

1st Quarter (Q1) Financial Statement 2019 (un-audited)

Consolidated Balance Sheet (Un-Audited) As at March 31, 2019 31-03-19 31-12-18 PROPERTY AND ASSETS Taka Taka Cash in hand (including foreign currencies) 2 645 916 132 2.616.496.304 Balance with Bangladesh Bank and its Agents Banks 23,001,634,857 23,104,623,105 (including foreign currencies) 25,647,550,989 25,721,119,409 Balance with other Banks and Financial Institutions In Bangladesh 4,972,604,596 2,005,164,277 8,303,795,224 Outside Bangladesh 8,614,606,581 13.587.211.177 10.308.959.502 Placement with Banks & Other Financial Institutions 7,750,000,000 8,200,000,000 **Investment in Share & Securities** 12,214,670,316 Government 11.500.000.000 11,000,000,000 Others 1,298,419,306 1.214.670.316 Investments 248.848.175.389 244.932.304.989 General Investments etc. Bills purchased and discounted 16,004,331,669 16,941,828,811 264,852,507,058 261,874,133,800 Fixed assets less Accumulated Depreciation 4.555.594.191 4.494.609.175 15,600,927,973 Other Assets 16,288,543,903 Non-Banking Assets 345,530,701,661 338,465,295,212 **Total Assets** LIABILITIES AND CAPITAL Liabilities Placement from Banks & Other Financial Institutions 21.027.084.972 21.759.835.650 Deposits and other Accounts Mudaraba Savings Deposits 36,768,201,981 37,678,761,490 Mudaraba Term Deposits 150.126.784.786 152 181 785 427 Other Mudaraba Deposits 55,611,131,565 49,467,884,447 Al-wadeeah Current Accounts and Other Accounts etc. 24,454,571,622 26,560,227,895 Bills Payable 2,740,070,791 2,422,489,486 266,205,492,472 271,806,417,018 Other Liabilities 21,189,329,022 19,450,871,395 Deferred tax Liabilities/ (Assets) 154.194.626 165.866.439 7,400,000,000 **AIBL Mudaraba Subordinated Bond** 7,400,000,000 **Total Liabilities** 321,577,025,638 314,982,065,956 Capital/Share holders Equity 10,440,217,500 10,440,217,500 Paid -up Capital 8,587,205,183 8,388,044,096 Statutory Reserve Revaluation Reserve 977.630.112 977.583.714 **Retained Earnings** 2,175,820,120 1,908,962,937 Total Equity attributable to equity holders of the bank 22,180,872,915 21,714,808,247 Non-Controlling Interest 1,772,803,108 1,768,421,008 **Total Equity** 23,953,676,023 23,483,229,256 Total Liability and Share holders equity OFF BALANCE SHEET ITEMS **Contingent Liabilities** 34,453,782,152 34,615,080,021 Acceptance and endorsement Letters of Guarantee Letters of Credit 27.234.836.112 27.266.995.989 3,788,130,446 4,069,866,667 Bills for Collection Other Contingent Liabilities Total 73,335,115,947 73,047,958,680 Other Commitments: Documentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed Undraw note issuance and Revolving underwriting Facilities Undraw Formal standing Facilities, Credit lines and others commitments Total Off Balance sheet items including Contingent liabilities 73,335,115,947 73,047,958,680

Consolidated Profit & Loss Accounts (Un-Audited)								
For the period ended Ma	For the period ended March 31, 2019							
	31-03-19	31-03-18						
	Taka	Taka						
Investment Income	6,901,960,895	5,848,637,251						
Profit paid on deposits & Borrowing	(4,328,376,630)	(3,782,224,703)						
Net Investment Income	2,573,584,265	2,066,412,548						
Income from Investment in Shares /Securities	35,449,511	54,416,147						
Commission, Exchange and Brokerage	810,586,055	616,105,282						
Other Operating Income	100,601,695	37,638,733						
	946,637,261	708,160,162						
Total operating income	3,520,221,526	2,774,572,710						
Salaries and allowances & contribution to P.F	1,029,091,496	996,477,111						
Directors fees & expenses	5,177,277	3,887,647						
Shariah Supervisory Committee's fees & expenses	172,127	560,969						
Rent, taxes, insurance and lighting etc.	163,727,228	193,203,071						
Postage, telegram, telephone and stamp etc.	32,651,072	23,920,417						
Legal charges	3,660,705	5,542,075						
Auditors' fee	34,500	50,000						
Salary & Allowances to the Managing Director	6,750,000	5,350,000						
Depreciation and repairs to the bank's properties	153,572,658	106,881,581						
Stationery, printing & advertisement etc.	64,166,777 147,827,492	52,584,760 164.181.796						
Other expenses Total operating expenses	1,606,831,331	1,552,639,427						
Profit/(Loss) before Tax & provision	1,913,390,194	1,221,933,283						
Provision against Investments & Contingent Liabilities	890,861,470	314,144,000						
Provision for diminution in value of investment	15,331,377	314,144,000						
Other Provision	13,331,377							
Total provision	906,192,847	314,144,000						
Profit/(Loss) before Tax	1,007,197,348	907,789,283						
Current tay	549 469 702	524.760.849						

31-03-19	31-03-18
Taka	Taka
Taka	Taka
6,901,960,895	5,848,637,251
(4,328,376,630	
2,573,584,265	
35,449,513	
810,586,055	
100,601,695	
946,637,261	
3,520,221,526	
1,029,091,496	
5,177,277	
172,127	
163,727,228	3 193,203,071
32,651,072	
3,660,705	
34,500	
6,750,000	5,350,000
153,572,658	
64,166,777	
147,827,492	
1,606,831,331	
1,913,390,194	
890,861,470	
15,331,377	7 -
906,192,847	
1,007,197,348	
548,468,792	524,760,849
(11,671,813	
536,796,979	
470,400,369	
466,018,269	408,681,732
4,382,100	
470,400,369	
199,161,087	197,375,273
4,382,100	
203,543,187	
266,857,182	
0.45	
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ging Director Dir	ector Chairman
PP DILECTOL DIL	coto. Chairman

Consolidated Cash Flow Statement (Un-Audited) For the period ended March 31,2019 31-03-19 31-03-18 Cash flows from operating activities Investment income receipt in Cash 6.902.481.855 5.679.308.814 (2,934,281,110) 2,856,984 Profit paid on deposits and borrowing (4,341,543,289) Dividend received 616.105.282 810,586,055 Fees & Commission received in cash Recoveries from written off investments Cash payments to employees 7,907,000 (1,001,827,111) 56 138 530 (1,035,841,496) Cash payments to suppliers (52,584,760 (64,166,777) Received from other operating activities (item-wise) Paid for other operating activities (item-wise) 100.601.695 37.638.733 (382,558,655) (695,297,723) (420,312,229) 460,371,269 **2,395,182,873** Advance income tax paid Operating profit before changes in operating assets and liabilities Changing in Operating assets & liabilities Increase/(Decrease) of trading securities 1.358.926.882 Increase/(Decrease) of placement to other banks 450.000.000 (2,450,000,000) Increase/(Decrease) of Investment and advances to customers (other than Banks) Increase/(Decrease) of other assets (item-wise) (3,356,097,314) 2.905.593.124) (2,054,870) (2,054,870) (732,750,678) Increase/(Decrease) of placement from other banks and financial institution 3,879,075,825 Increase/(Decrease) of Deposits from customers (other than Banks) Increase/(Decrease) of Other liabilities account of customers Increase/(Decrease) of Trading liabilities (item-wise) 5,614,091,205 5,554,048,990 517,255,640 1,317,185,078 Cash receipt from operating activities A. Net Cash from operating activities Cash flows from investing activities: Proceeds from sale of securities Payments for purchases of securities Purchase of property, plant and equipment Sales proceeds of Fixed assets (60,985,016) (119,929,407) Purchase-sale of subsidiary B. Net cash flows from investing activities (60,985,016) (119,929,407) Cash flows from financing activities Increase in Exchange Equalization Account Issue of AIBL Subordinate Bond 46,398 1.937,451 Dividend paid C. Net cash flows from financing activities 1,937,451 D. Net increase in cash and cash equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash-equivalents 3,704,683,256 (4,444,329,384)

F. Net increase in cash and cash equivalent D+E

G. Cash & Cash Equivalents at the beginning of the year H. Cash & Cash Equivalents period ended

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Consolidated Statement of Changes in Equity (Un-Audited) For the period ended March 31, 2019								
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Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Asset Revaluation	Reserve	Total	Non-Controlling Interest	Total Equity
Balance at 1st January, 2019	10,440,217,500	8,388,044,096	1,908,962,937	977,5	583,714	21,714,808,249	1,768,421,008	23,483,229,256
Changes in accounting policy	-	- 1	-	-		-		-
offload share	-	-	-	-		-	-	-
Restated Adjustment		-	-	-		-	-	-
Restated balance	10,440,217,500	8,388,044,096	1,908,962,937	977,5	583,714	21,714,808,249	1,768,421,008	23,483,229,256
Surplus/deficit on account of revaluation of properties	-	- /	-	-			-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-		-	-	-
Currency translation differences recognized in the income	-	-	-		46,398	46,398	-	46,398
Share premium	-	-	-	-			-	
Net profit for the year	-	-	466,018,269	-		466,018,269	4,382,100	470,400,369
Cash Dividend	-	-	-	-		-	-	-
Bonus Share	-	-	-	-		-	-	-
Issue of share capital of subsidiary	-	-	-	-		-	-	-
Gain on pre acquisition of subsidiary	-	-	-	-		-	-	
Revaluation of subsidiary	-	-	-	-		-	-	
Transferred to retained earning	-	-	-	-		-	-	-
Appropriations during the year	-	199,161,087	(199,161,087)	-		-	-	_
Balance as at March 31,2019	10,440,217,500	8,587,205,183	2,175,820,120		630,112	22,180,872,915	1,772,803,108	23,953,676,023
Balance as at March 31,2018	9,943,064,280	7,773,956,387	2,470,462,265	980,3	376,225	21,167,859,157	1,731,981,025	22,899,840,183
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Chief Financial Officer			Managing Director			Division		Chairman
Chief Financial Officer Company S	ecretary		Managing Director			Director		Chairman

Notes to the Financial Statements For the period ended March 31, 2019

The Bank and its activities

Al-Arafah Islami Bank Limited was established in 1995 under the Companies Act, 1994 as a Banking
Company with Limited Liability by shares. It is an interest free Shariah Bank of Bangladesh rendering
all types of commercial banking services under the regulation of Bank Companies Act, 1991 (as
amended 2013). The Bank conducts its business on the principles of Musharaka, Bai-Murabaha,
Bai-Muazzal and Hire Purchase transactions approved by Bangladesh Bank. Naturally, its modes and
operations are substantially different from those of other conventional commercial banks. There
is a Shariah Supervisory Committee in the bank who maintains constant vigilance to ensure that
the activities of the bank are being conducted on the percepts of Islam. The Shariah Supervisory
Committee consists of prominent Ulema, reputed Bankers. The Bank went for public issue of share
in the year 1998 and its share are listed with Dhaka Stock Exchance (DSE) and Chaittagong Stock
Exchange (CSE). Presently the bank has 168 Branches and 3 (three) Subsidiary Companies.

Extending (CSE): Preserving the dain has 2 too brainches and a (Interle) substant youngames. The principal activities of the Bank are to provide a comprehensive range of financial services including commercial banking, consumer banking, trade finance and other related custody and clearing services to the customers following the provisions of Bank Companies Act, 1991 (as amended), Bangladesh Bank's directives and the principles of Islamic Shariah. Subsidiaries of the Bank

Al-Arafah Islami Bank Ltd has three subsidiary companies. The financial statements of these subsidiary companies are included in the consolidated financial statements according to BFRS-10. AIBL Capital Market Services Limited

AIBL Capital Market Services Limited
Al-Arafah Islami Bank Ltd. owned 60.50% shares of AIBL Capital Market Services Ltd. a subsidiary
company of Al-Arafah Islami Bank Ltd. owned 60.50% shares of AIBL Capital Market Services Ltd. incorporated in
Bangladesh on 20 September 2010 as a Public Limited Company. The principal activities of
subsidiary company is to provide quality services to the prospective institutional and individual
investors in the capital market The main activities and functions of the company include;
Share trading in Dhaka Stock Market and Chittagong Stock Market.
Full service depository participant of Central Depository of Bangladesh Ltd.

2.2 AIBL Capital Management Limited

Al-Ariah Islami Bank Ltd. owined 98% shares of AlBL capital Management Limited a subsidiary company of Al-Ariah Islami Bank Limited AlBL Capital Management Limited has been incorporated under the companies act (Act XVIII) of 1994 as a Private limited Company by share on 25th October 2011. The company was entitled to commence the business also from 25th October 2011 with a view for run and manage the operations of Merchant Banking Services with an authorized Capital of 8017 25 billion and paid up capital of 8017 350 million. It aims to be one of the leading Merchant Banks of the country by rendering quality Merchant Banking Services with a high level of professional expertise and integrity. Millennium Information Solution Limited

Millennium Information Solution Limited
Al-Arafah Islami Bank Ltd. owned 51% shares of Millennium Information Solution Limited a subsidiary
company of Al-Arafah Islami Bank Ltd. Millennium Information Solution Limited, a private limited
Company was incorporated in Bangladesh under the companies act 1994 on February 11, 2001. The
main objective of company is to carry on activities relating to developing software products and
providing maintenance and support services both the domestic and international clients. Over the
years, MILD has established itself as the leading software developer, implementation and service
provisioning company in Bangladesh which adheres to the rules of Islamic Shariah.
Basis of preparation and significant accounting policies
Preparation of financial statements
The consolidated financial statements of the group and the financial statements of the bank
have been prepared on a going concern basis under the historical cost convention and on
Generally Accepted Accounting Principles consistently with those of previous years.
Although the operation of the Bank are in strict compliance with the rules of Islamic Shariah,

Generally Accepted Accounting Principles consistently with those of previous years. Although the operation of the Bank are in strict compliance with the rules of Islamic Shariah, the financial statements have been prepared in accordance with the Bank Companies Act 1991, in particular Banking Regulation and Policy Department (BRPD) circular no.15 (0) November 2009) other Bangladesh Bank circulars, the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchanges Listing Regulations, other laws and rules applicable in Bangladesh and International Accounting Standard (IAS) and International Financial Reporting Standard (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) into Bangladesh Accounting Standard (BAS) and Bangladesh Financial Reporting Standard (BFRS) where relevant to the Bank to the extent that these do not contradict with the applicable statutory provisions and standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions.

Basis of Consolidation
A separate set of records for consolidating the Statements of Affairs and Income & Expenditure
Statements of the branches are maintained at the Head Office of the Bank in Dhaka from which
the financial statement are dawn up. Subsidiaries are entities controlled by the group. Control
exists when the group has the power to govern the financial and operational policies of an entity,
so as to obtain economic benefits from its activities. The consolidated financial statements
of subsidiary companies from the date that control commences until the date that control ceases.
The financial statements of Al-Arafah Islami Bank Limited and the financial statements
of subsidiary companies from the date that control commences until the date that control ceases.
The financial statements of such subsidiary companies are incorporated on a line by line basis
and the investments held by the bank is eliminated against the corresponding share capital of
subsidiaries in the consolidated financial statements. Intra-group balances and transactions,
and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealized doses are eliminated in the same
way as unrealized gains, but only to the extent that there are no evidence of impairment.

Cash flow Statement

Deferred tax

Appropriation

Statutory Reserve

Chief Financial Officer

Provision for Taxation
Net Profit/(Loss) after tax

Net Profit attributable to

Equity holders of the bank

Non-controlling Interest

Profit for the year

Non-Controlling Interest

Transfer to Retained Earnings

Earning per Ordinary Share (EPS)

2080

way as unrealized gains, but only to the extent that the Cash flow Statement Cash flow Statement Cash flow Statement is prepared principally in accordance with BAS-7 "Statement of Cash flow "and the cash flow from the operating activities have been presented under direct method as prescribed by the Securities and Exchange Rules 1987 and considering the provision of paragraph is (b) of BAS-7 which provides that enterprise are encouraged to report cash flow from operating activities using the direct method.

vestments:
vestments are stated in the Balance Sheet net of profit receivable/mark-up profit.

Investments are normally written off, when there is no realistic prospect or rewery amounts in accordance with BRPD Circular No.2 (13 January 2003). A separate Investment Administration and Recovery Department (IARD) have been set up at the Head Office, which monitors investment written off and legal action through the Money Court. These write-offs on ot undermine or affect the amount Claimed against the borrower by the bank. The Investment Administration and Recovery Department (IARD) maintain a separate ledger or all individual cases written off by each branch. The IARD follow-up on the recovery efforts of these written off investment and reports to management on a periodic basis. Written off investment are reported to the Credit Information Bureau (CIB) of Bangladesh Bank.

Investment of investment and reports to management on a periodic basis. Written off investment are reported to the Credit information Bureau (CIB) of Bangladesh Bank. Investment in shares and securities: All investment in shares are revalued at the year end. Unquoted shares are valued based on book value of the most recent audited financial statement. Provisions are made for any loss arising from diminution in value of investments investments in subsidiaries: The bank has made investment in subsidiaries in subsidiaries. The bank has made investment in subsidiary oncorred holding 60.50% shares and the rest of 39.50% shares hold by others, second one named AIBL Capital Management Ltd. Tk. 49.00 crore holding 98.00% shares and the rest of 2.00% shares hold by others and third one Millennium Information Solution Limited Tk. 15.00 crore holding 51.00% shares and the rest of 49.00% shares hold by others.

Depreciation of Fixed Assets

The depreciable amount of an item of Fixed Assets has been allocated on a systematic basis over its useful life. The depreciation method is reflected the pattern in which the asset's economic benefits are consumed by the enterprise. The depreciation charge for each period should be recognized as an expense unless it is included in the carrying amount of another asset. Depreciation is charged on monthly basis on straight-line method on all fixed assets at the following rates per annum: b)

Name of Assets	Rate of Depreciation	Useful Life
Furniture Fixture (Wood)	10.00%	10 Years
Furniture Fixture (Steel)	10.00%	10 Years
Computer	20.00%	5 Years
Computer Accessories	20.00%	5 Years
Motor Car	20.00%	5 Years
Machine Equipment & Appliances	20.00%	5 Years
Books & Library	10.00%	10 Years
Online Hardware	20.00%	5 Years
Land	nil	N/A
Buildings	2.50%	40 Years
Interior Decoration	10.00%	10 Years

On addition of fixed assets depreciation is to be charged from the month of acquisition. Whole month depreciation is to be charged if such assets are acquired in the first half of the month and no depreciation is to be charged if such assets are acquired in the second half of the month.

On the month of disposal of fixed assets, no depreciation is to be charged. The cost and accumulated depreciation of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement.

Amortization of Intangible Assets

Amortization is charged on monthly basis on straight-line method on all Intangible assets at the following rates per annum:

Name of Intangible Assets Rate of Depreciation

On addition of Intangible assets Amortization is charged from the month of acquisition Whole month Amortization is charged if such assets are acquired in the first half of the month and no Amortization is charged if such assets are acquired in the second half of the month.

On the month of disposal of Intangible assets, no Amortization is charged. The cost and accumulated Amortization of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement.

Current tax

Provision for current income tax has been made @ 37.50% as prescribed in the Finance Act 2018 of the profit made by the bank considering taxable add-back of income and disallowance of expenditure in compliance with BAS-12 "Income Taxes". Tax return for the income year 2017 (Assessment year 2018-2019) has been filed but assessment is to be done by the tax authority.

Deferred tax

Deferred tax

The bank recognized deferred tax in accordance with the provision of BAS-12. Deferred tax arises due to temporary difference deductible or taxable for the events or transaction recognized in the income statement. A temporary difference is the difference between the tax bases of assets or liability and its carrying amount/reported amount in the financial statement. Deferred tax assets or liability is the amount of income tax payable or recoverable in future period(s) recognized in the current period. The deferred tax assets/expenses does not create a legal liability/recoverability to and from the income tax authority. The bank recognizes deferred tax on 100% specific provision investment which will be written off as per Bangladesh Bank Circulars.

Calculation of Deferred Tax for period ended 31st March 2019:

Particulars	As pe	As per Books of Account		As Per Tax			Deferred Tax			
Items arising from	Caring	Asset not	Net caring	T D	Temporary difference	Tax	Liability/			
temporary Difference	Amount	Depreciable	Amount	Tax Base	iax Base	iax base	тах ваse	Taxable/ (Deductible)	Rate	(Asset)
1.Fixed Asset	4,362,791,567	1,367,350,690	2,995,440,877	2,577,267,603	418,173,274	37.50%	156,814,97			
Net deferred tax liability (asset)							156,814,97			

Deferred tax Assets (income)/Liability Expense Balance as on 1st January 2019

Provision required as on 31st March 2019 (13,585,400) Balance as on 31st March 2019

3,704,683,256

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(4,444,329,384)

156,814,979

Non-controlling interest Non-controlling interest is that portion of the profit or loss and net assets of the subsidiaries (ABL Capital Market Services Limited and AIBL Capital Management Limited) attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the parent (Al-Arafah Islami Bank Limited). Reporting period:

The financial statements cover from 01 January to 31 March, 2019

Consolidated Earnings Per Share (CEPS), (CEPS), (NOCFPS), (NAV)

Particulars **31-03-19 31-03-18** 470,400,369 379,165,402.00 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,750 | 1,004,021,75

6. Retained Earnings	31-03-2019 Taka	31-12-2018 Taka
Opening balance beginning of the year	1,908,962,937	2,259,155,807
Add: Net Profit / (loss) after tax during the year	466,018,269	2,449,882,975
Less : Bonus Share	-	(497,153,220)
Less : Cash Dividend Paid		(1,491,459,642)
Less : transfer to Statutory Reserve	(199,161,087)	(811,462,982)

2,175,820,120	1,908,962,937
31-03-2019 Taka	31-03-2018 Taka
2,645,916,132	2,054,703,335
23,001,634,857	32,909,028,889
13,587,211,177	11,756,575,195
	31-03-2019 Taka 2,645,916,132 23,001,634,857

Bangladesh Government Islamic Investment Bond 11,500,000,000 50,734,762,166 54,720,307,419

ents have been prepared in accordance with the formats prescribed ompanies Act, 1991 and in compliance with the rules of Islamic Law (Shariah) related to the banking business activities The figures appearing in these accounts have been rounded off to the nearest taka.

Wherever necessary previous years' figures have been rearranged to conform to the current years' presentation.