Islami Bank Bangladesh PLC.

Financial Statements (Un-audited)

As at and for the 2nd Quarter ended 30 June 2026

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2026

(Amount in Taka)

Particulars	Note	As at 30 June 2026	As at 31 December 2025
Property and assets			
Cash in hand	6(a)	**114,165,344,925**	**126,177,674,540**
Cash in hand (including foreign currency)	6(a)(i)	24,492,349,111	36,025,453,775
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	89,672,995,814	90,152,220,765
Balance with other banks & financial institutions	7(a)	**110,306,769,208**	**113,379,424,156**
In Bangladesh		95,252,006,480	95,594,766,158
Outside Bangladesh		15,054,762,728	17,784,657,998
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8(a)	**227,179,674,484**	**196,911,274,328**
Government	8(a)(1)	209,719,069,206	179,427,149,206
Others	8(a)(2)	17,460,605,278	17,484,125,122
Investments		**1,886,329,693,238**	**1,856,277,330,016**
General investments etc.	9.1(a)	1,869,812,463,525	1,840,338,355,281
Bills purchased & discounted	9.2(a)	16,517,229,713	15,938,974,735
Fixed assets including premises		**17,034,545,298**	**17,304,284,486**
Other Assets	10(a)	**54,539,759,211**	**51,256,382,675**
Non - banking assets		-	-
Total property and assets		**2,409,555,786,364**	**2,361,306,370,201**
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		**441,026,445,844**	**195,638,355,844**
Deposits & other accounts		**1,643,331,431,660**	**1,816,413,442,965**
Mudaraba savings deposits		466,475,045,725	556,341,929,664
Mudaraba term deposits		692,164,176,677	730,172,252,916
Other mudaraba deposits		325,027,020,989	335,910,619,222
Al- wadeeah current and other deposit accounts		144,623,357,587	186,666,870,716
Bills payable		15,041,830,682	7,321,770,448
Mudaraba Bond		**26,400,000,000**	**26,400,000,000**
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable subordinated bond		15,400,000,000	15,400,000,000
Other liabilities	11(a)	**239,947,931,773**	**250,178,797,018**
Deferred tax liabilities		**845,530,937**	**997,361,423**
Total liabilities		**2,351,551,340,213**	**2,289,627,957,250**
Capital/shareholders' equity		**58,004,446,151**	**71,678,412,950**
Paid - up capital	12.2	16,099,856,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15(a)	30,740,555,328	30,781,267,040
Retained earnings		(11,571,828,048)	2,061,432,470
Non-controlling interest		395,933	340,502
Total liabilities & shareholders' equity		**2,409,555,786,364**	**2,361,306,370,201**

ISLAMI BANK BANGLADESH PLC.
DHAKA
HEAD. H.O

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2026

(Amount in Taka)

Particulars	Note	As at 30 June 2026	As at 31 December 2025
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		30,281,541,615	28,651,051,335
Letters of guarantee		21,722,904,599	21,696,368,569
Irrevocable letters of credit (including back to back bills)		93,456,864,864	107,589,422,328
Bills for collection		40,239,760,041	40,600,710,864
Other contingent liabilities		8,174,045	8,174,045
Total		**185,709,245,164**	**198,545,727,141**
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		**185,709,245,164**	**198,545,727,141**
Consolidated Net Asset Value (NAV) per share	**22(b)**	**36.03**	**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 (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act. 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC. and its Subsidiaries

Condensed Consolidated Profit & Loss Account (Un-audited)

For the 2nd Quarter ended 30 June 2026

(Amount in Taka)

Particulars	Note	01 January to 30 June 2026	01 January to 30 June 2025	01 April to 30 June 2026	01 April to 30 June 2025
Operating income					
Investment income	16(a)	48,558,789,539	61,881,847,506	19,370,007,234	31,223,124,415
Profit paid on mudaraba deposits		(51,860,045,030)	(53,165,545,096)	(24,461,227,577)	(27,008,446,543)
Net investment income		**(3,301,255,490)**	**8,716,302,411**	**(5,091,220,342)**	**4,214,677,873**
Income from Investment in Shares & Securities		2,771,570,626	4,127,689,736	1,334,088,470	1,394,532,616
Commission, exchange & brokerage income	17(a)	2,685,997,768	3,041,363,593	1,319,964,891	1,316,541,844
Other operating income		4,894,225,242	5,462,918,501	3,125,599,718	3,740,443,308
		10,351,793,637	**12,631,971,830**	**5,779,653,080**	**6,451,517,768**
Total operating income		**7,050,538,146**	**21,348,274,241**	**688,432,737**	**10,666,195,641**
Operating expenses					
Salary & allowances		13,479,427,849	13,063,696,746	7,062,103,006	6,647,438,934
Rent, taxes, insurances, electricity etc.	18(a)	1,387,257,517	1,299,852,056	1,000,223,302	915,150,734
Legal expenses		7,160,695	5,112,175	4,266,306	2,987,113
Postage, stamps and telecommunication etc.	19(a)	204,189,495	203,445,779	100,289,905	112,969,010
Stationery, printing and advertisement etc.	20(a)	87,748,671	93,417,773	50,898,072	56,511,966
Chief executive's salary & fees		7,100,000	10,337,064	2,700,000	4,823,962
Directors' fees & expenses		3,991,167	7,945,039	1,758,114	5,062,955
Shari'ah supervisory committee's fees & expenses		1,327,989	1,034,332	699,674	282,792
Auditors' fees		-	1,817,000	-	862,500
Depreciation and repair to bank's assets	21(a)	601,941,322	689,126,413	358,881,937	354,650,339
Zakat expenses		-	-	-	-
Other expenses		4,123,810,493	3,849,784,047	2,268,926,332	1,981,510,996
Total operating expenses		**19,903,955,199**	**19,225,568,425**	**10,850,746,649**	**10,082,251,302**
Profit/ (loss) before provision		**(12,853,417,053)**	**2,122,705,816**	**(10,162,313,912)**	**583,944,339**
Provision for investments & off- balance sheet items	11.1	-	250,090,000	-	50,090,000
Provision for diminution in value of investments in shares		106,444,996	229,269,370	51,251,631	118,300,598
Other provisions		-	220,577,628	(111,208)	(32,527,607)
Total provision		**106,444,996**	**699,936,998**	**51,140,423**	**135,862,991**
Total profit/(loss) before taxes		**(12,959,862,049)**	**1,422,768,818**	**(10,213,454,335)**	**448,081,348**
Provision for taxation for the period		**204,954,128**	**748,739,200**	**69,175,320**	**71,762,396**
Current tax		331,860,767	814,976,505	170,385,597	106,297,024
Deferred tax		(126,906,639)	(66,237,305)	(101,210,277)	(34,534,628)
Net profit/(loss) after tax		**(13,164,816,177)**	**674,029,618**	**(10,282,629,655)**	**376,318,952**
Net profit after tax attributable to:		**(13,164,816,177)**	**674,029,618**	**(10,282,629,655)**	**376,318,952**
Equity holders of IBBPLC		(13,164,821,607)	674,023,099	(10,282,633,192)	376,314,716
Non-controlling interest		5,430	6,519	3,538	4,252
Retained earnings from previous year/period		2,061,432,470	1,702,814,695	16,717	(0)
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax (attributable to equity holders of IBBPLC)		(13,164,821,607)	674,023,099	(10,282,633,192)	376,314,716
Add: Excess depreciation on revalued amount of building transferred from assets revaluation reserve to retained earnings		67,343,592	42,966,014	52,054,028	31,065,507
Profit available for appropriation		**(11,036,045,545)**	**2,419,803,808**	**(10,230,562,447)**	**407,380,223**
Appropriation:		**(11,036,045,545)**	**2,419,803,808**	**(10,230,562,447)**	**407,380,223**
Statutory reserve	14.0	-	-	-	-
General reserve		13,596,200	11,934,593	6,798,100	11,934,593
Dividend (Prevous year)		-	-	-	-
Start up Fund		-	5,535,665	-	2,987,969
Coupon/Dividend for perpetual bond holders		522,186,303	523,164,386	261,309,587	263,027,397
Retained earnings		(11,571,828,048)	1,879,169,164	(10,498,670,134)	129,430,264
Consolidated Earnings Per share (EPS)	**23(b)**	**(8.18)**	**0.42**	**(6.39)**	**0.24**

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 (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act, 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the 2nd Quarter ended 30 June 2026

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Non-controlling interest	Total 01 January to 30 June 2026
1	2	3	4	5	6	7	8	9	10
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	2,061,432,470	340,502	71,678,412,950
Depreciation adjustment & Deferred tax impact	-	-	-	-	(42,089,745)	-	67,343,592	-	25,253,847
Surplus/(deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	1,870,000	-	-	1,870,000
Currency translation differences	-	-	-	(14,088,166)	-	-	-		(14,088,166)
Revaluation reserve of securities transferred to retained earnings							-		-
Net profit for the period	-	-	-	-	-	-	(13,164,821,607)	5,430	(13,164,816,177)
Transfer to reserve	-	-	-	13,596,200	-	-	(13,596,200)	-	-
Dividend:									
Bonus shares	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-	-
Coupon/Dividend for perpetual bond holders	-	-	-	-	-	-	(522,186,303)	-	(522,186,303)
Total shareholders' equity as on 30 June 2026	16,099,906,680	1,989,633	22,735,466,258	23,781,934,143	6,782,891,554	173,740,000	(11,571,828,048)	345,932	58,004,446,151
Total shareholders' equity as on 30 June 2025	16,099,906,680	1,989,633	22,735,466,258	23,780,073,947	6,833,520,485	144,720,000	1,879,169,164	331,093	71,475,177,260
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	-	-	15,400,000,000
Add: General provision for unclassified investments and off- balance sheet items	-	-	-	14,647,600,000	-	-	-	-	14,647,600,000
Less: Year wise redemption	-	-	-	-	-	-	-	-	(4,000,000,000)
Adjustment for currency translation differences	-	-	-	(1,269,674)	-	-	-	-	(1,269,674)
Adjustment for intangible assets	-	-	-	(49,451,789)	-	-	-	-	(49,451,789)
Less: Assets revaluation reserve	-	-	-	-	(6,782,891,554)	-	-	-	(6,782,891,554)
Less: Revaluation reserve of securities	-	-	-	-	-	(173,740,000)	-	-	(173,740,000)
Total equity as on 30 June 2026	16,099,906,680	1,989,633	22,735,466,258	38,428,264,470	-	-	(11,571,828,048)	345,932	88,044,693,135
Total equity as on 30 June 2025	16,099,906,680	1,989,633	22,735,466,258	34,431,743,677	-	-	1,879,169,164	331,093	101,452,237,636

*Note: General/other reserves	01.01.2026	30.06.2026
General reserve	23,735,068,269	23,609,337,478
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	15,357,840	(14,088,166)
Total	23,782,426,109	23,627,249,312

Mohammad Abdur Rahim FCA
Chief Financial Officer
Dhaka; 29 July 2026

Md. Habibur Rahman
Company Secretary

Md. [illegible] Hossain
Managing Director (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act, 1991

Islami Bank Bangladesh PLC. and its Subsidiaries
Condensed Consolidated Cash Flow Statement (Un-audited)
For the 2nd Quarter ended 30 June 2026

(Amount in Taka)

Particulars	Note	01 January to 30 June 2026	01 January to 30 June 2025
Cash flows from operating activities			
Investment income		46,616,441,327	69,569,320,612
Profit paid on mudaraba deposits		(50,624,410,124)	(52,902,321,503)
Income/ dividend receipt from investments in shares & securities		758,912,079	3,176,305,358
Fees & Commission receipt in cash		2,705,501,547	3,060,613,976
Recovery from written off investments		61,559,632	70,754,013
Payments to employees		(13,531,815,822)	(15,831,697,139)
Cash payments to suppliers		(185,171,259)	(602,723,267)
Income tax paid		(1,821,334,586)	(6,597,659,782)
Receipts from other operating activities		4,891,839,152	5,440,552,996
Payments for other operating activities		(5,300,093,874)	(4,830,124,208)
(i) Operating profit before changes in operating assets		**(16,428,571,929)**	**553,021,056**
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		(27,647,806,372)	(251,759,237,290)
(Increase)/decrease of other assets		(3,288,860,015)	218,884,921,328
Increase/(decrease) of placement from other banks		245,388,090,000	(59,738,136,402)
Increase/(decrease) of deposits from other banks		(15,706,468,495)	(15,706,468,495)
Increase/(decrease) of deposits received from customers		(159,212,604,883)	138,501,335,249
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		(7,556,556,709)	(2,274,883,534)
(ii) Cash flows from operating assets and liabilities		**31,975,793,526**	**27,907,530,855**
Net cash flows from operating activities (A)=(i+ii)		**15,547,221,596**	**28,460,551,911**
Cash flows from investing activities			
Proceeds from sale of securities		1,873,071,042	293,174,715
Payment for purchase of securities/BGIIB		(32,807,620,021)	(9,228,577,276)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(183,569,014)	(290,823,007)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		**(31,118,117,993)**	**(9,226,225,569)**
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		500,000,000	-
Dividend paid in Cash		-	-
Net cash flows from financing activities (C)		**500,000,000**	**-**
Net increase/(decrease) in cash (A+B+C)		**(15,070,896,397)**	**19,234,326,342**
Add/(less): effects of exchange rate changes on cash & cash equivalent		(14,088,166)	(96,143,257)
Add: cash & cash equivalents at beginning of the year		239,557,098,696	239,557,098,696
Cash & cash equivalents at the end of the period		**224,472,114,133**	**258,695,281,780**
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	**24(b)**	**9.66**	**17.68**

Mohammad Abdur Rahim FCA
Chief Financial Officer

Md. Habibur Rahman
Company Secretary

Md. Altaf Hossain
Managing Director (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act, 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-Audited)
As at 30 June 2026

(Amount in Taka)

Particulars	Note	As at 30 June 2026	As at 31 December 2025
Property and assets			
Cash in hand	6.0	**114,165,255,106**	**126,177,654,056**
Cash in hand (including foreign currency)	6.1	24,492,259,292	36,025,433,291
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	89,672,995,814	90,152,220,765
Balance with other banks & financial institutions	7.0	**105,369,310,610**	**108,708,260,852**
In Bangladesh		90,314,547,882	90,923,602,854
Outside Bangladesh		15,054,762,728	17,784,657,998
Placement with banks & other financial institutions		-	-
Investments in shares & securities	8.0	**227,105,651,878**	**196,376,639,399**
Government	8.1	209,719,069,206	179,427,149,206
Others	8.2	17,386,582,672	16,949,490,193
Investments	9.0	**1,891,029,693,238**	**1,860,977,330,016**
General investments etc.	9.1	1,874,512,463,525	1,845,038,355,281
Bills purchased & discounted	9.2	16,517,229,713	15,938,974,735
Fixed assets including premises		**17,012,884,805**	**17,294,493,993**
Other assets	10	**54,249,592,153**	**51,055,243,022**
Non - banking assets		-	-
Total property and assets		**2,408,932,387,790**	**2,360,589,621,338**
Liabilities and capital			
Liabilities			
Placement from banks & other financial institutions		**441,026,445,844**	**195,638,355,844**
Deposits & other accounts		**1,645,688,906,855**	**1,818,203,423,383**
Mudaraba savings deposits		466,987,265,535	556,370,981,065
Mudaraba term deposits		693,394,176,677	731,801,832,001
Other mudaraba deposits		325,458,280,575	335,990,264,520
Al- wadeeah current and other deposit accounts		144,807,353,386	186,718,575,350
Bills payable		15,041,830,682	7,321,770,448
Mudaraba Bond		**26,400,000,000**	**26,400,000,000**
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable subordinated bond		15,400,000,000	15,400,000,000
Other liabilities	11.0	**239,122,344,639**	**249,724,239,680**
Deferred tax liabilities		**848,057,840**	**999,670,026**
Total liabilities		**2,353,085,755,178**	**2,290,965,688,933**
Capital/shareholders' equity		**55,846,632,612**	**69,623,932,404**
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	30,601,228,338	30,655,536,249
Retained earnings		(13,589,968,664)	133,023,217
Total liabilities & shareholders' equity		**2,408,932,387,790**	**2,360,589,621,338**

ISLAMI BANK BANGLADESH PLC. DHAKA FAD. H.O

Islami Bank Bangladesh PLC.
Condensed Balance Sheet (Un-Audited)
As at 30 June 2026

(Amount in Taka)

Particulars		As at 30 June 2026	As at 31 December 2025
Off-balance Sheet Items			
Contingent liabilities			
Acceptances & endorsements		30,281,541,615	28,651,051,335
Letters of guarantee		21,722,904,599	21,696,368,569
Irrevocable letters of credit (including back to back bills)		93,456,864,864	107,589,422,328
Bills for collection		40,239,760,041	40,600,710,864
Other contingent liabilities		8,174,045	8,174,045
Total		**185,709,245,164**	**198,545,727,141**
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		**185,709,245,164**	**198,545,727,141**
Net Asset Value (NAV) per share	**22(a)**	**34.69**	**43.24**

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 (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act, 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC.
Condensed Profit & Loss Account (Un-Audited)
For the 2nd Quarter ended 30 June 2026

(Amount in Taka)

Particulars	Note	01 January to 30 June 2026	01 January to 30 June 2025	01 April to 30 June 2026	01 April to 30 June 2025
Operating income					
Investment income	16.0	48,558,789,539	61,881,847,506	19,370,007,234	31,223,124,415
Profit paid on mudaraba deposits		(51,937,970,590)	(53,232,153,471)	(24,500,439,791)	(27,041,831,435)
Net investment income		**(3,379,181,050)**	**8,649,694,035**	**(5,130,432,556)**	**4,181,292,980**
Income from investments in shares & securities		2,711,721,675	4,092,354,037	1,426,560,179	1,543,086,308
Commission, exchange & brokerage income	17.0	2,672,609,829	3,034,610,647	1,311,677,739	1,313,596,444
Other operating income		4,678,380,323	5,169,244,391	2,881,750,322	3,423,885,150
		10,062,711,828	**12,296,209,075**	**5,619,988,239**	**6,280,567,902**
Total operating income		**6,683,530,777**	**20,945,903,109**	**489,555,683**	**10,461,860,881**
Operating expenses					
Salary & allowances		13,449,569,302	13,035,043,482	7,046,181,221	6,633,402,065
Rent, taxes, insurances, electricity etc.	18.0	1,383,276,110	1,296,280,711	998,235,209	913,407,457
Legal expenses		7,160,695	5,112,175	4,266,306	2,987,113
Postage, stamps and telecommunication etc.	19.0	204,002,284	203,236,892	100,181,892	112,867,346
Stationery, printing and advertisement etc.	20.0	87,557,412	93,270,940	50,775,711	56,465,999
Chief executive's salary & fees		7,100,000	10,337,064	2,700,000	4,823,962
Directors' fees & expenses		3,490,807	7,513,593	1,552,500	4,859,531
Shari'ah supervisory committee's fees & expenses		1,327,989	1,034,332	699,674	282,792
Auditors' fees		-	1,817,000	-	862,500
Depreciation and repair to bank's assets	21.0	599,674,959	686,084,866	357,706,612	352,953,732
Zakat expenses		-	-	-	-
Other expenses		4,075,320,097	3,804,002,134	2,247,566,763	1,964,832,318
Total operating expenses		**19,818,479,656**	**19,143,733,189**	**10,809,865,889**	**10,047,744,815**
Profit/(loss) before provision		**(13,134,948,879)**	**1,802,169,921**	**(10,320,310,207)**	**414,116,067**
Provision for investments & off- balance sheet items	11.1	-	250,090,000	-	50,090,000
Provision for diminution in value of investments in		-	107,164,189	-	66,819,981
Other provisions		-	220,577,628	-	(32,414,565)
Total provision		-	**577,831,817**	-	**84,495,416**
Total profit/(loss) before taxes		**(13,134,948,879)**	**1,224,338,104**	**(10,320,310,207)**	**329,620,651**
Provision for taxation for the period		**133,200,291**	**670,771,625**	**28,997,933**	**30,823,741**
Current tax	11.3	259,888,630	736,932,106	130,203,666	65,299,077
Deferred tax		(126,688,339)	(66,160,481)	(101,205,733)	(34,475,336)
Net profit/(loss) after tax		**(13,268,149,170)**	**553,566,479**	**(10,349,308,139)**	**298,796,910**
Retained earnings from previous year/period		133,023,217	40,351,229	(3,031,421,676)	40,334,518
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax		(13,268,149,170)	553,566,479	(10,349,308,139)	298,796,910
Add: Excess depreciation on revalued amount of building transferred from assets revaluation reserve to retained earnings		67,343,592	42,966,014	52,054,028	31,065,507
Profit available for appropriation		**(13,067,782,361)**	**636,883,722**	**(13,328,675,787)**	**370,196,935**
Appropriation:		**(13,067,782,361)**	**636,883,722**	**(13,328,675,787)**	**370,196,935**
Statutory reserve	14.0	-	-	-	-
General reserve		-	-	-	-
Dividend (Previous year)		-	-	-	-
Start up Fund		-	5,535,665	-	2,987,969
Coupon/Dividend for perpetual bond holders		522,186,303	523,164,386	261,309,587	263,027,397
Retained earnings		(13,589,968,664)	108,183,671	(13,589,985,374)	104,181,569
Earnings Per Share (EPS)	**23(a)**	**(8.24)**	**0.34**	**(6.43)**	**0.18**

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 (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act. 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC.
Condensed Statement of Changes in Equity (Un-Audited)
For the 2nd Quarter ended 30 June 2026

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Total 01 January to 30 June 2026
1	2	3	4	5	6	7	8	9
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	133,023,217	69,623,932,404
Depreciation adjustment & Deferred tax impact	-	-	-	-	(42,089,745)	-	67,343,592	25,253,847
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investment (Shares & Securities)	-	-	-	-	-	1,870,000	-	1,870,000
Currency translation differences	-	-	-	(14,088,166)	-	-	-	(14,088,166)
Revaluation reserve of securities transferred to retained earnings							-	-
Net profit for the period	-	-	-	-	-	-	(13,268,149,170)	(13,268,149,170)
Dividend:								
Bonus shares	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-
Start up Fund	-	-	-	-	-	-	-	-
Coupon/Dividend for perpetual bond holders	-	-	-	-	-	-	(522,186,303)	(522,186,303)
Total shareholders' equity as on 30 June 2026	16,099,906,680	1,989,633	22,735,466,258	23,642,607,152	6,782,891,554	173,740,000	(13,589,968,664)	55,846,632,613
Total shareholders' equity as on 30 June 2025	16,099,906,680	1,989,633	22,735,466,258	23,666,277,748	6,833,520,485	144,720,000	108,183,671	69,590,064,475
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	-	-	-	14,647,600,000	-	-	-	14,647,600,000
Less: Year wise redemption	-	-	-	-	-	-	-	(4,000,000,000)
Adjustment for currency translation differences	-	-	-	(1,269,674)	-	-	-	(1,269,674)
Adjustment for intangible assets	-	-	-	(49,451,789)	-	-	-	(49,451,789)
Less: Assets revaluation reserve	-	-	-	-	(6,782,891,554)	-	-	(6,782,891,554)
Less: Revaluation reserve of securities	-	-	-	-	-	(173,740,000)	-	(173,740,000)
Total equity as on 30 June 2026	16,099,906,680	1,989,633	22,735,466,258	38,239,485,689	-	-	(13,589,968,664)	85,886,879,597
Total equity as on 30 June 2025	16,099,906,680	1,989,633	22,735,466,258	34,246,518,878	-	-	108,183,671	99,567,124,851

***Note: General/other reserves**	01.01.2026	30.06.2026
General reserve	23,609,337,478	23,609,337,478
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	15,357,840	(14,088,166)
Total	23,656,695,318	23,627,249,312

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Chief Financial Officer

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Company Secretary

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Managing Director (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act, 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC.
Condensed Cash Flow Statement (Un-Audited)
For the 2nd Quarter ended 30 June 2026

(Amount in Taka)

Particulars	Note	01 January to 30 June 2026	01 January to 30 June 2025
Cash flows from operating activities			
Investment income		46,616,441,327	69,569,320,612
Profit paid on mudaraba deposits		(50,624,410,124)	(52,902,321,503)
Income/dividend receipt from investments in shares & securities		699,063,128	3,140,969,658
Fees & Commission receipt in cash		2,672,609,829	3,034,610,647
Recovery from written off investments		61,559,632	70,754,013
Payments to employees		(13,501,957,275)	(15,803,043,874)
Cash payments to suppliers		(185,086,276)	(602,648,268)
Income tax paid		(1,819,759,402)	(6,600,663,463)
Receipts from other operating activities		4,616,820,691	5,098,490,378
Payments for other operating activities		(5,246,005,540)	(4,778,953,269)
(i) Operating profit before changes in operating assets		**(16,710,724,011)**	**226,514,931**
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		(30,052,363,222)	(253,198,868,037)
(Increase)/decrease of other assets		(3,194,349,131)	218,960,399,902
Increase/(decrease) of placement from other banks		245,388,090,000	(59,738,136,402)
Increase/(decrease) of deposits from other banks		(15,706,468,495)	(15,706,468,495)
Increase/(decrease) of deposits received from customers		(156,808,048,033)	139,940,965,997
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		(7,342,717,978)	(2,564,921,087)
(ii) Cash flows from operating assets and liabilities		**32,284,143,141**	**27,692,971,877**
Net cash flows from operating activities (A)=(i+ii)		**15,573,419,129**	**27,919,486,808**
Cash flows from investing activities			
Proceeds from sale of securities		-	-
Payment for purchase of securities/BGIIB/Sukuk		(30,727,142,479)	(8,522,896,024)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(183,537,676)	(290,679,707)
Purchase/sale of subsidiaries		-	-
Net Cash flows from investing activities (B)		**(30,910,680,155)**	**(8,813,575,732)**
Cash flows from financing activities			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/rights share		-	-
Dividend paid in Cash		-	-
Net cash flows from financing activities (C)		-	-
Net increase/(decrease) in cash (A+B+C)		**(15,337,261,026)**	**19,105,911,076**
Add/(less): effects of exchange rate changes on cash & cash equivalent		(14,088,166)	(96,143,257)
Add: cash & cash equivalents at beginning of the year		234,885,914,908	208,298,090,110
Cash & cash equivalents at the end of the period		**219,534,565,716**	**227,307,857,929**
Net Operating Cash Flow Per Share (NOCFPS)	**24(a)**	**9.67**	**17.34**

Mohammad Abdur Rahim FCA
Chief Financial Officer

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Company Secretary

Md. Altaf Hossain
Managing Director (Acting)

Mohammad Zahir Hussain
Single Member Board Authority as per Section 47(3) of the Bank Company Act, 1991

Dhaka; 29 July 2026

Islami Bank Bangladesh PLC. and its Subsidiaries
Notes to the condensed consolidated interim financial report (Un-audited)
As at and for the 2nd Quarter ended 30 June 2026

1.0 The Bank and its activities

1.1 Islami Bank Bangladesh PLC. (hereinafter referred to as "the Bank" or "IBBPLC") was established as a Public Limited Banking Company in Bangladesh in 1983 as the first Shari'ah based Scheduled Commercial Bank in the South East Asia. Naturally, its modus operandi is substantially different from those of other conventional Commercial Banks. The Bank conducts its business on the Shari'ah principles of Mudaraba, Musharaka, Bai-Murabaha, Bai-Muajjal, Hire Purchase under Shirkatul Melk, Bai-Salam and Bai-as-Sarf etc. There is a Shari'ah Supervisory Committee in the Bank which ensures that the activities of the Bank are being conducted on the 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, 18 Zonal Offices, 400 branches including 79 Authorized Dealer (AD) branches and 271 Sub branches, 2788 Agent banking outlets and 3 Off-shore Banking Units (OBUs) in Bangladesh. The Principal place of business is the Registered Office of the Bank situated at Islami Bank Tower, 40, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.

This interim financial report as at and for the 2nd Quarter ended 30 June 2026 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 three subsidiaries - Islami Bank Securities Limited (IBSL), Islami Bank Capital Management Limited (IBCML) and mCash Limited (mCash) - together referred to as "the Companies".

1.2 Nature of business/principal activities of the Bank

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

2.0 Basis of preparation

2.1 Statement of compliance

The operations of the Bank and its subsidiaries are in strict compliance with the rules of Islamic Shari'ah. The consolidated financial statements and the separate financial statements have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 Novemeber 2009 with reference to the provisions of Bank Company Act 1991 as amended & Bangladesh Bank's other circulars/ instructions.This condensed consolidated and separate interim financial report for the 2nd Quarter ended 30 June 2025 of the Bank also has been prepared in accordance with *"IAS: 34 Interim Financial Reporting"* and as per Rule 13 of Securities & Exchange Rules 2020. Selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in financial position and performance of the Bank since the last annual consolidated and separate financial statements as at and for the year ended 31 December 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 Internatioanal Financial Reporting Standards.

ISLAMI BANK BANGLADESH PLC. DHAKA FAD. H.O

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 587th meeting held on 29th July 2026 and was subsequently approved by the Board in its 408th meeting held on the same date.

2.3 Use of estimates and judgments

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

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

2.4 Reporting period

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover half year from 01 January 2026 to 30 June 2026.

2.5 Comparative information and rearrangement thereof

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

3.0 Significant accounting policies

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

ISLAMI BANK BANGLADESH PLC. DHAKA FAD. H.O

		30.06.2026 Taka	31.12.2025 Taka
6.0	**Cash in hand**		
	Cash in hand (including foreign currency) (Note 6.1)	24,492,259,292	36,025,433,291
	Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)	89,672,995,814	90,152,220,765
	Total	**114,165,255,106**	**126,177,654,056**
6.1	**Cash in hand (including foreign currency)**		
	In local currency	24,334,125,254	35,864,768,185
	In foreign currency	158,134,038	160,665,106
	Total	**24,492,259,292**	**36,025,433,291**
6.2	**Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)**		
	Balance with Bangladesh Bank (a)		
	In local currency	85,402,641,018	85,004,369,503
	In foreign currency	3,241,007,776	3,012,680,548
	Sub-total	**88,643,648,794**	**88,017,050,052**
	Balance with Sonali Bank PLC (as agent of Bangladesh Bank) (b)		
	In local currency	1,029,347,020	2,135,170,713
	In foreign currency	-	-
	Sub-total	**1,029,347,020**	**2,135,170,713**
	Total (a+b)	**89,672,995,814**	**90,152,220,765**
6(a)	**Consolidated cash in hand**		
6(a)(i)	**Cash in hand (including foreign currency)**		
	Islami Bank Bangladesh PLC.	24,492,259,292	36,025,433,291
	Islami Bank Securities Limited	-	-
	mCash Limited	6,177	-
	Islami Bank Capital Management Limited	83,642	20,484
	Sub total	**24,492,349,111**	**36,025,453,775**
6(a)(ii)	**Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)**		
	Islami Bank Bangladesh PLC.	89,672,995,814	90,152,220,765
	Islami Bank Securities Limited	-	-
	mCash Limited	-	-
	Islami Bank Capital Management Limited	-	-
	Sub total (ii)	**89,672,995,814**	**90,152,220,765**
	Total (i+ii)	**114,165,344,925**	**126,177,674,540**
7.0	**Balance with other banks & financial institutions**		
	In Bangladesh	90,314,547,882	90,923,602,854
	Outside Bangladesh	15,054,762,728	17,784,657,998
	Total	**105,369,310,610**	**108,708,260,852**
7(a)	**Consolidated Balance with other banks & financial institutions**		
	Islami Bank Bangladesh PLC.	105,369,310,610	90,923,602,854
	Islami Bank Securities Limited	6,410,756,207	6,105,901,318
	mCash Limited	499,999,655	-
	Islami Bank Capital Management Limited	431,259,586	407,148,896
	Inter-company balances	(2,404,556,850)	(1,841,886,910)
	Total	**110,306,769,208**	**95,594,766,158**

8.0 Investments in shares & securities

	Particulars	**Remarks**	**Book value as at 30 June 2026 (Taka)**	**Book value as at 31 Dec. 2025 (Taka)**
8.1	**Government**			
	Bangladesh Shipping Corporation	Quoted	224,400,000	189,400,000
	MPETROLEUM	Quoted	4,703,372	9,751,990
	BSCCL	Quoted	110,080,537	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	33,219,040,000	31,793,450,000
	BD Govt.Special Bond (BGSPB)-IBBL	Un-Quoted	76,481,802,000	76,481,802,000
	Bangladesh Government Islamic Investment Bond (Islamic Bond)	Un-Quoted	76,000,000,000	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	
	RDIRWSP Social Ecohomic develop. Sukukk	Un-Quoted	1,518,160,000	
	RDIRWSP Social Ecohomic develop. Sukukk	Un-Quoted	4,509,350,000	
	CIBRR-1 Social Economic Sukuk	Un-Quoted	3,574,360,000	
	Important Rural Infrastructure Development Project on Priority Basis-2 (IRIDP-2)	Un-Quoted	5,018,080,000	
	CAFDRIRP Socio-Economic Development Sukuk (9th sukuk)	Un-Quoted	4,179,120,000	
	Sub-total Government		**209,714,723,910**	**169,667,612,529**
	Government- Special Fund			
	BSCCL	Un-Quoted	4,345,295	4,345,295
	MPETROLEUM	Un-Quoted		-
	Sub-total Government-Special Fund		**4,345,295**	**4,345,295**
	Total Government (8.1)		**209,719,069,206**	**169,671,957,824**
8.2	**Other than Government**		**17,386,582,672**	**17,292,057,098**
	Total (8.1+8.2)		**227,105,651,878**	**186,964,014,922**

ISLAMI BANK BANGLADESH PLC. DHAKA FAD. H.O

		30.06.2026 Taka	31.12.2025 Taka
8(a)	**Consolidated investments in shares & securities**		
8(a)(1)	**Government**		
	Islami Bank Bangladesh PLC.	209,719,069,206	179,427,149,206
	Islami Bank Securities Limited	-	-
	mCash Limited	-	-
	Islami Bank Capital Management Limited	-	-
	Inter-company balances	-	-
	Sub total (i)	**209,719,069,206**	**179,427,149,206**
8(a)(2)	**Others**		
	Islami Bank Bangladesh PLC.	17,386,582,672	16,949,490,193
	Islami Bank Securities Limited	3,354,563,704	3,411,482,769
	mCash Limited	-	-
	Islami Bank Capital Management Limited	519,290,902	422,984,160
	Inter-company balances	(3,799,832,000)	(3,299,832,000)
	Sub total (ii)	**17,460,605,278**	**17,484,125,122**
	Total (i+ii)	**227,179,674,484**	**196,911,274,328**
9.0	**Investments**		
	General investments etc. (Note 9.1)	1,874,512,463,525	1,845,038,355,281
	Bills purchased & discounted (Note 9.2)	16,517,229,713	15,938,974,735
	Total	**1,891,029,693,238**	**1,860,977,330,016**
9.1	**General investments etc.**		
	i) In Bangladesh		
	Bai - Murabaha	989,825,190,035	986,473,772,490
	Bai - Muajjal	102,403,247,188	102,399,850,812
	Hire Purchase under Shirkatul Melk	295,118,813,514	288,181,036,768
	Hire Purchase under Shirkatul Melk (HPSM in FC-OBU)	3,393,696,230	3,261,567,604
	Hire Purchase under Shirkatul Melk (HPSM in FC-GTF)	2,803,034,910	2,810,239,087
	Bai-Murabaha Import Bills	330,812,401,719	322,766,156,317
	Baim- FC Bills	22,958,343,980	21,821,557,346
	Musharaka	319,546,988	317,313,248
	Mudaraba	4,700,000,000	4,720,050,000
	Bai - Salam	21,103,808,143	19,502,043,900
	Murabaha Foreign Currency Investment	21,140,180,020	25,550,073,993
	Quard	76,823,161,756	63,562,877,300
	Investment in Khidmah Card	3,111,039,042	3,671,816,416
	Sub total (i)	**1,874,512,463,525**	**1,845,038,355,281**
	ii) Out side Bangladesh		
	Overseas Investment	-	-
	Sub total (ii)	-	-
	Grand total (i+ii)	**1,874,512,463,525**	**1,845,038,355,281**
9.1(a)	**Consolidated general investments etc.**		
	Islami Bank Bangladesh PLC.	1,874,512,463,525	1,845,038,355,281
	Islami Bank Securities Limited	-	-
	mCash Limited	-	-
	Islami Bank Capital Management Limited		
	Inter-company balances	(4,700,000,000)	(4,700,000,000)
	Total	**1,869,812,463,525**	**1,840,338,355,281**
9.2	**Bills purchased & discounted**		
	i) In Bangladesh		
	Musharaka doc. Bill (MDB)	3,031,798,677	2,912,656,391
	ii) Outside Bangladesh		
	Mudaraba Doc Bill (UPAS) OBU	9,954,143,984	9,971,309,842
	Bai- As- Sarf (FDB)	939,969,176	1,052,520,760
	MDB in FC	2,591,317,875	2,002,487,742
	Sub-total (ii)	**13,485,431,035**	**13,026,318,344**
	Total (i+ii)	**16,517,229,713**	**15,938,974,735**
9.2(a)	**Consolidated bills purchased & discounted**		
	Islami Bank Bangladesh PLC.	16,517,229,713	15,938,974,735
	Islami Bank Securities Limited	-	-
	mCash Limited		
	Islami Bank Capital Management Limited	-	-
	Total	**16,517,229,713**	**15,938,974,735**

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		30.06.2026 Taka	31.12.2025 Taka
10.0	**Other assets**		
	Stock of stationery in hand	423,055,999	382,658,374
	Stamps in hand	42,501,336	38,233,898
	Advance rent paid	705,850,637	725,361,309
	Security deposits account	29,078,006	29,072,258
	Suspense	593,437,146	596,336,620
	Advance against expenses	46,724,039	82,352,276
	Accrued income	13,427,757,463	11,379,231,664
	IB General account	18,274,609,012	13,349,006,683
	mCash adjustment	2,495,043,740	2,236,024,194
	Dividend income receivable	-	35,867,252
	Clearing/Transfer delivery/BEFTN adjustment	301,147,209	58,293,427
	Master Card Receivable	125,469,495	1,894,734,607
	ATM receivable/UPI Receivable	-	150,005,405
	Agent RDS Receivable	3,960,430	5,764,879
	POS Receivable	9,298,680	110,288,037
	Foreign remittance incentive receivable	13,929,959,725	12,085,180,076
	NPS Receivable	3,107,221,972	6,637,129,766
	Binimoy Receivable	169,701,338	-
	Others	564,775,925	1,259,702,298
	Total	**54,249,592,153**	**51,055,243,022**

10(a)	**Consolidated other assets**		
	Islami Bank Bangladesh PLC.	54,249,592,153	51,055,243,022
	Islami Bank Securities Limited	205,023,788	182,712,672
	mCash Limited	-	-
	Islami Bank Capital Management Limited	108,550,402	36,350,634
	Inter-company balances	(23,407,132)	(17,923,653)
	Total	**54,539,759,211**	**51,256,382,675**

11.0	**Other liabilities**		
	Provision for classified & unclassified investments and off- balance sheet items	72,471,868,582	72,471,868,582
	Provision for diminution in value of investments in shares	1,830,273,902	1,830,273,902
	Other provisions	3,944,004,424	3,944,004,424
	Compensation account	1,222,109,584	11,259,963,572
	Profit/ rent /compensation suspense	121,627,437,948	115,782,926,334
	Current tax	19,041,708,900	20,594,566,387
	Zakat payable	23,095,940	23,549,190
	Foreign correspondents charges	47,987,573	45,773,696
	Incentive bonus payable	262,007,018	271,585,668
	Payable against expenditure	397,765,108	560,913,102
	Substitute cash assistance	2,783,000	-
	Payable to PF, BF, SAF & GF	478,560,581	-
	Deferred/Unearned Airtime Commission	170,000	200,000
	F.C. Payable for IBBPLC Cards	154,230,619	154,230,621
	Unclaimed dividend	10,782,410	10,882,960
	Stimulus Fund: Covid-19	1,481,303	1,430,249
	Agri. Refinance: Covid-19	599,687,555	566,937,145
	Cover Fund HPSM FC-GTF	3,547,146,820	3,723,410,347
	Automated Challan System	421,146,754	483,369
	Lease obligation on ROU	4,534,071,273	4,534,071,273
	Start-Up Fund for investment	232,427,509	232,427,509
	Placement to AD for MDB in FC (Local)	80,973,685	2,023,126,484
	eWallet Payable	363,773,130	385,149,873
	ATM payable	45,427,017	-
	Unearned Exchange (OBU)	87,068,302	-
	Others	7,694,355,703	11,306,464,993
	Total	**239,122,344,639**	**249,724,239,680**

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

	30 June 2026 Taka	31 December 2025 Taka
A. Opening balance	**72,471,870,000**	**71,830,800,000**
General Provision for Unclassified Investment including OBU	12,627,300,000	5,959,200,000
Provision for Classified Investment	58,875,570,000	60,022,400,000
Provision for Off-Balance Sheet items	969,000,000	5,849,200,000
B. Total deduction/adjustment from classified investment for the period	-	-
C. Available balance of provision (A-B)	**72,471,870,000**	**71,830,800,000**
D. Provision made during the period/year	-	500,000,000
General Provision for Unclassified Investment including OBU	1,088,300,000	6,668,100,000
Provision for Classified Investment	(1,051,300,000)	(1,287,900,000)
Provision for Off-Balance Sheet items	(37,000,000)	(4,880,200,000)
E. Closing balance (C+D)	**72,471,870,000**	**72,471,870,000**
General Provision for Unclassified Investment including OBU	13,715,600,000	12,627,300,000
Provision for Classified Investment	57,824,270,000	58,875,570,000
Provision for Off-Balance Sheet items	932,000,000	969,000,000

11.1.1 Total Provision Requirement and maintained for investments including off Balance sheet items at June 30, 2026

Particulars	Required Provision for 30.06.2026 (Taka)	Maintained Provision for 30.06.2026 (Taka)
General provision on unclassified investment	13,715,600,000	13,715,600,000
Provision for Classified OBU investment	10,016,500,000	10,016,500,000
Provision for classified investments	866,147,800,000	42,807,770,000
Provision for investments considering qualitative judgment (Writ Clients)	5,000,000,000	5,000,000,000
Total provision for investment	**894,879,900,000**	**71,539,870,000**
General provision on off-balance sheet items	932,000,000	932,000,000
Total provision for investment including off balance sheet items at the end of the period	**895,811,900,000**	**72,471,870,000**
Provision surplus/(deficit) as at June 30, 2026 (*)		(823,340,030,000)

(*) The aggregate required total provision for General Investment investment including off balance sheet items of the bank is Tk.89,581.19 crore and maintained provision as per Financial Statements for the period ended June 30, 2026 is Tk. 7,247.18 crore resulting actual shortfall in provision is Tk. 82,340.01 crore.

11.1.2 Total Provision Requirement and maintained for Other assets at June 30, 2026

Particulars	Required Provision for 30.06.2026 (Taka)	Maintained Provision for 30.06.2026 (Taka)
Provision for other assets including IBDA & Placement	14,412,126,908	3,944,004,424
Total Provision Requirement and maintained for other assets at the end of the period	**14,412,126,908**	**3,944,004,424**
Provision for other assets surplus/(deficit) as at June 30, 2026 (*)		**(10,468,122,484)**

(*) The aggregate required total provision for other assets of the bank in Tk. 14,412.13 crore and maintained provision as per Financial Statements for the period ended 30 June 2026 is Tk. 385,94 crore resulting actual shortfall in maintaining provision is Tk. 10,552.77 crore.

11.1.3 Total Provision Requirement and maintained for diminution in value of investments in shares at June 30, 2026

Particulars	Required Provision for 30.06.2026 (Taka)	Maintained Provision for 30.06.2026 (Taka)
Provision for diminution in value of investments in shares	1,830,273,902	1,830,273,902
Total Provision Requirement and maintained for diminution in value of investments i	**1,830,273,902**	**1,830,273,902**
Provision surplus/(deficit) as at June 30, 2026	-	-

11.2 Current tax liability

	30 June 2026 Taka	31 December 2025 Taka
Opening balance of provision	27,680,836,928	33,177,607,969
Add: Provision made during the period/year (Note 11.3)	259,888,630	2,271,407,201
Add: Other provision made during the period/year	7,010,871	739,894,903
Less: Settlement for previous period/year	-	8,508,073,146
Total (a)	**27,947,736,428**	**27,680,836,928**
Advance income tax paid		
Opening balance of advance tax	7,086,270,541	7,709,584,483
Add: Payment made during the period/year	1,819,759,402	7,884,759,204
Less: Settlement for previous period/year	-	8,508,073,146
Total (b)	**8,906,029,943**	**7,086,270,541**
Net balance as at end of period/year (a-b)	**19,041,706,485**	**20,594,566,387**

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11.3 Provision for current tax made during the period/year

Income tax @ 37.5% on taxable profit (A)	(4,855,145,392)	1,891,986,620
Add: Income tax @ 20% on dividend income	2,285,741	18,882,745
Capital Gain @ 10%	1,137,070	-
Estimated provision required for the period/year	**(4,851,722,580)**	**1,910,869,365**
Estimated provision required as at 31 December as per minimum tax	**259,888,630**	**2,271,407,201**

Computation of taxable profit

Profit before tax	(13,134,948,879)	3,279,648,116
Less: Dividend income	11,428,707	94,413,723
Less: Capital Gain	7,580,467	-
Profit before tax (excluding dividend income and capital gain)	**(13,153,958,053)**	**3,185,234,392**
Add: Inadmissible expenditure	520,113,610	3,641,198,415
Less: Further allowable expenditure	313,209,935	1,781,135,156
Estimated taxable profit for the period/year	**(12,947,054,378)**	**5,045,297,652**

11.4

Reconciliation of effective tax rate	**30.06.2026**		**31.12.2025**	
	%	**Taka**	**%**	**Taka**
Profit before income tax as per profit/loss account		(13,134,948,879)		3,279,648,116
Income Tax using the domestic corporate tax rate	37.50%	(4,925,605,830)	37.50%	1,229,868,043
Factors affecting the tax charge for current year:				
Non deductible expenses	-1.48%	195,042,604	41.63%	1,365,449,406
Tax exempt income	0.89%	(117,453,726)	-20.37%	(667,925,683)
Tax savings from reduced tax rates	0.03%	(3,705,629)	-0.50%	(16,522,402)
Total income tax expenses	**36.94%**	**(4,851,722,580)**	**58.26%**	**1,910,869,364**
Reconciliation considering minimum tax	**1.98%**	**259,888,630**	**69.26%**	**2,271,407,201**

11(a) Consolidated other liabilities

	30 June 2026 Taka	**31 December 2025 Taka**
Islami Bank Bangladesh PLC.	239,122,344,639	249,724,239,680
Islami Bank Securities Limited	5,290,616,988	5,114,428,747
mCash Limited	-	-
Islami Bank Capital Management Limited	289,363,596	108,850,421
Inter-company balances	(4,769,380,470)	(4,768,721,830)
Total	**239,932,944,754**	**250,178,797,018**

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12 Share capital

12.1 Authorized capital

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

12.2 Brief history of raising of Paid up capital

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

13.0 Capital adequacy as per Basel - III

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

14.0 Statutory reserve	**30 June 2026 Taka**	**31 December 2025 Taka**
Opening balance	22,735,466,258	22,735,466,258
Add: Addition made this period/year	-	-
Closing balance	**22,735,466,258**	**22,735,466,258**

15.0 Other reserves		
General reserve	23,609,337,477	23,609,337,478
Assets revaluation reserve	6,782,891,554	6,824,981,299
Revaluation reserve of securities	173,740,000	171,870,000
Translation reserve	1,269,674	15,357,839
Share premium	1,989,633	1,989,633
Dividend equalization account	32,000,000	32,000,000
Total	**30,601,228,338**	**30,655,536,249**

15 (a) Consolidated other reserves		
Islami Bank Bangladesh PLC.	30,601,228,338	30,655,536,249
Islami Bank Securities Limited	139,326,991	125,730,791
mCash Limited	-	-
Islami Bank Capital Management Limited	-	-
Total	**30,740,555,329**	**30,781,267,040**

		01 January to 30 June 2026	01 January to 30 June 2025
16.0	**Investment income**		
	Income from general investment	47,276,460,449	57,338,566,469
	Profit on deposits with other banks & financial institutions	1,282,329,091	4,543,281,037
	Total	**48,558,789,539**	**61,881,847,506**
16(a)	**Consolidated investment income**		
	Islami Bank Bangladesh PLC.	48,558,789,539	61,881,847,506
	Islami Bank Securities Limited	-	-
	mCash Limited		
	Islami Bank Capital Management Limited	-	-
	Inter-company transactions	-	-
	Total	**48,558,789,539**	**61,881,847,506**
17.0	**Commission, exchange & brokerage income**		
	Commission income	1,579,440,740	1,882,727,380
	Exchange income	1,093,169,089	1,151,883,266
	Total	**2,672,609,829**	**3,034,610,647**
17(a)	**Consolidated commission, exchange & brokerage income**		
	Islami Bank Bangladesh PLC.	2,672,609,829	3,034,610,647
	Islami Bank Securities Limited	13,387,939	6,752,946
	mCash Limited		
	Islami Bank Capital Management Limited	-	-
	Total	**2,685,997,768**	**3,041,363,593**
18.0	**Rent, taxes, insurances, electricity etc.**		
	Rent, rates and taxes	590,254,432	577,636,233
	Insurance	583,546,694	498,228,391
	Electricity and lighting	209,474,985	220,416,087
	Total	**1,383,276,110**	**1,296,280,711**
18(a)	**Consolidated rent, taxes, insurances, electricity etc.**		
	Islami Bank Bangladesh PLC.	1,383,276,110	1,296,280,711
	Islami Bank Securities Limited	3,981,407	3,571,346
	mCash Limited		
	Islami Bank Capital Management Limited	-	-
	Total	**1,387,257,517**	**1,299,852,056**
19.0	**Postage, stamps, telecommunications etc.**		
	Telephone	133,134,358	131,148,719
	Postage	70,227,679	71,416,600
	Fax, internet & Stamps charges	640,247	671,573
	Total	**204,002,284**	**203,236,892**
19(a)	**Consolidated postage, stamps and telecommunication etc.**		
	Islami Bank Bangladesh PLC.	204,002,284	203,236,892
	Islami Bank Securities Limited	68,900	98,644
	mCash Limited		
	Islami Bank Capital Management Limited	118,311	110,243
	Total	**204,189,495**	**203,445,779**
20.0	**Stationery, printing and advertisement etc.**		
	Paper & table stationery	29,726,943	32,388,174
	Printing and stationery (registers and forms)	7,592,272	5,504,770
	Advertisement & publicity	50,238,198	55,377,996
	Total	**87,557,412**	**93,270,940**
20(a)	**Consolidated stationery, printing and advertisement etc.**		
	Islami Bank Bangladesh PLC.	87,557,412	93,270,940
	Islami Bank Securities Limited	70,923	74,999
	mCash Limited		
	Islami Bank Capital Management Limited	106,276	71,834
	Total	**87,734,611**	**93,417,773**
21.0	**Depreciation/amortization and repair to bank's assets**		
	Depreciation/amortization	465,146,864	518,254,251
	Repair of bank's properties/assets	134,528,095	167,830,616
	Total	**599,674,959**	**686,084,866**
21(a)	**Consolidated depreciation and repair to bank's assets**		
	Islami Bank Bangladesh PLC.	599,674,959	686,084,866
	Islami Bank Securities Limited	1,514,602	2,011,032
	mCash Limited		
	Islami Bank Capital Management Limited	751,761	1,030,515
	Total	**601,941,322**	**689,126,413**

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22.0 Net Assets Value (NAV)

	30 June 2026 Taka	31 December 2025 Taka
a) Net Assets Value (NAV) per share of the Bank		
i) Net Assets of the Bank	55,846,632,612	69,623,932,404
ii) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Net Assets Value (NAV) per share of the Bank	34.69	43.24
b) Consolidated Net Assets Value (NAV) per share		
i) Consolidated Net Assets	58,004,446,151	71,678,412,950
ii) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated Net Assets Value (NAV) per share	36.03	44.52

23.0 Earnings Per Share (EPS)

	01 January to 30 June 2026 Taka	01 January to 30 June 2025 Taka
a) Earnings Per Share of the Bank		
i) Attributable profit for the period	(13,268,149,170)	553,566,479
ii) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Basic Earnings Per Share (EPS) of the Bank	(8.24)	0.34

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

The Bank's Earnings Per Share (EPS) on a solo basis decreased by Tk. 8.58 compared to the previous period, mainly for Profit Paid on Deposits (PPD) expenses, lower investment income due to increase of non-performing investments, and reduced income from Placement to other Bank. However, the Bank has undertaken various measures in line with the recent guidance of Bangladesh Bank to improve asset quality, strengthen investment recovery, and enhance income generation, which are expected to contribute positively to its future earnings as well as EPS.

b) Consolidated Earnings Per Share		
i) Attributable profit for distribution to shareholders of IBBPLC for the period	(13,164,821,607)	674,023,099
ii) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated basic Earnings Per Share (EPS)	(8.18)	0.42

24.0 Net Operating Cash Flow Per Share (NOCFPS)

a) Net Operating Cash Flow Per Share (NOCFPS) of the Bank		
i) Net cash flows from operating activities	15,573,419,129	27,919,486,808
ii) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Net Operating Cash Flow Per Share (NOCFPS) of the Bank	9.67	17.34

The Net Operating Cash Flow Per Share (NOCFPS) on a solo basis decreased by Tk. 7.67 compared to the previous period, mainly due to decrease in deposits during the 2nd quarter ended 30 June 2026. In line with Bangladesh Bank's recent regulatory stance, the Bank is undertaking different measures for strengthening deposit mobilization, maintaining adequate liquidity and improving operating cash flow.

b) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)		
i) Consolidated -Net cash flows from operating activities	15,547,221,596	28,460,551,911
ii) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated-Net Operating Cash Flow Per Share (NOCFPS)	9.66	17.68

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

25.0 Consolidated Segment Reporting

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

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Islami Bank Bangladesh PLC. and its Subsidiaries

Consolidated Segment Reporting

For the 2nd Quarter ended 30 June 2026

A. Segmental operating profit and loss

Annexure - A

(Amount in Taka)

	Head Office Controlled Branchs	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chittagong South Zone	Noakhali Zone	Common	Consolidated
Investment income	7,305,080,000	6,499,470,000	833,270,000	979,070,000	1,506,700,000	669,650,000	2,259,120,000	448,070,000	703,080,000	30,126,850,166	51,330,360,166
Profit paid on mudaraba deposits	(3,518,970,000)	(3,876,360,000)	(1,955,250,000)	(3,385,950,000)	(1,656,280,000)	(3,376,560,000)	(1,977,710,000)	(2,001,470,000)	(3,453,440,000)	(26,658,055,030)	(51,860,045,030)
Profit received/(paid) on IB Genearl Account	(32,034,000,000)	(2,097,000,000)	2,854,430,000	4,517,430,000	1,391,040,000	6,716,420,000	(3,008,700,000)	3,525,100,000	6,178,740,000	11,956,540,000	-
Net investment income	**(28,247,890,000)**	**526,110,000**	**1,732,450,000**	**2,110,550,000**	**1,241,460,000**	**4,009,510,000**	**(2,727,290,000)**	**1,971,700,000**	**3,428,380,000**	**15,425,335,136**	**(529,684,864)**
Commission, exchange & other income	1,116,080,000	855,680,000	190,290,000	348,290,000	168,600,000	209,370,000	256,850,000	133,400,000	202,680,000	4,098,983,010	**7,580,223,010**
Total operating income	**(27,131,810,000)**	**1,381,790,000**	**1,922,740,000**	**2,458,840,000**	**1,410,060,000**	**4,218,880,000**	**(2,470,440,000)**	**2,105,100,000**	**3,631,060,000**	**19,524,318,146**	**7,050,538,146**
Total operating expenses	(591,540,000)	(861,880,000)	(540,020,000)	(829,300,000)	(651,170,000)	(561,690,000)	(757,940,000)	(424,290,000)	(571,250,000)	(14,114,875,200)	**(19,903,955,200)**
Operating Profit for the 2nd Querter ended 30 June 2026	**(27,723,350,000)**	**519,910,000**	**1,382,720,000**	**1,629,540,000**	**758,890,000**	**3,657,190,000**	**(3,228,380,000)**	**1,680,810,000**	**3,059,810,000**	**5,409,442,947**	**(12,853,417,053)**
Operating Profit for the 2nd Querter ended 30 June 2025	**(15,127,910,000)**	**1,671,160,000**	**1,113,720,000**	**1,146,720,000**	**976,690,000**	**2,659,010,000**	**459,220,000**	**75,410,000**	**2,198,450,000**	**6,950,235,816**	**2,122,705,816**

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

ISLAMI BANK BANGLADESH PLC. ★ FAD. H.O ★ DHAKA

Annexure-B

Islami Bank Bangladesh PLC.

Reconciliation of Net Profit with Cash Flows from Operating activities

For the 2nd Quarter ended 30 June 2026

Amount in Taka

Particulars	01 January to 30 June 2026	01 January to 30 June 2025
Profit before tax as per profit and loss accounts	**(13,134,948,879)**	**1,224,338,104**
Adjustment for non cash items		
Provision for investments & off- balance sheet exposures	-	250,090,000
Provision for diminution in value of investments in shares	-	107,164,189
Other provisions	-	220,577,628
Depreciation of property plant & equipment	465,146,864	518,254,251
Foregn exchange gain/(Loss)	(14,088,166)	(96,143,257)
Profit on sale of the fixed assets	19,397,579	26,619,830
	470,456,277	**1,026,562,640**
Increase/decrease in operating assets & liabilities		
Investments to customers	(30,052,363,222)	(253,198,868,037)
Other assets	(3,194,349,131)	218,960,399,902
Placement from other banks	245,388,090,000	(59,738,136,402)
Deposits from other banks	(15,706,468,495)	(15,706,468,495)
Deposits received from customers	(156,808,048,033)	139,940,965,997
Other liabilities	(9,569,189,985)	2,011,356,564
Income tax paid	(1,819,759,402)	(6,600,663,463)
	28,237,911,731	**25,668,586,064**
Cash flows from operating activities as per cash flow statement	**15,573,419,129**	**27,919,486,808**

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