

Islami Bank Bangladesh PLC.
Financial Statements (Un-audited)
for the 3rd Quarter (Q3) ended 30 September 2025

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

(Amount in Taka)

Particulars	Note	As at 30 September 2025	As at 31 December 2024
Property and assets			
Cash in hand	6(a)	120,678,788,859	107,376,052,708
Cash in hand (including foreign currency)	6(a)(i)	30,472,450,409	32,335,649,910
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	90,206,338,450	75,040,402,798
Balance with other banks & financial institutions	7(a)	110,846,733,429	105,722,859,100
In Bangladesh		96,022,284,885	90,936,584,382
Outside Bangladesh		14,824,448,544	14,786,274,718
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8(a)	188,240,941,709	187,331,106,334
Government	8(a)(i)	170,807,359,207	169,671,957,824
Others	8(a)(ii)	17,433,582,502	17,659,148,510
Investments		1,813,900,557,180	1,546,583,710,470
General investments etc.	9.1(a)	1,798,359,742,343	1,529,535,310,296
Bills purchased & discounted	9.2(a)	15,540,814,837	17,048,400,174
Fixed assets including premises		16,821,946,446	17,353,033,212
Other assets	10(a)	57,249,192,042	261,439,910,532
Non - banking assets		-	-
Total property and assets		2,307,738,159,665	2,225,806,672,356
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		171,368,355,844	292,256,492,246
Deposits & other accounts		1,799,200,808,972	1,594,982,243,809
Mudaraba savings deposits		555,269,477,862	473,573,505,546
Mudaraba term deposits		710,716,438,581	621,659,300,130
Other mudaraba deposits		339,522,892,610	311,652,348,799
Al- wadeeah current and other deposit accounts		183,762,329,293	180,997,321,177
Bills payable		9,929,670,626	7,099,768,157
Mudaraba Bond		30,800,000,000	30,800,000,000
Mudaraba perpetual bond		11,000,000,000	11,000,000,000
Mudaraba redeemable subordinated bond		19,800,000,000	19,800,000,000
Other liabilities	11(a)	233,843,496,156	235,279,432,978
Deferred tax liabilities		914,832,109	1,070,884,628
Total liabilities		2,236,127,493,081	2,154,389,053,661
Capital/shareholders' equity		71,610,666,584	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		30,755,746,042	30,879,106,488
Retained earnings		2,019,211,456	1,702,814,695
Non-controlling interest		336,147	324,574
Total liabilities & shareholders' equity		2,307,738,159,665	2,225,806,672,356





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


(Amount in Taka)


Particulars	Note	As at 30 September 2025	As at 31 December 2024
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		29,024,097,998	34,503,739,572
Letters of guarantee		20,645,480,020	21,729,353,443
Irrevocable letters of credit (including back to back bills)		109,983,139,384	142,724,354,963
Bills for collection		36,159,682,961	50,664,908,672
Other contingent liabilities		8,174,045	8,174,045
Total		195,820,574,408	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 & other commitments		-	-
Total		-	-
Total off-balance sheet items including contingent liabilities		195,820,574,408	249,630,530,695
Consolidated Net Asset Value (NAV) per share	22(b)	44.48	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; 29 October 2025



Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Profit & Loss Account (Un-audited)
For the 3rd Quarter ended 30 September 2025

(Amount in Taka)


Particulars	Note	01 January to 30 September 2025	01 January to 30 September 2024	01 July to 30 September 2025	01 July to 30 September 2024
Operating income					
Investment income	16(a)	92,155,166,726	94,382,844,842	30,273,319,220	35,023,730,975
Profit paid on mudaraba deposits		(80,396,739,116)	(63,497,667,379)	(27,231,194,020)	(23,791,652,417)
Net investment income		11,758,427,610	30,885,177,463	3,042,125,200	11,232,078,558
Income from investments in shares & securities		6,135,387,208	3,785,013,882	2,007,697,472	1,625,323,236
Commission, exchange & brokerage income	17(a)	4,439,213,323	9,357,136,343	1,397,849,730	2,501,587,863
Other operating income		8,399,474,588	6,457,218,232	2,936,556,087	1,288,471,390
		18,974,075,118	19,599,368,457	6,342,103,288	5,415,382,489
Total operating income		30,732,502,728	50,484,545,920	9,384,228,488	16,647,461,047
Operating expenses					
Salary & allowances		18,772,130,162	17,841,198,172	5,708,433,416	6,102,034,987
Rent, taxes, insurances, electricity etc.	18(a)	1,764,301,385	1,961,832,470	464,449,329	686,992,807
Legal expenses		12,161,325	8,834,390	7,049,150	3,564,083
Postage, stamps and telecommunication etc.	19(a)	297,500,829	202,032,998	94,055,050	53,248,836
Stationery, printing and advertisement etc.	20(a)	151,285,280	166,101,584	57,867,507	56,940,359
Chief executive's salary & fees		12,272,548	15,075,786	1,935,484	3,931,014
Directors' fees & expenses		11,327,517	3,134,206	3,382,478	682,574
Shari'ah supervisory committee's fees & expenses		1,430,627	1,065,600	396,295	131,200
Auditors' fees		2,679,500	2,613,375	862,500	862,500
Depreciation and repair to bank's assets	21(a)	1,144,014,210	1,140,242,575	454,888,797	432,707,026
Zakat expenses		-	897,429,652	-	299,143,218
Other expenses		5,766,858,194	11,229,069,981	1,917,074,147	4,296,096,569
Total operating expenses		27,935,961,576	33,468,630,788	8,710,394,152	11,936,335,172
Profit/(loss) before provision		2,796,541,153	17,015,915,132	673,834,337	4,711,125,875
Provision for investments & off- balance sheet items	11.1	274,210,000	5,455,800,000	24,120,000	2,501,800,000
Provision for diminution in value of investments in shares		290,352,934	645,061,445	61,083,564	78,108,232
Other provisions		221,905,675	1,314,887,352	1,328,047	1,065,792,751
Total provision		786,468,609	7,415,748,797	86,531,611	3,645,700,983
Total profit/(loss) before taxes		2,010,072,544	9,600,166,335	587,302,726	1,065,424,892
Provision for taxation for the period		1,012,367,121	6,922,974,191	263,627,921	1,957,516,608
Current tax		1,123,898,867	7,046,090,556	308,922,362	2,013,833,163
Deferred tax		(111,531,747)	(123,116,365)	(45,294,442)	(56,316,555)
Net profit/ (loss) after tax		997,705,423	2,677,192,144	323,674,805	(892,091,716)
Net profit after tax attributable to:		997,705,423	2,677,192,144	323,674,805	(892,091,716)
Equity holders of IBBL		997,693,849	2,677,172,107	323,670,750	(892,105,175)
Non-controlling interest		11,574	20,037	5,055	13,460
Retained earnings from previous year/period		1,702,814,695	3,178,699,604	1,879,169,164	4,514,035,631
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax (attributable to equity holders of Bank)		997,693,849	2,677,172,107	323,670,750	(892,105,175)
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		112,604,731	68,814,534	69,638,717	25,848,520
Profit available for appropriation		2,813,113,275	5,924,686,246	2,272,478,632	3,647,778,976
Appropriation:		2,813,113,275	5,924,686,246	2,272,478,632	3,647,778,976
Statutory reserve	14.0	-	-	-	-
General reserve		17,901,889	17,057,664	5,967,296	9,476,480
Dividend		-	1,744,990,668	-	-
Start up Fund		7,876,638	24,422,518	2,340,973	(10,058,655)
Coupon/Dividend for perpetual bond holders		768,123,292	738,705,754	244,958,906	248,851,510
Retained earnings		2,019,211,456	3,399,509,641	2,019,211,457	3,399,509,641
Consolidated Earnings Per share (EPS)	23(b)	0.62	1.66	0.20	(0.55)

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

Dhaka; 29 October 2025






Md. Abdus Salam FCA, FCS
Independent Director

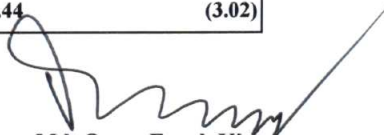
Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Cash Flow Statement (Un-audited)
For the 3rd Quarter ended 30 September 2025


(Amount in Taka)


Particulars	Note	01 January to 30 September 2025	01 January to 30 September 2024
Cash flows from operating activities			
Investment income		85,699,133,014	88,270,839,655
Profit paid on mudaraba deposits		(74,402,956,344)	(55,514,054,484)
Income/ dividend receipt from investments in shares & securities		4,505,210,159	5,020,330,360
Fees & commission receipt in cash		4,439,213,323	9,357,136,343
Recovery from written off investments		86,835,058	110,914,744
Payments to employees		(21,263,651,427)	(19,313,903,751)
Cash payments to suppliers		(264,686,275)	(297,042,398)
Income tax paid		(7,173,748,613)	(6,157,595,899)
Receipts from other operating activities		7,680,149,836	5,702,988,026
Payments for other operating activities		(8,201,861,636)	(13,159,304,087)
(i) Operating profit before changes in operating assets		(8,896,362,905)	14,020,308,509
Changes in operating assets and liabilities			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		(136,186,649)	1,198,075,999
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(267,316,846,710)	(23,816,286,394)
(Increase)/decrease of other assets		204,324,632,106	(67,009,263,001)
Increase/(decrease) of placement from other banks		(120,888,136,402)	43,317,168,144
Increase/(decrease) of deposits from other banks		3,207,582,212	3,207,582,212
Increase/(decrease) of deposits received from customers		200,705,129,191	14,586,853,614
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		9,022,724,201	9,626,146,817
(ii) Cash flows from operating assets and liabilities		28,918,897,950	(18,889,722,609)
Net cash flows from operating activities (A)=(i+ii)		20,022,535,045	(4,869,414,100)
Cash flows from investing activities			
Proceeds from sale of securities		1,909,724,756	2,103,559,469
Payment for purchase of securities/BGIIIB		(814,542,725)	(87,485,179,801)
Payment for purchase of securities/membership		(2,214,918,872)	(2,054,827,787)
Purchase/sale of property, plants & equipments		(364,409,347)	(298,678,340)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		(1,484,146,188)	(87,735,126,460)
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	(1,000,000,000)
Receipts from issuing ordinary share/ rights share		-	300,000,000
Dividend paid in Cash		-	(1,609,990,668)
Net cash flows from financing activities (C)		-	(2,309,990,668)
Net increase/(decrease) in cash (A+B+C)		18,538,388,857	(94,914,531,228)
Add/(less): Effects of exchange rate changes on cash & cash equivalent		(111,778,377)	48,442,545
Add: cash & cash equivalents at beginning of the year/period		213,098,911,808	224,193,137,340
Cash & cash equivalents at the end of the period		231,525,522,288	129,327,048,656
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	24(b)	12.44	(3.02)


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; 29 October 2025



Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the 3rd Quarter ended 30 September 2025

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves ^a	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Non-controlling interest	(Amount in Taka)
	2	3	4	5	6	7	8	9	01 January to 30 September 2025
Balance as at 01 January 2025	16,099,906,680	1,989,633	22,735,466,258	23,864,282,611	6,860,374,244	152,460,000	1,702,814,695	324,574	71,417,618,694
Depreciation adjustment & Deferred tax impact	-	-	-	-	-	-	112,604,731	-	42,226,774
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	40,894,000	-	-	40,894,000
Currency translation differences	-	-	-	(111,778,377)	-	-	-	-	(111,778,377)
Revaluation reserve of securities transferred to retained earnings	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	997,693,849	11,574	997,705,423
Net profit for the period	-	-	-	-	-	-	(17,901,889)	-	-
Transfer to reserve	-	-	-	17,901,889	-	-	-	-	-
Dividend:	-	-	-	-	-	-	-	-	-
Bonus shares	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Start-up Fund transferred from retained earnings	-	-	-	-	-	-	(7,876,638)	-	(7,876,638)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(768,123,292)	-	(768,123,292)
Issue of Share Capital	-	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2025	16,099,906,680	1,989,633	22,735,466,258	23,770,406,123	6,789,996,287	193,354,000	2,019,211,456	336,148	71,610,666,584
Total shareholders' equity as on 30 September 2024	16,099,906,680	1,989,633	22,735,466,258	23,812,067,859	6,860,374,244	138,580,000	3,399,509,641	338,758	73,048,233,074
Add: Mudaraba perpetual bond	-	-	-	-	-	-	-	-	11,000,000,000
Add: Subordinated bond	-	-	-	-	-	-	-	-	19,800,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	10,892,960,000	-	-	-	-	10,892,960,000
Less: Excess tier-II capital	-	-	-	-	-	-	-	-	(4,400,000,000)
Less: Intangible assets	-	-	-	(57,331,496)	-	-	-	-	(57,331,496)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(6,789,996,287)	-	-	-	(6,789,996,287)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(193,354,000)	-	-	(193,354,000)
Total equity as on 30 September 2025	16,099,906,680	1,989,633	22,735,466,258	34,606,034,627	-	-	2,019,211,456	336,148	101,862,944,800
Total equity as on 30 September 2024	16,099,906,680	1,989,633	22,735,466,258	39,113,796,006	-	-	3,399,509,641	338,758	107,751,007,575


*Note: General/other reserves	01.01.2025	30.09.2024
General reserve	23,711,199,084	23,705,513,195
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	121,083,527	74,554,665
Total	23,864,282,611	23,812,067,859



Md. Abdur Rahim FCA
 Chief Financial Officer

Dhaka: 29 October 2025


Md. Habibul Kahman
 Company Secretary


Md. Omar Faruk Khan
 Managing Director


Mohammad Khurshid Wahab
 Independent Director


Md. Abdus Salam FCA, FCS
 Independent Director



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

(Amount in Taka)

Particulars	Note	As at 30 September 2025	As at 31 December 2024
Property and assets			
Cash in hand	6.0	120,678,739,645	107,376,027,108
Cash in hand (including foreign currency)	6.1	30,472,401,195	32,335,624,310
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	90,206,338,450	75,040,402,798
Balance with other banks & financial institutions	7.0	105,476,541,678	100,922,063,002
In Bangladesh	7.i	90,652,093,134	86,135,788,284
Outside Bangladesh	7.ii	14,824,448,544	14,786,274,718
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8.0	187,737,663,647	186,964,014,922
Government	8.1	170,807,359,207	169,671,957,824
Others	8.2	16,930,304,440	17,292,057,098
Investments	9.0	1,818,600,557,180	1,551,283,710,470
General investments etc.	9.1	1,803,059,742,343	1,534,235,310,296
Bills purchased & discounted	9.2	15,540,814,837	17,048,400,174
Fixed assets including premises		16,810,254,449	17,341,953,163
Other assets	10.0	57,070,452,273	261,345,599,125
Non - banking assets		-	-
Total property and assets		2,306,374,208,872	2,225,233,367,790
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		171,368,355,844	292,256,492,246
Deposits & other accounts		1,800,127,082,959	1,596,427,351,567
Mudaraba savings deposits		555,279,456,647	473,652,663,490
Mudaraba term deposits		711,796,488,754	623,016,280,183
Other mudaraba deposits		339,522,900,603	311,657,860,657
Al- wadeeah current and other deposit accounts		183,598,566,328	181,000,779,080
Bills payable		9,929,670,626	7,099,768,157
Mudaraba Bond		30,800,000,000	30,800,000,000
Mudaraba perpetual bond		11,000,000,000	11,000,000,000
Mudaraba redeemable subordinated bond		19,800,000,000	19,800,000,000
Other liabilities	11.0	233,525,678,884	235,023,515,800
Deferred tax liabilities		917,115,886	1,073,039,127
Total liabilities		2,236,738,233,573	2,155,580,398,740
Capital/shareholders' equity		69,635,975,299	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	30,635,982,547	30,777,244,882
Retained earnings		164,619,814	40,351,229
Total liabilities & shareholders' equity		2,306,374,208,872	2,225,233,367,790

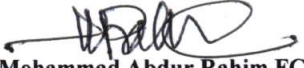


Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-audited)
As at 30 September 2025

(Amount in Taka)

Particulars	Note	As at 30 September 2025	As at 31 December 2024
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		29,024,097,998	34,503,739,572
Letters of guarantee		20,645,480,020	21,729,353,443
Irrevocable letters of credit (including back to back bills)		109,983,139,384	142,724,354,963
Bills for collection		36,159,682,961	50,664,908,672
Other contingent liabilities		8,174,045	8,174,045
Total		195,820,574,408	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		195,820,574,408	249,630,530,695
Net Asset Value (NAV) per share	22(a)	43.25	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

Dhaka; 29 October 2025


Md. Abdus Salam FCA, FCS
Independent Director




Islami Bank Bangladesh PLC.
Condensed Profit & Loss Account (Un-audited)
For the 3rd Quarter ended 30 September 2025

(Amount in Taka)


Particulars	Note	01 January to 30 September 2025	01 January to 30 September 2024	01 July to 30 September 2025	01 July to 30 September 2024
Operating income					
Investment income	16.0	92,229,053,027	94,459,960,736	30,347,205,521	35,100,846,869
Profit paid on mudaraba deposits		(80,426,033,939)	(63,577,209,453)	(27,193,880,468)	(23,819,004,155)
Net investment income		11,803,019,088	30,882,751,283	3,153,325,053	11,281,842,714
Income from investments in shares & securities		5,565,334,741	3,251,374,422	1,472,980,704	1,177,650,385
Commission, exchange & brokerage income	17.0	4,422,892,115	9,333,624,064	1,388,281,468	2,492,296,971
Other operating income		8,393,250,024	6,505,632,835	3,224,005,633	1,564,173,912
		18,381,476,879	19,090,631,321	6,085,267,804	5,234,121,268
Total operating income		30,184,495,967	49,973,382,604	9,238,592,857	16,515,963,982
Operating expenses					
Salary & allowances		18,730,433,583	17,799,181,197	5,695,390,101	6,088,779,984
Rent, taxes, insurances, electricity etc.	18.0	1,758,883,929	1,956,366,374	462,603,218	685,279,228
Legal expenses		12,161,325	8,834,390	7,049,150	3,564,083
Postage, stamps and telecommunication etc.	19.0	297,143,782	201,691,579	93,906,890	53,129,556
Stationery, printing and advertisement etc.	20.0	150,995,372	165,717,152	57,724,432	56,882,270
Chief executive's salary & fees		12,272,548	15,075,786	1,935,484	3,931,014
Directors' fees & expenses		10,651,556	1,715,348	3,137,963	370,915
Shari'ah supervisory committee's fees & expenses		1,430,627	1,065,600	396,295	131,200
Auditors' fees		2,679,500	2,587,500	862,500	862,500
Depreciation and repair to bank's assets	21.0	1,139,596,291	1,135,376,922	453,511,425	431,205,977
Zakat expenses		-	897,429,652	-	299,143,218
Other expenses		5,782,988,599	11,166,857,368	1,978,986,465	4,333,780,347
Total operating expenses		27,899,237,111	33,351,898,867	8,755,503,922	11,957,060,291
Profit/ (loss) before provision		2,285,258,857	16,621,483,737	483,088,936	4,558,903,691
Provision for investments & off- balance sheet items	11.1	274,210,000	5,455,800,000	24,120,000	2,501,800,000
Provision for diminution in value of investments in shares		110,321,016	573,465,192	3,156,827	71,496,163
Other provisions		221,577,628	1,314,556,517	1,000,000	1,065,461,916
Total provision		606,108,644	7,343,821,709	28,276,827	3,638,758,079
Total profit/(loss) before taxes		1,679,150,213	9,277,662,028	454,812,109	920,145,612
Provision for taxation for the period		891,486,429	6,835,410,213	220,714,804	1,926,011,066
Current tax	11.3	1,002,888,896	6,958,512,680	265,956,790	1,982,953,052
Deferred tax		(111,402,467)	(123,102,467)	(45,241,986)	(56,941,986)
Net profit/ (loss) after tax		787,663,783	2,442,251,815	234,097,304	(1,005,865,454)
Retained earnings from previous year/period		40,351,229	1,609,990,668	108,183,671	2,966,747,865
Revaluation reserve of securities/assets transferred to retained earnings		-	-	-	-
Add: Net profit after tax		787,663,783	2,442,251,815	234,097,304	(1,005,865,454)
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		112,604,731	68,814,534	69,638,717	25,848,520
Profit available for appropriation		940,619,744	4,121,057,017	411,919,693	1,986,730,931
Appropriation:		940,619,744	4,121,057,017	411,919,693	1,986,730,931
Statutory reserve	14.0	-	-	-	-
General reserve		-	-	-	-
Dividend		-	1,609,990,668	-	-
Start up Fund		7,876,638	24,422,518	2,340,973	(10,058,655)
Coupon/Dividend for perpetual bond holders		768,123,292	738,705,754	244,958,906	248,851,509
Retained earnings		164,619,814	1,747,938,077	164,619,814	1,747,938,077
Earnings Per Share (EPS)	23(a)	0.49	1.52	0.15	(0.62)

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
Dhaka; 29 October 2025

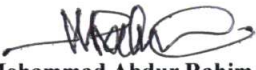

Md. Abdus Salam FCA, FCS
Independent Director

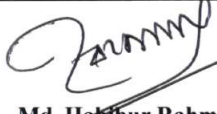


Islami Bank Bangladesh PLC.
Condensed Cash Flow Statement (Un-audited)
For the 3rd Quarter ended 30 September 2025

(Amount in Taka)

Particulars	Note	01 January to 30 September 2025	01 January to 30 September 2024
Cash flows from operating activities			
Investment income		85,773,019,315	88,347,955,549
Profit paid on mudaraba deposits		(74,432,251,167)	(55,593,596,558)
Income/dividend receipt from investments in shares & securities		3,935,157,692	4,621,690,900
Fees & commission receipt in cash		4,422,892,115	9,333,624,064
Recovery from written off investments		86,835,058	110,914,744
Payments to employees		(21,231,613,160)	(19,285,792,626)
Cash payments to suppliers		(264,537,969)	(296,754,296)
Income tax paid		(7,168,022,810)	(6,064,174,854)
Receipts from other operating activities		7,673,925,272	5,751,402,629
Payments for other operating activities		(8,200,202,663)	(13,074,085,959)
(i) Operating profit before changes in operating assets		(9,404,798,317)	13,851,183,593
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		(267,316,846,710)	(23,816,286,394)
(Increase)/decrease of other assets		204,275,146,852	(66,961,979,406)
Increase/(decrease) of placement from other banks		(120,888,136,402)	43,317,168,144
Increase/(decrease) of deposits from other banks		3,207,582,212	3,207,582,212
Increase/(decrease) of deposits received from customers		200,492,149,180	14,586,853,614
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		8,779,333,945	10,214,322,302
(ii) Cash flows from operating assets and liabilities		28,549,229,077	(19,452,339,528)
Net cash flows from operating activities (A)=(i+ii)		19,144,430,760	(5,601,155,935)
Cash flows from investing activities			
Proceeds from sale of securities		-	-
Payment for purchase of securities/BGIB/Special Bond		(814,542,725)	(87,485,179,801)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(360,918,445)	(297,909,349)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		(1,175,461,170)	(87,783,089,151)
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	(1,000,000,000)
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		-	(1,609,990,668)
Net cash flows from financing activities (C)		-	(2,609,990,668)
Net increase/(decrease) in cash (A+B+C)		17,968,969,590	(95,994,235,754)
Add/(less): effects of exchange rate changes on cash & cash equivalent		(111,778,377)	48,442,545
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		226,155,281,323	123,537,754,026
Net Operating Cash Flow Per Share (NOCFPS)	24(a)	11.89	(3.48)


Mohammad Abdur Rahim FCA
Chief Financial Officer


Md. Habibur Rahman
Company Secretary


Md. Omar Faruk Khan
Managing Director


Mohammad Khurshid Wahab
Independent Director

Dhaka; 29 October 2025

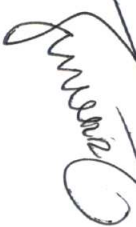





Md. Abdus Salam FCA, FCS
Independent Director

Islami Bank Bangladesh PLC.
Condensed Statement of Changes in Equity (Un-audited)
For the 3rd Quarter ended 30 September 2025

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	01 January to 30 September 2025
	2	3	4	5	6	7	8	9
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	-	-	-	-	(70,377,957)	-	112,604,731	42,226,774
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	(111,778,377)	-	-	-	40,894,000
Revaluation reserve of securities/assets transferred to retained earnings	-	-	-	-	-	-	-	(111,778,377)
Net gain and losses not recognized in the Profit & Loss Account	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	787,663,783	787,663,783
Transfer to reserve	-	-	-	-	-	-	-	-
Dividend:	-	-	-	-	-	-	-	-
Bonus shares	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start-up Fund transferred from retained earnings	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(7,876,638)	(7,876,638)
Total shareholders' equity as on 30 September 2025	16,099,906,680	1,989,633	22,735,466,258	23,650,642,628	6,789,996,287	193,354,000	164,619,814	69,635,975,299
Total shareholders' equity as on 30 September 2024	16,099,906,680	1,989,633	22,735,466,258	23,715,892,142	6,860,374,244	138,580,000	1,747,938,077	71,300,147,034
Add: Mudaraba perpetual bond	-	-	-	-	-	-	-	11,000,000,000
Add: Subordinated bond	-	-	-	-	-	-	-	19,800,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	10,892,960,000	-	-	-	10,892,960,000
Less: Excess tier-II capital	-	-	-	-	-	-	-	(4,400,000,000)
Less: Intangible assets	-	-	-	(57,331,496)	-	-	-	(57,331,496)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(6,789,996,287)	-	-	(6,789,996,287)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(193,354,000)	-	(193,354,000)
Total equity as on 30 September 2025	16,099,906,680	1,989,633	22,735,466,258	34,486,271,132	-	-	164,619,814	99,888,253,516
Total equity as on 30 September 2024	16,099,906,680	1,989,633	22,735,466,258	39,017,620,888	-	-	1,747,938,077	106,002,921,536

*Note: General/other reserves	01.01.2025	30.09.2024
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	74,554,665
Total	23,762,421,005	23,715,892,142

Md. Habibul Rahman
Company Secretary

Md. Omar Faruk Khan
Managing Director

Md. Abdus Salam FCA, FCS
Independent Director



Dhaka: 29 October 2025

Islami Bank Bangladesh PLC. and its Subsidiaries
Notes to the condensed consolidated interim financial report (Un-audited)
As at and for the 3rd Quarter ended 30 September 2025

1.0 The Bank and its activities

- 1.1 Islami Bank Bangladesh PLC (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) Limited and Chittagong Stock Exchange (CSE) Limited. The Bank carries out its business activities through its Head Office in Dhaka, 16 Zonal Offices, 400 branches including 79 Authorised Dealer (AD) branches and 265 Sub-branches, 2783 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 3rd Quarter ended 30 September 2025 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" 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 3 (three) offshore-banking units (OBUs) located at Head Office Complex Branch, Agrabad Branch and Uttara 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 3rd Quarter ended 30 September 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, per Rule 13 of Securities & Exchange Rules 1987 and Financial Reporting Act 2015. 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 International Financial Reporting Standards (IFRS).

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 579th meeting held on 29 October 2025 and was subsequently approved by the Board in its 378th meeting held on the same day.



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 judgements 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 up to 3rd Quarter from 1 January 2025 to 30 September 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 and its Subsidiaries in this condensed consolidated and separate interim financial report are the same as those applied by the Bank and its Subsidiaries 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.



	30.09.2025 Taka	31.12.2024 Taka
6.0 Cash in hand		
Cash in hand (including foreign currency) (Note 6.1)	30,472,401,195	32,335,624,310
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)	90,206,338,450	75,040,402,798
Total	120,678,739,645	107,376,027,108
6.1 Cash in hand (including foreign currency)		
In local currency	30,256,411,341	32,146,579,824
In foreign currency	215,989,854	189,044,486
Total	30,472,401,195	32,335,624,310
6.2 Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)		
(a) Balance with Bangladesh Bank		
In local currency	86,787,137,994	66,153,891,333
In foreign currency	2,897,939,843	6,935,991,517
Sub-total	89,685,077,837	73,089,882,850
(b) Balance with Sonali Bank Ltd. (as agent of Bangladesh Bank)		
In local currency	521,260,613	1,950,519,948
In foreign currency	-	-
Sub-total	521,260,613	1,950,519,948
Total (a+b)	90,206,338,450	75,040,402,798
6(a) Consolidated cash in hand		
6(a)(i) Cash in hand (including foreign currency)		
Islami Bank Bangladesh PLC	30,472,401,195	32,335,624,310
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	49,214	25,600
Sub total	30,472,450,409	32,335,649,910
6(a)(ii) Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)		
Islami Bank Bangladesh PLC	90,206,338,450	75,040,402,798
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Sub total (ii)	90,206,338,450	75,040,402,798
Total (i+ii)	120,678,788,859	107,376,052,708
7.0 Balance with other banks & financial institutions		
i) In Bangladesh (in AWCA, MSA, SNDA & MTDR Accounts)	90,652,093,134	86,135,788,284
ii) Outside Bangladesh (In AWCA)	14,824,448,544	14,786,274,718
Total (i+ii)	105,476,541,678	100,922,063,002
7(a) Consolidated Balance with other banks & financial institutions		
Islami Bank Bangladesh PLC	105,476,541,678	86,135,788,284
Islami Bank Securities Limited	6,164,227,461	5,886,241,625
Islami Bank Capital Management Limited	409,404,042	403,209,426
Inter-company balances	(1,203,439,752)	(1,488,654,953)
Total	110,846,733,429	90,936,584,382
8.0 Investments in shares & securities		

Particulars	Remarks	Book value as at 30.09.2025 (Taka)	Book value as at 31.12.2024 (Taka)
8.1 Government			
Bangladesh Shipping Corporation	Quoted	228,000,000	189,400,000
MPETROLEUM	Quoted	4,703,372	9,751,990
BSCCL	Quoted	110,080,538	110,080,537
TITASGAS	Quoted	4,350,232	4,350,232
Karmasangsthan Bank	Un-Quoted	10,000,000	10,000,000
Central Depository Bangladesh Ltd.	Un-Quoted	6,277,770	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	52,800,000,000	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 (8.1)		170,803,013,912	169,667,612,529
Government- Special Fund			
BSCCL	Quoted	4,345,295	4,345,295
MPETROLEUM	Quoted	-	-
Sub Total Government-Special Fund		4,345,295	4,345,295
Total Government (8.1)		170,807,359,207	169,671,957,824
8.2 Other than Government		16,930,304,440	17,292,057,098
Total (8.1+8.2)		187,737,663,647	186,964,014,922



	30.09.2025 Taka	31.12.2024 Taka
8(a) Consolidated investments in shares & securities		
8(a)(i) Government		
Islami Bank Bangladesh PLC	170,807,359,207	169,671,957,824
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company balances	-	-
Sub total (i)	170,807,359,207	169,671,957,824
8(a)(ii) Others		
Islami Bank Bangladesh PLC	16,930,304,440	17,292,057,098
Islami Bank Securities Limited	3,376,739,941	3,243,615,573
Islami Bank Capital Management Limited	426,370,121	423,307,839
Inter-company balances	(3,299,832,000)	(3,299,832,000)
Sub total (ii)	17,433,582,502	17,659,148,510
Total (i+ii)	188,240,941,709	187,331,106,334
9.0 Investments		
General investments etc. (Note-9.1)	1,803,059,742,343	1,534,235,310,296
Bills purchased & discounted (Note-9.2)	15,540,814,837	17,048,400,174
Total	1,818,600,557,180	1,551,283,710,470
9.1 General investments etc.		
i) In Bangladesh		
Bai - Murabaha	976,279,765,423	968,720,261,742
Bai - Muajjal	99,989,976,832	103,959,857,088
Hire Purchase under Shirkatul Melk	276,508,995,434	278,316,801,472
Hire Purchase under Shirkatul Melk (HPSM in FC-OBUE)	4,137,916,340	4,030,705,788
Hire Purchase under Shirkatul Melk (HPSM in FC-GTF)	2,766,293,367	2,335,561,150
Bai-Murabaha Import Bills	312,045,304,268	38,449,931,875
Baim- FC Bills	20,959,884,617	18,979,163,740
Musharaka	274,269,074	270,051,224
Mudaraba	4,744,448,006	4,700,050,000
Bai - Salam	18,020,228,242	17,973,510,411
Murabaha Foreign Currency Investment	26,450,492,607	23,432,558,881
Quard	57,217,241,992	69,714,270,784
Khidmah (Credit) Card	3,664,926,140	3,352,586,142
Sub total (i)	1,803,059,742,343	1,534,235,310,296
ii) Out side Bangladesh		
Overseas Investment	-	-
Sub total (ii)	-	-
Total (i+ii)	1,803,059,742,343	1,534,235,310,296
9.1(a) Consolidated general investments etc.		
Islami Bank Bangladesh PLC	1,803,059,742,343	1,534,235,310,296
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company balances	(4,700,000,000)	(4,700,000,000)
Total	1,798,359,742,343	1,529,535,310,296
9.2 Bills purchased & discounted		
i) In Bangladesh		
Musharaka doc. Bill (MDB)	3,533,814,284	3,879,084,519
ii) Outside Bangladesh		
Mudaraba Doc Bill (UPAS)-OBUE	9,930,982,816	9,856,047,830
Bai- As- Sarf (FDB)	926,868,817	1,406,704,462
MDB in FC	1,149,148,920	1,906,563,363
Sub-total (ii)	12,007,000,553	13,169,315,655
Total (i+ii)	15,540,814,837	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

30.09.2025 Taka	31.12.2024 Taka
15,540,814,837	17,048,400,174
-	-
-	-
15,540,814,837	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
 Accrued income
 IB General account
 mCash adjustment
 Dividend Income Receivable
 Master Card Receivable
 ATM receivable/UPI Receivable
 Agent RDS Receivable
 POS Receivable
 Advance against capital expenditure
 Foreign remittance incentive receivable
 NPS Receivable
 Placement to AD for MDB in FC (Local)
 Binimoy Receivable
 BEFTN adjustment
 Others
Total

437,230,553	386,122,562
38,810,425	39,549,715
636,391,620	1,056,562,122
29,014,658	27,487,990
573,436,259	576,790,342
54,669,618	116,457,258
17,096,018	-
9,242,776,498	7,578,483,417
23,990,311,749	242,796,906,294
2,102,474,072	1,617,674,962
-	34,116,032
1,261,365,072	370,975,728
258,762,579	293,911,534
7,757,182	9,824,550
4,555,541,569	9,482,795
46,177,774	125,778,667
7,851,467,785	1,466,132,166
3,109,264,750	4,038,979,570
1,328,501,435	70,051,015
492,777,700	-
471,738,533	-
564,886,424	730,312,407
57,070,452,273	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

57,070,452,273	261,345,599,125
151,140,788	204,873,839
33,243,522	28,995,725
(5,644,541)	(139,558,157)
57,249,192,042	261,439,910,532

11.0 Other liabilities

Provision for classified & unclassified investments and off- balance sheet items (Note-11.1)
 Provision for diminution in value of investments in shares
 Other provisions
 Compensation account
 Profit/ rent /compensation suspense
 Current tax (Note-11.2)
 Zakat payable
 Foreign correspondents charges
 Incentive bonus payable
 Payable against expenditure
 Clearing/BEFTN/RTGS adjustment
 Substitute cash assistance
 Payable to PF, BF, SAF & GF
 Deferred/Unearned Airtime Commission
 F.C. Payable for Islami Bank Cards
 Unclaimed dividend
 Stimulus & BB Cover fund against QSF
 Agri. Refinance COVID-19
 Cover Fund HPSM FC-GTF
 Automated Challan System
 Lease obligation on ROU assets
 Start-Up Fund for investment
 eWallet Payable
 Others
Total

72,105,004,216	71,830,808,491
1,214,843,928	1,104,522,912
4,863,928,234	3,578,550,606
9,622,626,467	11,231,939,013
97,512,994,642	81,263,070,496
19,319,133,249	25,468,023,486
24,119,190	29,643,690
52,098,243	61,702,079
275,445,655	1,914,352,684
328,406,498	825,535,473
276,771,235	2,049,252,523
2,324,000	-
145,385,312	350,029,746
200,000	170,000
154,256,254	154,230,621
10,895,525	22,858,247
1,430,250	1,430,250
1,710,922,239	3,532,625,349
5,426,381,231	3,134,766,654
43,326,873	243,698
3,840,091,791	3,840,091,791
229,568,113	221,691,644
417,659,502	293,623,590
15,947,866,238	23,264,352,758
233,525,678,884	234,173,515,800



16.0 Investment income	Jan-Sep, 2025	Jan-Sep, 2024
Income from general investment	85,431,303,501	88,615,908,987
Profit on deposits with other banks & financial institutions	6,797,749,526	5,844,051,749
Total	92,229,053,027	94,459,960,736
16(a) Consolidated investment income		
Islami Bank Bangladesh PLC	92,229,053,027	94,459,960,736
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	(73,886,301)	(77,115,894)
Total	92,155,166,726	94,382,844,842
17.0 Commission, exchange & brokerage income		
Commission income	2,726,888,604	3,866,879,662
Exchange income	1,696,003,511	5,466,744,402
Total	4,422,892,115	9,333,624,064
17(a) Consolidated commission, exchange & brokerage income		
Islami Bank Bangladesh PLC	4,422,892,115	9,333,624,064
Islami Bank Securities Limited	16,321,208	23,512,279
Islami Bank Capital Management Limited	-	-
Total	4,439,213,323	9,357,136,343
18.0 Rent, taxes, insurances, electricity etc.		
Rent, rates and taxes	874,173,341	809,501,847
Insurance	512,402,349	764,892,200
Electricity and lighting	372,308,239	381,972,328
Total	1,758,883,929	1,956,366,374
18(a) Consolidated rent, taxes, insurances, electricity etc.		
Islami Bank Bangladesh PLC	1,758,883,929	1,956,366,374
Islami Bank Securities Limited	5,417,456	5,466,096
Islami Bank Capital Management Limited	-	-
Total	1,764,301,385	1,961,832,470
19.0 Postage, stamps, telecommunications etc.		
Telephone	205,565,333	118,878,931
Postage & stamps	90,476,637	81,283,143
Fax & internet	1,101,812	1,529,504
Total	297,143,782	201,691,579
19(a) Consolidated postage, stamps and telecommunication etc.		
Islami Bank Bangladesh PLC	297,143,782	201,691,579
Islami Bank Securities Limited	190,559	148,009
Islami Bank Capital Management Limited	166,488	193,410
Total	297,500,829	202,032,998
20.0 Stationery, printing and advertisement etc.		
Paper & table stationery	47,869,364	44,321,451
Printing and stationery (registers and forms)	6,714,874	13,624,088
Advertisement & publicity	96,411,134	107,771,613
Total	150,995,372	165,717,152
20(a) Consolidated stationery, printing and advertisement etc.		
Islami Bank Bangladesh PLC	150,995,372	165,717,152
Islami Bank Securities Limited	148,306	288,102
Islami Bank Capital Management Limited	141,602	96,330
Total	151,285,280	166,101,584
21.0 Depreciation/amortization and repair to bank's assets		
Depreciation/amortization	892,538,639	916,814,543
Repair of bank's properties/assets	247,057,652	218,562,379
Total	1,139,596,291	1,135,376,922
21(a) Consolidated depreciation/amortization and repair to bank's assets		
Islami Bank Bangladesh PLC	1,139,596,291	1,135,376,922
Islami Bank Securities Limited	2,878,919	3,114,566
Islami Bank Capital Management Limited	1,539,000	1,751,087
Total	1,144,014,210	1,140,242,575



11.1 Provision maintained for un-classified, classified investment and Off-balance sheet items including Off-shore Banking Units (OBU)	30 September 2025 Taka	31 December 2024 Taka
a. Opening balance	71,830,800,000	66,671,780,000
General Provision for Unclassified Investment including OBU	5,959,200,000	16,941,960,000
Provision for Classified Investment	60,022,400,000	48,662,850,000
Provision for Off-Balance Sheet items	5,849,200,000	1,066,970,000
b. Total deduction/adjustment from classified investment for the period	-	3,222,197
c. Available balance of provision (a-b)	71,830,800,000	66,668,557,803
d. Provision made during the period	274,210,000	4,089,462,197
General Provision for Unclassified Investment including OBU	2,840,670,000	(10,982,760,000)
Provision for Classified Investment	2,262,430,000	10,289,992,197
Provision for Off-Balance Sheet items	(4,828,890,000)	4,782,230,000
e. Closing balance (c+d)	72,105,010,000	71,830,800,000
General Provision for Unclassified Investment including OBU	8,799,870,000	5,959,200,000
Provision for Classified Investment	62,284,830,000	60,022,400,000
Provision for Off-Balance Sheet items	1,020,310,000	5,849,200,000

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

Particulars	Required Provision for 30.09.2025 (Taka)	Maintained Provision for 30.09.2025 (Taka)
General provision on unclassified investment	8,799,870,000	8,799,870,000
Provision for Classified OBU investment	10,181,370,000	1,072,780,000
Provision for classified investments	786,323,450,000	56,212,050,000
Provision for investments considering qualitative judgment	87,639,040,000	5,000,000,000
Total provision for investment	892,943,730,000	71,084,700,000
General provision on off-balance sheet items	1,020,313,489	1,020,310,000
Total provision for investment including off balance sheet items at the end of the period	893,964,043,489	72,105,010,000
Provision surplus/(deficit) as at September 30, 2025.		(821,859,033,489)

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

Particulars	Required Provision for 30.09.2025 (Taka)	Maintained Provision for 30.09.2025 (Taka)
Provision for other assets including IBDA & Placement	41,881,001,153	4,863,928,234
Total Provision Requirement and maintained for other assets at the end of the period	41,881,001,153	4,863,928,234
Provision for other assets surplus/(deficit) as at September 30, 2025		(37,017,072,919)

(*) The aggregate required total provision for other assets of the bank in Tk.4,188.10 crore and maintained provision as per Financial Statements as at 30 September 2025 is Tk. 486.39 crore resulting actual shortfall in maintaining provision is Tk. 3,701.71 crore.

(**) The aggregate required total provision for General Investment including off balance sheet items and provision for other assets of the bank is Tk.93,584.50 crore and maintained provision as per Financial Statements for the period ended September 30, 2025 is Tk.7,696.89 crore resulting actual shortfall in provision is Tk . 85,887.61 crore which includes Tk . 16,125.30 Crore (Tk.85,887.61 crore -Tk.69,770.85 crore) of additional provision requirement in comparison to required provision as at 31st December 2024. While preparing the Financial Statements for the period ended September 30, 2025, we maintain lump sum provision amount of Tk .27.42 crore for investments & off- balance sheet items with the anticipation that we will maintain the provision at year end 2025 as per time bound action plan being approved by the Board of Directors and has been submitted to Bangladesh Bank vide our letter no. ইবা/প্রক/এমডিএস/২০২৫/২০৯, তারিখঃ ১৫.১০.২০২৫।

11.1.3 Total Provision Requirement and maintained for diminution in value of investments in shares at September 30, 2025

Particulars	Required Provision for 30.09.2025 (Taka)	Maintained Provision for 30.09.2025 (Taka)
Provision for diminution in value of investments in shares	1,214,843,928	1,214,843,928
Total Provision Requirement and maintained for diminution in value of investments in shares at	1,214,843,928	1,214,843,928
Provision surplus/(deficit) as at September 30, 2025	-	-

11.2 Current tax liability

	30 September 2025 Taka	31 December 2024 Taka
Opening balance of provision	33,177,607,969	29,283,955,182
Add: Provision made during the period/year (Note 11.3)	1,002,888,896	9,338,236,866
Add: Other provision made during the period/year	16,243,677	2,755,634,785
Less: Settlement for previous period/year	8,508,073,146	8,200,218,864
Total (a)	25,688,667,396	33,177,607,969
Advance income tax paid		
Opening balance of advance tax	7,709,584,483	8,765,267,245
Add: Payment made during the period/year	7,168,022,810	7,144,536,102
Less: Settlement for previous period/year	8,508,073,146	8,200,218,864
Total (b)	6,369,534,148	7,709,584,483
Net balance as at end of period/year (a-b)	19,319,133,249	25,468,023,486



11.3 Provision for current tax made during the period/year

Income tax @ 37.5% on taxable profit

Add: Income tax @ 20% on dividend income

Capital Gain @ 15%

Estimated provision required for the period/year

998,914,130	9,293,834,972
3,290,114	41,903,477
684,652	2,498,417
1,002,888,896	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

1,679,150,213	10,207,359,479
16,450,570	209,517,385
4,564,344	16,656,113
1,658,135,298	9,981,185,981
9,708,046,113	16,486,431,881
519,726,764	1,684,057,936
10,846,454,646	24,783,559,926

11.4 Reconciliation of effective tax rate

Profit before income tax as per profit/loss account

Income Tax using the domestic corporate tax rate

Factors affecting the tax charge for current year:

Non deductible expenses

Tax exempt income

Tax savings from reduced tax rates

Total income tax expenses

30.09.2025		31.12.2024	
%	Taka	%	Taka
	1,679,150,213		10,207,359,479
37.50%	629,681,330	37.50%	3,827,759,804
35.97%	604,004,753	60.57%	6,182,411,955
-13.51%	(226,891,360)	-6.19%	(631,521,726)
-0.23%	(3,905,827)	-0.40%	(40,413,168)
59.73%	1,002,888,896	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

233,525,678,884	235,023,515,800
4,967,732,459	5,022,296,574
118,806,795	115,617,641
(4,768,721,981)	(4,881,997,037)
233,843,496,157	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 3rd quarter (Q3) ended 30 September 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	Bank 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	Bank 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 September 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
6,789,996,287	6,860,374,244
193,354,000	152,460,000
9,305,150	121,083,527
1,989,633	1,989,633
32,000,000	32,000,000
30,635,982,547	30,777,244,882



22.0 Net Assets Value (NAV)

- a) Net Assets of the Bank
Weighted average number of ordinary share during the period
Net Assets Value (NAV) per share of the Bank

30 September 2025 Taka	31 December 2024 Taka
69,635,975,299	69,652,969,050
1,609,990,668	1,609,990,668
43.25	43.26

- b) Consolidated Net Assets
Weighted average number of ordinary share during the period
Consolidated Net Assets Value (NAV) per share

71,610,666,584	71,417,618,695
1,609,990,668	1,609,990,668
44.48	44.36

23.0 Earnings Per Share (EPS)

- a) Earnings per share of the Bank

Attributable profit for the period
Weighted average number of ordinary share during the period
Basic earnings per share (EPS) of the Bank

01 January to 30 September 2025 Taka	01 January to 30 September 2024 Taka
787,663,783	2,442,251,815
1,609,990,668	1,609,990,668
0.49	1.52

EPS on Solo basis for the period from January to September 2025 has been decreased due to increase of the PPD cost, decreased of investment income due to increase of classified investment compared to previous period.

Diluted earnings per share is not applicable since there is no possibility of dilution of shares during the year/period.

- b) Consolidated earnings per share

Attributable profit for distribution to shareholders of IBBPLC for the period
Weighted average number of ordinary share during the period
Consolidated basic earnings per share (EPS)

997,705,423	2,677,192,144
1,609,990,668	1,609,990,668
0.62	1.66

24.0 Net Operating Cash Flow Per Share (NOCFPS)

- a) Net Operating Cash Flow Per Share (NOCFPS) of the Bank

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

19,144,430,760	(5,601,155,935)
1,609,990,668	1,609,990,668
11.89	(3.48)

- b) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)

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

20,022,535,045	(4,869,414,100)
1,609,990,668	1,609,990,668
12.44	(3.02)

The Net Operating Cash Flow Per Share (NOCFPS) on solo basis has increased by Tk. 15.37 (-3.48 to 11.89) than that of previous corresponding period mainly due to increase of deposit from customers of Tk.20,369.97 million during the period i.e. 01 January 2025 to 30 September 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 3rd Quarter ended 30 September 2025

Amount in Taka

Particulars	01 January to 30 September 2025	01 January to 30 September 2024
Profit before tax as per profit and loss accounts	1,679,150,213	9,277,662,028
Adjustment for non cash items		
Provision for investments & off- balance sheet exposures	274,210,000	5,455,800,000
Provision for diminution in value of investments in shares	110,321,016	573,465,192
Other provisions	221,577,628	1,314,556,517
Depreciation of property plant & equipment	892,538,639	916,814,543
Foreign exchange gain/(Loss)	(111,778,377)	48,442,545
Profit on sale of the fixed assets	36,809,272	18,834,537
	1,423,678,178	8,327,913,333
Increase/decrease in operating assets & liabilities		
Investments to customers	(267,316,846,710)	(23,816,286,394)
Other assets	204,275,146,852	(66,961,979,406)
Placement from other banks	(120,888,136,402)	43,317,168,144
Deposits from other banks	3,207,582,212	3,207,582,212
Deposits received from customers	200,492,149,180	14,586,853,614
Other liabilities	3,439,730,047	12,524,105,387
Income tax paid	(7,168,022,810)	(6,064,174,854)
	16,041,602,369	(23,206,731,296)
Cash flows from operating activities as per cash flow statement	19,144,430,760	(5,601,155,935)



Islami Bank Bangladesh PLC.
Consolidated segment reporting
For the 3rd Quarter ended 30 September 2025

A. Segmental operating profit and loss

Annexure - B

(Amount in Taka)

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 including Shares & Securities	17,148,120,000	10,718,470,000	1,314,560,000	1,697,110,000	2,814,630,000	1,113,090,000	3,948,060,000	1,899,570,000	1,179,450,000	56,457,493,934	98,290,553,934
Profit paid on mudaraba deposits	(7,257,140,000)	(5,779,190,000)	(2,950,720,000)	(4,979,380,000)	(2,912,120,000)	(4,992,820,000)	(2,815,960,000)	(4,360,700,000)	(5,004,430,000)	(39,344,279,116)	(80,396,739,116)
Profit received/(paid) on IB General Account	(39,032,000,000)	(3,099,600,000)	3,961,800,000	5,861,430,000	2,446,010,000	8,879,680,000	(5,220,800,000)	3,060,000,000	8,107,300,000	15,016,180,000	-
Net investment income	(29,141,020,000)	1,839,880,000	2,345,640,000	2,579,160,000	2,348,520,000	4,899,350,000	(4,088,700,000)	598,870,000	4,282,320,000	32,129,394,818	17,893,814,818
Commission, exchange & other income	1,422,390,000	1,635,940,000	297,790,000	476,300,000	285,490,000	257,270,000	387,880,000	273,940,000	245,660,000	7,556,027,911	12,838,687,911
Total operating income	(27,718,630,000)	3,475,820,000	2,643,430,000	3,055,460,000	2,634,010,000	5,257,220,000	(3,700,820,000)	872,810,000	4,527,980,000	39,685,422,728	30,732,502,728
Total operating expenses	(969,970,000)	(1,332,930,000)	(904,490,000)	(1,255,570,000)	(1,122,290,000)	(996,320,000)	(1,097,840,000)	(1,094,030,000)	(1,008,680,000)	(19,123,811,576)	(27,935,961,576)
Operating Profit for the 3rd Quarter ended 30 September 2025	(28,688,600,000)	2,142,890,000	1,738,940,000	1,799,890,000	1,511,720,000	4,260,900,000	(4,798,660,000)	(221,220,000)	3,519,300,000	20,561,611,153	2,796,541,153
Operating Profit for the 3rd Quarter ended 30 September 2024	4,751,100,000	3,747,410,000	1,439,360,000	2,051,870,000	1,384,370,000	2,876,360,000	(1,472,400,000)	2,412,700,000	2,232,770,000	(3,357,794,868)	17,015,915,132

There are 18 operating segments including subsidiaries for the period ended 30 September 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.

