

Third Quarter Financial Statements September 30, 2025 (un-audited)

Consolidated Balance S		dareca	Consolidated Profit or Los	Consolidated Cash Flow Statement (Un-Audited) For the period ended September 30, 2025							
As at September PROPERTY AND ASSETS	er 30, 2025	31/12/2024	For the period ended	Septemb	oer 30, 2025 30/09/2025	30/09/2024	FC	or the period ende	ea Septemb	30/09/2025	30/09/2024
	5.A 5,094,712,826		Investment Income	Notes 23.A	Taka 31,189,157,612	Taka 32,253,814,650	Cash flows from operating a			Taka	Taka
(including foreign currencies)	5.a.i 25,808,143,099 30,902,855,917		Profit paid on deposits & Borrowing Net Investment Income		(26,896,823,079) 4,292,334,532	(22,444,500,122) 9,809,314,528	Investment income receipt in Ca Profit paid on deposits and born			30,804,830,138 (25,842,458,260)	35,363,328,113 (20,609,702,525)
In Bangladesh	6.A.a 1,761,726,74 6.A.b 12,264,802,972	9,207,091,130	Income from Investment in Shares /Securities	25.A	2,861,710,371	2,000,677,395	Dividend received Income received from investme	ent in share /securities		6,705,130 2,494,208,586	17,395,589
	7.A 4,900,000,000 8.A 68,262,968,913	6,950,000,000	Commission, Exchange and Brokerage Other Operating Income	26.A 27.A	3,164,534,351 612,977,774	3,186,413,973 768,409,482	Fees & Commission received in Recoveries from written off inve			3,164,534,351 150,389,004	3,186,413,973 316,232,741
Others	8.a 54,520,755,000 8.A.i 13,742,213,913 9.A		Total operating income		6,639,222,496 10,931,557,028	5,955,500,850 15,764,815,378	Cash payments to employees Cash payments to suppliers			(5,523,436,194) (206,003,137)	(5,807,136,050) (203,978,669)
General Investments etc. Bills purchased and discounted	470,029,282,90° 29,672,248,698	8 32,290,338,048	Salaries and allowances & contribution to P.F Directors fees & expenses	28.A 29.A	5,505,184,194 4,620,459	5,787,168,050 6,744,790	Received from other operating Paid for other operating activitie			612,977,774 (1,940,728,461)	768,409,482 (2,066,497,450)
Fixed assets less Accumulated Depreciation Other Assets	499,701,531,598 10.A 5,599,736,677 11.A 24,630,138,317	7 5,575,430,442	Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc.	30 31.A	182,612 805,915,246	355,165 812,501,299	Advance income tax paid	ges in operating assets and liabi	ilities	(2,087,161,217) 1,633,857,715	(2,822,768,869) 8,141,696,335
Non-Banking Assets Total Assets	12 37,683,92 648,061,445,062	7 37,683,927	Postage, telegram, telephone and stamp etc. Legal charges	32.A	105,019,323 25,527,186	116,215,590 15,856,599	Changing in Operating asset (Increase)/Decrease of trading	ts & liabilities		24,421,697	(8,187,788,300)
LIABILITIES AND CAPITAL Liabilities Placement from Banks & Other Financial Institutions	13.A 57,606,434,57 6	0 67,869,786,285	Auditors' fee Salary & Allowances to the Managing Director		2,107,500 18,252,000	149,500 19,968,000	(Increase)/Decrease)of placem		her than Ranks)	2,050,000,000 (15,733,319,001)	1,300,000,000 (4,497,864,178)
Deposits and other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits	14.A 82,597,997,865 14.A.ii. 242,312,260,258		Depreciation and repairs to the bank's properties Stationery, printing & advertisement etc.	33.A 34.A	595,217,607 206,003,137	534,050,833 203,978,669	(Increase)/Decrease of other as			7,298,395,009 (10,263,351,715)	128,065,562 9,446,768,998
Other Mudaraba Deposits Al-wadeeah Current Accounts and Other Accounts etc.	90,481,323,400 62,659,990,855	75,420,266,080 68,344,740,499	Other expenses Total operating expenses	35.A	997,356,135 8,265,385,399	972,643,685 8,469,632,180		its from customers (other than Bank		26,357,735,766	8,070,340,328
Bills Payable Other Liabilities	3,640,681,739 481,692,254,11 15.A 69,021,825,12 9	7 454,507,443,518 9 59,633,168,967	Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities	36.A	2,666,171,630 1,215,910,996	7,295,183,198 5,682,785,408	Increase/(Decrease) of Trading Cash receipt from operating	g liabilities (item-wise)		(21,073,952) 9,712,807,802	(13,360,767,187) (7,101,244,777)
Deferred tax Liabilities AIBL Mudaraba Bond Total Liabilities	16.A 34,707,499 17 14,000,000,000 622,355,221,314	0 14,000,000,000	Provision for diminution in value of investment Other Provision		56,236,986	22,289,498	A. Net Cash from operating Cash flows from investing a	activities		11,346,665,517	1,040,451,558
Capital/Shareholders Equity Paid -up Capital	18 11,516,917,130	0 11,516,917,130	Total provision Profit/(Loss) before Tax	_	1,272,147,982 1,394,023,647	5,705,074,906 1,590,108,292	Proceeds from sale of securitie Payments for purchases of sec			-	-
Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve	19 11,247,192,510 20.a 1,084,174,318 20.b 624,75	8 1,084,174,318 7 2,080,247	Current tax Deferred tax	15.1.A	1,006,855,438 (2,380,125)	2,823,565,049 (1,908,091,177)	Purchase of property, plant and Sales proceeds of Fixed assets			(491,377,145) 5,010,670	(842,920,804)
Retained Earnings Total Equity attributable to equity holders of the bank Non-Controlling Interest	21.A 173,265,45° 24,022,174,16° 18.A 1,684,049,58°	5 24,012,444,870	Provision for Taxation Net Profit/(Loss) after tax	_	1,004,475,312 389,548,335	915,473,872 674,634,420	Purchase-sale of subsidiary B. Net cash flows from investigations.	sting activities		(486,366,475)	(842,920,804)
Total Equity Total Liability and Shareholders equity	25,706,223,744 648,061,445,062	8 25,696,085,591	Net Profit attributable to: Equity holders of the bank		389,139,472	661.436.804	Cash flows from financing ad Increase in Exchange Equalization			(1,455,490)	1,712,645
Net assets value per share (NAV)	39 20.86	6 20.85	Non-controlling Interest Profit for the year	L	408,863 389,548,335	13,197,616 674,634,420	Issue of AIBL Subordinate Bond Increase in Share Capital	/ Perpetual Bond			- 548,424,625
OFF BALANCE SHEET ITEMS Contingent Liabilities			Appropriation Statutory Reserve		8,700,000	309,858,160	Dividend paid C. Net cash flows from finan	cing activities		(1,455,490)	(1,096,849,251) (546,711,981)
Acceptance and endorsement Letters of Guarantee	49,648,193,103 22 18,797,017,513	3 16,501,446,000	start-Up fund Profit paid on AIBPLC Mudaraba Perpetual Bond		3,982,075 373,972,603	6,465,991	the same transfer of the same	changes on cash and cash-equiv	alents	10,858,843,552	(349,181,227)
Letters of Credit Bills for Collection Other Contingent Liabilities	57,719,782,288 38,429,195,000		Non-Controlling Interest	L	408,863 387,063,541	13,197,616 329,521,767	F. Net increase in cash and of G. Cash & Cash Equivalents	at the beginning of the year		10,858,843,552 88,591,297,077	(349,181,227) 68,089,634,924
Total	164,594,187,904	182,102,301,846	Transfer to Retained Earnings Earnings per Share (EPS)	38.A	2,484,794 0.34	345,112,653 0.57	H. Cash & Cash Equivalents	period ended		37.A <u>99,450,140,629</u>	67,740,453,697
Other Commitments: Documentary Credits and other short term trade related	-	-	The annexed notes 1-41 form an integral part of these finan	icial statements.			Net Operating Cash Flow pe	r Share (NOCFPS)		40 9.85	0.90
Farward প্রক্রেয় Purchased and forward Deposit placed Undraw note issuance and Revolving underwriting Facilities Undraw Formal standing Facilities, Credit lines and others			Ammy State of Lorente	ale	- April	770	Ammy		26	Monor	
Tensinitre Blaiance sheet items including Contingent liabilities The annexed notes 1-41 form an integral part of these financial state.	164,594,187,904	182,102,301,846	Company Secretary (CC) Chief Financial Officer (CC)			/		Chief Financial Officer (CC		ector (CC) Director	Chairman
(.		Marcan Shing Robins	Cons	solidate				uity (Un-Aud	dited)		
Company Secretary (CC) Chief Financial Officer (CC) M.		Director Chairman		B		•	September 30, 2	Familian Commencer		V 0	
		/	Particular	Paid up Capita			Asset Revaluation Reserve	Translation Reserve		Non-Controlling Interest	
Balance Sheet (As at September			Balance at 1st January, 2025 Changes in accounting policy	11,516,917,130 -	11,238,492,51	0 170,780,664	1,084,174,318 -	2,080,247	24,012,444,870	1,683,640,721	25,696,085,590
	Notes 30/09/2025	31/12/2024	offload share Restated Adjustment	-	-	-	-	-	(10)		- (10)
Cash in hand	Taka 5	Taka	Restated balance Tax adjustment previous year	11,516,917,130	11,238,492,51	0 170,780,654	1,084,174,318	2,080,247	24,012,444,860	1,683,640,721	25,696,085,580
Cash in hand (including foreign currencies)	5.a 5,091,725,11 5.a.i 25,808,143,09	28,483,472,625	Surplus/deficit on account of revaluation of investments Currency translation differences recognized in the income	-	-	-	-	- (1,455,490)	- (1,455,490)	-	- (1,455,490)
Balance with other Banks and Financial Institutions In Bangladesh	30,899,868,20 6 6.a 1,761,726,74	770,652,712	Share premium Net profit for the year	-	-	389,139,472	-	-	389,139,472	- 408,863	389,548,335
Outside Bangladesh Placement with Banks & Other Financial Institutions	6.b 12,264,802,97 14,026,529,71 7 4,900,000,00	13 9,977,743,842	Cash Dividend Bonus Share	-	-	-	-	-	-	-	-
Investment in Share & Securities Government Others	8 8.a 54,520,755,00 8.b 12,584,486,28 67,105,241,28	12,608,907,981	Asset revalution Reserve Gain on pre acquisition of subsidiary			-		:	-		
Investments General Investments etc. Bills purchased and discounted	9 459,915,390,30 29,672,248,69	02 444,098,680,171	Revaluation of subsidiary Profit paid on aibl mudaraba perpetual bond	-	-	(373,972,603)	-	:	(373,972,603)		(373,972,603)
Fixed assets less Accumulated Depreciation Other Assets	489,587,638,99 10 5,599,232,40 11 27,320,631,17	99 476,389,018,219 06 5,574,059,500	Transfer to 1 % strat-Up fund Appropriations during the year		8,700,00	(3,982,075)		-	(3,982,075)	-	(3,982,075)
Non-Banking Assets Total Assets	12 37,683,92 639,476,825,70	27 37,683,927	Balance as at September 30, 2025 Balance as at September 30, 2024	11,516,917,130 11,516,917,130	11,247,192,51	0 173,265,450	1,084,174,318 1,085,886,963	624,757	24,022,174,165 24,383,534,136	.,,,,,	25,706,223,748 26,070,657,240
LIABILITIES AND CAPITAL LIABIlities Placement from Banks & Other Financial institutions	13 52,355,539,74	19 62,585,347,478		. 1,0 10,0 11,10	(5 552,515,555				(4/2
Deposits and other Accounts Mudaraba Savings Deposits Mudaraba Term Deposits	82,597,997,86 242,563,786,24	73,317,455,413 40 233,573,147,313	Company Secretary (CC)	Chie	f Financial Officer (C	·C)	Managing Director (CC)	Directo		Č	Chairman
Other Mudaraba Deposits Al-wadeeah Current Accounts and Other Accounts etc. Bills Payable	14.i 90,481,323,40 14.ii 62,659,990,85 3,640,681,73 481,943,780,09	68,344,740,499 4,061,095,218			٠,					7	/
Other Liabilities	15 67,270,835,56	57,897,757,094	PROFIT OR LOSS ACC	OUNT?	:/IIn_Au	J:4 ~ J\				/ Ilm_Audita	ed)
Deferred tax Liabilities	16 34,707,49	9 37.087.625			_	aitea)		FLOW STAT		•	Jul
Deferred tax Liabilities AIBL Mudaraba Bond Total Liabilities	16 34,707,49 17 14,000,000,00 615,604,862,91	14,000,000,000	For the period ended	Septemb	er 30, 2025			or the period ende	ed Septemb	er 30, 2025	30/09/2024
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve	17 14,000,000,000 615,604,862,91 18 11,516,917,13 19 11,247,192,51	14,000,000,000 13 589,236,896,721 30 11,516,917,130 11,238,492,510	For the period ended	Septemb Notes	er 30, 2025 30/09/2025 Taka	30/09/2024 Taka		or the period ende	ed Septemb	er 30, 2025	
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Assot revaluation Reserve Foreign Currency Translation Reserve Rotained Earnings	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,51 20.a 1,084,174,31 20.b 624,72 21 23,054,07	14,000,000,000 13 589,236,896,721 30 11,516,917,130 10 11,238,492,510 18 1,084,174,318 2,080,247 11,501,281	For the period ended	Notes 23	er 30, 2025 30/09/2025	30/09/2024	Cash flows from operating Investment income receipt in Profit paid on deposits and bo	or the period ende	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316)	30/09/2024 Taka 33,662,091,137 (20,433,482,648)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Assot revaluation Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Total Liability and Share holders equity	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,51 20.a 1,084,174,31 20.b 624,77 21 23,054,07 23,871,982,77 639,476,825,70	14,000,000,000 13 589,236,896,721 11,516,917,130 10 11,238,492,510 18 1,084,174,318 57 2,080,247 11,501,281 22,3853,165,486 613,090,062,207	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income	Notes 23 24 (er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328	Cash flows from operating Investment income receipt in 'Profit paid on deposits and bo Dividend recieved Income received from investment	or the period ende activities Cash prowings nent in share /securities	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,596	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Asset revaluation Reserve Pereign Generic Annelation Reserve Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV)	17 14,000,000,00 615,604,862,97 18 11,516,917,13 19 11,247,192,57 20.a 1,084,174,37 20.b 624,76 21 23,054,07 23,871,962,76	14,000,000,000 13 589,236,896,721 11,516,917,130 10 11,238,492,510 18 1,084,174,318 57 2,080,247 11,501,281 22,3853,165,486 613,090,062,207	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing	Septemb	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376)	30/09/2024 Taka 32,040,274,573 (22,268,280,245)	Cash flows from operating investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investmess and commission received Recoveries from write off inve	or the period ender activities Cash perrowings the control of the cash perment in share /securities in cash perments	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Cellie Property Research Capital Property Research Capital Property Research Capital Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement	17 14,000,000,00 615,604,862,1 18 11,516,917,15 19 11,247,192,5 20.a 1,084,172,3 20.b 624,7 23,547,962,76 639,476,825,77 39 20.	14,000,000,000 1589,236,896,721 103 11,516,917,130 10 11,236,492,510 10 12,384,174,318 2,080,247 11,501,281 22 23,853,165,486 613,090,052,207 73 20.71	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities	Notes 23 24 (25	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548	Cash flows from operating Investment income receipt in Profit paid on deposits and bo Dividend recieved Income received from investm Fees & Commission received Recoveries from write off inve Cash payments to employees Cash payments to suppliers	or the period ende activities Cash orrowings nent in share /securities in cash strments	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964)	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Total Share holders equity Total Islability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Credit Bills for Collection	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,51 20.a 1,084,174,31 20.b 624,774,31 23,871,862,75 639,476,825,77 39 20.5	14,000,000,000 1589,236,896,721 10589,236,896,721 1079,100 11,238,492,510 1,084,174,318 2,080,247 11,501,281 12,23,853,165,486 13,090,062,207 13,65,165,466 13,090,062,207 13,000,000,000 16,507,108,327 16,501,446,000 18,570,81,681,230	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating income	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investmes & Commission received Recoveries from write off inve Cash payments to employees	activities Cash period ende activities Cash perowings pent in share /securities in cash pestments g activities (item-wise)	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565)	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,261,172)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Base Property Paid Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Credit	17 14,000,000,00 615,604,862,91 18 11,516,917,15 21 1,247,125 23 1,084,76 23,476,825,77 39 20.5 49,648,193,16 18,797,017,51 57,719,782,26	14,000,000,000 1589,236,896,721 11,516,917,130 101 11,238,492,510 1,020,80,247 1,501,281 12,23,853,165,486 156,130,90,062,207 173 20.71 21,501,281 22,3853,165,486 23,090,062,207 20.71	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790	Cash flows from operating Investment income receipt in Profit paid on deposits and bo Dividend recieved Income received from investrances & Commission received Recoveries from write off inve Cash payments to employees Cash payments to suppliers Received from other operating Paid for other operating activi Advance income tax paid	activities Cash period ende activities Cash perowings pent in share /securities in cash pestments g activities (item-wise)	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559)	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Asset revaluation Reserve Retained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Credit Bills for Collection Other Contingent Liabilities Total Other Commitments: Documentary Credits and other short term trade related	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,57 20 2,047,47 21 23,674,92 39 20,37 49,648,193,17 21 49,648,193,17 22 49,648,193,17 37,719,762,78 37,719,762,78	14,000,000,000 1589,236,896,721 11,516,917,130 101 11,238,492,510 1,020,80,247 1,501,281 12,23,853,165,486 156,130,90,062,207 173 20.71 21,501,281 22,3853,165,486 23,090,062,207 20.71	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating income Salaries and allowances & contribution to P.F	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investmess & Commission received Recoveries from write off inve Cash payments to employees Cash payments to employees Received from other operating Paid for other operating Paid for other operating Paid for other operating Paid for other operating profit before cha Changing in Operating assets (Increase)/Decrease of tradir	activities Cash perrowings nent in share /securities in cash streements g activities (item-wise) ities (item-wise) anges in operating assets and lie s & liabilities g securities	ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,994) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,688 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Contingent Liabilities Contingent Coredit Bills for Collection Other Contingent Liabilities Total Other Commitments: Documentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed Undraw note issuance and Revolving underwriting	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,57 20 2,047,47 21 23,674,92 39 20,37 49,648,193,17 21 49,648,193,17 22 49,648,193,17 37,719,762,78 37,719,762,78	14,000,000,000 1589,236,896,721 11,516,917,130 101 11,238,492,510 1,020,80,247 1,501,281 12,23,853,165,486 156,130,90,062,207 173 20.71 21,501,281 22,3853,165,486 23,090,062,207 20.71	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc.	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income received Income received from investmess & Commission received Recoveries from write off inve Cash payments to employees Cash payments to employees Received from other operating Paid for other operating active Advance income tax paid Operating profit before chast (Increase)/Decrease of tradir (Increase)/Decrease of Invest (Increase)/Decrease of Increase)/Decrease of Increase (Increase)/Decrease of Incr	activities Cash period ende activities Cash perowings pent in share /securities in cash setments a g activities (item-wise) ities (item-wise) anges in operating assets and lie s & liabilities ng securities ment to other banks tment and advances to customers (ed Septemb	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025)	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,388,644) 1,300,000,000 (19,151,261,442)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Foreign Currency Translation Reserve Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit Bills for Collection Other Contingent Liabilities Total Other Commitments: Documentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,57 20 2,047,74,37 21 23,674,92 39 20.3 49,648,193,17 21 49,648,193,17 22 49,648,193,17 37,719,762,78 37,719,762,78	14,000,000,000 1589,236,896,721 11,516,917,130 101 11,238,492,510 1,020,80,247 1,501,281 12,23,853,165,486 156,130,90,062,207 173 20.71 21,501,281 22,3853,165,486 23,090,062,207 20.71	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000	Cash flows from operating Investment income receipt in Profit paid on deposits and bo Dividend received Income received from investments as a Commission received Recoveries from write off invest Cash payments to employees Cash payments to suppliers Received from other operating Paid for other operating activ Advance income tax paid Operating profit before chance income tax paid (Increase)/Decrease of tradir (Increase)/Decrease of Invest (Increase)/Decrease of other Increase)/Decrease of other Increase/Decrease of Increase/Decrease of Increase/Decrease of Increase/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrease/Decrea	activities Cash perrowings ment in share /securities Lin cash streeties g activities (item-wise) titles (item-wise) titles (item-wise) as & liabilities ment to other banks thrent and advances to customers (assets (item-wise)) ment from other banks and finance	abilities (other than Banks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,655,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729)	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Credit Bills for Collection Other Contingent Liabilities Total 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	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,57 20 2,047,74,37 21 23,674,92 39 20.3 49,648,193,17 21 49,648,193,17 22 49,648,193,17 37,719,762,78 37,719,762,78	14,000,000,000 1589,236,896,721 151,516,917,130 11,128,492,510 1,084,174,318 2,080,247 11,501,281 12,23,853,165,486 1613,090,062,207 173 20.71 21,501,281 22,3853,165,486 1613,090,062,207 20.71 21,501,281 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 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Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921	Cash flows from operating Investment income receipt in Profit 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AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Asset revaluation Reserve Foreign Currency Translation Reserve Rotained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit Bills for Collection Other Contingent Liabilities Total 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 Facilities Total Off Balance sheet items including Contingent	17 14,000,000,000,000,000,000,000,000,000,0	14,000,000,000 1589,236,896,721 101 11,516,917,130 11,238,492,510 108,4174,318 2,080,247 11,501,281 22 23,853,165,486 613,090,052,207 73 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71	PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 18,252,000 592,000,683 205,050,964 970,380,382	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investmes & Commission received Recoveries from write off inve Cash payments to employees Cash payments to suppliers Received from other operating Paid for other operating Paid for other operating activi Advance income tax paid Operating profit before chatching in Operating profit of tradiction (Increase)/Decrease of Index (Increase)/Decrease of Index (Increase)/Decrease) of place (Increase)/Decrease) of place Increase/(Decrease) of Opelace Increase/(Decrease) of Other Increase/(Decrease)	activities Cash Derowings	abilities (other than Banks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Rotained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit Butters of Gredit Other Contingent Liabilities Total Other Contingent Liabilities Total 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 Ilabilities The annexed notes 1-41 form an integral part of these financial state.	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,51 20.a 1,084,774,31 21 23,654,00 23,871,962,76 639,476,825,70 23,871,962,78 22 49,648,193,10 18,797,017,61 27,719,762,28 164,594,187,90	14,000,000,000 135 14,000,000,000 136 1589,236,896,721 11,1238,492,510 11,238,492,510 11,238,492,510 11,208,247 11,501,281 12,23,853,165,486 13,090,062,207 16,501,484,000 182,102,301,846	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc.	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 18,252,000 592,000,683 205,050,964	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income received Income received from investments of the Cash payments to employees Cash payments to employees Cash payments to suppliers Received from other operating adid Operating profit before changing in Operating assets (Increase)/Decrease of tradid (Increase)/Decrease of place (Increase)/Decrease of other increase/(Decrease) of place Increase/(Decrease) of Decincrease/(Decrease) of Operating cash of Cash receipt from operatin Cash receipt from operating Cash receipt from oper	activities Cash perrowings ment in share /securities in cash setments g activities (item-wise) titles (item-wise) titles (item-wise) s & liabilities ment to other banks ment and advances to customers (assets (item-wise) ment from other banks and finance sits from customers (other than Ba or liabilities account of customers mg liabilities (item-wise) g activities g activities activities activities	abilities (other than Banks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 - 1,061,141,624 (5,949,495,205)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Rotained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit Butters of Gredit Other Contingent Liabilities Total Other Contingent Liabilities Total 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 Ilabilities The annexed notes 1-41 form an integral part of these financial state.	17 14,000,000,00 615,604,862,91 18 11,516,917,13 19 11,247,192,51 20.a 1,084,774,31 21 23,654,00 23,871,962,76 639,476,825,70 23,871,962,78 22 49,648,193,10 18,797,017,61 27,719,762,28 164,594,187,90	14,000,000,000 1589,236,896,721 10 11,1516,917,130 11,238,492,510 11,238,492,510 11,238,492,510 11,501,281 2,080,247 11,501,281 22,3,853,165,486 613,090,052,207 73 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.71 20.7	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating Income Salaries and allowances & contribution to P.F. 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AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Sasar revaluation Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Credit Bills for Collection Other Contingent Liabilities Total 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 Ilabilities The annexed notes 1-41 form an integral part of these financial state Company Secretary (CC) Chief Financial Officer (CC) Ma	17	14,000,000,000 1589,236,896,721 151,516,917,130 11,238,492,510 1,084,174,318 2,080,247 11,501,281 12 23,853,165,486 15 613,090,062,207 173 20.71 21 21 22 23,853,165,486 20,062,207 20,71 21 21 21 21 21 21 21 21 21 21 21 21 21 2	For the period ended PARTICULARS Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,997,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investmess & Commission received Recoveries from write off inve Cash payments to employees Received from other operating Paid for other operating activity Advance income tax paid Operating profit before chat Changing in Operating assets (Increase)/Decrease of places (Increase)/Decrease of places (Increase)/Decrease of other increase)/Decrease) of Depolincrease/(Decrease) of Depolincrease/(Decrease) of Tradit Cash receipt from operating Cash flows from investing Proceeds from sale of securit Payments for purchases of Security Payments for purchases of security Payments for purchases of Pixed asse Purchase-sale of subsidiary	activities Cash perrowings ment in share /securities in cash stream in share /securities in cash stream in share /securities in cash stream in share /securities in g activities (item-wise) dities (item-wise) dities (item-wise) anges in operating assets and list is & liabilities g securities ment to other banks ment and advances to customers (assets (item-wise) ment from other banks and finance sits from customers (other than Ba r liabilities (item-wise) g activities g activities g activities es securities nd equipment other	abilities (other than Banks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,281,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 - 1,061,141,624 (5,949,495,205) 675,027,349
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Net cash flows from Inv	activities Cash period ende activities Cash perowings pent in share /securities in cash setments ag activities (item-wise) titles (item-wise) anges in operating assets and list as & liabilities period securities ment to other banks trent and advances to customers (assets (item-wise) ansets (item-wise) ansets (item-wise) ansets (item-wise) ag activities account of customers ag activities	abilities (other than Banks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,188,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,344,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,281,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 - 1,061,141,624 (5,949,495,205) 675,027,349
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Pastature Capital/Share Holders Equity Statutor Reserve Assat revaluation Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit Bills for Collection Other Contingent Liabilities Total Other Commitments: Documentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed Liabilities Undraw Formal standing Facilities, Credit lines and others commitments Total Off Balance sheet items including Contingent Ilabilities The annexed notes 1-41 form an integral part of these financial state Notes to the Finance For the period ended S	17 14,000,000,000, 615,604,062,01 18 11,516,917,13 19 11,247,192,5 23,04,76,22,77 23,971,962,76 639,476,825,77 22 49,648,193,16 18,797,017,57 77,719,782,26 38,429,195,00 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(23,678,631) 9,693,335,597 11,351,559,134	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 - 3,089,016,686 316,232,741 (5,746,281,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 - 1,061,141,624 (5,949,495,205) 675,027,349
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Rotained Earnings Total Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit BOTH Contingent Liabilities Total Other Contingent Liabilities Total Other Contingent Liabilities Total 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 Ilabilities The annexed notes 1-41 form an integral part of these financial state Company Secretary (CC) Chief Financial Officer (CC) Ma Notes to the Financial For the period ended S 18. a) Authorised Capital The Authorised Capital of the Bank is 1,500,000,000 Ordinary Share of Tk. 10 ea b) Issued, Subscribed and Fully Paid - up Capital	17 14,000,000,000,000 615,604,862,91 18 11,516,917,13 20.a 20.b 120,47,192,25 21 23,547,002,77 23,677,962,76 639,476,825,77 639,476,825,77 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 18,797,017,51 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Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 18,252,000 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AIBL Mudaraba Bond Total Liabilities Capital/Share Molders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Fotal Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Contingent Liabilities Contingent Liabilities Total Other Commitments: Documentary Credits and other short term trade related transactions Total Ofter Commitments: Documentary Credits and other short term trade related transactions Total Ofter Commitments: Total Off Balance and Revolving underwriting Facilities Undraw note issuance and Revolving underwriting Facilities Undraw Formal standing Facilities, Credit lines and others commitments Total Off Balance sheet items including Contingent liabilities The annexed notes 1-41 form an integral part of these financial state Company Secretary (CC) Chief Financial Officer (CC) Ma Notes to the Finance For the period ended S Notes to the Financial Officer (CC) Ma Issued and paid up Capital of the Bank is 1,500,000,000 Ordinary Share of Tr. 10 ea Issued for Other han Cash (Borus Share) Issued and paid up Capital of the Bank is 109,68,49,251 nos. of share Description Description Spensors / Promoters Institution General Public Total General Public Total	17 14,000,000,000, 615,604,862,91 18 11,516,017,13 20.a 120.b 1247,192,53 20.a 1,084,172,53 21 23,054,70 23,671,962,76 639,476,825,77 639,476,825,77 39 20: 22 49,648,193,10 18,797,017,51 78,719,782,26 38,429,195,00 164,594,187,90 24 164,594,187,90 25 164,594,187,90 26 164,594,187,90 27 28 164,594,187,90 28 164,594,187,90 29 164,594,187,90 20 164,594,187,90 20 164,594,187,90 21 22 38,429,195,00 22 38,429,195,00 23 38,429,195,00 24 38,429,195,00 25 164,594,187,90 26 164,594,187,90 27 38 18 18 18 18 18 18 18 18 18 18 18 18 18	14,000,000,000 14,000,000,000 15,000,000 11,1,516,917,130 11,236,492,510 11,236,492,510 11,236,492,510 11,236,492,510 11,501,281 2,080,247 12,23,853,165,486 613,090,052,207 16,501,446,000 16,500,146,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,446,000 16,701,681,230 16,501,460,000 16,701,681,230 16,701,701,681,230 16,701,701,701,701,701,701,701,701,701,701	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Total operating income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS)	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 - 5,705,074,906 1,549,290,801 2,810,782,887 (1,908,091,177) 902,691,710 646,599,091 309,858,160 - 6,465,991 316,324,151	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income Incom	activities Cash Derowings	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 26,609,261,748 27,367,729 28,609,27,729 28,609,27,729 28,609,27,729 28,609,27,729 28,609,27,729 28,77,729 28,77,729 28,77,729 28,77,729 28,77,729 28,77,729 28,729,729 28,77,729 28,77,729 28,77,729 28,77,729 28,77,745)	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,281,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 -1,061,141,624 (5,949,495,205) 675,027,349 -(787,976,314) 1,712,645 548,424,625 (1,996,849,251) (546,711,981) (659,660,946) (659,660,946)
AIBL Mudaraba Bond Total Liabilities Capital/Share Molders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Rotained Earnings Total Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Guarantee Letters of Gredit Bils for Collection 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 Iiabilities The annexed notes 1-41 form an integral part of these financial state Notes to the Finance For the period ended S Notes to the Finance Letters of Cash Issued for Balance Sheet items Including Contingent Iiabilities The annexed notes 1-41 form an integral part of these financial state Notes to the Finance For the period ended S Issued and paid up Capital of the Bank is 1,500,000,000 Ordinary Share of Tk. 10 ea Issued for Cash Issued for Cash Issued for Cash Issued for Balance Sheet (Bonus Share) Insiliation Description D	17 14,000,000,000 615,600,000 615,600,1713 18 11,516,917,13 19 11,247,192,5 23 20,1 23,017,192,79 639,476,825,77 639,476,825,77 639,476,825,77 23,671,962,78 639,476,825,77 639,476,825,77 639,476,825,77 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 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Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 - 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0.35	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income Incom	activities Cash Derowings	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 10,858,726,499 88,588,426,418 37 99,447,152,917	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) (6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 1,061,141,624 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AIBL Mudaraba Bond Total Liabilities Capital/Share Molders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Foreign Currency F	17 14,000,000,000 615,600,400 615,600,400 18 11,516,917,13 19 11,247,192,5 23 20,4 1,008,476 23,476,825,77 639,476,825,77 639,476,825,77 639,476,825,77 39 20. 21 49,648,193,16 18,797,017,57 57,719,782,28 38,429,195,00 164,594,187,90 164,594,187,90 28 8,8 300 29 11,10 each as follows 1009/2025 31/12/2024 300 300 300 300 300 300 300 300	14,000,000,000 14,000,000,000 15,000,000 11,1,516,917,130 11,236,492,510 1,084,174,318 2,080,247 11,501,281 23,853,165,486 613,090,052,207 16,501,446,000 16,501,446,000 16,501,446,000 16,701,681,230 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 183,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,00 18,308,0	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision for diminution in value of investment Other Provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finance.	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Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0.35	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 21,289,498 21,289,498 21,289,498 21,289,498 21,289,498 21,289,498 22,289,498 22,289,498 23,0801,1777 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0.56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income Incom	activities Cash Derowings Derotine period ende Cash Derowings Denot in share /securities Description D	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,482) (10,229,807,729) 26,609,261,748 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9.86	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 675,027,349 (787,976,314) (787,976,314) 1,712,645 548,424,625 (1,096,849,251) (546,711,981) (659,660,946) 68,396,464,739 67,737,803,794
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Pastatutory Reserve Asset revaluation Reserve Foreign Currency Translation Foreign Currency Translation Reserve Foreign Currency Translation Foreign Cur	17 14,000,000,000,000,000,000,000,000,000,0	14,000,000,000 14,000,000,000 130 1589,236,896,721 11,516,917,130 11,236,492,510 11,236,492,510 11,501,281 20,802,47 11,501,281 20,802,47 21,501,281 20,802,47 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71 20,71	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision for diminution in value of investment Other Provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finance.	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0.35	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 21,289,498 21,289,498 21,289,498 21,289,498 21,289,498 21,289,498 22,289,498 22,289,498 23,0801,1777 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0.56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investments are received from investments of the Cash payments to employees Received from other operating active Advance income tax paid Operating profit before chast (Increase)/Decrease of placet (Increase)/Decrease) of Depolar (Increase) of Security Payments for purchase for for purch	activities Cash Derowings Derotine period ende Cash Derowings Denot in share /securities Description D	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,482) (10,229,807,729) 26,609,261,748 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9.86	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 675,027,349 (787,976,314) (787,976,314) 1,712,645 548,424,625 (1,096,849,251) (546,711,981) (659,660,946) 68,396,464,739 67,737,803,794
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Pide up Capital Assat reveluation Reserve Foreign Currency Translation Foreign	17 14,000,000,000, 615,604,862,01 18 11,516,017,13 20.a 1,084,174,39 20.a 1,084,174,39 21 23,054,70 23,677,962,76 639,476,825,77 39 20.3 49,648,193,10 18,797,017,67 76,7719,782,26 38,429,195,00 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 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Cash & Cash Equivalent Net Operating Cash Flow p Company Secretary (CC	activities Cash period ende activities Cash period in share /securities in cash setments as a liabilities as & liabilities as & liabilities as & liabilities as equivalent (and assets and liabilities assets (item-wise) assets and customers activities activitie	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 -1,061,141,624 (5,949,495,205) 675,027,349 -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314)
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Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0,35 ector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 22,289,498 1,549,290,801 2,810,782,887 (1,908,091,177) 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0,56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income	activities Cash period ende activities Cash period in share /securities in cash street in share /securities in cash street in share /securities in g activities (item-wise) ities (item-wise) anges in operating assets and lid is & liabilities anges in operating assets and lid is & liabilities anges in operating assets and lid is & liabilities anges in operating assets and lid is & liabilities anges in operating assets and lid is & liabilities anges in operating assets and lid is & liabilities assets (item-wise) assets (item-wise) assets (item-wise) ag activities ag activities ac	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 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Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year Surplus/deficit on account of revaluaton of investments	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0,35 ector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 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Cash & Cash Equivalent Net Operating Cash Flow p Company Secretary (CC	activities Cash period ende activities Cash period in share /securities in cash setments as a liabilities as & liabilities as & liabilities as & liabilities as equivalent (and assets and liabilities assets (item-wise) assets and customers activities activitie	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,266,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9,86	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (20,30,02,022) 754,314,237 (2,022,716,799) (2,803,435,276) (6,24,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 1,061,141,624 (5,949,495,205) 675,027,349 (787,976,314) 1,712,645 548,424,625 (1,096,849,251) (659,660,946) 68,396,464,739 67,737,803,794 0.59
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Statutory Reserve Asset revaluation Reserve Foreign Currency Translation Reserve Retained Earnings Total Share holders equity Total Liability and Share holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Acceptance and endorsement Letters of Circelit Both Contingent Liabilities Contingent Liabilities Total Other Contingent Liabilities Total Other Contingent Liabilities Total Other Contingent Liabilities Total Other Contingent Liabilities Convard 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 Iliabilities The annexed notes 1-41 form an integral part of these financial state Notes to the Finance For the period ended S Notes to the Finance Company Secretary (CC) Chief Financial Officer (CC) Ma Notes to the Finance The Authorized Capital The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tt. 10 ea Issued and pald up Capital of the Bank is 109,68,49,251 nos. of share Description Description Description Description Sponsors / Promoters Institution Description Description Sponsors / Promoters Institution Company Description Ada Reserve during the year Add. 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Net Profit / Closs) after tax during the year Less: Institution (Secure) Less: Consolidated Retained Earnings Al-Aratah Isla	17 14,000,000,000, 615,600,000,000,000 615,600,000,000,000 20.a 11,616,017,13 10.84,719,62,76 639,476,825,77 39 20.3 49,648,193,10 18,797,017,51 75,719,782,26 38,429,195,00 164,594,187,90 164,594,187,90 28 28 38,420,195,00 164,594,187,90 29 30,200 20 30,000 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 164,594,187,90 165,90,1713 166,91,713 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 179,916,947 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1,986,842,510 1,986,842,510 1,986,842,510 1,986,842,510 1,986,842,510 1,986,	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finant Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 6,6572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,963 4,970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0.35 ector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 5,705,074,906 1,549,290,801 2,810,782,887 (1,908,091,177) 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0.56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend recieved Income received from investments are received from investments to employees & Commission received Recoveries from write off inve Cash payments to employees Received from other operating active Advance income tax paid Operating profit before chat Changing in Operating active Advance income tax paid Operating profit before chat (Increase)/Decrease of placet (Increase)/Decrease of Invest (Increase)/Decrease of Invest (Increase)/Decrease of Operating Proceeds of Profit (Increase)/Decrease of Operating Increase)/Decrease of Operating Proceeds from sale of securit Payments for purchases of Securit Payments for purchases 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Net Increase in cash and G. Cash & Cash flows from financing D. Net Increase in cash and G. Cash & Cash Equivalent H. Cash & Cash Equivalent H. Cash & Cash Equivalent Net Operating Cash Flow p Company Secretary (CC	activities Cash period ende activities Cash period in share /securities in cash setments as a liabilities as & liabilities as & liabilities as & liabilities as equivalent (and assets and liabilities assets (item-wise) assets and customers activities activitie	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,286,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 -1,061,141,624 (5,949,495,205) 675,027,349 -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314) -(787,976,314)
AIBL Mudaraba Bond Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Foreign Currency Translation Reserve Foreign Currency Total Liabilities and Share Holders equity Net assets value per share (NAV) OFF BALANCE SHEET ITEMS Contingent Liabilities Contingent Liabilities Contingent Liabilities Total Guarantee Letters of Credit Bills for Collection Other Contingent Liabilities Total Other Contingent Liabilities Total Other Contingent Liabilities Forward Assets Purchased and forward Deposit placed Froward Assets Purchased and Favolving underwriting Facilities Undraw Formal standing Facilities, Credit lines and others commitments Total Off Balance sheet items including Contingent Itabilities The annexed notes 1-41 form an integral part of these financial state For the period ended S Notes to the Financ For the period ended S Is a) Authorised Capital The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tix. 10 ea Is all the Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tix. 10 ea Is all the Controlling Interest Opening balance of the Bank is 1,500,000,000 Ordinary Share of Tix 10 ea Joseph Jos	17 14,000,000,000,000,000,000,000,000,000,0	14,000,000,000 130 14,000,000,000 131 1589,236,896,721 11,516,917,130 11,236,492,510 1,094,174,318 2,080,247 11,501,281 23,853,165,486 11,501,446,000 57,001,681,230 16,501,446,000 57,001,681,230 43,012,066,290 43,012,066,290 44 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 183,396,00 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 15,309,660 16,971,30 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,516,917,130 11,5	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Profit(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Profit(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finant Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year Surplus/deficit on account of revaluaton of investments Currency translation differences recognized in the income Net gain and losses not recognised in Income Statement Net profit for the year	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 - 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Net Increase in cash and G. Cash & Cash flows from financing D. Net Increase in cash and G. Cash & Cash Equivalent H. Cash & Cash Equivalent H. Cash & Cash Equivalent Net Operating Cash Flow p Company Secretary (CC	activities Cash period ende activities Cash period in share /securities in cash setments as a liabilities as & liabilities as & liabilities as & liabilities as equivalent (and assets and liabilities assets (item-wise) assets and customers activities activitie	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,266,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9,86	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (20,30,02,022) 754,314,237 (2,022,716,799) (2,803,435,276) (6,24,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 1,061,141,624 (5,949,495,205) 675,027,349 (787,976,314) 1,712,645 548,424,625 (1,096,849,251) (659,660,946) 68,396,464,739 67,737,803,794 0.59
Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Foreign Gurrency Translation Reserve Contingent Liabilities Acceptance and endorsement Letters of Gurrency Letters of Gurrency Letters of Gurrency Commitments: Documentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed Undraw note issuance and Revolving underwriting Foreign Reserve Company Secretary (CC) Chief Financial Officer (CC) Ma Notes to the Financial The Authorized Capital The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tx. 10 ea Notes to the Financial The Authorized Capital of the Bank is 1,500,000,000 Ordinary Share of Tx. 10 ea Notes to the Financial Sponsors / Promoters Institute Description Description Reserve Opening balance beginning of the year Add. Non-Controlling interest in Profit for the year Add. Non-Controlling interest in Profit for the year Add. Reserve during the year Add. Reserve during the year Add. Reserve during the year Less: Brond Share Add. Nor Profit (loss) after tax during the year Less: Capin Dividency Less: C	17 14,000,000,000 615,604,071 18 11,516,917,13 20.a 1,004,7732,04 22.b 22.b 23,047,022,7 639,476,825,77 39 20.3 22 49,648,193,10 18,797,017,51 57,719,782,28 38,429,195,00 164,594,187,90 164,594,187,90 164,594,187,90 28 67 15,109,827 300 300 300 300 300 300 300 3	14,000,000,000 135 14,000,000,000 136 11,516,917,130 11,238,492,510 1,094,174,318 2,080,247 11,501,281 23,853,165,486 13,090,052,207 16,501,446,000 57,041,681,230 43,012,066,290 44 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 183,398,800 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 15,090,000 10,000,000 10,000,000 10,000,00	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Hermitian provision Total provision Total provision for Taxation of Investment of these finan Restated balance Tax adjustment previous year Surplus/deficit on account of revaluaton of investments Currency translation differences recognized in the income Net gain and losses not recognised in Income Statement	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 - 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Reserve during the year Less: Cash Dividend Less: Transfer to Statutory Reserve Less: Tr	17 14,000,000,000 615,604,071 18 11,516,917,13 20.a 1,004,7732,04 22.b 22.b 23,047,022,7 639,476,825,77 39 20.3 22 49,648,193,10 18,797,017,51 57,719,782,28 38,429,195,00 164,594,187,90 164,594,187,90 164,594,187,90 28 67 15,109,827 300 300 300 300 300 300 300 3	14,000,000,000 14,000,000,000 1589,236,896,721 13	Investment Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating Income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year Surplus/defici on account of revaluaton of investments Currency translation differences recognized in the income Net gin and losses not recognised in Income Statement Net gin and losses not recognised in Income Statement Net gin and losses not recognised in Income Statement Net gin and losses not recognised in Income Statement Asset revalution Reserve	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 - 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0,35 ector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 23,078,290,801 2,810,782,887 (1,908,091,177) 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0,56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income	activities Cash period ende activities Cash period in share /securities in cash setments as a liabilities as & liabilities as & liabilities as & liabilities as equivalent (and assets and liabilities assets (item-wise) assets and customers activities activitie	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,266,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9,86	30/09/2024 Taka 30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,281,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 1,061,141,624 (5,949,495,205) 675,027,349 (787,976,314) 1,712,645 548,424,625 (1,996,849,251) (546,711,981) (659,660,946) 68,396,464,739 67,337,803,794 0,59 Chairman
Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Foreign Currency Translation Foreign Currency Foreign Foreign Currency Foreign Currency Foreign Currency Foreign Cur	17 14,000,000,000,000,000,000,000,000,000,0	14,000,000,000 130 14,000,000,000 130 11,516,917,130 11,238,492,510 1,094,174,318 2,080,247 11,501,281 23,863,165,486 11,501,446,000 57,081,681,230 43,012,068,290 44 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 183,012,068,290 183,39,860 18,000,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 11,000,000 11,000,000 11,000,000	Investment Income Investment Income Income Profit paid on deposits & Borrowing Net Investment Income Income from Investment in Shares /Securities Commission, Exchange and Brokerage Other Operating income Salaries and allowances & contribution to P.F Directors fees & expenses Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Trotal operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Total provision Total provision Total provision Total provision Total profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year Surplus/deficit on account of revaluaton of investments Currency translation differences recognized in the income Net grain and losses not recognised in Income Statement Net profit for the year Cash Dividend Bonus Share	Notes	er 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 606,168,317 6,572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 - 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0,35 ector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 23,078,290,801 2,810,782,887 (1,908,091,177) 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0,56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income Income Italy and Income Italy and Operating profit before changing in Operating assets (Increase)/Decrease of Income Italy Income Italy Income Italy Increase)/Decrease of Increase)/Decrease of Income Increase/Decrease of Income Increase/Decrease of Increase/Decrease of Increase/Decrease) of Ober Increase/Decrease) of Ober Increase/Decrease) of Ober Increase/Decrease) of Increase Increases of Increase Inc	activities Cash period ende activities Cash period in share /securities in cash setments as a liabilities as & liabilities as & liabilities as & liabilities as equivalent (and assets and liabilities assets (item-wise) assets and customers activities activitie	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,266,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9,86	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 1,061,141,624 (5,949,495,205) 675,027,349 (787,976,314) 1,712,645 548,424,625 (1,096,849,251) (546,711,981) (659,660,946) 68,396,464,739 67,737,803,794 0.599 Chairman Total Taka 23,853,165,487
Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Retained Earnings Total Statutory Reserve Retained Earnings Total Share Holders equity Total Share Contingent Liabilities Total Share Contingent Liabilities Contingent Liabilities Total Share Credit Bills for Collection Other Contrigent Liabilities Total Other Commitments: Occumentary Credits and other short term trade related transactions Forward Assets Purchased and forward Deposit placed Undraw note issuance and Revolving underwriting Lindraw Formal standing Facilities, Credit lines and others commitments Total Off Balance sheet Items including Contingent liabilities The annexed notes 1-41 form an integral part of these financial state than the state of the	17 14,000,000,000,000,000,000,000,000,000,0	14,000,000,000 135 14,000,000,000 136 11,516,917,130 11,238,492,510 11,238,492,510 11,501,281 23,853,165,486 11,501,281 23,853,165,486 16,507,108,327 16,501,446,000 16,701,446,000 17,001,301,846 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Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year Surplus/deficit on account of revaluaton of investments Currency translation differences recognized in the income Net gain and losses not recognised in Income Statement Net profit for the year Cash Dividend Bonus Share Asset revalution Reserve Profit paid on aibl mudaraba perpetual bond Transfer to 1 % strat-Up fund Appropriations during the year	Notes	Rer 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,370 4,256,261,232 2,861,710,371 3,104,709,677 6,6572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,510 18,252,000 592,000,683 205,050,963 4,970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0.35 Rector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 2042,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 21,289,498 22,289,498 21,908,091,177) 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0.56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income tax paid Operating profit before changing in Operating assets (Increase)/Decrease of Invest (Increase)/Decrease of Invest (Increase)/Decrease of Invest (Increase)/Decrease of Invest (Increase)/Decrease) of Operating Increase (Increase)/Decrease) of Operating Increase (Increase)/Decrease) of Operating Increase (Increase)/Decrease) of Operating Increase (Increase)/Decrease) of Invest Increase of Invest Increase Inc	activities Cash period ende activities Cash period in share /securities in cash setments a gactivities (item-wise) itties (item-wise) itties (item-wise) anges in operating assets and lid as & liabilities gasecurities ment to other banks tement and advances to customers tement and advances to customers ment from other banks and finance sits from customers (other than Ba reliabilities account of customers ng liabilities (item-wise) gactivities gactivities activities acti	abilities (other than Banks) cial institution anks)	30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,266,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 88,588,426,418 37 99,447,152,917 40 9.86	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (203,002,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 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paid on aibl mudaraba perpetual bond Transfer to 1 % strat-Up fund Appropriations dolers' equity as on September 30, 2025 Total shareholders' equity as on September 30, 2025	Notes	Rer 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 6,6572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0,35 Rector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 5,705,074,906 1,549,290,801 2,810,782,887 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1,712,645 548,424,625 (1,996,849,251) (546,711,981) (659,660,946) 68,396,464,739 67,377,803,794 0,59 Chairman Total Taka 23,853,165,487 - (10) 23,853,165,477 - (1,455,490) 398,207,485 - (373,972,603) (3,982,075) - 23,871,962,792 24,044,314,208
Total Liabilities Capital/Share Holders Equity Paid up Capital Statutory Reserve Asset revaluation Reserve Retained Earnings Total Share Holders Equity Total Liability and Share holders equity Total Clability and Share holders equity Total Share holders equity Total Clability and Share holders equity Total Commitments: Other Commitments: Other Commitments: Occumentary Credits and other short term trade related transactions Froward Assets Purchased and forward Deposit placed from the state of transactions of the state of transactions of transactions of transactions for the state of transactions of the search of the search of the transactions of the search of the bank class: Transfer to Statutory Reserve Less: Transfer to Statutory Reserve Less: Transfer to Sta	17 14,000,000,000,000,000,000,000,000,000,0	14,000,000,000 135 14,000,000,000 136 11,516,917,130 11,238,492,510 1,094,174,318 2,080,247 11,501,281 23,863,165,486 13,090,052,207 13 365,507,108,327 16,501,446,000 57,081,681,230 43,012,068,290 43,012,068,290 44 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 182,102,301,846 183,090,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,917,130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 11,1516,91,7130 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Shariah Supervisory Committee's fees & expenses Rent, taxes, insurance and lighting etc. Postage, telegram, telephone and stamp etc. Legal charges Auditors' fee Salary & Allowances to the Managing Director Depreciation and repairs to the bank's properties Stationery, printing and advertisement etc. Other expenses Total operating expenses Profit/(Loss) before Tax & provision Provision against Investments & Contingent Liabilities Provision for diminution in value of investment Other Provision Total provision Total provision Profit/(Loss) before Tax Current tax Deferred tax Provision for Taxation Net Profit/(Loss) after tax Appropriation Statutory Reserve Profit paid on AIBPLC Mudaraba Perpetual Bond Start-Up Fund Transfer to Retained Earnings Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Earning per Ordinary share (EPS) The annexed notes 1-41 form an integral part of these finan Company Secretary (CC) Chief Financial Officer (CC) Particular Balance at 1st January, 2025 Changes in accounting policy Issue of the share capital Restated balance Tax adjustment previous year Surplus/deficit on account of revaluaton of investments Currency translation differences recognized in the income Net gain and losses not recognised in Income Statement Net profit for the year Cash Dividend Bonus Share Asset revalution Reserve Profit paid on aibl mudaraba perpetual bond Transfer to 1 % strat-Up fund Appropriations during the year Total shareholders' equity as on September 30, 2025	Notes	Rer 30, 2025 30/09/2025 Taka 30,953,317,608 26,697,056,376) 4,256,261,232 2,861,710,371 3,104,709,677 6,6572,588,365 10,828,849,598 5,441,893,565 4,490,649 182,612 790,198,941 104,929,512 25,360,963 1,992,500 18,252,000 592,000,683 205,050,964 970,380,382 8,154,732,771 2,674,116,827 1,215,910,996 56,236,986 1,272,147,982 1,401,968,844 1,006,141,485 (2,380,125) 1,003,761,359 398,207,485 8,700,000 373,972,603 3,982,075 386,654,678 11,552,807 0,35 Rector (CC) Direct	30/09/2024 Taka 32,040,274,573 (22,268,280,245) 9,771,994,328 2,000,054,548 3,089,016,686 754,314,237 5,843,385,471 15,615,379,799 5,726,293,172 6,744,790 355,165 799,181,638 116,098,779 15,706,897 92,000 19,968,000 531,064,921 203,002,022 942,506,708 8,361,014,092 7,254,365,707 5,682,785,408 22,289,498 22,289,498 23,10,782,887 (1,908,091,177) 902,691,710 646,599,091 309,858,160 6,465,991 316,324,151 330,274,940 0,56	Cash flows from operating Investment income receipt in Profit paid on deposits and be Dividend received Income tax paid Operating profit before changing in Operating assets (Increase)/Decrease of tradist (Increase)/Decrease of Increase (Increase)/Decrease of Increase)/Decrease of Increase (Increase)/Decrease of Other Increase)/Decrease of Other Increase (Obecrease) of Depoincrease (Obecrease) of Depoincrease (Obecrease) of Tradist Cash flows from investing Proceeds from sale of securit Payments for purchases of se Purchase of property, plant a Sales proceeds of Fixed asse Purchase-sale of subsidiary B. Net cash flows from Inncrease in Exchange Equaliz Issue of AIBL Subordinate Bon Increase in Share Capital Dividend paid C. Net cash flows from financing increase in Exchange rate F. Net increase in cash and G. Cash & Cash Equivalent H. Cash & Cash Equivalent H. Cash & Cash Equivalent H. Cash & Cash Equivalent Net Operating Cash Flow p Company Secretary (CC SEQUITY (UT) SEPTEMBER 30, 398,207,485 - (373,972,603) (3,982,075) (8,700,000) 23,054,078	activities Cash period ende activities Cash period in share /securities in cash street in share /securities in cash street in share /securities in cash street in share /securities in gactivities (item-wise) ities (item-wise) ities (item-wise) inges in operating assets and ite is & itabilities inges in operating assets and ite is & itabilities inges in operating assets and ite is & itabilities inges in operating assets and ite is & itabilities inges in operating assets and ite is & itabilities inges in operating assets and ite is & itabilities inges in operating assets and ite is gactivities inges in customers (other than Ba itabilities activities activ	abilities (other than Banks) cial institution anks)	Der 30, 2025 30/09/2025 Taka 30,622,781,894 (25,696,483,316) 3,266,010 2,494,208,586 3,104,709,677 150,389,004 (5,460,145,565) (205,050,964) 606,168,317 (1,897,535,559) (2,064,104,548) 1,658,223,537 24,421,697 2,050,000,000 (6,422,301,025) (2,314,560,462) (10,229,807,729) 26,609,261,748 (23,678,631) 9,693,335,597 11,351,559,134 (496,387,815) 5,010,670 (491,377,145) (1,455,490) 10,858,726,499 85,588,426,418 37 99,447,152,917 40 9.86 Perctor (CC) Director	30/09/2024 Taka 33,662,091,137 (20,433,482,648) 11,765,670 3,089,016,686 316,232,741 (5,746,261,172) (20,30,02,022) 754,314,237 (2,022,716,799) (2,803,435,276) 6,624,522,554 (8,222,368,644) 1,300,000,000 (19,151,261,442) 1,459,074,535 9,446,188,857 8,157,729,865 1,061,141,624 (5,949,495,205) 675,027,349 (787,976,314) 1,712,645 548,424,625 (1,096,849,251) (546,711,981) (659,660,946) (659,660,946) 659,660,946) 659,660,946) 7,737,803,794 0.59 Chairman Total Taka 23,853,165,487 (10) 23,853,165,477 - (1,455,490) - 398,207,485 - (373,972,603) (3,982,075) - 23,871,962,792