

3rd Quarter (Q3) Financial Statement 2019 (un-audited)

Consolidated Balance Sheet (Un-Audited)

As at September 30, 2019

30-09-2019 Taka

2.972.983.049

24.053.006.806

5,915,784,934

9,474,853,835

15.390.638.769

13,200,000,000

15,211,073,564

13,500,000,000

258,604,242,129

274,931,723,075

17,282,975,091

367,581,601,138

28,553,298,209

157 597 294 427

52,491,841,602

26,204,764,555

285,027,011,903

24,965,140,734

6,800,000,000

10,649,021,850

8 632 812 656

977,642,839

142,421,419

20,401,898,763

1,773,348,338

22,175,247,102

32,122,607,067

7,398,895,488

35,004,266,999

2,405,785,065

367,581,601,138 338,465,295,212

76,931,554,620 73,047,958,680

60,903,190

3.317.145.031

50,875,037

16,327,480,946

31-12-18 Taka

2.616.496.304

23,104,623,105

2,005,164,277

8,303,795,224

10,308,959,502

8.200.000.000

12,214,670,316

11,000,000,000

1,214,670,316

244,932,304,989

16,941,828,811

15,600,927,973

338,465,295,212

21,759,835,650

152,181,785,427

49,467,884,447

24,454,571,622

2.422.489.486

266,205,492,472

19,450,871,395

165,866,439

7,400,000,000

314,982,065,956

10,440,217,500

8 388 044 096

977,583,714

1,908,962,937

21,714,808,247

1,768,421,008 23.483.229.256

34.615.080.021

7,096,016,003

27,266,995,989

4,069,866,667

50,875,037

261,874,133,800

Non-controlling Interest

Non-Controlling Interest

Transfer to Retained Earnings

2000

Company Secretary

Earning per Ordinary Share

Chief Financial Officer

Profit for the year

Statutory Reserve

Appropriation

PR	10	PE	RT۱	/ AN	D A	SSE	TS
Ca	sh	ir	ha	nd			

Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its Agents Banks

(including foreign currencies) Balance with other Banks and Financial Institutions

In Bangladesh

Outside Bangladesh

Placement with Banks & Other Financial Institutions **Investment in Share & Securities**

Government

Investments

General Investments etc.

Bills purchased and discounted

Fixed assets less Accumulated Depreciation Other Assets

Non-Banking Assets

LIABILITIES AND CAPITAL Liabilities

Placement from Banks & Other Financial Institutions Deposits and other Accounts

Mudaraba Savings Deposits Mudaraba Term Deposits

Other Mudaraba Deposits Al-wadeeah Current Accounts and Other Accounts etc Bills Pavable

Other Liabilities Deferred tax Liabilities / (Assets)

AIBL Mudaraba Subordinated Bond Total Liabilities

Capital/Share holders Equity Paid -up Capital

Statutory Reserve Revaluation Reserve

Total Equity

Retained Earnings Total Equity attributable to equity holders of the bank

Non-Controlling Interest

Total Liability and Share holders equity

OFF BALANCE SHEET ITEMS

Contingent Liabilities

Acceptance and endorsement Letters of Guarantee Letters of Credit

Bills for Collection Other Contingent Liabilities

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











76,931,554,620 73,047,958,680



Consolidated Profit or Loss Accounts (Un-Audited)

For the period ended September 30,2019

	01-01-2019	01-01-2018	01-07-2019	01-07-18
	to 30-09-2019 Taka	to 30-09-2018 Taka	to 30-09-2019 Taka	to 30-09-18 Taka
Investment Income	21,374,369,140	18,652,152,816	7,252,596,064	6,596,056,654
Profit paid on deposits & Borrowing	(13,984,974,394)	(12,803,120,480)	(5,192,579,179)	(4,368,057,443)
Net Investment Income	7,389,394,746	5,849,032,336	2,060,016,885	2,227,999,211
Income from Investment in Shares /Securities	399,963,457	273,555,878	183,990,503	93,303,003
Commission, Exchange and Brokerage	2,208,042,164	1,988,217,367	725,656,512	691,407,616
Other Operating Income	245,611,787	227,645,581	58,282,842	58,470,233
	2,853,617,408	2,489,418,826	967,929,857	843,180,852
Total operating income	10,243,012,154	8,338,451,162	3,027,946,742	3,071,180,064
Salaries and allowances & contribution to P.F	3,247,057,468	3,055,880,422	1,068,092,145	1,078,882,797
Directors fees & expenses	8,685,348	11,273,438	790,883	4,681,124
Shariah Supervisory Committee's fees & expenses	537,127	560,969	145,027	-
Rent, taxes, insurance and lighting etc.	553,857,780	545,601,221	205,504,939	220,571,021
Postage, telegram, telephone and stamp etc.	63,099,748	70,884,564	23,089,595	23,142,804
Legal charges	9,090,392	12,459,377	2,847,775	3,120,184
Auditors' fee	243,500	207,250	57,500	46,000
Salary & Allowances to the Managing Director	14,628,756	12,754,000	4,350,000	3,630,000
Depreciation and repairs to the bank's properties	447,884,106	349,230,102	166,731,327	140,255,496
Stationery, printing & advertisement etc.	110,701,044	140,226,402	27,290,505	47,054,908
Other expenses	473,517,877	467,699,659	146,553,234	150,336,112
Total operating expenses	4,929,303,145	4,666,777,403	1,645,452,931	1,671,720,446
Profit/(Loss) before Tax & provision	5,313,709,009	3,671,673,758	1,382,493,811	1,399,459,618
Provision against Investments & Contingent Liabilities	3,273,917,809	1,813,271,280	1,147,042,749	688,663,500
Provision for diminution in value of investment	17,488,184	-	3,498,965	-
Other Provision	-	-	-	-
Total provision	3,291,405,993	1,813,271,280	1,150,541,714	688,663,500
Profit/(Loss) before Tax	2,022,303,016	1,858,402,478	231,952,097	710,796,118
Current tax	1,869,274,920	1,070,699,792	565,656,914	310,827,799
Deferred tax	(104,963,249)	13,585,400	(46,968,779)	8,017,337
Provision for Taxation	1,764,311,670	1,084,285,192	518,688,134	318,845,137
Net Profit/(Loss) after tax	257,991,346	774,117,287	(286,736,038)	391,950,981
Net Profit attributable to:			(
Equity holders of the bank	253,064,016	769,263,468	(286,851,654)	324,605,760

324,605,760 253,064,016 769,263,468 (286,851,654) 4,853,819 **774,117,287** 115,616 (286,736,038) 105.472.038 244.768.560 368.893.020 (110.960.531) 8.295.456 400,370,448 (175.891.122) 219,133,722

Consolidated Cash Flow Statement (Un-Audited) For the period ended September 30, 2019

30-09-2019

30-09-2018 Cash flows from operating activities Investment income receipt in Cash Profit paid on deposits and borrowing 21 694 300 495 18,572,012,390 (13,431,220,971) (11,933,498,956 Dividend received 15,405,189 16,456,984 Fees & Commission received in cash 2,208,042,164 1,988,217,36 Recoveries from written off investments (3.261.686.224) Cash payments to employees (3,068,634,422) (140,226,402 227,645,581 Cash payments to suppliers (110,701,044) 245,611,787 Received from other operating activities (item-wise) (1,173,987,320) (1.183.825.565) Paid for other operating activities (item-wise)

Advance income tax paid Operating profit before changes in operating assets and liabilities Changing in Operating assets & liabilities

Increase/(Decrease) of trading securities
Increase/(Decrease) of placement to other banks Increase/(Decrease) of Investment and advances to customers (other than Banks) Increase/(Decrease) of other assets (item-wise)
Increase/(Decrease) of placement from other banks and financial institution

Increase/(Decrease) of Deposits from customers (other than Banks) Increase/(Decrease) of Other liabilities account of customers ncrease/(Decrease) of Trading liabilities (item-wise) 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 Purchase-sale of subsidiary B. Net cash flows from investing activities Cash flows from financing activities Increase in Exchange Equalization Account

Issue of AIBL Subordinate Bond Dividend paid C. Net cash flows from financing activities D. Net increase in cash and cash equivalent (A+B+C)

E. Effects of exchange rate changes on cash and cash-equivalents F. Net increase in cash and cash equivalent D+F G. Cash & Cash Equivalents at the beginning of the year H. Cash & Cash Equivalents period ended

(496,403,248)

(96,854,723) 6,793,462,559

18,267,766,008

6,734,840,854 11,420,039,451

(367,516,236)

(600,000,000)

(1.566.032.625)

(2.165,973,500)

8.886.549.715

47,030,078,911 55,916,628,625

59,125

1,392,790,943

(14,125,920,685)

1.262.396.732

17,859,241,004)

(2,167,253,396) (6,811,519,334)

20,972,229,653

(4,042,971,839) 48,283,192

(1,254,508,906)

(1,491,459,642)

(1,491,408,774)

(2,697,634,488)

56,467,002,315

cer	Company Secretary	Managing Director	Director	Chair
	a mariad an			

Consolidated Statement of Changes in Equity (Un-Audited) For the period ended September 30, 2019

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	977,583,714	21,714,808,249	1,768,421,008	23,483,229,256
Changes in accounting policy	-	-	-	-	-		-
offload share	-	-	-	-	-	-	-
Restated Adjustment		_	-	-	-	-	-
Restated balance	10,440,217,500	8,388,044,096	1,908,962,937	977,583,714	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	-	-	-	59,125	59,125	-	59,125
Share premium	-	-	-	-	-	-	-
Net profit for the year	-	-	253,064,016	-	253,064,016	4,927,330	257,991,346
Cash Dividend	-	-	(1,566,032,625)	-	(1,566,032,625)	-	(1,566,032,625)
Bonus Share	208,804,350	-	(208,804,350)	-	-	-	-
Issue of share capital of subsidiary	-	-	-	-	-	-	-
Gain on pre acquisition of subsidiary	-	-	-	-	-	-	-
Revaluation of subsidiary	-	-	-	-	-	-	-
Transferred to retained earning	-	-	-	-	-	-	-
Appropriations during the year	-	244,768,560			-	-/	-
Balance as at September 30, 2019	10,649,021,850	8,632,812,656			20,401,898,763	1,773,348,338	22,175,247,102
Balance as at September 30, 2018	10,440,217,500	7,945,474,134	670,913,393	980,427,093	20,037,032,119	1,766,351,174	21,803,383,294
Chief Financial Officer Company	Socratary		Ah W Managing Direc	tor	ļ	Director	Chairman
Company	Jeci etai y		ivialiaging Direc	.toi		Director	Cilairiilaii

Notes to the Financial Statements For the period ended September 30, 2019

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 amended 2013). The Bank conducts its business on the principles of Musharaka, Bal-Murabaha, Bal-Muzabal 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 Exchange (DSE) and Chaltagong Stock Exchange (CSE). Presently the bank has 174 Branches and 3 (three) 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

2.1 AIBL Capital Market Services Limited

2.1 Auf Lapinal wal net services united Al-Arafah Islami Bank Ltd. owned 60.50% shares of AIBL Capital Market Services Ltd. a subsidiary company of Al-Arafah Islami Bank Limited. 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. Provide Margin facilities to the client. Full service depository participant of Central Depository of Bangladesh Ltd.

or Al-Aratan Islami Bahk Limited Alist Lapital 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 tor 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 quality Merchant Banking Services with a high level of professional expertise and integrity. 2.3 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 Limited Millennium Information Solution Limited, a pravate from Solution Company was incorporated in Bangladesh under the companies act 1940 of February 11, 2001. The main object ocmpany is to carry or activities relating to developing solution are providing maintenance and support services both the domestic and international clients. Over the years, MILS has established as the leading software developer, implemation and service provisioning company in Bangladesh which adheres to the rules of Islamic Bharlath.

3. Basis of preparation and significant accounting policies

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.

Actional 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 Listing Regulations, other laws and rules applicable in Bangladesh and International Accounting Standard (IRS) and International Financial Reporting Standard (IRS) and IRS) and IRS (IRS) and IRS) an

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 for IA-rafah statements for IA-rafah control to the statement of IA-rafah control to the statements of IA-rafah control to the statement is comported the financial statements for IA-rafah control to the statement is comported to the financial statements of IA-rafah control to the statements of IA-rafah control to the statement is controlled to the statement in the sta iron its activities. In consolidated inflictal statements intorporate the final rastatements of Ai-Aradial 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 possible and capital of subsidiaries in the consolidated financial statements.

3.3 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.

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

Investments are stated in the balance precent of policy and investment write-off:
Investments are normally written off, 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 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 are reported to the Cream monitoring and a second services.

All investment in shares are revalued at the year end. Unquoted shares are valued based on book and investment in shares are revalued at the year end. Unquoted shares are walled based on book and investment in shares are revalued at the year end. Unquoted shares are made for any loss arising from diminution in value of investments

of Investment in subsidiaries:
The bank has made investment is 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 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.

1.5 Depreciation of Fixed Assets

The depreciable amount of an item of fixed Assets has been allocated on a systema over its useful life. The depreciable in the depreciation method is reflected the pattern in which the economic benefits are consumed by the enterprise. The depreciation charge for each should be recognized as an expense unless it is included in the carrying amount of anoth a) Depreciation is charged on monthly basis on straight-line method on all fixed asset in the carrying and the description is charged on monthly basis on straight-line method on all fixed asset in the carrying the property of the carrying the carrying

Name of Assets	Data of Danas dation	Useful Life
Name of Assets	Rate of Depreciation	Oseiui Liie
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

1.6 Amortization of Intangible Assets
The depreciable amount of an item of Intangible Assets has been allocated on a systematic basis over the best estimated of its useful life. The amortization should commence when

Name of Intangible Assets Rate of Depreciation Useful life b) 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.
c) 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.

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 unine-tine to the unine-tine between the tax bases of seasts of including and its Carlying amounty 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.

Particulars	As pe	er Books of Acc	ount	,	is Per Tax		Deferred Tax
Items arising from temporary Difference	Caring Amount	Asset not Depreciable	Net caring Amount	Tax Base	Temporary difference Taxable/ (Deductible)	Tax Rate	Liability / (Asset)
1.Fixed Asset	4,297,802,781	1,367,350,690	2,930,452,091	2,761,055,979	169,396,112	37.50%	63,523,542
Net deferred tax liability (asset)							63,523,543

Deferred tax Assets (income)/Liability Expenses Balance as on 1st January 2019 Provision required as on 30th September 2019 (104,963,249) Balance as on 30th September 2019

3.8 Non-controlling interest

3.6 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. Consolidated Earnings Per Share (CEPS), (CEPS), (NOCFPS), (NAV) Earnings per share have been calculated in accordance with BAS - 33: "Consolidated Earnings Per Share (CEPS)".

Calculation of Deferred Tax for period ended 30th June 2019:

	01-01-19	01-01-18	01-07-19	01-07-18
Particulars	to	to	to	to
	30-09-19	30-09-18	30-09-19	30-09-18
	Taka	Taka	Taka	Taka
Net profit after tax (Numerator)	257,991,346	774,117,287	(286,736,038)	391,950,981
Less : Non-Controlling Interest	4,927,330	4,853,819	115,616	67,345,221
Net profit after tax Less : Non-Controlling Interest	253,064,016	769,263,468	(286,851,654)	324,605,760
Weighted average number of ordinary shares outstanding	1,064,902,185	1,044,021,750	1,064,902,185	1,044,021,750
Consolidated earnings per share (CEPS)	0.24	0.72	(0.27)	0.30
Net Operating Consolidated Cash Flows Per Share (NOCFPS)	10.72	0.05		
Consolidated Net Assets Value (CNAV) Per Share	19.16	20.39		

6. Retained Earnings	Taka	Taka
Opening balance beginning of the year	1,908,962,937	2,259,155,807
Add: Net Profit / (loss) after tax during the year	253,064,016	2,449,882,975
Less : Bonus Share	(208,804,350)	(497,153,220)
Less : Cash Dividend Paid	(1,566,032,625)	(1,491,459,642)
Less : transfer to Statutory Reserve	(244,768,560)	(811,462,982)
Closing Balance	142,421,419	1,908,962,937
7. Cash and Cash Equivalent at the end of the period	30-09-2019	30-09-2018

30-09-2019 31-12-2018

7. Cash and Cash Equivalent at the end of the period	30-09-2019 Taka	30-09-2018 Taka	
Cash in hand	2,972,983,049	2,768,794,762	
Balance with Bangladesh Bank & Sonali Bank Ltd.	24,053,006,806	25,317,930,308	
Balance with Other Banks	15,390,638,769	17,380,277,246	
Bangladesh Government Islamic Investment Bond	13,500,000,000	11,000,000,000	
	55,916,628,624	56,467,002,316	

8. Consolidated Earnings per share (CEPS) in the reporting period has been significantly de due to the following reasons compared to corresponding period: a) Increased specific provision by tk. 147.82 crore against loans and advance (Investment) b) Increased Tax provision by tk. 68.00 crore. eriod has been significantly decline

reased Placement from other banks and financial institution in this Q3, 2019 is Tk. 679.35 crore against reased Tk. (681.15) crore in previous corresponding period. On the other hand investment and advances to tomers (other than Bank) in this Q3, 2019 is decreased by 373.33 crore in the previous corresponding period.

	30-09-2019	30-09-2018
Profit before provision & tax (A)	5,313,709,009	3,671,673,758
Adjustment of Non-Cash Items (B):		
Depreciation	375,569,237	269,749,456
Net loss/(gain) on salc of fixed assets	(32,100)	(27,594)
Total Non-Cash Items (B)	375,537,137	269,721,862
Adjustment of accrued income /expenses (C):		
(increase)/decrease of profit income receivable on investment	113,900,046	378,469,206
Increase/(decrease) of profit payable on deposits	421,351,535	282,476,602
Incrcase/(decrease) of accrued expenses payable	55,629,928	64,270
Total adjustment of accrued income/expenses (C)	590,881,509	661,010,078
Income tax payment (D)	(1,594,929,058)	(511,150,667)
Cash flows before changes in operating assets and liabilities (A+B+C+D)	4,685,198,597	4,091,255,031

Centeral

I. The financial statements have been prepared in accordance with the formats prescribed under the Banking Co
Act, 1991 and in compliance with the rules of Islamic Law (Shariah) related to the banking business activities.

2. 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' prese