83 crore and maintained provision as per Financial Statements for the period ended June 30, 2025 is Tk. 7,685.84 crore resulting actual shortfall in provision is Tk. 84,174.99 crore which includes Tk. 14,404.13 Crore (Tk.84,174.99 crore -Tk.69,770.85 crore) of additional provision requirement in comparison to required provision as at 31st December 2024. Bangladesh Bank instructed the Bank to provide a time bound action plan to overcome the provision and capital shortfall within 01 (one) month after the finalization of Financial Statements (FSs) for the year 2024. Bank will submit the same to Bangladesh Bank within stipulated time. While preparing the Financial Statements for the period ended June 30, 2025, we maintain lump sum provision amount of Tk.25.01 crore in addition to existing maintenance of Tk.7,183.08 crore up to December 31, 2024 with the anticipation that we will maintain the provision at year end 2025 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 June 30, 2025

Particulars	Required Provision for 30.06.2025 (Taka)	Maintained Provision for 30.06.2025 (Taka)
Provision for diminution in value of investments in shares	1,211,687,101	1,211,687,101
Total Provision Requirement and maintained for diminution in value of investments in shares	1,211,687,101	1,211,687,101
Provision surplus/(deficit) as at June 30, 2025	-	-

11.2 Current tax liability

Opening balance of provision
Add: Provision made during the period/year (Note 11.3)
Add: Other provision made during the period/year
Less: Settlement for previous period/year
Total (a)

Advance income tax paid
Opening balance of advance tax
Add: Payment made during the period/year
Less: Settlement for previous period/year
Total (b)
Net balance as at end of period/year (a-b)

30 June 2025 Taka	31 December 2024 Taka
33,177,607,969	29,283,955,182
736,932,106	9,338,236,866
4,758,201	2,755,634,785
-	8,200,218,864
33,919,298,276	33,177,607,969
7,709,584,483	8,765,267,245
6,600,663,463	7,144,536,102
-	8,200,218,864
14,310,247,946	7,709,584,483
19,609,050,330	25,468,023,486



11.3 Provision for current tax made during the period/year

Income tax @ 37.5% on taxable profit (A)
Add: Income tax @ 20% on dividend income
Capital Gain @ 10%
Estimated provision required for the period/year

727,528,570	9,293,834,972
9,363,668	41,903,477
39,868	2,498,417
736,932,106	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

1,224,338,104	10,207,359,479
46,818,339	209,517,385
398,683	16,656,113
1,177,121,082	9,981,185,981
1,102,028,501	16,486,431,881
339,073,396	1,684,057,936
1,940,076,187	24,783,559,926

11.4 Reconciliation of effective tax rate

	30.06.2025		31.12.2024	
	%	Taka	%	Taka
Profit before income tax as per profit/loss account		1,224,338,104		10,207,359,479
Income Tax using the domestic corporate tax rate	37.50%	459,126,789	37.50%	3,827,759,804
Factors affecting the tax charge for current year:				
Non deductible expenses	33.75%	413,260,688	60.57%	6,182,411,955
Tax exempt income	-10.39%	(127,152,524)	-6.19%	(631,521,726)
Tax savings from reduced tax rates	-0.68%	(8,302,847)	-0.40%	(40,413,168)
Total income tax expenses	60.19%	736,932,106	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

30 June 2025	31 December 2024
Taka	Taka
232,209,001,787	235,023,515,800
5,036,800,531	5,022,296,574
108,803,834	115,617,641
(5,046,371,440)	(4,881,997,037)
232,308,234,712	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 2nd quarter ended 30 June 2025 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	IBBPLC 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	IBBPLC 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

30 June 2025 Taka	31 December 2024 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
6,833,520,485	6,860,374,244
144,720,000	152,460,000
24,940,270	121,083,527
1,989,633	1,989,633
32,000,000	32,000,000
30,646,507,865	30,777,244,882

15 (a) Consolidated other reserves

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

30,646,507,865	30,777,244,882
113,796,199	101,861,605
-	-
30,760,304,064	30,879,106,488



16.0 Investment income	01 January to 30 June 2025	01 January to 30 June 2024
Income from general investment	57,338,566,469	55,819,730,052
Profit on deposits with other banks & financial institutions	4,543,281,037	3,539,383,815
Total	61,881,847,506	59,359,113,867
16(a) Consolidated investment income		
Islami Bank Bangladesh PLC.	61,881,847,506	59,359,113,867
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	-	-
Total	61,881,847,506	59,359,113,867
17.0 Commission, exchange & brokerage income		
Commission income	1,882,727,380	2,912,205,190
Exchange income	1,151,883,266	3,929,121,903
Total	3,034,610,647	6,841,327,093
17(a) Consolidated commission, exchange & brokerage income		
Islami Bank Bangladesh PLC.	3,034,610,647	6,841,327,093
Islami Bank Securities Limited	6,752,946	14,221,387
Islami Bank Capital Management Limited	-	-
Total	3,041,363,593	6,855,548,480
18.0 Rent, taxes, insurances, electricity etc.		
Rent, rates and taxes	577,636,233	533,641,190
Insurance	498,228,391	515,600,133
Electricity and lighting	220,416,087	221,845,823
Total	1,296,280,711	1,271,087,146
18(a) Consolidated rent, taxes, insurances, electricity etc.		
Islami Bank Bangladesh PLC.	1,296,280,711	1,271,087,146
Islami Bank Securities Limited	3,571,346	3,752,517
Islami Bank Capital Management Limited	-	-
Total	1,299,852,056	1,274,839,663
19.0 Postage, stamps, telecommunications etc.		
Telephone	131,148,719	82,043,431
Postage	71,416,600	65,526,535
Fax, internet & Stamps charges	671,573	992,057
Total	203,236,892	148,562,023
19(a) Consolidated postage, stamps and telecommunication etc.		
Islami Bank Bangladesh PLC.	203,236,892	148,562,023
Islami Bank Securities Limited	98,644	100,335
Islami Bank Capital Management Limited	110,243	121,804
Total	203,445,779	148,784,162
20.0 Stationery, printing and advertisement etc.		
Paper & table stationery	32,388,174	30,252,511
Printing and stationery (registers and forms)	5,504,770	11,234,722
Advertisement & publicity	55,377,996	67,347,649
Total	93,270,940	108,834,882
20(a) Consolidated stationery, printing and advertisement etc.		
Islami Bank Bangladesh PLC.	93,270,940	108,834,882
Islami Bank Securities Limited	74,999	262,537
Islami Bank Capital Management Limited	71,834	63,806
Total	93,417,773	109,161,225
21.0 Depreciation/amortization and repair to bank's assets		
Depreciation/amortization	518,254,251	558,467,358
Repair of bank's properties/assets	167,830,616	145,703,587
Total	686,084,866	704,170,945
21(a) Consolidated depreciation and repair to bank's assets		
Islami Bank Bangladesh PLC.	686,084,866	704,170,945
Islami Bank Securities Limited	2,011,032	2,197,704
Islami Bank Capital Management Limited	1,030,515	1,166,900
Total	689,126,413	707,535,549



22.0 Net Assets Value (NAV)

- a) **Net Assets Value (NAV) per share of the Bank**
i) Net Assets of the Bank
ii) Weighted average number of ordinary share during the period
Net Assets Value (NAV) per share of the Bank
- b) **Consolidated Net Assets Value (NAV) per share**
i) Consolidated Net Assets
ii) Weighted average number of ordinary share during the period
Consolidated Net Assets Value (NAV) per share

30 June 2025 Taka	31 December 2024 Taka
69,590,064,474	69,652,969,050
1,609,990,668	1,609,990,668
43.22	43.26
71,475,177,259	71,417,618,695
1,609,990,668	1,609,990,668
44.39	44.36
01 January to 30 June 2025 Taka	01 January to 30 June 2024 Taka
553,566,479	3,448,117,268
1,609,990,668	1,609,990,668
0.34	2.14

23.0 Earnings Per Share (EPS)

- a) **Earnings Per Share of the Bank**
i) Attributable profit for the period
ii) Weighted average number of ordinary share during the period
Basic Earnings Per Share (EPS) of the Bank

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. 1.80 than that of the previous period mainly due to increase of Profit Paid on Deposits by Tk. 13,473.95 million.

- b) **Consolidated Earnings Per Share**
i) Attributable profit for distribution to shareholders of IBBPLC for the period
ii) Weighted average number of ordinary share during the period
Consolidated basic Earnings Per Share (EPS)

674,023,099	3,569,277,282
1,609,990,668	1,609,990,668
0.42	2.22

24.0 Net Operating Cash Flow Per Share (NOCFPS)

- a) **Net Operating Cash Flow Per Share (NOCFPS) of the Bank**
i) Net cash flows from operating activities
ii) Weighted average number of ordinary share during the period
Net Operating Cash Flow Per Share (NOCFPS) of the Bank

27,919,486,808	88,106,791,304
1,609,990,668	1,609,990,668
17.34	54.73

The Net Operating Cash Flow Per Share (NOCFPS) on solo basis has decreased by Tk. 37.38 than that of the previous period mainly due to increase of investment to customers by Tk. 126,105.01 million during the 2nd quarter ended 30 June 2025

- b) **Consolidated-Net Operating Cash Flow Per Share (NOCFPS)**
i) Consolidated -Net cash flows from operating activities
ii) Weighted average number of ordinary share during the period
Consolidated-Net Operating Cash Flow Per Share (NOCFPS)

28,460,551,911	88,210,290,025
1,609,990,668	1,609,990,668
17.68	54.79

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

25.0 Consolidated Segment Reporting

The consolidated segment reporting has been shown in **Annexure-A**.



Islami Bank Bangladesh PLC. and its Subsidiaries
Consolidated Segment Reporting
For the 2nd Quarter ended 30 June 2025

A. Segmental operating profit and loss

Annexure - A
(Amount in Taka)

	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	13,143,740,000	7,441,210,000	881,210,000	1,165,140,000	1,875,010,000	740,320,000	2,702,180,000	1,549,970,000	792,210,000	35,718,547,242	66,009,537,242
Profit paid on mudaraba deposits	(5,248,510,000)	(3,715,000,000)	(1,884,570,000)	(3,179,620,000)	(1,849,430,000)	(3,187,310,000)	1,819,200,000	(2,770,030,000)	(3,183,870,000)	(29,966,405,096)	(53,165,545,096)
Profit received/(paid) on IB General Account	(23,221,500,000)	(2,208,800,000)	2,523,290,000	3,689,230,000	1,507,650,000	5,599,060,000	(3,531,360,000)	1,844,320,000	5,102,120,000	8,695,990,000	-
Net investment income	(15,326,270,000)	1,517,410,000	1,519,930,000	1,674,750,000	1,533,230,000	3,152,070,000	990,020,000	624,260,000	2,710,460,000	14,448,132,147	12,843,992,147
Commission, exchange & other income	875,630,000	1,078,120,000	223,690,000	342,450,000	221,360,000	197,240,000	226,060,000	210,350,000	187,380,000	4,942,002,094	8,504,282,094
Total operating income	(14,450,640,000)	2,595,530,000	1,743,620,000	2,017,200,000	1,754,590,000	3,349,310,000	1,216,080,000	834,610,000	2,897,840,000	19,390,134,241	21,348,274,241
Total operating expenses	(677,270,000)	(924,370,000)	(629,900,000)	(870,480,000)	(777,900,000)	(690,300,000)	(756,860,000)	(759,200,000)	(699,390,000)	(12,439,898,425)	(19,225,568,425)
Operating Profit for the 2nd Quarter ended 30 June 2025	(15,127,910,000)	1,671,160,000	1,113,720,000	1,146,720,000	976,690,000	2,659,010,000	459,220,000	75,410,000	2,198,450,000	6,950,235,816	2,122,705,816
Operating Profit for the 2nd Quarter ended 30 June 2024	3,263,630,000	2,568,630,000	1,001,230,000	1,431,130,000	964,470,000	1,921,750,000	(818,640,000)	1,617,390,000	1,501,160,000	(1,145,960,743)	12,304,789,256

There are 19 operating segments including subsidiaries as on 30 June 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.



Islami Bank Bangladesh PLC.
Reconciliation of Net Profit with Cash Flows from Operating activities
For the 2nd Quarter ended 30 June 2025

Amount in Taka

Particulars	01 January to 30 June 2025	01 January to 30 June 2024
Profit before tax as per profit and loss accounts	1,224,338,104	8,357,516,416
Adjustment for non cash items		
Provision for investments & off- balance sheet exposures	250,090,000	2,954,000,000
Provision for diminution in value of investments in shares	107,164,189	501,969,029
Other provisions	220,577,628	249,094,601
Depreciation of property plant & equipment	518,254,251	558,467,358
Foreign exchange gain/(Loss)	(96,143,257)	5,916,020
Profit on sale of the fixed assets	26,619,830	11,549,826
	1,026,562,640	4,280,996,834
Increase/decrease in operating assets & liabilities		
Investments to customers	(253,198,868,037)	(127,093,860,705)
Other assets	218,960,399,902	64,447,895,114
Placement from other banks	(59,738,136,402)	53,027,182,384
Deposits from other banks	(15,706,468,495)	(1,691,198,766)
Deposits received from customers	139,940,965,997	63,263,885,854
Other liabilities	2,011,356,564	28,804,496,125
Income tax paid	(6,600,663,463)	(5,290,121,952)
	25,668,586,064	75,468,278,054
Cash flows from operating activities as per cash flow statement	27,919,486,808	88,106,791,304

