












# Financial Statements March 31, 2024 (un-audited)


	Consolidated Statement of Cash Flows	For the period ended December 31, 2017
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	Notes	31-03-2024 Taka	31-03-2023 Taka	
<b>Cash flows from operating activities</b>				
Investment income receipt in Cash		11,775,540,311	8,024,311,231	
Profit paid on deposits and borrowing		(6,095,695,707)	(4,541,060,421)	
Dividend received		12,451,378	6,757,349	
Fees & Commission received in cash		1,127,078,616	1,294,832,412	
Recoveries from written off investments		104,001,900	87,003	
Cash payments to employees		(2,146,612,861)	(1,573,078,399)	
Cash payments to suppliers		(90,881,396)	(1,016,634,684)	
Received from other operating activities (Item-wise)		233,026,189	123,947,900	
Paid for other operating activities (Item-wise)		(694,970,422)	(539,423,614)	
Advance income tax paid		(809,071,495)	(474,977,777)	
<b>Operating profit before changes in operating assets and liabilities</b>		<b>3,414,866,333</b>	<b>2,219,761,000</b>	
<b>Changing in Operating assets &amp; liabilities</b>				
Increase/(Decrease) of trading securities		(5,168,960,960)	(2,059,958)	
Increase/(Decrease) of placement to other banks		(3,000,000,000)	(7,895,135,140)	
Increase/(Decrease) of Investment and advances to customers (other than Banks)		984,708,849	(1,161,232,270)	
Increase/(Decrease) of other assets (Item-wise)		(5,450,961,408)	(2,400,250,695)	
Increase/(Decrease) of placement from other banks and financial institution		16,920,334,013	1,237,713,707	
Increase/(Decrease) of Deposits from customers (other than Banks)		571,158,678	13,775,467,411	
Increase/(Decrease) of Other liabilities account of customers		-	-	
Increase/(Decrease) of Trading liabilities (Item-wise)		(6,032,311,299)	(560,976,253)	
<b>Cash receipt from operating activities</b>		<b>6,023,967,874</b>	<b>2,943,566,941</b>	
<b>A. Net cash from operating activities</b>		<b>9,438,834,207</b>	<b>5,163,327,337</b>	
<b>Cash flows from investing activities:</b>				
Proceeds from sale of securities		-	-	
Payments for purchases of securities		-	-	
Purchase of property, plant and equipment		(220,331,103)	(172,703,339)	
Sales proceeds of Fixed assets		-	-	
Purchase-sale of subsidiary		-	-	
<b>B. Net cash flows from investing activities</b>		<b>(220,331,103)</b>	<b>(172,703,339)</b>	
<b>Cash flows from financing activities</b>				
Increase in Government Equalization Account		(2,694,433)	140,342,863	
Issue of AIBL Subordinate Bond / Perpetual Bond		-	-	
Increase in Share Capital		-	-	
Dividend paid		-	-	
<b>C. Net cash flows from financing activities</b>		<b>(2,694,433)</b>	<b>140,342,863</b>	
<b>D. Net increase in cash and cash equivalent (A+B+C)</b>		<b>9,218,808,661</b>	<b>5,130,967,465</b>	
E. Effects of exchange rate changes on cash and cash-equivalents		-	-	
<b>F. Net increase in cash and cash equivalent D+E</b>		<b>9,218,808,661</b>	<b>5,130,967,465</b>	
G. Cash & Cash Equivalents at the beginning of the year		69,341,354,030	69,341,354,030	
H. Cash & Cash Equivalents period ended	37.A	78,557,162,691	74,472,321,494	
<b>Net Operating Cash Flow per Share (NOCFPS)</b>	39	<b>8.61</b>	<b>4.71</b>	
				
<b>Chief Financial Officer</b>	<b>Company Secretary</b>	<b>Managing Director</b>	<b>Director</b>	<b>Chairman</b>


Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Revaluation Reserve	Total	Non-Controlling Interest	Total Equity
Balance at 1st January, 2024	10,968,492,510	10,968,492,510	1,802,540,592	1,084,174,318	24,823,699,930	1,673,925,487	26,497,625,418
Changes in accounting policy	-	-	-	-	-	-	-
offload share	-	-	-	-	-	-	-
Restated Adjustment	-	-	-	-	-	-	-
<b>Restated balance</b>	<b>10,968,492,510</b>	<b>10,968,492,510</b>	<b>1,802,540,592</b>	<b>1,084,174,318</b>	<b>24,823,699,930</b>	<b>1,673,925,487</b>	<b>26,497,625,418</b>
Deferred tax Adjustment	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-
Currency translation differences recognized in the income	-	-	-	(2,694,443)	(2,694,443)	-	(2,694,443)
Share premium	-	-	-	-	-	-	-
Net profit for the year	-	-	253,190,782	-	253,190,782	6,102,601	259,293,383
Cash Dividend	-	-	-	-	-	-	-
Bonus Share	-	-	-	-	-	-	-
Asset revaluation Reserve	-	-	-	-	-	-	-
Gain on pre acquisition of subsidiary	-	-	-	-	-	-	-
Revaluation of subsidiary	-	-	-	-	-	-	-
Profit paid on aibl mudaraba perpetual bond	-	-	-	-	-	-	-
Transfer to 1 % start-Up fund	-	-	(2,447,174)	-	(2,447,174)	-	(2,447,174)
Appropriations during the year	-	-	-	-	-	-	-
<b>Balance as at March 31, 2024</b>	<b>10,968,492,510</b>	<b>10,968,492,510</b>	<b>2,053,284,199</b>	<b>1,081,479,875</b>	<b>25,071,749,094</b>	<b>1,680,028,088</b>	<b>26,751,777,182</b>
<b>Balance as at March 31, 2023</b>	<b>10,649,021,850</b>	<b>10,649,021,850</b>	<b>2,044,894,650</b>	<b>1,225,313,921</b>	<b>24,568,252,271</b>	<b>1,693,398,734</b>	<b>26,261,651,006</b>
 Chief Financial Officer	 Company Secretary	 Managing Director	 Director	 Chairman			


	Notes	31-03-2024 Taka	31-03-2023 Taka
Investment Income	23	9,924,594,917	6,728,881,733
Profit paid on deposits & Borrowing	24	(6,712,825,294)	(5,019,043,631)
<b>Net Investment Income</b>		<b>3,211,769,623</b>	<b>1,709,838,102</b>
Income from Investment in Shares /Securities	25	427,885,442	332,900,936
Commission, Exchange and Brokerage	26	1,086,846,542	1,274,695,992
Other Operating Income	27	227,189,688	119,326,015
		<b>1,741,921,672</b>	<b>1,726,922,943</b>
<b>Total operating income</b>		<b>4,953,691,294</b>	<b>3,436,761,045</b>
Salaries and allowances & contribution to P.F	28	2,119,342,591	1,545,803,967
Directors' fees & expenses	29	1,975,857	1,537,472
Shariah Supervisory Committee's fees & expenses	30	109,201	80,168
Rent, taxes, insurance and lighting etc.	31	260,598,330	242,826,996
Postage, telegram, telephone and stamp etc.	32	41,839,855	31,501,036
Legal charges		7,158,651	6,001,340
Auditors' fee		-	46,000
Salary & Allowances to the Managing Director		7,444,000	5,040,000
Depreciation & repairs to the bank's properties	33	162,054,709	184,146,923
Stationery, printing and advertisement etc.	34	90,298,889	100,877,848
Other expenses	35	326,871,112	203,064,300
<b>Total operating expenses</b>		<b>3,017,693,195</b>	<b>2,320,953,050</b>
<b>Profit/(Loss) before Tax &amp; provision</b>		<b>1,935,998,100</b>	<b>1,115,807,995</b>
Provision against Investments & Contingent Liabilities	36	908,608,099	546,948,997
Provision for diminution in value of investment		(17,646,554)	(9,595,315)
Other Provision		-	-
<b>Total provision</b>		<b>890,961,545</b>	<b>537,353,682</b>
<b>Profit/(Loss) before Tax</b>		<b>1,045,036,554</b>	<b>578,454,313</b>
Current tax		678,112,611	257,880,382
Deferred tax	16	122,206,504	110,375,837
<b>Provision for Taxation</b>		<b>800,319,115</b>	<b>368,256,219</b>
<b>Net Profit/(Loss) after tax</b>		<b>244,717,439</b>	<b>210,198,094</b>
<b>Appropriation</b>			
Statutory Reserve		-	-
General Reserve ( 1 % Start-Up Fund )		2,447,174	2,101,981
		<b>2,447,174</b>	<b>2,101,981</b>
<b>Retained Earnings</b>		<b>242,270,264</b>	<b>208,096,113</b>
Earning per Ordinary share (EPS)	38	0.22	0.19

  
**Chief Financial Officer**

  
**Company Secretary**


  
**Managing Director**


  
**Director**


  
**Chairman**


	Notes	31-03-2023 Taka	31-03-2022 Taka	
<b>Cash flows from operating activities</b>				
Investment Income receipt in Cash		11,200,853,244	7,270,023,307	
Profit paid on deposits and borrowings		(6,011,256,935)	(4,095,975,183)	
Dividend received		3,442,111	2,855,903	
Fees & Commission received in cash		1,086,846,542	1,274,695,992	
Recoveries from write off investments		104,001,900	87,003	
Cash payments to employees		(2,126,786,591)	(1,550,870,967)	
Cash payments to suppliers		(90,298,599)	(100,877,848)	
Received from other operating activities (Item-wise)		227,189,688	119,326,015	
Paid for other operating activities (Item-wise)		(679,872,961)	(523,941,533)	
Advance income tax paid		(791,747,274)	(472,589,073)	
<b>Operating profit before changes in operating assets and liabilities</b>		<b>2,922,071,735</b>	<b>1,922,733,816</b>	
<b>Changing in Operating assets &amp; liabilities</b>				
Increase/(Decrease) of trading securities		(5,171,537,627)	(228,146)	
Increase/(Decrease) of placement to other banks		(3,000,000,000)	(7,895,135,140)	
Increase/(Decrease) of Investment and advances to customers (other than Banks)		(6,265,680,115)	(2,892,725,657)	
Increase/(Decrease) of other assets (Item-wise)		(8,104,781,972)	(1,763,897,026)	
Increase/(Decrease) of placement from other banks and financial institution		16,897,232,450	1,237,713,307	
Increase/(Decrease) of Deposits from customers (other than Banks)		573,763,140	13,722,567,364	
Increase/(Decrease) of Other liabilities account of customers		-	777,459,491	
Increase/(Decrease) of Trading liabilities (Item-wise)		3,393,799,580	-	
<b>Cash receipt from operating activities</b>		<b>1,322,835,456</b>	<b>3,186,754,193</b>	
<b>A Net Cash from operating activities</b>		<b>4,244,907,191</b>	<b>5,109,488,009</b>	
<b>Cash flows from investing activities:</b>				
Proceeds from sale of securities		-	-	
Payments for purchases of securities		-	-	
Purchase of property, plant and equipment		(164,437,403)	(118,657,710)	
Sales proceeds of Fixed assets		-	-	
Purchase-sale of Subsidiary		-	-	
<b>B. Net cash flows from investing activities</b>		<b>(164,437,403)</b>	<b>(118,657,710)</b>	
<b>Cash flows from financing activities</b>				
Increase in Exchange Equalization Account		(2,694,443)	140,342,863	
Issue of ABLB Subordinate Bond / Perpetual Bond		-	-	
Increase in Share Capital		-	-	
Dividend paid		-	-	
<b>C. Net cash flows from financing activities</b>		<b>(2,694,443)</b>	<b>140,342,863</b>	
<b>D. Net increase in cash and cash equivalent (A+B+C)</b>		<b>4,077,775,345</b>	<b>5,131,173,162</b>	
<b>E. Effects of exchange rate changes on cash and cash-equivalents</b>		-	-	
<b>F. Net increase in cash and cash equivalent (D+E)</b>		<b>4,077,775,345</b>	<b>5,131,173,162</b>	
<b>G. Cash &amp; Cash Equivalents at the beginning of the year</b>		<b>74,467,675,147</b>	<b>69,336,507,945</b>	
<b>H. Cash &amp; Cash Equivalents at the end of the year</b>	37	<b>78,545,505,492</b>	<b>74,467,675,147</b>	
<b>Net Operating Cash Flow per Share (NOCFPS)</b>	39	<b>3.87</b>	<b>4.66</b>	
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Chief Financial Officer	Company Secretary	Managing Director	Director	Chairman


Particular	Paid up Capital	Statutory Reserve	Retained Earnings	Revaluation Reserve	Total Taka
Balance at 1st January, 2024	10,968,492,510	10,968,492,510	1,653,975,457	1,084,174,318	24,675,134,795
Changes in accounting policy	-	-	-	-	-
Issue of the share capital	-	-	-	-	-
<b>Restated balance</b>	<b>10,968,492,510</b>	<b>10,968,492,510</b>	<b>1,653,975,457</b>	<b>1,084,174,318</b>	<b>24,675,134,795</b>
Deferred tax Adjustment	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-
Currency translation differences recognized in the income	-	-	-	(2,694,443)	(2,694,443)
Net gain and losses not recognised in Income Statement	-	-	-	-	-
Net profit for the year	-	-	244,717,439	-	244,717,439
Cash Dividend	-	-	-	-	-
Bonus Share	-	-	-	-	-
Asset revaluation Reserve	-	-	-	-	-
Profit paid on aibl mudaraba perpetual bond	-	-	-	-	-
Transfer to 1 % strat-Up fund	-	-	(2,447,174)	-	(2,447,174)
Appropriations during the year	-	-	-	-	-
<b>Total shareholders' equity as on March 31,2024</b>	<b>10,968,492,510</b>	<b>10,968,492,510</b>	<b>1,896,245,722</b>	<b>1,081,479,875</b>	<b>24,914,710,617</b>
<b>Total shareholders' equity as on March 31,2023</b>	<b>10,649,021,850</b>	<b>10,649,021,850</b>	<b>1,865,811,401</b>	<b>1,225,313,921</b>	<b>24,389,169,022</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Chairman