

Consolidated Balance Sheet (Un-Audited)

As at March 31, 2022

1st Quarter

Financial Statements 2022(un-audited)

	PROPERTY AND ASSETS		Notes	31-03-2022 Taka	31-12-2021 Taka
Cash in hand Cash in hand (including Balance with Banglades	g foreign currencies) sh Bank and its Agents Banks		5.A	3,389,792,811 24,440,273,084	3,232,053,536
(including foreign curre	nks and Financial Institutions		6.A	27,830,065,895 2,972,611,440	23,688,601,867
Outside Bangladesh Placement with Banks	& Other Financial Institutions		7.A	29,642,607,067 32,615,218,507 19,124,000,000	8,907,482,685 12,041,136,072
Investment in Share & Government Others	Securities		8A 8.A.i	26,633,511,844 20,004,940,000 6,628,571,844	30,156,139,866 23,504,940,000
Investments General Investments et Bills purchased and dis			9.A	333,894,001,027 13,808,504,657	13,547,882,130
Fixed assets less Accu Other Assets	mulated Depreciation		10.A 11.A	347,702,505,683 5,477,800,812 32,450,720,012	5,470,272,635 30,404,308,443
Non-Banking Assets Total Assets LIABILITIES AND CAPIT Liabilities	'AL		12	50,875,037 491,884,697,791	50,875,037 462,687,049,884
			13.A 14.A	56,779,772,755 66,608,365,168	<u></u>
Mudaraba Term Deposi Other Mudaraba Deposi Al-wadeeah Current Ad	its	į	14.A.ii.	174,869,079,900 70,800,589,636 41,030,426,219	175,485,115,456 68,093,138,221 43,639,188,504
Other Liabilities	//*		15.A	2,929,766,446 356,238,227,369 37,657,980,233	353,287,966,110 36,298,385,294
Deferred tax Liabilities AIBL Mudaraba Bond Total Liabilities Capital/Share holders			16.A 17	174,484,366 14,600,000,000 465,450,464,723	
Paid –up Capital Statutory Reserve Revaluation Reserve	Equity		18 19 20	10,649,021,850 10,649,021,850 1,084,439,685	10,649,021,850
Non-Controlling Interes	ole to equity holders of the bank		21.A 18.A	2,348,028,633 24,730,512,018 1,703,721,050	1,823,372,676 24,205,748,237 1,694,593,989
Total Equity Total Liability and Shar Net assets value per si	200 0000000000000000000000000000000000		42	26,434,233,068 491,884,697,791 23.22	462,687,049,884
Contingent Liabilities Acceptance and endors Letters of Guarantee	**************************************		22	47,952,781,455 15,911,495,457	51,575,595,132 13,673,407,658
Letters of Credit Bills for Collection Other Contingent Liabili	ities			62,663,212,358 10,167,879,198	7,495,927,198
	nd other short term trade related t	transactions		_136,695,368,468	_116,834,142,618
Undraw note issuance a Undraw Formal standin	sed and forward Deposit placed and Revolving underwriting Faciliti g Facilities, Credit lines and others at items including Contingent liab	s commitments		136.695.368.468	116,834,142,618
Or	Soon —	$\triangle c$		£	/
Chief Pinancial Officer	Company Secretary	Managing Directo	r	Director	Chairman
	Balance Sh	70		ted)	
PRO	As at N OPERTY AND ASSETS	March 31, 20 Notes		31-03-2022 Taka	31-12-2021 Taka
Cash in hand Cash in hand (including Balance with Bangladesh Ban	g foreign currencies) nk and its Agents Banks (including foreign cu	5 urrencies)		3,371,889,976 24,440,273,084	3,217,933,106 20,456,548,331
Balance with other Ba In Bangladesh Outside Bangladesh	inks and Financial Institutions	6		27,812,163,060 2,972,611,440 29,642,607,067	23,674,481,437 3,133,653,387 8,907,482,685
Placement with Banks Investment in Share &	s & Other Financial Institutions	7 8		32,615,218,507 19,124,000,000	12,041,136,072 23,985,000,000
Government Others		8.a 8.b		20,004,940,000 5,438,611,563 25,443,551,563	23,504,940,000 5,472,068,391 28,977,008,391
General Investments et Bills purchased and dis		9		333,143,739,134 13,808,504,657 346,952,243,790	322,543,724,969 13,547,882,130 336,091,607,099
Fixed assets less Accu Other Assets Non-Banking Assets	imulated Depreciation	10 11 12	3	5,471,566,417 25,224,950,348 50,875,037	5,463,069,708 23,190,127,923 50,875,037
Total Assets LIABILITIES AND CAPIT Liabilities Placement from Banks	TAL s & Other Financial institutions	13		51,632,957,378	453,473,305,667 27,343,210,872
Deposits and other Ac Mudaraba Savings Dep Mudaraba Term Deposi	counts	14		66,608,365,168 175,246,250,069	62,011,042,726 175,739,194,371
Other Mudaraba Depos	sits ccounts and Other Accounts etc.	14.i 14.ii		70,800,589,636 41,030,426,219 2,929,766,446	68,093,138,221 43,639,188,504 4,059,481,203
Other Liabilities Deferred tax Liabilities AIBL Mudaraba Bond	s/ (Assets)	15 16 17		356,615,397,538 35,142,938,410 174,484,366	353,542,045,025 33,868,952,635 93,595,145
Total Liabilities Capital/Share Holders Paid up Capital		18	_	14,600,000,000 458,165,777,692 10,649,021,850	14,600,000,000 429,447,803,677 10,649,021,850
Statutory Reserve Revaluation Reserve Retained Earnings	A CAUTO S	19 20 21		10,649,021,850 1,084,439,685 2,146,307,644	10,649,021,850 1,084,331,861 1,643,126,429
Total Share holders eq Total Liability and Sha Net assets value per s OFF BALANCE SHEET I	re holders equity share (NAV)	42	_	24,528,791,030 482,694,568,722 23.03	24,025,501,990 453,473,305,667 22.56
Contingent Liabilities Acceptance and endors Letters of Guarantee		22		47,952,781,455 15,911,495,457	51,575,595,132 13,673,407,658
Letters of Credit Bills for Collection Other Contingent Liabil	iities	-		62,663,212,358 10,167,879,198	44,089,212,630 7,495,927,198
Total Other Commitments :			10.	136,695,368,468	116,834,142,618
Documentary Credits and	d other short term trade related transa	actions		-	-
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal	d other short term trade related transa used and forward Deposit placed and Revolving underwriting Facilit acilities, Credit lines and others commit at items including Contingent liab	ties tments		136,695,368,468	116,834,142,618
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal	sed and forward Deposit placed and Revolving underwriting Facilit acilities, Credit lines and others commit	ties tments		136,695,368,468	116,834,142,618
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal	sed and forward Deposit placed and Revolving underwriting Facilit acilities, Credit lines and others commit	ties tments		136,695,368,468 Director	116,834,142,618 Chairman
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal Off Balance sheet	ised and forward Deposit placed and Revolving underwriting Facilitia acilities, Credit lines and others commit at items including Contingent liab Company Secretary Notes to the F	ties Iments Collities Managing Directo	tate	Director	al.
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal Off Balance sheet Chief Financial Officer 18. a) Authorised Capital The Authorized Capital b) Issued, Subscribed	ased and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit it items including Contingent liab Company Secretary Notes to the For the period	ties Iments Dilities Managing Directo Inancial S ended Marc	r State sh 31,	Director 2022 15,000,000	Chairman .000 15,000,000,000
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital b) Issued, Subscribed Issued for Cash Issued for other than Capital Capit	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share)	Managing Directo Inancial S ended Marc y Share of Tk. 10 each	r State sh 31,	Director 2022 15,000,000 2,819,338 7,829,682 10,649,021	Chairman 15,000,000,000,000 1680
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital Dissued for Cash Issued for Other than Co. Issued and paid up. Sponsors / Promoters	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit acilities, Credit lines and others commit items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description	Managing Directo Inancial S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 11-03-2022 No. of Shares 445,921,227	ch 31,	Director 2022 15,000,000 2,819,339 7,829,682 10,649,021 15,000,000 2,819,339 7,829,682 10,649,021 10,549,021 10,549,021 10,549,021 10,549,021 10,549,021	Chairman 15,000,000,000,000 15,000,000,000 170 170 180 170 180 180 180
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal Standing Formal Officer Total Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital Susued, Subscribed Issued for Cash Issued for other than Co. Issued and paid up. Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description	Managing Directo Inancial S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each	ch 31,	Director 2022 15,000,000 2,819,339 7,829,682 10,649,021 ows -12-2021 31-03- 15 Shares 1921,227 4,459,212 6,679,986 3,157,641 3,300,972 3,032,166 3,902,185 10,649,021	Chairman 15,000,000,000,000 15,000,000,000 1680 2,819,339,680 7,829,682,170 10,649,021,850 2022 31-12-2021 Total Taka 270 4,459,212,270 4,459,212,270 3,181,380,880 3,008,428,700 10,649,021,850
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Formal Standing Formal Standing Formal Standing Formal Officer 18. a) Authorised Capital The Authorized Capital The Authorized Capital Dissued, Subscribed Issued for Cash Issued for other than Co. Issued and paid up. Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling I	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit acilities, Credit lines and others commit items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 2022 15,000,000 2,819,339 7,829,683 10,649,021 off Shares 1227 4,459,212 3,157,641 1,300,972 3,032,168 1,679,986 1,579,986 1,579,986 1,679,986 1,679,986 1,679,986 1,679,986 1,703,721 1,703,721	Chairman 15,000,000,000 15,000,000,000 1680 2,819,339,680 7,829,682,170 10,649,021,850 2022 31-12-2021 Taka Total Taka 270 4,459,212,270 3,181,380,880 3,008,428,700 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 1,655,730,853 38,863,136 1,694,593,989
Documentary Credits and Forward Assets Purcha Undraw note issuance: Undraw Formal standing Fit Total Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital The Authorized Capital b) Issued, Subscribed Issued for Cash Issued for other than Cc) Issued and paid up: Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve @ 20% Balance at the end of	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description rest Interest in Profit for the year (on pre—tax profit)	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 2022 15,000,000 2,819,338 7,829,682 10,649,021 0ws 12-2021 0f Shares 1,921,227 4,459,212 3,157,641 1,300,972 3,032,168 1,694,593 9,127	Chairman 15,000,000,000,000 1680
Documentary Credits and Forward Assets Purcha Undraw note issuance: Undraw Formal standing R Total Off Balance shee Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital The Authorized Capital Subscribed Issued for Cash Issued for other than Cc) Issued and paid up. Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance at the end of Other Reserve © 20% Balance at the end of Other Reserve FC Revaluation Reserve Asset revaluation Reserve Less. Deferred tax liab	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description rest linterest in Profit for the year (on pre—tax profit) the year. ve erve pality on revalution Reserve	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 2022 15,000,000 2,819,339 7,829,682 10,649,021 0WS 12-2021 31-03- 0f Shares 1,921,227 4,459,212 1,300,972 3,032,168 3,032,168 3,032,168 3,032,168 3,032,168 1,694,593 1,694,593 1,694,593 1,694,593 1,694,593 1,694,593 1,703,721 10,649,021	Chairman 15,000,000,000,000 16,680
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Research Total Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital Dissued, Subscribed Issued for Cash Issued for Cash Issued for Other than Capital Capital Dissued, Subscribed Issued for Other than Capital Dissued and paid up. Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve © 20% Balance at the end of Other Reserve FC Revaluation Reserve Search Less. Deferred tax liab Add. Asset revaluation Reserve Search Less. Deferred tax liab Add. Asset revaluation Search S	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the F For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description rest Interest in Profit for the year (on pre—tax profit) the year. We erve pality on revalution Reserve in Reserve 2020	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 15,000,000	Chairman 15,000,000,000,000 15,000,000,000 1680 2,819,339,680 7,829,682,170 10,649,021,850 2022 31-12-2021 Total Taka 4,459,212,270 4,459,212,270 3,181,380,880 3,084,287,00 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,334,627,824 314,394,026 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850
Documentary Credits and Forward Assets Purcha Undraw note issuance: Undraw Formal standing Fit Total Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital The Authorized Capital b) Issued, Subscribed Issued for Cash Issued for other than (c) Issued and paid up: Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve © 20% Balance at the end of 20. Other Reserve FC Revaluation Reserve FC Revaluation Reserve Less. Deferred tax liab Add. Asset revaluation 21. Retained Earnings Opening balance begin Less: Cash Dividend Less: Bonus Share	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the F For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description rest Interest in Profit for the year (on pre—tax profit) the year. We erve pality on revalution Reserve in Reserve 2020	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 15,000,000	Chairman 15,000,000,000,000 1680
Documentary Credits and Forward Assets Purcha Undraw note issuance: Undraw Formal standing Fit Total Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital The Authorized Capital Dissued, Subscribed Issued for Cash Issued for other than Capital Capital Subscribed Issued for other than Capital Capital Dissued Issued Isued Issued Issued Issued Issued Issued Issued Issued Issued Issue	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the F For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description Test Interest in Profit for the year Inning of the year (on pre—tax profit) the year. In Reserve 2020 Inning of the year after tax during the year untory Reserve	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 15,000,000	Chairman 15,000,000,000,000 1680
Documentary Credits and Forward Assets Purcha Undraw note issuance: Undraw Formal standing Register Total Off Balance sheet Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital The Authorized Capital Dissued for Cash Issued for Cash Issued for Other than (C) Issued and paid up. Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve @ 20% Balance at the end of Other Reserve FC Revaluation Reserve Asset revaluation Reserve Add: Non-Controlling Inter Opening balance begin Add. Asset revaluation Reserve Scapeling balance begin Less: Cash Dividend Less: Bonus Share Add: Net Profit / (loss) Less: Transfer to Statt Less: Transfer to Statt Less: Transfer to Statt Less: Transfer to Statt Less: Profit paid on a 21.A. Consolidated Retaine Al-Arafah Islami Bank	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description Test interest in Profit for the year (on pre—tax profit) the year. In the year (on pre—tax profit) the year after tax during tax dur	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 1110115 2022	Chairman 15,000,000,000,000
Documentary Credits and Forward Assets Purcha Undraw note issuance : Undraw Formal standing R Total Off Balance shee Chief Pinancial Officer 18. a) Authorised Capital The Authorized Capital Dissued for Cash Issued for Cash Issued for Cash Issued for Cash Issued for Other than College Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve © 20% Balance at the end of Other Reserve FC Revaluation Reserve Asset revaluation Reserve Substance Substance Add: Net Profit / (loss) Less: Transfer to Stath Less: Transfer to Stath Less: Transfer to Stath Less: Profit paid on a 21.A. Consolidated Retaine Al-Arafah Islami Bank Add: Net profit after to Less: Transfer to stath Less: Transfer to s	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description Test interest in Profit for the year (on pre—tax profit) the year. Inning of the year (on pre—tax profit) the year. In Reserve 2020 Inning of the year after tax during the year untory Reserve strat—Up fund aibl mudaraba perpetual bond at Earnings k Ltd. Ex during the year or equity holders of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the bank of the profit of the profit of the profit of the bank of the profit of	Managing Directo TIRINGE S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 445,921,227 315,764,146 303,216,812	ch 31,	Director 2022 15,000,000 2,819,339 7,829,682 10,649,021 of Shares 12227 1,679,986 1,300,972 1,0649,021 1,694,593 9,127 1,703,721 10,649,021	Chairman 15,000,000,000,000
Documentary Credits and Forward Assets Purcha Undraw note issuance : Undraw Formal standing R Total Off Balance shee Chief Pinancial Officer Total Off Balance shee Chief Pinancial Officer The Authorized Capital The Authorized Capital b) Issued, Subscribed Issued for Cash Issued For For Reserve © 20% Balance at the end of Other Reserve © 20% Balance at the end of Other Reserve © 20% Balance at the end of Other Reserve © 20% Balance Add. Asset revaluation Reserves For Revaluation Reserves Deferred tax Islah Add. Asset revaluation Reserves Cash Dividend Less: Cash Dividend Less: Transfer to Statu Less: Trans	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the F For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description Test Interest in Profit for the year (on pre—tax profit) the year. In the year (on pre—tax profit) the year untory Reserve 2020 Inning of the year untory Reserve strat—Up fund aibl mudaraba perpetual bond and Earnings k Ltd. Ex during the year order y	Managing Directo Financial S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 11-03-2022 No. of Shares 445.921,227 315.764,146 303,216,812 1,064,902,185	ach as foll 31, No.3 445 318 300 1,064	Director 110 15 2022	Chairman 15,000,000,000,000
Documentary Credits and Forward Assets Purcha Undraw note issuance undraw Formal standing Fit Total Off Balance sheet Chief Pinancial Officer Total Off Balance sheet Chief Pinancial Officer Total Off Balance sheet Chief Pinancial Officer The Authorized Capital Susued for Cash Issued for other than Occupance of the Cash Issued for other than Occupance of Cash Issued and paid up Sponsors / Promoters Institution General Public Total Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve © 20% Balance at the end of the Cash Issued For Reserve FC Revaluation Reserve FC Revaluation Reserve FC Revaluation Reserve Asset revaluation Reserve FC Revaluation Reserve Asset revaluation Reserve Asset revaluation Reserve Asset revaluation Reserve FC Revaluation Reserve Asset revaluation Reserve Tc Revaluation Reserve Opening balance begin Less: Cash Dividend Less: Transfer to Statu Less: Transfer to Tstatu Le	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the F For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description Test Interest in Profit for the year (on pre—tax profit) the year. In the year (on pre—tax profit) the year untory Reserve 2020 Inning of the year untory Reserve strat—Up fund aibl mudaraba perpetual bond and Earnings k Ltd. Ex during the year order y	Managing Directo Financial S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 11-03-2022 No. of Shares 445.921,227 315.764,146 303,216,812 1,064,902,185	ach as foll 31, No.3 445 318 300 1,064	Director 1101 S	Chairman Chairman
Documentary Credits and Forward Assets Purcha Undraw note issuance Undraw Formal standing Fit Total Off Balance sheet Chief Pinancial Officer Total Off Balance sheet Chief Pinancial Officer Total Off Balance Sheet Chief Pinancial Officer Total Off Balance Capital The Authorized Capital by Issued, Suscerbled Issued for Cash Issued for Other than Occ. Issued and paid up. Sponsors / Promoters Institution General Public Total 18.A. Non-Controlling Inter Opening balance Add: Non-Controlling Inter Opening balance begin Add. Reserve © 20% Balance at the end of Other Reserve FC Revaluation Reserve Asset revaluation Reserve FC Revaluation Reserve FC Revaluation Reserve Scaph Dividend Less: Cash Dividend Less: Bonus Share Add: Net Profit / (loss) Less : Transfer to Statu Less : Profit paid on a Capital Stand Bank Add: Net profit after tax Less: Cash dividend to Less: Transfer to statu Less: Transfer to S	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the F For the period al of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description rest Interest in Profit for the year (on pre—tax profit) the year. In the year. In the year of the year of the year of the year. In the year of the y	Managing Directo Financial S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 11-03-2022 No. of Shares 445.921,227 315.764,146 303,216,812 1,064,902,185	ach as foll 31, No.3 445 318 300 1,064	Director 15,000,000	Chairman 15,000,000,000 15,000,000,000 1680 2,819,339,680 7,829,682,170 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,649,021,850 10,334,627,824 314,394,026 10,649,021,850 10,649,021,850 10,334,627,824 314,394,026 10,649,021,850 10,649,021,8
Documentary Credits and Forward Assets Purcha Undraw note issuance : Undraw Formal standing Richard Total Off Balance sheet Chief Pinancial Officer Total Off Balance sheet Chief Pinancial Officer Total Off Balance sheet Chief Pinancial Officer The Authorized Capital The Authorized Capital In Sued, Subscribed Issued for Cash Issued for Other than (Collect Sponsors / Promoters Institution General Public Total Total Total 18.A. Non-Controlling Inter Opening balance begin Add. Non-Controlling Inter Opening balance begin Add. Reserve Opening balance begin Add. Reserve Opening balance begin Add. Asset revaluation See : Cash Dividend Less : Deferred tax liab Add. Asset revaluation See : Profit paid on Chess : Transfer to Stath Less : Transfer to 1 % Less : Tran	sed and forward Deposit placed and Revolving underwriting Facilities, Credit lines and others commit et items including Contingent liab Company Secretary Notes to the For the period all of the Bank is 1,500,000,000 Ordinary and Fully Paid — up Capital Cash (Bonus Share) Capital of the Bank is 106,49,02,185 nos Description Test interest in Profit for the year Inning of the year (on pre—tax profit) the year. In the year. In the year after tax during the year of the year after tax during the year after tax during the year of the year after tax of the year of the year after tax of	Managing Directo Financial S ended Marc y Share of Tk. 10 each s of shares of Tk. 10 each 11-03-2022 No. of Shares 445.921,227 315.764,146 303,216,812 1,064,902,185	ach as foll 31, No.3 445 318 300 1,064	Director 15,000,000	Chairman 15,000,000,000 15,000,000,000 1680

	Notes	31-03-2022	31-03-2021	
	HOLES	Taka	Taka	
nvestment Income	23.A	5,911,498,044	5,440,237,546	
Profit paid on deposits & Borrowing	24.A	(3,969,281,665)	(3,399,688,500)	
let Investment Income		1,942,216,379	2,040,549,046	
ncome from Investment in Shares /Securities	25.A	217,526,581	35,846,687	
Commission, Exchange and Brokerage	26.A	1,327,575,987	700,678,474	
Other Operating Income	27.A	99,873,185	51,102,640	
value operating moonie	and the	1,644,975,753	787,627,801	
otal operating income		3,587,192,133	2,828,176,847	
Salaries and allowances & contribution to P.F	28.A	1,181,301,583	1,015,366,310	
Directors fees & expenses	29.A	1,888,598	1,766,647	
Shariah Supervisory Committee's fees & expenses	30	163,653	49,210	
Rent, taxes, insurance and lighting etc.	31.A	217,673,394	192,412,647	
ostage, telegram, telephone and stamp etc.	32.A	27,128,709	23,880,569	
egal charges	JZ.A	3,389,981	4,609,452	
uditors' fee		3,303,301	25,000	
Salary & Allowances to the Managing Director		4 770 000	5,160,000	
Depreciation and repairs to the bank's properties	33.A	4,770,000	175,420,207	
	34.A	186,266,130 56,966,582		
Stationery, printing & advertisement etc.	35.A		43,460,240	
Other expenses Total operating expenses	33.A	186,543,722	152,180,770	
		1,866,092,353 1,721,099,780	1,614,331,052 1,213,845,795	
Profit/(Loss) before Tax & provision	9C A			
Provision against Investments & Contingent Liabilities Provision for diminution in value of investment	36.A	678,770,271	501,717,009	
		(23,260,700)	28,392,976	
Other Provision		OFF FOO F74	E00 400 00E	
otal provision		655,509,571	530,109,985	
Profit/(Loss) before Tax	45.4.4	1,065,590,208	683,735,810	
Current tax	15.1.A	450,917,971	312,319,779	
Deferred tax		80,889,221	94,966,464	
Provision for Taxation		531,807,192	407,286,244	
let Profit/(Loss) after tax		533,783,017	276,449,567	
let Profit attributable to:		F04.055.053	070 504 005	
quity holders of the bank		524,655,957	273,531,295	
lon-controlling Interest		9,127,060	2,918,272	
Profit for the year		533,783,017	276,449,567	
ppropriation			404 504 000	
Statutory Reserve			134,504,968	
Ion—Controlling Interest		9,127,060	2,918,272	
		9,127,060	137,423,240	
ransfer to Retained Earnings		524,655,957	139,026,327	
arning per Ordinary Share (EPS)	38.A	0.49	0.26	

	705 TO 1	2022	
	Notes	31-03-2022	31-03-202
		Taka	Taka
Cash flows from operating activities			
Investment income receipt in Cash		6,286,152,125	5,799,021
Profit paid on deposits and borrowing		(3,545,849,241)	(4,687,001,
Dividend received		4,412,759	6,490
Fees & Commission received in cash		1,327,575,987	700,678
Recoveries from written off investments		25,446,630	6,982
Cash payments to employees		(1,186,071,583)	(1,020,526,
Cash payments to suppliers		(56,966,582)	(43,460,
Received from other operating activities (item-wise)		99,873,185	51,102
Paid for other operating activities (item-wise)	37.A	(476,002,308)	(405,331,
Advance income tax paid		(776,854,690)	26,371,
Operating profit before changes in operating assets and liabilities		1,701,716,282	434,327,
Changing in Operating assets & liabilities			
Increase/(Decrease) of trading securities		22,628,023	(90,258,2
Increase/(Decrease) of placement to other banks		4,861,000,000	930,010,
Increase/(Decrease) of Investment and advances to customers (other		(9,963,759,505)	2,949,806,
than Banks)		1/1/00/21 (\$75.00) (\$1.00)	
Increase/Decrease of other assets (item-wise)	38.A	(1,436,543,766)	(1,869,949,2
Increase/ (Decrease of placement from other banks and financial		24,273,011,646	(769,286,7
institution		ACCORDING TO THE RESERVE OF THE RESE	
Increase/(Decrease) of Deposits from customers (other than Banks)		2,526,828,836	(6,117,744,5
Increase/(Decrease) of Other liabilities account of customers			
Increase/(Decrease) of Trading liabilities (item-wise)	39.A	(560,976,753)	232,641,
Cash receipt from operating activities		19,722,188,479	(4,734,781,5
A. Net Cash from operating activities		21,423,904,761	(4,300,453,6
Cash flows from investing activities:			
Proceeds from sale of securities		2	
Payments for purchases of securities		-	
Purchase of property, plant and equipment		(208,466,123)	(130,938,0
Sales proceeds of Fixed assets			
Purchase-sale of subsidiary		_	
B. Net cash flows from investing activities		(208,466,123)	(130,938,0
Cash flows from financing activities			
Increase in Exchange Equalization Account		107,825	5,
Issue of AIBL Subordinate Bond / Perpetual Bond			
Dividend paid			
C. Net cash flows from financing activities		107,825	5,
D. Net increase in cash and cash equivalent (A+B+C)		21,215,546,463	(4,431,386,5
E. Effects of exchange rate changes on cash and cash-equivalents			
F. Net increase in cash and cash equivalent D+E		21,215,546,463	(4,431,386,5
G. Cash & Cash Equivalents at the beginning of the year	100000	59,234,677,938	67,686,293,
H. Cash & Cash Equivalents period ended	37.A	80,450,224,402	63,254,906,
Net Operating Cash Flow per Share (NOCFPS)	39	20.12	(4
O- /		0	
100 Dec	1	Sil	
I JAD NO			
Chief Financial Officer Company Secretary Managing Direct	ctor	Director	Chairman

Consolidated Statement of Changes in Equity (Un-Audited) For the period ended March 31, 2022								
Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Revaluation Reserve	Total	Non-Controlling Interest	Total Equity	
Balance at 1st January, 2022	10,649,021,850	10,649,021,850	1,823,372,676	1,084,331,861	24,205,748,237	1,694,593,989	25,900,342,22	
Changes in accounting policy	_	_	=		_			
offload share	-	-	-	: I	-	i i		
Restated Adjustment		-						
Restated balance	10,649,021,850	10,649,021,850	1,823,372,676	1,084,331,861	24,205,748,237	1,694,593,989	25,900,342,22	
Deferred tax Adjustment	-	-	-	-	_	-		
Surplus/deficit on account of revaluation of investments	-1	-	-		50 -0 5	-		
Currency translation differences recognized in the income	-	-	-	107,825	107,825	-	107,82	
Share premium	-	-	=	-		-		
Net profit for the year	-	-	524,655,957	-	524,655,957	9,127,060	533,783,01	
Cash Dividend	-	-	-	-	-	_		
Bonus Share	-	-	-	-	_	-		
Asset revalution Reserve	-	-	-	-	-	-		
Gain on pre acquisition of subsidiary	-		-	0.77	-			
Revaluation of subsidiary	-	-	=	-	_	_		
Profit paid on aibl mudaraba perpetual bond			-		-			
Fransfer to 1 % strat-Up fund	-	-	-	-	-	-		
Appropriations during the year	-	_	-	-		_		
Balance as at March 31, 2022	10,649,021,850	10,649,021,850	2,348,028,633	1,084,439,685	24,730,512,018	1,703,721,049	26,434,233,06	
Balance as at March 31, 2021	10,649,021,850	10,469,132,792	1,871,163,544	1,084,332,181	24,073,650,367	1,658,649,126	25,732,299,49	

For the period ende			
	Notes	31-03-2022 Taka	31-03-2021 Taka
Investment Income	23	5,850,393,210	5,447,294,516
Profit paid on deposits & Borrowing	24	(3,914,957,040)	(3,397,760,594)
Net Investment Income	0.00.0	1,935,436,170	2,049,533,922
ncome from Investment in Shares /Securities	25	205,274,924	35,446,546
Commission, Exchange and Brokerage	26	1,265,228,972	645,860,763
Other Operating Income	27	99,622,782	50,413,351
and operating moone	-	1,570,126,678	731,720,660
otal operating income		3,505,562,849	2,781,254,582
Salaries and allowances & contribution to P.F	28	1,160,175,785	997,489,552
Directors fees & expenses	29	1,888,598	1,766,647
Shariah Supervisory Committee's fees & expenses	30	163,653	49,210
Rent, taxes, insurance and lighting etc.	31	212,711,805	187,619,856
Postage, telegram, telephone and stamp etc.	32	27,097,772	23,828,303
rostage, telegram, telephone and stamp etc. Legal charges	32	3,388,516	4,609,452
Auditors' fee		3,300,310	25,000
		4 770 000	
Salary & Allowances to the Managing Director	33	4,770,000	5,160,000
Depreciation and repairs to the bank's properties	34	184,782,806	173,767,813
Stationery, printing and advertisement etc.	379	56,471,234	42,893,751
Other expenses	35	174,727,007	141,410,171
otal operating expenses		1,826,177,177	1,578,619,755
Profit/(Loss) before Tax & provision		1,679,385,672	1,202,634,827
Provision against Investments & Contingent Liabilities	36	678,770,271	501,717,009
Provision for diminution in value of investment		(23,260,700)	28,392,976
ther Provision		-	
otal provision		655,509,571	530,109,985
Profit/(Loss) before Tax		1,023,876,100	672,524,842
Current tax	0920	439,805,664	308,597,329
Deferred tax	16	80,889,221	94,966,464
Provision for Taxation		520,694,885	403,563,794
Net Profit/(Loss) after tax		503,181,216	268,961,049
Appropriation			Service Control of the
Statutory Reserve		-	134,504,968
Profit paid on aibl mudaraba perpetual bond		-	-
General Reserve (1 % Start-Up Fund)			-
		120	134,504,968
Retained Earnings		503,181,216	134,456,081
arning per Ordinary share (EPS)	38	0 .47	0.25
O 1 /	v	(402
No 3080 - F	W W		
Chief Financial Officer Company Secretary Managi	ng Director	Director	Chairman
Chief Pinancial Officer Company Secretary Managi	ng Director	Stateme	20.000000000000000000000000000000000000

For the period ended M	arch 31.	2022	
	Notes	31-03-2022 Taka	31-03-2021 Taka
Cash flows from operating activities			
nvestment income receipt in Cash		5,831,027,671	5,518,915,612
Profit paid on deposits and borrowings		(3,091,524,616)	(4,285,073,618)
Dividend recieved		2,855,903	5,843,759
Fees & Commission received in cash		1,265,228,972	645,860,763
Recoveries from write off investments		25,446,630	6,982,990
Cash payments to employees		(1,164,945,785)	(1,002,649,552)
Cash payments to suppliers		(56,471,234)	(42,893,751)
Received from other operating activities (item-wise)		99,622,782	50,413,351
Paid for other operating activities (item-wise)	37	(462,356,038)	(389,715,848)
Advance income tax paid		(762,995,446)	36,052,717
Operating profit before changes in operating assets and liabilities Changing in Operating assets & liabilities		1,685,888,839	543,736,423
ncrease/(Decrease) of trading securities		33,456,829	(69,248,891)
ncrease/(Decrease) of placement to other banks		4,861,000,000	930,010,000
ncrease/(Decrease) of Investment and advances to customers (other than Banks)		(11,130,397,556)	2,337,153,980
ncrease/(Decrease) of other assets (item-wise)	38	(1,075,489,050)	(1,556,737,677)
ncrease/(Decrease) of placement from other banks and financial nstitution		24,289,746,506	(936,240,310)
ncrease/(Decrease) of Deposits from customers (other than Banks) ncrease/(Decrease) of Other liabilities account of customers		2,649,920,090	(6,098,995,972)
ncrease/(Decrease) of Trading liabilities (item-wise)	39	48,431,405	533,826,615
Cash receipt from operating activities	10.70	19,676,668,223	(4,860,232,255)
A. Net Cash from operating activities		21,362,557,062	(4,316,495,832)
Cash flows from investing activities:			
Proceeds from sale of securites		_	-
Payments for purchases of securities		7-	-
Purchase of property, plant and equipment		(150,900,829)	(129,941,598)
Sales proceeds of Fixed assets		-	_
Purchase—sale of subsidiary		-	_
B. Net cash flows from investing activities Cash flows from financing activities		(150,900,829)	(129,941,598)
ncrease in Exchange Equalization Account		107,825	5,214
ssue of AIBL Subordinate Bond / Perpetual Bond			7.77
ncrease in Share Capital		; <u>-</u> -	_
Dividend paid		-	_
C. Net cash flows from financing activities		107,825	5,214
D. Net increase in cash and cash equivalent (A+B+C)		21,211,764,058	(4,446,432,217)
E. Effects of exchange rate changes on cash and cash-equivalents		-	
F. Net increase in cash and cash equivalent (D+E)		21,211,764,058	(4,446,432,217)
G. Cash & Cash Equivalents at the beginning of the year		59,220,557,509	67,686,293,234
H. Cash & Cash Equivalents at the end of the year	37	80,432,321,567	63,239,861,017
Net Operating Cash Flow per Share (NOCFPS)	39	20.06	(4.05)

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Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Revaluation Reserve	Total Taka
Balance at 1st January, 2022	10,649,021,850	10,649,021,850	1,643,126,429	1,084,331,861	24,025,501,99
Changes in accounting policy	-	-		_	
ssue of the share capital	2-	22	84	22	8
Restated balance	10,649,021,850	10,649,021,850	1,643,126,429	1,084,331,861	24,025,501,99
Deferred tax Adjustment	_	-	-	-	
surplus/deficit on account of revaluaton of investments	-	-	-	-	
urrency translation differences recognized in the income		-	-	107,825	107,82
et gain and losses not recognised in Income Statement	-	-	-	-	
et profit for the year		-	503,181,216	-	503,181,21
Cash		· -		_	
onus Share	-	-		-	
sset revalution Reserve		_		-	
rofit paid on aibl mudaraba perpetual bond			<u>-</u>		
ransfer to 1 % strat-Up fund	(-	-	S -4	-	
ppropriations during the year	_	_	_	_	
otal shareholders' equity as on March 31,2022	10,649,021,850	10,649,021,850	2,146,307,644	1,084,439,685	24,528,791,03
otal shareholders' equity as on March 31,2021	10,649,021,850	10,469,132,792	1,750,569,704	1,084,332,181	23,953,056,52