

**Islami Bank Bangladesh PLC.**

**Financial Statements**

**As at and for the 1st Quarter ended 31 March 2026**

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 31 March 2026**


Particulars	Note	Amount in Taka	
		As at 31 March 2026	As at 31 December 2025
<b>Property and assets</b>			
Cash in hand	6(a)	130,805,357,090	126,177,674,540
Cash in hand (including foreign currency)	6(a)(i)	38,503,865,783	36,025,453,775
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	92,301,491,307	90,152,220,765
<b>Balance with other banks &amp; financial institutions</b>	<b>7(a)</b>	<b>107,228,636,699</b>	<b>113,379,424,156</b>
In Bangladesh		96,522,241,299	95,594,766,158
Outside Bangladesh		10,706,395,400	17,784,657,998
<b>Placement with banks &amp; other financial institutions</b>		-	-
<b>Investments in shares &amp; securities</b>	<b>8(a)</b>	<b>200,414,913,931</b>	<b>196,911,274,328</b>
Government	8(a)(i)	182,932,109,205	179,427,149,206
Others	8(a)(ii)	17,482,804,726	17,484,125,122
<b>Investments</b>		<b>1,869,747,383,365</b>	<b>1,856,277,330,016</b>
General investments etc.	9.1(a)	1,854,937,448,952	1,840,338,355,281
Bills purchased & discounted	9.2(a)	14,809,934,412	15,938,974,735
<b>Fixed assets including premises</b>		<b>17,185,671,805</b>	<b>17,304,284,486</b>
<b>Other assets</b>	<b>10(a)</b>	<b>53,792,864,970</b>	<b>51,256,382,675</b>
<b>Non - banking assets</b>		-	-
<b>Total property and assets</b>		<b>2,379,174,827,858</b>	<b>2,361,306,370,201</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		<b>185,400,855,844</b>	<b>195,638,355,844</b>
<b>Deposits &amp; other accounts</b>		<b>1,856,984,837,730</b>	<b>1,816,413,442,965</b>
Mudaraba savings deposits		573,595,509,160	556,341,929,664
Mudaraba term deposits		752,282,367,799	730,172,252,916
Other mudaraba deposits		337,464,265,895	335,910,619,222
Al- wadeeah current and other deposit accounts		180,403,983,798	186,666,870,716
Bills payable		13,238,711,079	7,321,770,448
<b>Mudaraba Bond</b>		<b>26,400,000,000</b>	<b>26,400,000,000</b>
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable Subordinated Bond		15,400,000,000	15,400,000,000
<b>Other liabilities</b>	<b>11(a)</b>	<b>240,906,235,427</b>	<b>250,178,797,018</b>
<b>Deferred tax liabilities</b>		<b>957,681,476</b>	<b>997,361,423</b>
<b>Total liabilities</b>		<b>2,310,649,610,477</b>	<b>2,289,627,957,250</b>
<b>Capital/shareholders' equity</b>		<b>68,525,217,381</b>	<b>71,678,412,950</b>
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15 (a)	30,762,659,963	30,781,267,040
Retained earnings		(1,073,157,914)	2,061,432,470
Non-controlling interest		342,394	340,502
<b>Total liabilities &amp; shareholders' equity</b>		<b>2,379,174,827,858</b>	<b>2,361,306,370,201</b>

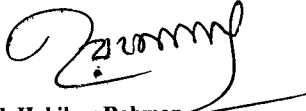


**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 31 March 2026**

Particulars	Note	Amount in Taka	
		As at 31 March 2026	As at 31 December 2025
<b>Off-balance Sheet Items</b>			
<b>Contingent liabilities</b>			
Acceptances & endorsements		25,063,929,200	28,651,051,335
Letters of guarantee		21,671,538,912	21,696,368,569
Irrevocable letters of credit (including back to back bills)		112,893,322,595	107,589,422,328
Bills for collection		38,755,418,508	40,600,710,864
Other contingent liabilities		8,174,045	8,174,045
<b>Total</b>		<b>198,392,383,260</b>	<b>198,545,727,141</b>
<b>Other commitments</b>			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>198,392,383,260</b>	<b>198,545,727,141</b>
Consolidated Net Asset Value (NAV) per share	22(b)	42.56	44.52


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. Altaf Hossain**  
**Managing Director (C. C)**

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

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

Dhaka; 12 May, 2026

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Profit & Loss Account (Un-audited)**  
**For the 1st Quarter ended 31 March 2026**


		Amount in Taka	
Particulars	Note	01 January to 31 March 2026	01 January to 31 March 2025
<b>Operating income</b>			
Investment income	16(a)	29,188,782,305	30,658,723,091
Profit paid on mudaraba deposits		(27,398,817,453)	(26,157,098,553)
<b>Net investment income</b>		<b>1,789,964,852</b>	<b>4,501,624,538</b>
Income from investments in shares & securities		1,437,482,156	2,733,157,120
Commission, exchange & brokerage income	17(a)	1,366,032,877	1,724,821,749
Other operating income		1,768,625,524	1,722,475,178
		<b>4,572,140,557</b>	<b>6,180,454,047</b>
<b>Total operating income</b>		<b>6,362,105,408</b>	<b>10,682,078,585</b>
<b>Operating expenses</b>			
Salary & allowances		6,417,324,843	6,416,257,812
Rent, taxes, insurances, electricity etc.	18(a)	387,034,215	384,701,322
Legal expenses		2,894,389	2,125,062
Postage, stamps and telecommunication etc.	19(a)	103,899,590	90,476,769
Stationery, printing and advertisement etc.	20(a)	36,850,599	36,905,807
Chief executive's salary & fees		4,400,000	5,513,102
Directors' fees & expenses		2,233,053	2,882,084
Shari'ah supervisory committee's fees & expenses		628,315	751,540
Auditors' fees		-	954,500
Depreciation and repair to bank's assets	21(a)	243,059,385	334,476,074
Zakat expenses		-	-
Other expenses		1,854,884,162	1,868,273,051
		<b>9,053,208,550</b>	<b>9,143,317,124</b>
<b>Total operating expenses</b>		<b>(2,691,103,142)</b>	<b>1,538,761,461</b>
<b>Profit/(loss) before provision</b>		<b>-</b>	<b>200,000,000</b>
Provision for investments & off- balance sheet items	11.1	55,193,365	110,968,772
Provision for diminution in value of investments in shares		111,208	253,105,235
Other provisions		-	-
<b>Total provision</b>		<b>55,304,573</b>	<b>564,074,007</b>
<b>Total profit/(loss) before taxes</b>		<b>(2,746,407,715)</b>	<b>974,687,455</b>
<b>Provision for taxation for the period</b>		<b>135,778,808</b>	<b>676,976,804</b>
Current tax		161,475,170	708,679,481
Deferred tax		(25,696,362)	(31,702,677)
<b>Net profit/(loss) after tax</b>		<b>(2,882,186,523)</b>	<b>297,710,650</b>
<b>Net profit after tax attributable to:</b>		<b>(2,882,186,523)</b>	<b>297,710,650</b>
Equity holders of Bank		(2,882,188,415)	297,708,383
Non-controlling interest		1,892	2,267
Retained earnings from previous year/period		2,061,415,753	1,702,814,695
Add: Net profit after tax (attributable to equity holders of Bank)		(2,882,188,415)	297,708,383
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		15,289,564	11,900,507
<b>Profit available for appropriation</b>		<b>(805,483,098)</b>	<b>2,012,423,585</b>
<b>Appropriation:</b>		<b>(805,483,098)</b>	<b>2,012,423,585</b>
Statutory reserve	14.0	-	-
General reserve		6,798,100	-
Dividend		-	-
Start up Fund		-	2,547,696
Coupon/Dividend for perpetual bond holders		260,876,716	260,136,989
Retained earnings		(1,073,157,914)	1,749,738,900
<b>Consolidated Earnings Per Share (EPS)</b>	23(b)	<b>(1.79)</b>	<b>0.18</b>


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

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

  
**Md. Ataf Hossain**  
**Managing Director (C. C)**

Dhaka; 12 May, 2026

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


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


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

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Cash Flow Statement (Un-audited)**  
**For the 1st Quarter ended 31 March 2026**

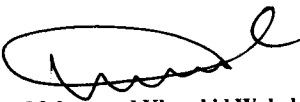
Amount in Taka


Particulars	Note	01 January to 31 March 2026	01 January to 31 March 2025
<b>Cash flows from operating activities</b>			
Investment income		16,605,407,279	24,075,348,065
Profit paid on mudaraba deposits		(26,682,925,346)	(25,293,084,262)
Income/ dividend receipt from investments in shares & securities		(3,700,180,660)	361,739,587
Fees & commission receipt in cash		1,366,032,877	1,724,821,749
Recovery from written off investments		5,418,116	50,398,692
Payments to employees		(8,917,689,649)	(8,098,303,514)
Cash payments to suppliers		(102,522,965)	(113,179,746)
Income tax paid		(143,500,031)	(2,671,275,192)
Receipts from other operating activities		1,563,999,124	1,498,558,241
Payments for other operating activities		(2,817,614,735)	(2,749,049,374)
<b>(i) Operating profit before changes in operating assets</b>		<b>(22,823,575,990)</b>	<b>(11,214,025,754)</b>
<b>Changes in operating assets and liabilities</b>			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		-	-
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(13,470,053,349)	(186,598,032,552)
(Increase)/decrease of other assets		(2,584,537,767)	158,390,878,644
Increase/(decrease) of placement from other banks		(10,237,500,000)	(51,243,936,366)
Increase/(decrease) of deposits from other banks		(773,543,390)	4,591,888,667
Increase/(decrease) of deposits received from customers		41,282,599,645	46,701,428,270
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		10,780,596,668	13,348,099,394
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>24,997,561,807</b>	<b>(14,809,673,943)</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>2,173,985,817</b>	<b>(26,023,699,696)</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		537,066,875	205,475,603
Payment for purchase of securities/BGIIB		(4,153,439,937)	(4,543,896,843)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(65,818,462)	(190,902,999)
Purchase/sale of subsidiaries		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(3,682,191,523)</b>	<b>(4,529,324,239)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		-	-
<b>Net cash flows from financing activities (C)</b>		<b>-</b>	<b>-</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>(1,508,205,707)</b>	<b>(30,553,023,936)</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent		(14,899,200)	(105,183,460)
Add: cash & cash equivalents at beginning of the year/period		239,557,098,696	213,098,911,808
<b>Cash &amp; cash equivalents at the end of the period</b>		<b>238,033,993,789</b>	<b>182,440,704,412</b>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>24(b)</b>	<b>1.35</b>	<b>(16.16)</b>

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

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

  
**Md. Anaf Hossain**  
**Managing Director (C. C)**

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

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


**Dhaka; 12 May, 2026**


**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Statement of Changes in Equity (Un-audited)**  
**For the 1st Quarter ended 31 March 2026**


Particulars	(Amount in Taka)									
	1	2	3	4	5	6	7	8	9	10 (2 to 9)
	Balance as at 01 January 2026	16,099,906,680	1,989,633	22,735,466,258	23,782,426,109	6,824,981,299	171,870,000	2,061,415,754	340,502	71,678,396,235
Depreciation adjustment & Deferred tax impact						(9,555,978)		15,289,564		5,733,587
Surplus/(deficit) on account of revaluation of properties										
Surplus/(deficit) on account of revaluation of investments (shares & securities) & Deferred tax impact							(950,000)			(950,000)
Net profit for the period					(14,899,200)			(2,882,188,415)	1,892	(14,899,200)
Transfer to reserve					6,798,100			(6,798,100)		(2,882,186,523)
Dividend:										
Bonus shares										
Cash dividend										
Start-up Fund transferred from retained earnings										
Coupon/dividend on perpetual bond								(260,876,716)		(260,876,717)
Total shareholders' equity as on 31 March 2026		16,099,906,680	1,989,633	22,735,466,258	23,774,325,009	6,815,425,322	170,920,000	(1,073,157,914)	342,394	68,525,217,381
Total shareholders' equity as on 31 March 2025		16,099,906,680	1,989,633	22,735,466,258	23,765,066,447	6,852,936,427	141,150,000	1,743,771,604	326,841	71,340,613,889
Add: Mudaraba Perpetual Bond										11,000,000,000
Add: Mudaraba Redeemable Subordinated Bond										15,400,000,000
Add: General Provision for Unclassified Investments and Off-Balance Sheet Items					15,891,300,000					15,891,300,000
Less: Yearwise redemption										(4,000,000,000)
Adjustment for intangible assets					(52,335,999)					(52,335,999)
Adjustment for currency translation differences					(15,357,839)					(15,357,839)
Less: Assets Revaluation Reserve						(6,815,425,322)				(6,815,425,322)
Less: Revaluation Reserve of Securities							(170,920,000)			(170,920,000)
Total equity as on 31 March 2026		16,099,906,680	1,989,633	22,735,466,258	39,650,267,170			(1,073,157,914)	342,394	99,762,478,222
Total equity as on 31 March 2025		16,099,906,680	1,989,633	22,735,466,258	35,452,382,920			1,743,771,604	326,841	102,330,850,390


\*Note: General/ other reserves  
General reserve 23,735,068,269  
Dividend equalization 32,000,000  
Currency translation differences (Translation reserve) 15,357,839  
Total 23,782,426,108

01.01.2026  
31.03.2025  
23,717,166,379  
32,000,000  
15,900,067  
23,765,066,446

  
Muhammad Abdur Rahim FCA  
Chief Financial Officer

  
Md. Habibur Rahman  
Company Secretary

  
Muhammad Khurshid Wahab  
Independent Director

  
Md. Abdus Salam FCA, FCS  
Independent Director

Md. Atiar Hossain  
Managing Director (C. C.)  
Dhaka; 12 May, 2026

**Islami Bank Bangladesh PLC.**  
**Condensed Balance Sheet (Un-Audited)**  
**As at 31 March 2026**


		Amount in Taka	
Particulars	Note	As at 31 March 2026	As at 31 December 2025
<b>Property and assets</b>			
<b>Cash in hand</b>	<b>6.0</b>	<b>130,805,291,127</b>	<b>126,177,654,056</b>
Cash in hand (including foreign currency)	6.1	38,503,799,820	36,025,433,291
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	92,301,491,307	90,152,220,765
<b>Balance with other banks &amp; financial institutions</b>	<b>7.0</b>	<b>102,326,784,971</b>	<b>108,708,260,852</b>
In Bangladesh	7.i	91,620,389,571	90,923,602,854
Outside Bangladesh	7.ii	10,706,395,400	17,784,657,998
<b>Placement with banks &amp; other financial institutions</b>		-	-
<b>Investments in shares &amp; securities</b>	<b>8.0</b>	<b>199,841,228,938</b>	<b>196,376,639,399</b>
Government	8.1	182,932,109,205	179,427,149,206
Others	8.2	16,909,119,733	16,949,490,193
<b>Investments</b>	<b>9.0</b>	<b>1,874,447,383,365</b>	<b>1,860,977,330,016</b>
General investments etc.	9.1	1,859,637,448,952	1,845,038,355,281
Bills purchased & discounted	9.2	14,809,934,412	15,938,974,735
<b>Fixed assets including premises</b>		<b>17,176,563,506</b>	<b>17,294,493,993</b>
<b>Other assets</b>	<b>10.0</b>	<b>53,668,229,567</b>	<b>51,055,243,022</b>
<b>Non - banking assets</b>		-	-
<b>Total property and assets</b>		<b>2,378,265,481,472</b>	<b>2,360,589,621,338</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		<b>185,400,855,844</b>	<b>195,638,355,844</b>
<b>Deposits &amp; other accounts</b>		<b>1,858,719,218,007</b>	<b>1,818,203,423,383</b>
Mudaraba savings deposits		573,600,405,954	556,370,981,065
Mudaraba term deposits		753,917,409,674	731,801,832,001
Other mudaraba deposits		337,530,071,336	335,990,264,520
Al- wadeeah current and other deposit accounts		180,432,619,965	186,718,575,350
Bills payable		13,238,711,079	7,321,770,448
<b>Mudaraba Bond</b>		<b>26,400,000,000</b>	<b>26,400,000,000</b>
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable Subordinated Bond		15,400,000,000	15,400,000,000
<b>Other liabilities</b>	<b>11.0</b>	<b>240,351,121,454</b>	<b>249,724,239,680</b>
<b>Deferred tax liabilities</b>		<b>960,203,834</b>	<b>999,670,026</b>
<b>Total liabilities</b>		<b>2,311,831,399,139</b>	<b>2,290,965,688,933</b>
<b>Capital/shareholders' equity</b>		<b>66,434,082,333</b>	<b>69,623,932,404</b>
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15.0	30,630,131,071	30,655,536,249
Retained earnings		(3,031,421,676)	133,023,217
<b>Total liabilities &amp; shareholders' equity</b>		<b>2,378,265,481,472</b>	<b>2,360,589,621,338</b>



**Islami Bank Bangladesh PLC.**  
**Condensed Balance Sheet (Un-Audited)**  
**As at 31 March 2026**


Particulars	Note	Amount in Taka	
		As at 31 March 2026	As at 31 December 2025
<b>Off-balance Sheet Items</b>			
<b>Contingent liabilities</b>			
Acceptances & endorsements		25,063,929,200	28,651,051,335
Letters of guarantee		21,671,538,912	21,696,368,569
Irrevocable letters of credit (including back to back bills)		112,893,322,595	107,589,422,328
Bills for collection		38,755,418,508	40,600,710,864
Other contingent liabilities		8,174,045	8,174,045
<b>Total</b>		<b>198,392,383,260</b>	<b>198,545,727,141</b>
<b>Other commitments</b>			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>198,392,383,260</b>	<b>198,545,727,141</b>
<b>Net Asset Value (NAV) per share</b>	<b>22(a)</b>	<b>41.26</b>	<b>43.24</b>

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. Altaf Hossain**  
**Managing Director (C. C)**

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

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

Dhaka; 12 May, 2026

**Islami Bank Bangladesh PLC.**  
**Condensed Profit & Loss Account (Un-Audited)**  
**For the 1st Quarter ended 31 March 2026**


Amount in Taka

Particulars	Note	01 January to 31 March 2026	01 January to 31 March 2025
<b>Operating income</b>			
Investment income	16.0	29,188,782,305	30,658,723,091
Profit paid on mudaraba deposits		(27,437,530,799)	(26,190,322,036)
<b>Net investment income</b>		<b>1,751,251,506</b>	<b>4,468,401,055</b>
Income from investments in shares & securities		1,285,161,497	2,549,267,729
Commission, exchange & brokerage income	17.0	1,360,932,091	1,721,014,203
Other operating income		1,796,630,001	1,745,359,241
		<b>4,442,723,589</b>	<b>6,015,641,173</b>
<b>Total operating income</b>		<b>6,193,975,094</b>	<b>10,484,042,228</b>
<b>Operating expenses</b>			
Salary & allowances		6,403,388,081	6,401,641,417
Rent, taxes, insurances, electricity etc.	18.0	385,040,901	382,873,254
Legal expenses		2,894,389	2,125,062
Postage, stamps and telecommunication etc.	19.0	103,820,392	90,369,546
Stationery, printing and advertisement etc.	20.0	36,781,701	36,804,941
Chief executive's salary & fees		4,400,000	5,513,102
Directors' fees & expenses		1,938,307	2,654,062
Shari'ah supervisory committee's fees & expenses		628,315	751,540
Auditors' fees		-	954,500
Depreciation and repair to bank's assets	21.0	241,968,347	333,131,134
Zakat expenses		-	-
Other expenses		1,827,753,334	1,839,169,816
<b>Total operating expenses</b>		<b>9,008,613,766</b>	<b>9,095,988,375</b>
<b>Profit/(loss) before provision</b>		<b>(2,814,638,672)</b>	<b>1,388,053,853</b>
Provision for investments & off- balance sheet items	11.1	-	200,000,000
Provision for diminution in value of investments in shares		-	40,344,208
Other provisions		-	252,992,193
<b>Total provision</b>		<b>-</b>	<b>493,336,401</b>
<b>Total profit/(loss) before taxes</b>		<b>(2,814,638,672)</b>	<b>894,717,453</b>
<b>Provision for taxation for the period</b>		<b>104,202,358</b>	<b>639,947,884</b>
Current tax	11.3	129,684,964	671,633,029
Deferred tax		(25,482,606)	(31,685,145)
<b>Net profit/(loss) after tax</b>		<b>(2,918,841,030)</b>	<b>254,769,568</b>
Retained earnings from previous year/period		133,006,506	40,351,229
Revaluation reserve of securities transferred to retained earnings		-	-
Add: Net profit after tax		(2,918,841,030)	254,769,568
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		15,289,564	11,900,507
<b>Profit available for appropriation</b>		<b>(2,770,544,960)</b>	<b>307,021,304</b>
<b>Appropriation:</b>		<b>(2,770,544,960)</b>	<b>307,021,304</b>
Statutory reserve	14.0	-	-
General reserve		-	-
Dividend		-	-
Start up Fund		-	2,547,696
Coupon/Dividend for perpetual bond holders		260,876,716	260,136,989
Retained earnings		(3,031,421,676)	44,336,619
<b>Earnings Per Share (EPS)</b>	23(a)	<b>(1.81)</b>	<b>0.16</b>


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

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

  
**Md. Altaf Hossain**  
**Managing Director (C. C)**

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

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

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


Dhaka; 12 May, 2026

**Islami Bank Bangladesh PLC.**  
**Condensed Cash Flow Statement (Un-Audited)**  
**For the 1st Quarter ended 31 March 2026**

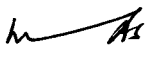
Particulars	Note	Amount in Taka	
		01 January to 31 March 2026	01 January to 31 March 2025
<b>Cash flows from operating activities</b>			
Investment income		16,605,407,279	24,075,348,065
Profit paid on mudaraba deposits		(26,712,086,442)	(25,316,755,495)
Income/dividend receipt from investments in shares & securities		(3,850,487,528)	180,317,063
Fees & commission receipt in cash		1,360,932,091	1,721,014,203
Recovery from written off investments		5,418,116	50,398,692
Payments to employees		(8,907,235,791)	(8,086,947,929)
Cash payments to suppliers		(102,490,375)	(113,136,069)
Income tax paid		(106,322,931)	(2,637,993,719)
Receipts from other operating activities		1,580,437,560	1,509,423,187
Payments for other operating activities		(2,784,089,186)	(2,713,702,674)
<b>(i) Operating profit before changes in operating assets</b>		<b>(22,910,517,207)</b>	<b>(11,332,034,676)</b>
<b>Changes in operating assets and liabilities</b>			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		-	-
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(13,470,053,349)	(186,598,032,552)
(Increase)/decrease of other assets		(2,612,986,544)	158,438,795,836
Increase/(decrease) of placement from other banks		(10,237,500,000)	(51,243,936,366)
Increase/(decrease) of deposits from other banks		(730,805,021)	4,634,627,036
Increase/(decrease) of deposits received from customers		41,246,599,645	46,665,428,270
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		10,506,699,529	12,245,987,229
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>24,701,954,260</b>	<b>(15,857,130,547)</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>1,791,437,053</b>	<b>(27,189,165,222)</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Payment for purchase of securities/BGIIB		(3,464,589,539)	(3,993,585,534)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(65,787,124)	(190,902,999)
Purchase/sale of subsidiaries		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(3,530,376,662)</b>	<b>(4,184,488,533)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		-	-
<b>Net cash flows from financing activities (C)</b>		<b>-</b>	<b>-</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>(1,738,939,610)</b>	<b>(31,373,653,756)</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent		(14,899,200)	(105,183,460)
Add: cash & cash equivalents at beginning of the year/period		234,885,914,908	208,298,090,110
<b>Cash &amp; cash equivalents at the end of the period/quarter</b>		<b>233,132,076,098</b>	<b>176,819,252,894</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	24(a)	1.11	(16.89)

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

  
**Md. Altaf Hossain**  
**Managing Director (C. C)**

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

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

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

Dhaka; 12 May, 2026

**Islami Bank Bangladesh PLC.**  
**Condensed Statement of Changes in Equity (Un-Audited)**  
For the 1st Quarter ended 31 March 2026


Particulars	(Amount in Taka)								
	1	2	3	4	5	6	7	8	9 (2 to 8)
	Paid-up capital	Share premium	Statutory reserve	General/ other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings		01 January to 31 March 2026
Balance as at 01 January 2026	16,099,906,680	1,989,633	22,735,466,258	23,656,695,318	6,824,981,299	171,870,000	133,006,505		69,623,932,404
Depreciation adjustment & Deferred tax impact	-	-	-	-	(9,555,978)	-	15,289,564	-	5,733,587
Surplus/(deficit) on account of revaluation of properties and deferred tax impact	-	-	-	-	-	(950,000)	-	-	(950,000)
Surplus/(deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	-	-	-	-
Surplus/(deficit) on account of revaluation of properties and deferred tax impact	-	-	-	(14,899,200)	-	-	-	-	(14,899,200)
Currency translation differences	-	-	-	-	-	-	-	-	-
Revaluation reserve of securities transferred to retained earnings	-	-	-	-	-	-	(2,918,841,030)	-	(2,918,841,030)
Net profit for the period	-	-	-	-	-	-	-	-	-
Transfer to reserve	-	-	-	-	-	-	-	-	-
Dividend:	-	-	-	-	-	-	-	-	-
Bonus shares	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-
Start-up Fund transferred from retained earnings	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	-
Total shareholders' equity as on 31 March 2026	16,099,906,680	1,989,633	22,735,466,258	23,641,796,118	6,815,425,322	170,920,000	(3,031,421,677)	(260,876,716)	66,434,082,333
Total shareholders' equity as on 31 March 2025	16,099,906,680	1,989,633	22,735,466,258	23,657,237,545	6,852,936,427	141,150,000	44,336,619	-	69,533,023,163
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Redeemable Subordinated Bond	-	-	-	-	-	-	-	-	15,400,000,000
Add: General Provision for Unclassified Investments and Off-Balance Sheet Items	-	-	-	15,891,300,000	-	-	-	-	15,891,300,000
Less: Yearwise redemption	-	-	-	-	-	-	-	-	(4,000,000,000)
Adjustment for intangible assets	-	-	-	-	(52,335,999)	-	-	-	(52,335,999)
Adjustment for currency translation differences	-	-	-	-	(15,357,839)	-	-	-	(15,357,839)
Less: Assets Revaluation Reserve	-	-	-	-	-	(6,815,425,322)	-	-	(6,815,425,322)
Less: Revaluation Reserve of Securities	-	-	-	-	-	(170,920,000)	-	-	(170,920,000)
Total equity as on 31 March 2026	16,099,906,680	1,989,633	22,735,466,258	39,517,738,278	-	-	(3,031,421,677)	-	97,671,343,174
Total equity as on 31 March 2025	16,099,906,680	1,989,633	22,735,466,258	35,344,554,018	-	-	44,336,619	-	100,523,259,664

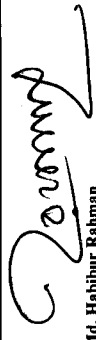
\*Note: General/other reserves


	01.01.2026	31.03.2025
General reserve	23,609,337,478	23,609,337,477
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	15,357,839	15,900,067
<b>Total</b>	<b>23,656,695,317</b>	<b>23,657,237,544</b>

  
Md. Abdur Rahim FCA  
Chief Financial Officer

  
Md. Karim Hossain  
Managing Director (C. O)

  
Mohammad Khurshid Wahab  
Independent Director

  
Md. Habibur Rahman  
Company Secretary

  
Md. Abdus 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 1st quarter ended 31 March 2026**

**1.0 The Bank and its activities**

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

The shares of the Bank are listed with both Dhaka Stock Exchange (DSE) PLC. and Chittagong Stock Exchange (CSE) PLC. The Bank carries out its business activities through its Head Office in Dhaka, 16 Zonal Offices, 400 branches including 79 Authorised Dealer (AD) branches, 271 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.

These interim financial report as at and for the 1st quarter ended 31 March 2026 include the condensed consolidated and the separate financial report of the Bank. The condensed consolidated interim financial report comprise the financial statements of the Bank and its two subsidiaries - Islami Bank Securities Limited (IBSL) and Islami Bank Capital Management Limited (IBCML) - together referred to as "the Companies".

**1.1 Nature of business/principal activities of the Bank**

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

**2.0 Basis of preparation**

**2.1 Statement of compliance**

The operations of the Bank and its subsidiaries are in strict compliance with the rules of Islamic Shari'ah. This condensed consolidated and separate interim financial report for the 1st quarter ended 31 March 2026 of the Bank has been prepared in accordance with "IAS: 34 Interim Financial Reporting" and as per Bangladesh Bank (BB) Department of Banking Inspection (DBI) Circular Letter No. 01 dated 24 February 2004 and Bangladesh Securities & Exchange Commission (BSEC) Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018. Selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in financial position and performance of the Bank since the last annual consolidated and separate financial statements as at and for the year ended 31 December 2025. This condensed consolidated and separate interim financial report does not include all the information required for full annual financial statements prepared in accordance with Bangladesh Financial Reporting Standards.



## **2.2 Authorization of the financial statements for issue**

The condensed consolidated and separate interim financial report were reviewed by the audit committee of the Board of the Bank in its 586th meeting held on 11 May 2026 and was subsequently approved by the Board in its 402nd meeting held on 12 May 2026.

## **2.3 Use of estimates and judgments**

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

In preparing this condensed consolidated and separate interim financial report, significant judgments made by Management in applying the Companies'/Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated and separate financial statements as at and for the year ended 31 December 2025.

## **2.4 Reporting period**

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover 1st quarter from 01 January 2026 to 31 March 2026.

## **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 2025.

### **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 2025. Hence no liability has been recognized in this period/quarter and no dividend has been paid during this period/quarter.

### **5.0 Events after the reporting period**

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



		31.03.2026 Taka	31.12.2025 Taka
<b>6.0 Cash in hand</b>			
Cash in hand (including foreign currency) (Note 6.1)		38,503,799,820	36,025,433,291
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)		92,301,491,307	90,152,220,765
<b>Total</b>		<b>130,805,291,127</b>	<b>126,177,654,056</b>
<b>6.1 Cash in hand (including foreign currency)</b>			
In local currency		38,346,613,054	35,864,768,185
In foreign currency		157,186,766	160,665,106
<b>Total</b>		<b>38,503,799,820</b>	<b>36,025,433,291</b>
<b>6.2 Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>			
<b>Balance with Bangladesh Bank (a)</b>			
In local currency		86,219,399,698	85,004,369,503
In foreign currency		5,625,680,550	3,012,680,548
<b>Sub-total</b>		<b>91,845,080,248</b>	<b>88,017,050,052</b>
<b>Balance with Sonali Bank PLC. (as agent of Bangladesh Bank) (b)</b>			
In local currency		456,411,059	2,135,170,713
In foreign currency		-	-
<b>Sub-total</b>		<b>456,411,059</b>	<b>2,135,170,713</b>
<b>Total (a+b)</b>		<b>92,301,491,307</b>	<b>90,152,220,765</b>
<b>6(a) Consolidated cash in hand</b>			
<b>6(a)(i) Cash in hand (including foreign currency)</b>			
Islami Bank Bangladesh PLC.		38,503,799,820	36,025,433,291
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		65,963	20,484
<b>Sub total</b>		<b>38,503,865,783</b>	<b>36,025,453,775</b>
<b>6(a)(ii) Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>			
Islami Bank Bangladesh PLC.		92,301,491,307	90,152,220,765
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		-	-
<b>Sub total (ii)</b>		<b>92,301,491,307</b>	<b>90,152,220,765</b>
<b>Total (i+ii)</b>		<b>130,805,357,090</b>	<b>126,177,674,540</b>
<b>7.0 Balance with other banks &amp; financial institutions</b>			
i) In Bangladesh		91,620,389,571	90,923,602,854
ii) Outside Bangladesh		10,706,395,400	17,784,657,998
<b>Grand total (i+ii)</b>		<b>102,326,784,971</b>	<b>108,708,260,852</b>
<b>7(a) Consolidated Balance with other banks &amp; financial institutions</b>			
Islami Bank Bangladesh PLC.		102,326,784,971	108,708,260,852
Islami Bank Securities Limited		6,272,010,424	6,105,901,318
Islami Bank Capital Management Limited		411,898,235	407,148,896
Inter-company balances		(1,782,056,931)	(1,841,886,910)
<b>Total</b>		<b>107,228,636,699</b>	<b>113,379,424,156</b>
<b>8.0 Investments in shares &amp; securities</b>			
<b>Particulars</b>	<b>Remarks</b>	<b>Book value as at 31 Mar. 2026 (Taka)</b>	<b>Book value as at 31 Dec. 2025 (Taka)</b>
<b>8.1 Government</b>			
Bangladesh Shipping Corporation	Quoted	213,000,000	222,200,000
MPETROLEUM	Quoted	4,703,372	4,703,372
BSCPLC	Quoted	68,988,861	110,080,537
TITASGAS	Quoted	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	33,219,040,000	33,219,040,000
BD Govt.Special Bond (BGSPB)	Un-Quoted	76,481,802,000	76,481,802,000
Bangladesh Government Islamic Investment Bond (Islamic Bond)	Un-Quoted	62,000,000,000	60,000,000,000
CDWSP SOCIAL IMPACT SUKUK	Un-Quoted	1,062,500,000	1,062,500,000
CIBRR-2 Social Economic Sukuk	Un-Quoted	3,792,500,000	3,792,500,000
IRIDPNFL Socio-Economic Development Sukuk	Un-Quoted	1,518,160,000	4,509,350,000
RDIRWSP Socio-Economic Development Sukuk	Un-Quoted	4,509,350,000	-
<b>Sub Total Government</b>		<b>182,886,672,235</b>	<b>179,422,803,911</b>
<b>Government- Special Fund</b>			
BSCPLC	Quoted	45,436,970	4,345,295
<b>Sub Total Government-Special Fund</b>		<b>45,436,970</b>	<b>4,345,295</b>
<b>Total Government (8.1)</b>		<b>182,932,109,205</b>	<b>179,427,149,206</b>
<b>8.2 Other than Government</b>		<b>16,909,119,733</b>	<b>16,949,490,193</b>
<b>Total (8.1+8.2)</b>		<b>199,841,228,938</b>	<b>196,376,639,399</b>



	31.03.2026 Taka	31.12.2025 Taka
<b>8(a) Consolidated investments in shares &amp; securities</b>		
<b>8(a)(i) Government</b>		
Islami Bank Bangladesh PLC.	182,932,109,205	179,427,149,206
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company balances	-	-
<b>Sub total (i)</b>	<b>182,932,109,205</b>	<b>179,427,149,206</b>
<b>8(a)(ii) Others</b>		
Islami Bank Bangladesh PLC.	16,909,119,733	16,949,490,193
Islami Bank Securities Limited	3,446,352,028	3,411,482,769
Islami Bank Capital Management Limited	427,164,965	422,984,160
Inter-company balances	(3,299,832,000)	(3,299,832,000)
<b>Sub total (ii)</b>	<b>17,482,804,726</b>	<b>17,484,125,122</b>
<b>Total (i+ii)</b>	<b>200,414,913,931</b>	<b>196,911,274,328</b>
<b>9.0 Investments</b>		
General investments etc. (Note-9.1)	1,859,637,448,952	1,845,038,355,281
Bills purchased & discounted (Note-9.2)	14,809,934,412	15,938,974,735
<b>Total</b>	<b>1,874,447,383,365</b>	<b>1,860,977,330,016</b>
<b>9.1 General investments etc.</b>		
<b>i) In Bangladesh</b>		
Bai - Murabaha	987,130,847,434	986,473,772,490
Bai - Muajjal	102,290,149,183	102,399,850,812
Hire Purchase under Shirkatul Melk	291,705,423,877	288,181,036,768
Hire Purchase under Shirkatul Melk (HPSM in FC-OBU)	3,273,691,737	3,261,567,604
Hire Purchase under Shirkatul Melk (HPSM in FC-GTF)	2,779,149,275	2,810,239,087
Bai-Murabaha Import Bills	330,417,880,287	322,766,156,317
Baim- FC Bills	22,739,873,811	21,821,557,346
Musharaka	318,973,337	317,313,248
Mudaraba	4,700,050,000	4,720,050,000
Bai - Salam	21,212,041,111	19,502,043,900
Murabaha Foreign Currency Investment	25,709,176,016	25,550,073,993
Quard	63,849,333,921	63,562,877,300
Investment in Khidmah Card (KC)	3,510,858,963	3,671,816,416
<b>Sub total (i)</b>	<b>1,859,637,448,952</b>	<b>1,845,038,355,281</b>
<b>ii) Out side Bangladesh</b>		
Overseas Investment	-	-
<b>Sub total (ii)</b>	-	-
<b>Grand total (i+ii)</b>	<b>1,859,637,448,952</b>	<b>1,845,038,355,281</b>
<b>9.1(a) Consolidated general investments etc.</b>		
Islami Bank Bangladesh PLC.	1,859,637,448,952	1,845,038,355,281
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company balances	(4,700,000,000)	(4,700,000,000)
<b>Total</b>	<b>1,854,937,448,952</b>	<b>1,840,338,355,281</b>
<b>9.2 Bills purchased &amp; discounted</b>		
<b>i) In Bangladesh</b>		
Musharaka doc. Bill (MDB)	2,537,348,127	2,912,656,391
<b>ii) Outside Bangladesh</b>		
Mudaraba Doc Bill (UPAS)-OBU	10,008,375,484	9,971,309,842
Bai- As- Sarf (FDB)	822,614,058	1,052,520,760
MDB in FC	1,441,596,743	2,002,487,742
<b>Sub-total (ii)</b>	<b>12,272,586,285</b>	<b>13,026,318,344</b>
<b>Total (i+ii)</b>	<b>14,809,934,412</b>	<b>15,938,974,735</b>
<b>9.2(a) Consolidated bills purchased &amp; discounted</b>		
Islami Bank Bangladesh PLC.	14,809,934,412	15,938,974,735
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>14,809,934,412</b>	<b>15,938,974,735</b>



**10.0 Other assets**

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

31.03.2026	31.12.2025
Taka	Taka
348,703,759	382,658,374
39,339,375	38,233,898
697,947,112	725,361,309
29,072,258	29,072,258
655,812,129	596,336,620
60,280,779	82,352,276
12,748,248,474	11,379,231,664
15,208,391,784	13,349,006,683
2,389,154,635	2,236,024,194
35,867,252	35,867,252
992,184,380	150,005,405
551,580,520	58,293,427
-	1,894,734,607
6,526,086	5,764,879
9,446,880	110,288,037
12,648,061,925	12,085,180,076
48,160,051	-
6,406,937,623	6,637,129,766
792,514,543	1,259,702,298
<b>53,668,229,567</b>	<b>51,055,243,022</b>

**10(a) Consolidated other assets**

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
<b>Total</b>

53,668,229,567	51,055,243,022
90,439,688	182,712,672
37,767,052	36,350,634
(3,571,337)	(17,923,653)
<b>53,792,864,970</b>	<b>51,256,382,675</b>

**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 (Note-11.2)
Other provisions (Note-11.3)
Compensation account
Profit/ rent /compensation suspense
Current tax
Zakat payable
Foreign correspondents charges
Incentive bonus payable
Payable against expenditure
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
Master Card payable
Placement to AD for MDB in FC (Local)
eWallet Payable
Others
<b>Total</b>

72,471,854,307	72,471,868,582
1,830,273,902	1,830,273,902
3,944,004,424	3,944,004,424
211,551,017	11,259,963,572
122,153,500,449	115,782,926,334
19,949,302,298	20,594,566,387
23,549,190	23,549,190
46,895,173	45,773,696
264,904,975	271,585,668
79,282,285	560,913,102
2,549,000	-
247,929,471	-
170,000	200,000
154,256,252	154,230,621
18,977,005	10,882,960
1,430,250	1,430,249
599,687,915	566,937,145
3,619,089,618	3,723,410,347
257,901,795	483,369
4,534,071,273	4,534,071,273
232,427,509	232,427,509
281,813,701	-
-	2,023,126,484
384,505,468	385,149,873
9,041,194,178	11,306,464,993
<b>240,351,121,454</b>	<b>249,724,239,680</b>



11.1 Provision maintained for un-classified, classified investment and Off-balance sheet items including Off-shore Banking Units (OBU)	31 March 2026	31 December 2025
	Taka	Taka
<b>A. Opening balance</b>	<b>72,471,868,582</b>	<b>71,830,808,491</b>
General Provision for Unclassified Investment including OBU	12,627,300,000	5,959,200,000
Provision for Classified Investment	58,875,568,582	60,022,408,491
Provision for Off-Balance Sheet items	969,000,000	5,849,200,000
<b>B. Total deduction/adjustment from provision for classified investment for the period</b>	<b>-</b>	<b>-</b>
<b>C. Available balance of provision (A-B)</b>	<b>72,471,868,582</b>	<b>71,830,808,491</b>
<b>D. Provision made during the period</b>	<b>-</b>	<b>641,060,091</b>
General Provision for Unclassified investment including OBU	2,295,000,000	6,668,100,000
Provision for Classified Investment	(2,295,000,000)	(1,146,839,909)
Provision for Off-Balance Sheet items	-	(4,880,200,000)
<b>E. Closing balance (C+D)</b>	<b>72,471,868,582</b>	<b>72,471,868,582</b>
General Provision for Unclassified Investment including OBU	14,922,300,000	12,627,300,000
Provision for Classified Investment	56,580,568,582	58,875,568,582
Provision for Off-Balance Sheet items	969,000,000	969,000,000

**11.1.1 Total Provision Requirement and maintained for investments including Off Balance Sheet items at March 31, 2026**

Particulars	Required Provision for 31.03.2026 (Taka)	Maintained Provision for 31.03.2026 (Taka)
General Provision on Unclassified investment	14,922,300,000	14,922,300,000
Provision for Classified OBU investment	10,507,200,000	10,303,700,000
Provision for Classified investments	781,682,100,000	41,276,868,582
Provision for Investments considering qualitative judgment (Writ Clients)	87,642,900,000	5,000,000,000
<b>Total provision for investment</b>	<b>894,754,500,000</b>	<b>71,502,868,582</b>
General Provision on Off Balance sheet items	7,460,800,000	969,000,000
<b>Total Provision for investment including Off Balance Sheet items at the end of the Provision Surplus/(Deficit) as at March 31, 2026 (*)</b>	<b>902,215,300,000</b>	<b>72,471,868,582</b> <b>(829,743,431,418)</b>

(\*) The aggregate required total provision for General Investment including Off Balance Sheet items of the bank is Tk.90,221.53 crore and maintained provision as per Financial Statements for the period ended 31 March 2026 is Tk. 7,247.18 crore resulting actual shortfall in provision is Tk. 82,974.35 crore.

**11.2 Total Provision Requirement and maintained for diminution in value of investments in shares at March 31, 2026**

Particulars	Required Provision for 31.03.2026 (Taka)	Maintained Provision for 31.03.2026 (Taka)
Provision for diminution in value of investments in shares	4,480,000,000	1,830,273,902
<b>Provision surplus/(deficit) as at March 31, 2026 (*)</b>		<b>(2,649,726,098)</b>

(\*) The aggregate required total provision for diminution in value of investments in shares of the bank is Tk. 448.00 crore and maintained provision as per Financial Statements for the period ended 31 March 2026 is Tk. 183.03 crore resulting actual shortfall in provision is Tk. 264.97 crore.

**11.3 Total Provision Requirement and maintained for Other assets at March 31, 2026**

Particulars	Required Provision for 31.03.2026 (Taka)	Maintained Provision for 31.03.2026 (Taka)
Provision for other assets including IBDA & Placement	11,956,388,976	3,944,004,424
<b>Provision surplus/(deficit) as at March 31, 2026 (*)</b>		<b>(8,012,384,552)</b>

(\*) The aggregate required total provision for other assets including IBDA & Placement of the bank is Tk. 1,195.64 crore and maintained provision as per Financial Statements for the period ended 31 March 2026 is Tk. 394.40 crore resulting actual shortfall in provision is Tk. 801.24 crore.

(\*\*) The Bank has calculated the required provision against general investments including Off Balance Sheet items, diminution in value of investments in shares and other assets as per forbearance letter vide: BSD-11/43(3)/2026-508, dated 28 April 2026 issued by Bangladesh Bank. Considering all the facts the provision at the year end 2026 will be maintained as per time bound action plan to be submitted to Bangladesh Bank.



11.4 Current tax liability	31 March 2026	31 December 2025
	Taka	Taka
Opening balance of provision	27,680,836,928	33,177,607,969
Add: Provision made during the period/year (Note 11.3)	129,684,964	2,271,407,201
Add: Other provision made during the period/year	6,474,588	739,894,903
Less: Settlement for previous period/year	-	8,508,073,146
<b>Total (a)</b>	<b>27,816,996,480</b>	<b>27,680,836,928</b>
<b>Advance income tax paid</b>		
Opening balance of advance tax	7,086,270,541	7,709,584,483
Add: Payment made during the period/year	106,322,931	7,884,759,204
Less: Settlement for previous period/year	-	8,508,073,146
<b>Total (b)</b>	<b>7,192,593,472</b>	<b>7,086,270,541</b>
<b>Net balance as at end of period/year (a-b)</b>	<b>20,624,403,008</b>	<b>20,594,566,387</b>

11.5 Provision for current tax made during the period/year		
Income tax @ 37.50% on taxable profit (A)	-	1,891,986,620
Add: Income tax @ 20% on dividend income	553,800	18,882,745
Capital Gain @ 15%	717,892	-
<b>Estimated provision required for the period/year</b>	<b>1,271,692</b>	<b>1,910,869,365</b>

Computation of taxable profit			
Profit/(Loss) before tax	(2,814,638,672)	3,279,648,116	
Less: Dividend income	2,769,000	94,413,723	
Less: Capital Gain	4,785,945	-	
Profit/(Loss) before tax (excluding dividend income and capital gain)	(2,807,083,727)	3,185,234,392	
Add: Inadmissible expenditure	227,008,022	3,641,198,415	
Less: Further allowable expenditure	172,527,975	1,781,135,156	
<b>Estimated taxable profit/(loss) for the period/year</b>	<b>(2,752,603,680)</b>	<b>5,045,297,652</b>	
<b>Estimated Provision required for the period/year as per Minimum Tax</b>	<b>129,684,964</b>	<b>2,271,407,201</b>	

11.6 Reconciliation of effective tax rate	31.03.2026		31.12.2025	
	%	Taka	%	Taka
Profit before income tax as per profit/loss account		(2,814,638,672)		3,279,648,116
Income Tax using the domestic corporate tax rate	37.50%	-	37.50%	1,229,868,043
<b>Factors affecting the tax charge for current year:</b>				
Non deductible expenses	-3.96%	111,378,008	29.48%	1,365,449,406
Tax exempt income	2.30%	(64,697,991)	-2.77%	(667,925,683)
Tax savings from reduced tax rates from dividend	0.02%	(484,575)	-0.08%	(16,522,403)
Tax savings from reduced tax rates from capital gain	0.04%	(1,076,838)	0.00%	-
<b>Total income tax expenses</b>	<b>35.90%</b>	<b>1,271,692</b>	<b>58.26%</b>	<b>1,910,869,363</b>
<b>Reconciliation considering minimum tax</b>	<b>4.61%</b>	<b>129,684,964</b>	<b>69.26%</b>	<b>2,271,407,201</b>

11(a) Consolidated other liabilities	31 March 2026	31 December 2025
	Taka	Taka
Islami Bank Bangladesh PLC.	240,351,121,454	249,724,239,680
Islami Bank Securities Limited	5,192,156,841	5,114,428,747
Islami Bank Capital Management Limited	113,096,806	108,850,421
Inter-company balances	(4,750,139,674)	(4,768,721,830)
<b>Total</b>	<b>240,906,235,427</b>	<b>250,178,797,018</b>



## 12 Share capital

### 12.1 Authorized capital

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

### 12.2 Brief history of raising of Paid up capital

Paid-up Capital of the Bank at the end of 1st quarter ended 31 March 2026 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 <sup>st</sup> Rights -1989 (1R:1)
160,000	06.10.1996	1,000	320,000	320,000,000	2 <sup>nd</sup> Rights -1996 (1R:1)
320,000	01.03.2001	1,000	640,000	640,000,000	3 <sup>rd</sup> Rights 2000 (1R:1)
1,280,000	08.11.2003	1,000	1,920,000	1,920,000,000	4 <sup>th</sup> Rights 2003 (2R:1)
384,000	27.10.2004	1,000	2,304,000	2,304,000,000	Bonus - 2003 (1B:5) – Stock Dividend @20%
460,800	17.11.2005	1,000	2,764,800	2,764,800,000	Bonus -2004 (1B:5) – Stock Dividend @20%
691,200	17.10.2006	1,000	3,456,000	3,456,000,000	Bonus -2005 (1B:4) – Stock Dividend @25%
345,600	30.10.2007	1,000	3,801,600	3,801,600,000	Bonus -2006 (1B:10) – Stock Dividend @10%
950,400	30.09.2008	1,000	4,752,000	4,752,000,000	Bonus - 2007 (1B:4) – Stock Dividend @25%
	30.11.2008	100	47,520,000	4,752,000,000	IBBL Shares have been changed from Tk.1,000/- to Tk.100/- with a market lot of 10 shares with effect from 30.11.2008
14,256,000	15.09.2009	100	61,776,000	6,177,600,000	Bonus - 2008 (3B:10) – Stock Dividend @30%
12,355,200	02.06.2010	100	74,131,200	7,413,120,000	Bonus 2009 (1B:5) – Stock Dividend @20%
25,945,920	25.05.2011	100	100,077,120	10,007,712,000	Bonus 2010 (35B:100) – Stock Dividend @35%
	04.12.2011	10	1,000,771,200	10,007,712,000	IBBL Shares have been changed from Tk.100/- to Tk.10/- with a market lot of 100 shares with effect from 04.12.2011
250,192,800	27.05.2012	10	1,250,964,000	12,509,640,000	Bonus - 2011 (1B:4) – Stock Dividend @25%
212,663,880	30.05.2013	10	1,463,627,880	14,636,278,800	Bonus - 2012 (17B:100) – Stock Dividend @17%
146,362,788	05.06.2014	10	1,609,990,668	16,099,906,680	Bonus - 2013 (10B:100) – Stock Dividend @10%
<b>Total</b>			<b>1,609,990,668</b>	<b>16,099,906,680</b>	

### 13.0 Capital adequacy as per Basel - III

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

### 14.0 Statutory reserve

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

31 March 2026	31 December 2025
Taka	Taka
22,735,466,258	22,735,466,258
-	-
<b>22,735,466,258</b>	<b>22,735,466,258</b>

### 15.0 Other reserves

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

23,609,337,477	23,609,337,478
6,815,425,322	6,824,981,299
170,920,000	171,870,000
458,639	15,357,839
1,989,633	1,989,633
32,000,000	32,000,000
<b>30,630,131,071</b>	<b>30,655,536,249</b>

### 15 (a) Consolidated other reserves

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

30,630,131,071	30,655,536,249
132,528,892	125,730,791
-	-
<b>30,762,659,963</b>	<b>30,781,267,040</b>



	01 January to 31 March 2026	01 January to 31 March 2025
<b>16.0 Investment income</b>		
Income from general investment	28,546,715,944	28,314,198,023
Profit on deposits with other banks & financial institutions	642,066,361	2,344,525,068
<b>Total</b>	<b>29,188,782,305</b>	<b>30,658,723,091</b>
<b>16(a) Consolidated investment income</b>		
Islami Bank Bangladesh PLC.	29,188,782,305	30,658,723,091
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	-	-
<b>Total</b>	<b>29,188,782,305</b>	<b>30,658,723,091</b>
<b>17.0 Commission, exchange &amp; brokerage income</b>		
Commission income	816,337,663	1,033,891,718
Exchange income	544,594,427	687,122,485
<b>Total</b>	<b>1,360,932,091</b>	<b>1,721,014,203</b>
<b>17(a) Consolidated commission, exchange &amp; brokerage income</b>		
Islami Bank Bangladesh PLC.	1,360,932,091	1,721,014,203
Islami Bank Securities Limited	5,100,786	3,807,546
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>1,366,032,877</b>	<b>1,724,821,749</b>
<b>18.0 Rent, taxes, insurances, electricity etc.</b>		
Rent, rates and taxes	296,689,745	289,529,022
Insurance	16,409,692	16,784,477
Electricity and lighting	71,941,464	76,559,755
<b>Total</b>	<b>385,040,901</b>	<b>382,873,254</b>
<b>18(a) Consolidated rent, taxes, insurances, electricity etc.</b>		
Islami Bank Bangladesh PLC.	385,040,901	382,873,254
Islami Bank Securities Limited	1,993,314	1,828,068
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>387,034,215</b>	<b>384,701,322</b>
<b>19.0 Postage, stamps, telecommunications etc.</b>		
Telephone	58,692,201	75,100,626
Postage	44,866,919	14,969,081
Fax & internet	261,272	293,689
Stamps charges	-	6,150
<b>Total</b>	<b>103,820,392</b>	<b>90,369,546</b>
<b>19(a) Consolidated postage, stamps and telecommunication etc.</b>		
Islami Bank Bangladesh PLC.	103,820,392	90,369,546
Islami Bank Securities Limited	25,549	49,723
Islami Bank Capital Management Limited	53,649	57,500
<b>Total</b>	<b>103,899,590</b>	<b>90,476,769</b>
<b>20.0 Stationery, printing and advertisement etc.</b>		
Paper & table stationery	15,393,659	16,649,803
Printing and stationery (registers and forms)	4,179,506	1,395,091
Advertisement & publicity	17,208,536	18,760,046
<b>Total</b>	<b>36,781,701</b>	<b>36,804,941</b>
<b>20(a) Consolidated stationery, printing and advertisement etc.</b>		
Islami Bank Bangladesh PLC.	36,781,701	36,804,941
Islami Bank Securities Limited	32,590	43,677
Islami Bank Capital Management Limited	36,308	57,189
<b>Total</b>	<b>36,850,599</b>	<b>36,905,807</b>
<b>21.0 Depreciation/amortization and repair to bank's assets</b>		
i) Depreciation/amortization	183,717,611	252,786,471
ii) Repair of bank's properties/assets	58,250,736	80,344,663
<b>Grand total (i+ii)</b>	<b>241,968,347</b>	<b>333,131,134</b>
<b>21(a) Consolidated depreciation and repair to bank's assets</b>		
Islami Bank Bangladesh PLC.	241,968,347	333,131,134
Islami Bank Securities Limited	709,629	823,107
Islami Bank Capital Management Limited	381,409	521,833
<b>Total</b>	<b>243,059,385</b>	<b>334,476,074</b>



	31 March 2026 Taka	31 December 2025 Taka
<b>22.0 Net Assets Value (NAV)</b>		
a) Net Assets of the Bank	66,434,082,333	69,623,932,404
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Net Assets Value (NAV) per share of the Bank (a + b)</b>	<b>41.26</b>	<b>43.24</b>
a) Consolidated Net Assets	68,525,217,381	71,678,412,950
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated Net Assets Value (NAV) per share (a + b)</b>	<b>42.56</b>	<b>44.52</b>

	01 January to 31 March 2026	01 January to 31 March 2025
<b>23.0 Earnings Per Share (EPS)</b>		
<b>i) Earnings per share of the Bank</b>		
a) Attributable profit for the period	(2,918,841,030)	254,769,568
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Basic earnings per share (EPS) of the Bank (a + b)</b>	<b>(1.81)</b>	<b>0.16</b>

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

The Earning Per Share (EPS) on solo basis of the Bank has reduced by Tk. 1.97 than that of the previous period mainly due to increase of Profit Paid on Deposits and decline in investment income due to increase in non-performing investment along with decrease in income from Placement as a consequence of lower accrued profit.

<b>ii) Consolidated earnings per share</b>		
a) Attributable profit for distribution to shareholders of Bank for the period	(2,882,186,523)	297,710,650
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated basic earnings per share (EPS) (a + b)</b>	<b>(1.79)</b>	<b>0.18</b>

<b>24.0 Net Operating Cash Flow Per Share (NOCFPS)</b>		
<b>i) Net Operating Cash Flow Per Share (NOCFPS) of the Bank</b>		
a) Net cash flows from operating activities	1,791,437,053	(27,189,165,222)
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Net Operating Cash Flow Per Share (NOCFPS) of the Bank (a + b)</b>	<b>1.11</b>	<b>(16.89)</b>

The Net Operating Cash Flow Per Share (NOCFPS) on solo basis has improved by Tk. 18.00 than that of the previous period mainly due to less disbursement of investment to customers during the 1st quarter 2026. However, the cash & cash equivalents balance of the bank is Tk. 233,132.08 million as on 31 March 2026.

<b>ii) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)</b>		
Consolidated -Net cash flows from operating activities	2,173,985,817	(26,023,699,696)
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated-Net Operating Cash Flow Per Share (NOCFPS) (a + b)</b>	<b>1.35</b>	<b>(16.16)</b>

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

#### 25.0 Consolidated Segment reporting

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



**Islami Bank Bangladesh PLC.**  
**Reconciliation of Net Profit with Cash Flows from Operating activities**  
**For the 1st Quarter ended 31 March 2026**

Amount in Taka

Particulars	Note	01 January to 31 March 2026	01 January to 31 March 2025
<b>Profit before tax as per profit and loss accounts</b>		<b>(2,814,638,672)</b>	<b>894,717,453</b>
Adjustment for non cash items			
Provision for investments & off- balance sheet exposures		-	200,000,000
Provision for diminution in value of investments in shares		-	40,344,208
Other provisions		-	252,992,193
Depreciation of property plant & equipment		183,717,611	252,786,471
Foreign exchange gain/(loss)		(14,899,200)	(105,183,460)
Profit on sale of the fixed assets		9,841,924	17,060,998
		<b>178,660,335</b>	<b>658,000,409</b>
Increase/decrease in operating assets & liabilities			
Investments to customers		(13,470,053,349)	(186,598,032,552)
Other assets		(2,612,986,544)	158,438,795,836
Placement from other banks		(10,237,500,000)	(51,243,936,366)
Deposits from other banks		(730,805,021)	4,634,627,036
Deposits received from customers		41,246,599,645	46,665,428,270
Other liabilities		(9,661,516,411)	1,999,228,411
Income tax paid		(106,322,931)	(2,637,993,719)
		<b>4,427,415,389</b>	<b>(28,741,883,085)</b>
<b>Cash flows from operating activities as per cash flow statement</b>		<b>1,791,437,053</b>	<b>(27,189,165,222)</b>



**Annexure-B**

**Islami Bank Bangladesh PLC. and its Subsidiaries  
Consolidated Segment Reporting  
For the 1st Quarter ended 31 March 2026**

**A. Segmental operating profit and loss**

Particulars	(Amount in Taka)										
	Head Office Controlled Branches	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chattagram South Zone	Noakhali Zone	Common	Consolidated
Investment income	3,620,730,000	3,114,970,000	404,400,000	485,480,000	749,610,000	331,500,000	1,072,820,000	226,040,000	346,820,000	18,836,412,305	29,188,782,305
Profit paid on mudaraba deposits	(1,825,510,000)	(2,094,980,000)	(1,057,600,000)	(1,813,620,000)	(868,620,000)	(1,796,960,000)	(1,021,360,000)	(1,072,010,000)	(1,828,390,000)	(14,019,967,453)	(27,398,817,453)
Profit received/(paid) on IB General Account	(15,691,000,000)	(946,280,000)	1,430,820,000	2,264,680,000	687,860,000	3,308,900,000	(1,481,620,000)	1,736,440,000	3,057,200,000	5,633,000,000	-
<b>Net Investment Income</b>	<b>(13,895,780,000)</b>	<b>73,710,000</b>	<b>777,620,000</b>	<b>936,740,000</b>	<b>569,850,000</b>	<b>1,843,440,000</b>	<b>(1,430,160,000)</b>	<b>890,470,000</b>	<b>1,575,630,000</b>	<b>10,449,444,852</b>	<b>1,789,964,852</b>
Commission, exchange & other income	656,260,000	357,690,000	71,140,000	143,250,000	56,220,000	59,170,000	99,310,000	34,660,000	57,680,000	3,036,760,557	4,572,140,557
<b>Total operating income</b>	<b>(13,239,520,000)</b>	<b>431,400,000</b>	<b>848,760,000</b>	<b>1,079,990,000</b>	<b>625,070,000</b>	<b>1,902,610,000</b>	<b>(1,330,850,000)</b>	<b>925,130,000</b>	<b>1,433,310,000</b>	<b>13,486,205,408</b>	<b>6,342,105,408</b>
Total operating expenses	(296,780,000)	(417,610,000)	(264,240,000)	(404,260,000)	(316,620,000)	(269,980,000)	(367,020,000)	(206,940,000)	(275,310,000)	(6,234,448,550)	(9,053,208,550)
<b>Operating Profit for the quarter ended 31 March 2026</b>	<b>(13,536,300,000)</b>	<b>13,790,000</b>	<b>584,520,000</b>	<b>675,730,000</b>	<b>308,450,000</b>	<b>1,632,630,000</b>	<b>(1,697,870,000)</b>	<b>718,190,000</b>	<b>1,358,000,000</b>	<b>7,251,756,858</b>	<b>(2,691,103,142)</b>
<b>Operating Profit for the quarter ended 31 March 2025</b>	<b>1,854,160,000</b>	<b>166,200,000</b>	<b>(83,490,000)</b>	<b>(451,570,000)</b>	<b>(159,280,000)</b>	<b>(154,650,000)</b>	<b>(1,055,190,000)</b>	<b>(185,470,000)</b>	<b>(310,970,000)</b>	<b>1,919,021,461</b>	<b>1,538,761,461</b>

There are 19 operating segments including subsidiaries as on 31 March 2026. 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.

