

1ST QUARTER (Q1) FINANCIAL STATEMENT 2020 (UN-AUDITED)

Consolidated Balance Sheet (Un-Audited)		Consolidated Profit or Loss Account (Un-Audited)				Consolidated Cash Flow Statement (Un-Audited)					
As at March 31, 2020		For the Period ended March 31, 2020			For the Period ended March 31, 2020						
PROPERTY AND ASSETS	31-03-20	31-12-19		Γ	31-03-20	31-03-19				31-03-20	31-03-19
Cook in hand	Taka	Taka			Taka	Taka	Cash flows from o	operating activities		Taka	Taka
Cash in hand Cash in hand (including foreign currencies)	2,983,575,189	3,063,284,576	Investment Income	Γ	7,493,416,042	6,901,960,895	Investment income			7,790,274,108	6,902,481,855
Balance with Bangladesh Bank and its Agent Banks	21,906,021,137	27,705,400,947	Profit paid on Deposits & Borrowing Net Investment Income	L	(4,875,912,175) 2,617,503,867	(4,328,376,630) 2,573,584,265	Profit paid on depo Dividend received	sits and borrowing		(3,827,575,236) 8,761,739	(4,341,543,289) 8,526,686
(including foreign currencies)	24,889,596,326	30,768,685,523	Income from Investment in Shares/Securitie	es	10,502,981	35,449,511	Fees & Commissio			738,340,668	810,586,055
Balance with other Banks and Financial Institutions			Commission, Exchange and Brokerage Other Operating Income		738,340,668 47,651,856	810,586,055 100,601,695	Recoveries from w Cash payments to	ritten off investments		4,825,000 (1,121,650,027)	56,138,530 (1,035,841,496)
In Bangladesh	3,411,871,326	5,473,391,378	other operating income	L	796,495,505	946,637,261	Cash payments to			(80,288,896)	(64,166,777)
Outside Bangladesh	13,036,921,569 16,448,792,895	6,120,224,007 11,593,615,385	Total operating income		3,413,999,372	3,520,221,526		r operating activities (item		47,651,856	100,601,695
Placement with Banks & Other Financial Institutions	13,000,000,000	12,000,000,000	Salaries and allowances & contribution to P Directors fees & expenses	?F	1,116,386,027 3,170,878	1,029,091,496 5,177,277	Advance income ta	operating activities (item-) ix naid	vise)	(413,903,041) 325,437,183	(382,558,655) (695,297,723)
Investment in Shares & Securities	19,913,662,597	16,170,519,662	Shariah Supervisory Committee's fees & ex	penses	860,014	172,127	Operating profit be	fore changes in operatin	g assets and liabilities	3,471,873,355	1,358,926,882
Government	16,000,000,000	14,500,000,000	Rent, taxes, insurance and lighting etc.		182,087,676	163,727,228		ing assets & liabilities e) of trading securities		(2,243,142,935)	(83,748,990)
Others	3,913,662,597	1,670,519,662	Postage, telegram, telephone and stamp et Legal charges	<i>с.</i>	24,558,285 5,532,453	32,651,072 3,660,705		e) of placement to other ba	inks	(1,000,000,000)	450,000,000
Investments	070 007 007 754	074 017 000 400	Auditors' fee			34,500			to customers (other than Banks		(3,356,097,314)
General Investments etc. Bills purchased and discounted	276,867,927,754 15,048,155,193	274,017,030,403 14,468,993,302	Salary & Allowances to the Managing Direc Depreciation and repairs to the bank's prop		5,264,000 167,255,710	6,750,000 153,572,658		 of other assets (item-wise of placement from other bar 		40,264,970 8,818,324,864	(2,054,870) (732,750,678)
bills purchased and discounted	291,916,082,947	288,486,023,705	Stationery, printing & advertisement etc.	lei lies	80,288,896	64,166,777	Increase/(Decrease	e) of Deposits from custom	ers (other than Banks)	(5,094,070,300)	5,614,091,205
Fixed Assets less Accumulated Depreciation	4,349,746,832	4,351,926,988	Other expenses		166,699,099	147,827,492		 of Other liabilities account of Trading liabilities (iten 		(157,314,637)	517,255,640
Other Assets	16,984,521,676	17,630,165,652	Total operating expenses Profit/(Loss) before Tax & provision		1,752,103,037 1,661,896,335	1,606,831,331 1,913,390,194		m operating activities	I-WISE)	(157,314,037)	2,406,694,992
Non-Banking Asset	50,875,037	50,875,037	Provision against Investments & Contingent		473,738,000	890,861,470		from operating activitie	s	843,602,821	3,765,621,874
Total Asset	387,553,278,311	381,051,811,953	Provision for diminution in value of investm	ent	19,101,563	15,331,377	Proceeds from sale	nvesting activities:		-	-
LIABILITIES AND CAPITAL Liabilities			Other Provision Total provision	L	492,839,563	906,192,847	Payments for purch	nases of securities		-	-
Placement from Banks & Other Financial Institutions	36,364,700,425	27,546,375,561	Profit/(Loss) before Tax	_	1,169,056,771	1,007,197,348	Purchase of proper Sales proceeds of	ty, plant and equipment		(367,516,236)	(60,985,016)
Deposits and Other Accounts	00,00 1,1 00, 120		Current tax Deferred tax		580,869,921 49,986,401	548,468,792 (11,671,813)	Sale/Purchase of s			-	-
Mudaraba Savings Deposits	44,829,581,168	45,211,429,367	Provision for Taxation	L	630,856,322	536,796,979		from investing activities	5	(367,516,236)	(60,985,016)
Mudaraba Term Deposits	159,837,816,311	162,587,885,485	Net Profit/(Loss) after tax		538,200,450	470,400,369		inancing activities ge Equalization Account		1,727	46,398
Other Mudaraba Deposits	55,920,394,503	55,156,097,027	Net Profit attributable to: Equity holders of the bank	Г	537,970,131	466,018,269	Issue of AIBL Subo			-	
Al-wadeeah Current Accounts and Other Accounts etc. Bills Payable	30,091,369,620 2,516,914,091	30,701,538,200 3,584,858,976	Non-controlling Interest		230,319	4,382,100	Dividend paid	6			-
	293,196,075,694	297,241,809,055	Profit for the year	_	538,200,450	470,400,369		from financing activities cash and cash equivale		476,088,313	46,398 3,704,683,256
Other Liabilities	26,298,407,133	25,157,583,719	Appropriation Statutory Reserve	Г	233,420,963	199,161,087	E. Effects of exchange	ange rate changes on ca	sh and cash equivalents	-	-
Deferred Tax Liabilities/(Assets)	207,682,229	157,832,964	Non-Controlling Interest		230,319	4,382,100		cash and cash equivaler quivalents at the beginni		476,088,313 56,862,300,908	3,704,683,256 47,030,078,911
AIBL Mudaraba Subordinated Bond	6,800,000,000	6,800,000,000	Transfer to Retained Earnings		233,651,282 304,549,168	203,543,187 266,857,182		quivalents at the end of t		57,338,389,221	50,734,762,166
Total Liabilities	362,866,865,481	356,903,601,299	Earnings per Ordinary Share (EPS)		0.51	200,057,182	Net Operating Cas	sh Flow per Share (NOCF	PS)	0.79	3.54
Capital/Shareholders Equity Paid-up Capital	10,649,021,850	10,649,021,850	3 (1) (1)						~		
Statutory Reserve	9,613,410,101	9,379,989,138	Or hope-		Ary der	. Ind	0r	6000 -		and	-
Revaluation Reserve	938,620,647	938,618,920	/Not 2080	The hu		Caller	Mar	deve	- MAN		(sa)
Retained Earnings	1,835,969,227	1,531,420,060	Chief Financial Officer Company Secretary	Managing Direct	tor Director	Chairman	Chief Financial Offic	cer Company Secreta	ry Managing Directo	or Director	Chairman
Total Equity attributable to equity holders of the bank	23,037,021,825	22,499,049,968									
Non-Controlling Interest	1,649,391,005 24.686.412.830	1,649,160,686	Consolida	ated Statem	ent of Change	s in Equity (U	In-Audited)	or the Period	l ended March	31, 2020	
Total Equity Total Liability and Shareholders Equity	387,553,278,311	<u>24,148,210,654</u> 381,051,811,953									
Net Assets value per share (NAV)	21.63	21.13	Particulars		Paid-up	Statutory	Retained	Assets Revaluation	Total	Non-Controlling	Total
,	21.00	21.10	T al uculai s		Capital	Reserve	Earnings	Reserve	Iotai	Interest	Equity
OFF-BALANCE SHEET ITEMS			Balance at 1st January, 2020		10,649,021,850	9,379,989,138	1,531,420,060	938,618,920	22,499,049,969	1,649,160,686	24,148,210,655
Contingent Liabilities Acceptance and endorsement	42,852,416,864	41,925,424,721	Changes in accounting policy Offload share		1		Ī	-	-	_	-
Letters of Guarantee	8,742,961,875	8,274,252,532	Restated Adjustment		40.010.001	-	-	-	-	-	-
Letters of Credit	33,107,096,884	27,646,555,499	Restated balance Surplus/deficit on account of revaluation of	properties	10,649,021,850	9,379,989,138	1,531,420,060	938,618,920	22,499,049,969	1,649,160,686	24,148,210,655
Bills for Collection	2,592,842,825	2,552,846,825	Surplus/deficit on account of revaluation of Currency translation differences recognized	investments	-	-	-		- 1 707	-	
Other Contingent Liabilities	-	-	Share premium	a in the income	-	-		1,727	1,727	-	1,727
Total Other Commitments:	87,295,318,448	80,399,079,577	Net profit for the year		-	-	537,970,131	-	537,970,131	230,319	538,200,450
Other Commitments: Documentary Credits and other short-term trade related transactions		_	Cash Dividend Bonus Share		-	-	I	-	-	-	-
Forward Assets Purchased and forward Deposit placed		-	Issue of share capital of subsidiary Gain on pre-acquisition of subsidiary		-	-		-	-	-	-
Undraw note issuance and Revolving underwriting Facilities	-	-	Revaluation of subsidiary		-	-	1	-	-	-	-
Undraw Formal standing Facilities, Credit lines and others commitments		-	Transferred to retained earnings Appropriations during the year			233,420,963	(233,420,963)	-	-	-	-
Total Off-Balance sheet items including Contingent liabilities	87,295,318,448	80,399,079,577	Balance as at March 31, 2020		10,649,021,850	9,613,410,101	1,835,969,227	938,620,647	23,037,021,825	1,649,391,005	24,686,412,830
			Balance as at March 31, 2019		10,440,217,500	8,587,205,183	2,175,820,119	977,630,112	22,180,872,914	1,772,803,108	23,953,676,021
ar soon in	Ory the	and	Or	has		/			angle		X.J
I File K	V 1//		Mar	2080		F	The W		7//		Cart
Chief Financial Officer Company Secretary Managing Dire	ctor Director	Chairman	Chief Financial Officer	Company	Secretary	Mana	iging Director		Director		Chairman
		Notes	to the Financial Stateme	ents For the	e Period ende	ed March 31	. 2020				
							,				

1. The Bank and its activities

1. 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 amenden 2013). The Bank conducts its business on the principles of Wusharak, Bai-Murabah, 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 1996 and its share are listed with Dhaka Stock Exchance (DSE) and Chitagong Stock Exchange (CSE). Presently the bank has 182 Branches and 2 (two) Subsidiary Companies.

and 2 (two) Subsidiary Companies. 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.

2. Subsidiaries of the Bank
 2. Alable Capital Market Services Limited
 2.1 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. a subsidiary
 company of Al-Arafah Islami Bank Ltd. Owned 60.50% shares of AIBL Capital Market Services Ltd. a subsidiary
 company of Al-Arafah Islami Bank Ltd. Capital Market Services Ltd. a subsidiary
 company of Al-Arafah Islami Bank Ltd. Capital Market Services Ltd. a subsidiary
 company of Al-Arafah Islami Bank Ltd. Capital Market Services Ltd.
 a subsidiary
 company of Al-Arafah Islami Bank Ltd. Capital Market Services Ltd.
 a subsidiary
 company of Al-Arafah Islami Bank Ltd. Capital Market Services Ltd.
 a subsidiary
 company of Al-Arafah Islami Bank Ltd.
 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:

nain activities and functions of the company include; . Share trading in Dhaka Stock Market and Chittagong Stock Market.

II. Provide Margin facilities to the client. III. Full service depository participant of Central Depository of Bangladesh Ltd. III. Full service de

III. Full service depository participant or Central Depuision on Central Depuision Con-2.2 AIBL Capital Management Limited Al-Arafah Islami Bank Ltd. womed 98% shares of AIBL Capital Management Limited a subsidiary company of Al-Arafah Islami Bank Limited AIBL 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 to run and manage the operations of Merchant Banking Services with an authorized Capital of BDT 2 billion and paid up capital of BDT 500 million. It aims to be one of the leading Merchant Banks of the country by rendering maintin Marchant Banking Services with a high level of professional expertise and integrity chant Banking Services with a high level of professional expertise and integrity uality M

quality Merchant Banking Services with a high level of professional expertise and integrity **3. Basis of preparation and significant accounting policies 3.1 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, 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 (09 November 2009) other Bangladesh Bank circulars, the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchanges Listion Reouldations, other laws and rules andicabeth and International International

Exchanges Listing Regulations, other laws and rules anglicable in Bangladesh and International Accounting Standard (IAS) and International Financial Reporting Standard (IFRS) as adopted by the Institute of Chartered Accountints of Bangladesh (ICAB) into Bangladesh Accounting Standard (IAS) and Bangladesh Financial Reporting Standard (BFRS) where relevant to the Bank to the extent that these do 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. 3.2 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 statements 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 incorporate 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 sub-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 losses are eliminated in sem way as juncelized and tho of the dent that there is no evidence. intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence

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 nethod.

3.4 Investments Investments are stated in the Balance Sheet net of profit receivable/mark-up profit.

a) Investment write-off: stments are normally written off when there is no realistic prospect of recovery of these amounts in Investments are normally written ort, when there is no realistic prospect of recovery of these 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 do not undermine or affect the amount Claimed against the borrower by the bank. The Investment Administration and Recovery Department (IARD) maintain a separate ledger for all individual ceres written of the userb branch. The INPA follow up on the recovery affect of these written off these written offs.

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 redit Information Bureau (CIB) of Bangladesh Bank

b) 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 c) Investment in subsidiaries: The bank has made investment in subsidiary companies named one AIBL Capital Market Service Ltd Tk.

242.00 crore 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

3.5 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. a consumed by a consume consumed by a consume

tes per annum:			
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	

oninio nal antalo	20.0070	orodio	Earninge per enare nave been
Land	nil	N/A	Particulars
Buildings	2.50%	40 Years	
Interior Decoration	10.00%	10 Years	
b) On addition of fixed assets depre	Net profit after tax (Numer		
depreciation is to be charged if such	assets are acquired in the first half of the	month and no depreciation	Less : Non-Controlling Inte
is to be charged if such assets are a	Net profit after tax Less: N		
c) On the month of disposal of fixed	Weighted average number		
depreciation of disposed assets are	Consolidated earnings per		
disposal is reflected in the income s	tatement.		Net Operating Consolidated
3.6 Amortization of Intangible Ass	Consolidated Net Assets V		
The depreciable amount of an item of	of Intangible Assets has been allocated on	a systematic basis over the	
best estimated of its useful life. The	amortization should commence when the	assets is available for use.	6. Retained Earnings
a) Amortization is charged on month	Opening balance beginnin		
following rates per annum:			Add: Net Profit/(loss) after
Name of Intangible Accete	Pate of Depreciation	lleoful lifo	Postated Adjustment

Useful Life

Rate of Depreciation

Rate of Depreciation of Intangible Assets Online Software 20.00% 5 Years Unine source 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. Amortization of disposed assets are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement. **3.7 Provision for taxation**

urrent Ta

Name of Assets

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 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 2018 (Assessment year 2019-2020) has been filed but assessment is to be done by the tax authority. **b. 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

statement. A temporary dimension in the financial statement. Deferred tax assets or assets of inability and its arrying 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 do not create a legal liability/recoverability to and from the income tax authority. The pank recognizes deferred tax on 100% specific provision investment which will be written off as per amount of the face (circulated and the state). bank recognizes deferred Bangladesh Bank Circulars

Calculation of Deferred Tax for period ended 31st March 2020: Particulars As Per Books of Account

Carring Assets not Depreciable Amount Tax Base Temporary Difference Taxable (Deductible) Tax Rate Liability/ ams giving rise temporary Diference
 Image: Sector in the
 Taxable /(Deoucume)

 582,595,179
 37.50%
 218,473,192

 218,473,193
 218,473,193
 rred tax Assets (Income)/Liability Expenses Balance as on 1st January 2020 168,486,792

Provision required as on 31st March 2020 49,986,401 Balance as on 31st March 2020 218,473,193

3.8 Non-controlling interest

Non-controlling interest is that portion of the profit or loss and net assets of the subsidiaries (AIBL 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). 4. Reporting period:

The financial statements cover from 01 January to 31 March, 2020.

5. Consolidated Earnings Per Share (CEPS), (CEPS), (NOCFPS), (NAV) Earnings Per Share (CEPS) calculated in accordance with BAS 01-01-20 to 31-03-20 01-01-19 to 31-03-19 Taka 538,200,450 Taka 470,400,369 erator) terest Non-Controlling Interest 230,319 4,382,100 537,970,131 466,018,269 r of ordinary shares outstanding 1,064,902,185 1,064,902,185 r share (CEPS) 0.51 0.44 d Cash Flows Per Share (NOCEPS) 0.79 3.54 Value (CNAV) Per Shar 21.63 21.13 31-03-2020 Taka 1,531,420,060 **31-12-2019** Taka 1,908,962,939 ng of the year r tax during the year 2,423,824,148 (34,585,008) (208,804,350) 537,970,131 Less : Bonus Share Less : Cash Dividend Paid Less : Transfer to Statutory Reserve Closing Balance (1,566,032,625 (233,420,963) 1,835,969,227 (991,945,042) 1,531,420,060 31-03-2020 31-03-2019 Taka 2,645,916,132 7.Cash and Cash Equivalent at the end of the period 2.983.575.189 Cash in hand Balance with Bangladesh Bank & Sonali Bank Ltd. Balance with Other Banks 1.906.021.137 23.001.634.85 16,448,792,895 16,000,000,000 13,587,211,177 ent Islamic Investment Bond 57,338,389,22 50,734,762,166 Net Operating Consolidated Cash Flows per Share (NOCFPS) in the reporting period has been significantly Decreased due to the following reasons compared to corresponding period: Decreased of Deposit from customers (other than Bank) in this Q1, 2020 is (509.41) crore against increase. 561.14 crore in the previous corresponding period.

9. Reconciliation of net profit with cash flow from operating activities
 31-03-2020
 31-03-2019

 1,661,896,335
 1,913,390,194
 Profit before provision & tax (A)

134.561.512	121.959.552
(7,000)	(22,100)
(7,483,589)	(53,533,948)
127,070,923	68,403,504
2,029,862,632	1,835,207,756
(673,587,907)	(1,810,445,89,8)
1,194,189	47,669,049
1,357,468,914	72,430,906
325,437,183	(695,297,723)
3,471,873,355	1,358,926,882
	(7,433,589) 127,070,923 2,029,862,632 (673,587,907) 1,194,189 1,357,468,914 325,437,183

General The financial statements have been prepared in accordance with the formats prescribed under the Banking Companies Act, 1991 and in compliance with the rules of Islamic Law (Shariah) related to the ng business activitie

3. The figures appearing in these accounts have been rounded off to the nearest taka. 3. Wherever necessary previous years' figures have been rearranged to conform to the current years