



**FIRST SECURITY
ISLAMI BANK PLC.**





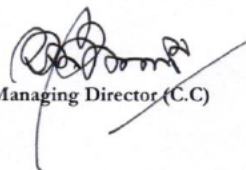

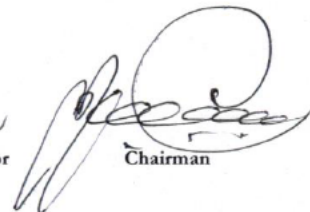
**FINANCIAL STATEMENTS (Un-audited)
OF
FIRST SECURITY ISLAMI BANK PLC.
FOR THE PERIOD ENDED 30 JUNE 2025**

FIRST SECURITY ISLAMI BANK PLC. AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEET (Un-audited)
AS AT 30 JUNE 2025

	Notes	30.06.2025 BDT	31.12.2024 BDT
<u>PROPERTY AND ASSETS</u>			
Cash	3	1,366,262,278	30,307,854,437
In hand (including foreign currencies)		570,795,046	2,729,191,656
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		795,467,232	27,578,662,781
Balance with other Banks and Financial Institutions	4	2,362,620,205	1,419,105,392
In Bangladesh		889,254,597	607,135,087
Outside Bangladesh		1,473,365,608	811,970,305
Placement with Banks & Other Financial Institutions		12,534,000,000	13,029,000,000
Investments in Shares & Securities	5	24,451,439,531	24,450,582,248
Government		20,801,569,450	20,801,569,450
Others		3,649,870,081	3,649,012,798
Investments	6	624,326,863,666	608,538,207,108
General Investment etc.		624,067,418,183	608,175,834,325
Bills Purchased and Negotiated		259,445,483	362,372,783
Fixed Assets Including Premises, Furniture & Fixtures and Intangible Assets		6,871,762,430	7,120,764,501
Other Assets	7	6,652,360,094	7,284,240,336
Non Banking Assets		25,145,280	25,145,280
Total Assets		678,590,453,483	692,174,899,301
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Placement from Banks & Other Financial Institutions		195,467,928,262	188,465,695,405
Deposits and Other Accounts		412,998,863,353	431,411,010,421
Al-Wadia Current Deposits and Other Deposit Accounts	8.1	34,007,561,986	33,694,787,669
Bills Payable	8.2	3,201,498,258	4,044,485,556
Mudaraba Savings Deposits	8.3	62,272,135,528	67,651,086,136
Mudaraba Term Deposits	8.4	278,841,634,472	285,991,444,049
Other Mudaraba Deposits	8.5	34,676,033,109	40,029,207,011
Mudaraba Subordinated Bond		1,500,000,000	2,800,000,000
Mudaraba Perpetual Bond		6,000,000,000	6,000,000,000
Other Liabilities	9	59,355,183,568	43,312,612,623
Total Liabilities		675,321,975,183	671,989,318,449
Capital/Shareholders' equity			
Paid-up Capital	10.1	12,081,393,790	12,081,393,790
Statutory Reserve	11	8,743,756,230	8,743,756,230
Other Reserve	12	3,549,989,815	3,549,989,815
Assets Revaluation Reserve	13	176,068,789	176,068,789
Retained Earnings	14	(21,661,348,909)	(4,739,974,825)
Total Shareholders' Equity		2,889,859,715	19,811,233,799
Non-controlling Interest		378,618,585	374,347,054
Total Liabilities and Shareholders' Equity		678,590,453,483	692,174,899,301

FIRST SECURITY ISLAMI BANK PLC. AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEET (Un-audited)
AS AT 30 JUNE 2025

	30.06.2025 BDT	31.12.2024 BDT
Contingent Liabilities		
Acceptances and Endorsements	2,419,761,776	2,798,763,288
Letters of Guarantee	5,289,030,396	5,181,713,393
Irrevocable Letters of Credit	2,940,166,594	2,468,125,060
Bills for Collection	1,281,313,407	2,596,907,264
Other Contingent Liabilities	-	-
Total	11,930,272,172	13,045,509,005
Other Commitments		
Documentary Credits And Short Term Trade Related Transactions	-	-
Forward Assets Purchased And Forward Deposits Placed	-	-
Undrawn Note Issuance And Revolving Underwriting Facilities	-	-
Undrawn Formal Standby Facilities, Credit Lines And Other Commitments	-	-
Total	-	-
Total Off -Balance Sheet Items Including Contingent Liabilities	11,930,272,172	13,045,509,005



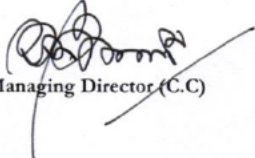








Company Secretary (C.C.) Chief Financial Officer Managing Director (C.C.) Director Chairman

Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC. AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-audited)
FOR THE PERIOD ENDED 30 JUNE 2025

Notes	Jan' 25 to Jun' 25 BDT	Jan' 24 to Jun' 24 BDT	Apr' 25 to Jun' 25 BDT	Apr' 24 to Jun' 24 BDT
Operating Income:				
Investments Income	10,348,353,588	30,123,694,709	3,456,463,773	16,417,943,832
Profit Paid on Deposits	(23,319,313,944)	(23,414,796,701)	(12,894,882,488)	(12,954,280,792)
Net Investment Income	(12,970,960,356)	6,708,898,008	(9,438,418,715)	3,463,663,040
Income from Investment in shares and securities	471,809,505	969,443,009	319,862,366	254,089,094
Commission, Exchange and Brokerage	(344,988,164)	30,060,716	(9,619,477)	68,590,859
Other Operating Income	302,172,361	634,986,798	233,971,644	532,319,947
	428,993,702	1,634,490,523	544,214,533	854,999,900
Total Operating Income	(12,541,966,654)	8,343,388,531	(8,894,204,182)	4,318,662,940
Less: Operating Expenses				
Salary and Allowances	3,030,177,236	3,359,665,467	1,590,890,967	1,670,057,610
Rent, Taxes, Insurances, Electricity etc.	428,397,143	565,730,949	212,278,682	347,654,772
Legal Expenses	2,684,204	6,881,267	663,100	2,114,350
Postage, Stamps, Telecommunication etc.	69,144,252	80,247,234	27,475,574	38,615,505
Stationery, Printings, Advertisements etc.	40,707,503	87,447,056	18,661,053	47,407,787
Managing Director's Salary and Fees	11,743,932	12,849,152	5,871,966	6,265,169
Directors' Fees & Expenses	1,929,500	415,500	954,500	249,900
Shariah Supervisory Committee's Fees & Expenses	190,000	-	70,000	-
Audit Fees	663,250	669,994	304,750	311,506
Depreciation & Repair of Bank's Assets	375,833,351	387,272,748	187,749,478	198,156,471
Zakat Expenses	-	148,444,518	-	70,421,454
Other Expenses	438,891,082	1,172,585,943	189,564,384	303,974,961
Total Operating Expenses	4,400,361,453	5,822,209,828	2,234,484,454	2,685,229,485
Profit /(Loss) before Provision and Tax	(16,942,328,107)	2,521,178,703	(11,128,688,636)	1,633,433,455
Provisions for Investments including off-B/S items	11,000,000	765,497,909	5,000,000	564,035,772
Provisions for Diminution in Value of Inv. in Shares	9,000,000	189,281,261	68,579,565	129,233,746
Total Provisions	20,000,000	954,779,170	73,579,565	693,269,518
Total Profit/(Loss) before Taxes	(16,962,328,107)	1,566,399,533	(11,202,268,201)	940,163,937
Provision for Current Tax	117,263,929	787,453,535	67,952,758	503,619,775
Deferred Tax (Income)/Expenses	(162,489,483)	(123,306,768)	(104,098,629)	(93,762,774)
Total Provisions for Tax	(45,225,554)	664,146,767	(36,145,871)	409,857,001
Net Profit/(loss) after Tax	(16,917,102,553)	902,252,766	(11,166,122,330)	530,306,936
Net profit/(Loss) after tax attributable to:				
Equity holders of FSIB	(16,921,374,084)	895,872,446	(11,168,066,580)	529,273,318
Non-controlling Interest	4,271,531	6,380,320	1,944,250	1,033,618
	(16,917,102,553)	902,252,766	(11,166,122,330)	530,306,936
Retained Earnings from Previous Year	(4,739,974,825)	1,048,425,554	(10,493,282,329)	1,293,620,774
Profit/(Loss) available for Appropriation	(21,657,077,378)	1,950,678,320	(21,659,404,659)	1,823,927,710
Appropriations:				
Statutory Reserve	-	307,754,811	-	186,350,903
Non-controlling Interest	4,271,531	6,380,320	1,944,250	1,033,618
	4,271,531	314,135,131	1,944,250	187,384,521
Retained Earnings Carried Forward	(21,661,348,909)	1,636,543,189	(21,661,348,909)	1,636,543,189
Earnings Per Share (EPS) previous year's figure re-stated	(14.01)	0.74	(9.24)	0.44





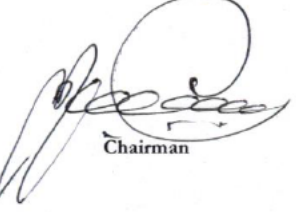






Company Secretary (C.C) **Chief Financial Officer** **Managing Director (C.C)** **Director** **Chairman**

Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC. AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED CASH FLOW STATEMENT (Un-audited)
FOR THE PERIOD ENDED 30 JUNE 2025

	Jan' 25 to Jun' 25 BDT	Jan' 24 to Jun' 24 BDT
A. Cash Flows from Operating Activities		
Investment Income Receipt	11,976,168,353	31,613,844,798
Profit paid on Deposits	(19,145,299,209)	(19,733,464,442)
Dividend Receipts	9,165,959	21,648,238
Fees & Commission Receipt	(344,988,164)	155,123,881
Recoveries from investment previously written off	-	64,754
Payment to Employees	(3,041,921,168)	(3,372,514,619)
Payment to Suppliers	(101,828,676)	(174,618,832)
Income Tax Paid	(127,249,810)	(1,642,616,038)
Receipts from Other Operating Activities	307,422,626	645,690,062
Payment for Other Operating Activities	(965,635,595)	(1,927,752,979)
Operating Profit before changes in Operating Assets & Liabilities	(11,434,165,684)	5,585,404,823
Increase/(Decrease) in Operating Assets & Liabilities		
(Increase)/decrease in Investments to Customers	(1,320,678,891)	(20,849,095,833)
(Increase)/decrease of Other Assets	(79,881,671)	508,634,038
(Increase)/decrease of Placement with Banks & other Financial Institutions	495,000,000	333,692,323
Increase/(decrease) of Deposits Received from Customers	(22,579,746,932)	930,550,881
Increase/(decrease) of Placement from Banks & other Financial Institutions	7,002,232,857	24,620,205,012
Increase/(decrease) of Other Liabilities	1,252,096,130	(1,195,371,670)
Cash Generated from Operating Assets & Liabilities	(15,230,978,507)	4,348,614,751
Net Cash Inflow/(Outflow) from Operating Activities	(26,665,144,191)	9,934,019,574
B. Cash Flows from Investing Activities		
(Purchase)/ Sale of Shares and Securities	(857,283)	(10,766,054,887)
Purchase of Property, Plant and Equipment	(70,570,257)	(676,974,936)
Sale of Property, Plant and Equipment	17,669,903	4,257,859
Net Cash Inflow/(Outflow) from Investing Activities	(53,757,637)	(11,438,771,964)
C. Cash Flows from Financing Activities		
Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond	(1,300,000,000)	(1,300,000,000)
Profit paid on Lease Liabilities	(6,414,871)	(5,366,731)
Net Cash Inflow/(Outflow) from Financing Activities	(1,306,414,871)	(1,305,366,731)
D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)	(28,025,316,699)	(2,810,119,121)
E. Effect of Exchange Rate Change on Cash & Cash Equivalents	27,239,353	38,485,483
F. Opening Cash & Cash Equivalents	31,726,959,829	35,171,543,931
G. Closing Cash & Cash Equivalents (D+E+F)	3,728,882,483	32,399,910,293
The above closing Cash and Cash Equivalents include:		
Cash in Hand (Including Foreign Currencies)	570,795,046	6,310,151,547
Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks	3,158,087,437	26,089,758,746
	3,728,882,483	32,399,910,293

Company Secretary (C.C) Chief Financial Officer Managing Director (C.C) Director Chairman

Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC. AND ITS SUBSIDIARIES
CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Un-audited)

FOR THE PERIOD ENDED 30 JUNE 2025

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve	Assets Reval. Reserve	Retained Earnings	Non-controlling Interest	Total
	BDT	BDT	BDT	BDT	BDT	BDT	BDT
Balance as on 01 January 2025	12,081,393,790	8,743,756,230	3,549,989,815	176,068,789	(4,739,974,825)	374,347,054	20,185,580,853
Changes in Accounting Policy	-	-	-	-	-	-	-
Restated Balance	12,081,393,790	8,743,756,230	3,549,989,815	176,068,789	(4,739,974,825)	374,347,054	20,185,580,853
Net Profit/ (Loss) for the period	-	-	-	-	(16,917,102,553)	-	(16,917,102,553)
Bonus Share Issued	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	-	-	-	-	-	-
Transfer to Other Reserve	-	-	-	-	-	-	-
Non-controlling Interest	-	-	-	-	(4,271,531)	4,271,531	-
Total Group Shareholders' Equity as on 30 June 2025	12,081,393,790	8,743,756,230	3,549,989,815	176,068,789	(21,661,348,909)	378,618,585	3,268,478,300

FOR THE PERIOD ENDED 30 JUNE 2024

Balance as on 01 January 2024	11,506,089,330	8,743,756,230	3,529,279,371	182,356,960	1,048,425,554	372,274,958	25,382,182,403
Net Profit for the Year	-	-	-	-	902,252,766	-	902,252,766
Bonus Share Issued	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	307,754,811	-	-	(307,754,811)	-	-
Transfer to Other Reserve	-	-	-	-	-	-	-
Non-controlling Interest	-	-	-	-	(6,380,320)	6,380,320	-
Total Group Shareholders' Equity as on 30 June 2024	11,506,089,330	9,051,511,041	3,529,279,371	182,356,960	1,636,543,189	378,655,278	26,284,435,169

Company Secretary (C.C.)

Chief Financial Officer

Managing Director (C.C.)

Director

Chairman



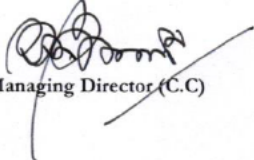


Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC.
CONDENSED BALANCE SHEET (Un-audited)
AS AT 30 JUNE 2025

	Notes	30.06.2025 BDT	31.12.2024 BDT
<u>PROPERTY AND ASSETS</u>			
Cash	3 (a)	1,358,147,639	30,299,746,885
In hand (including foreign currencies)		562,680,407	2,721,084,104
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		795,467,232	27,578,662,781
Balance with other Banks and Financial Institutions	4 (a)	2,323,300,104	1,372,065,756
In Bangladesh		874,787,413	584,948,368
Outside Bangladesh		1,448,512,691	787,117,388
Placement with Banks & Other Financial Institutions		12,534,000,000	13,029,000,000
Investments in Shares & Securities	5 (a)	24,413,830,472	24,412,973,189
Government		20,801,569,450	20,801,569,450
Others		3,612,261,022	3,611,403,739
Investments	6 (a)	625,327,563,666	609,513,239,884
General Investment etc.		625,068,118,183	609,150,867,101
Bills Purchased and Negotiated		259,445,483	362,372,783
Fixed Assets Including Premises, Furniture & Fixtures and Intangible Assets		6,859,419,343	7,107,692,217
Other Assets	7 (a)	4,744,487,290	5,445,876,453
Non Banking Assets		25,145,280	25,145,280
Total Assets		677,585,893,794	691,205,739,664
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Placement from Banks & Other Financial Institutions		195,023,033,951	188,020,801,094
Deposits and Other Accounts		413,007,083,540	431,431,009,892
Al-Wadia Current Deposits and Other Deposit Accounts	8.1 (a)	34,015,782,173	33,714,787,140
Bills Payable	8.2	3,201,498,258	4,044,485,556
Mudaraba Savings Deposits	8.3	62,272,135,528	67,651,086,136
Mudaraba Term Deposits	8.4	278,841,634,472	285,991,444,049
Other Mudaraba Deposits	8.5	34,676,033,109	40,029,207,011
Mudaraba Subordinated Bond		1,500,000,000	2,800,000,000
Mudaraba Perpetual Bond		6,000,000,000	6,000,000,000
Other Liabilities	9 (a)	58,912,462,052	42,884,794,465
Total Liabilities		674,442,579,543	671,136,605,451
Capital/Shareholders' equity			
Paid-up Capital	10.1	12,081,393,790	12,081,393,790
Statutory Reserve	11	8,743,756,230	8,743,756,230
Other Reserve	12 (a)	3,585,552,047	3,585,552,047
Assets Revaluation Reserve	13	176,068,789	176,068,789
Retained Earnings	14 (a)	(21,443,456,605)	(4,517,636,642)
Total Shareholders' Equity		3,143,314,251	20,069,134,214
Total Liabilities and Shareholders' Equity		677,585,893,794	691,205,739,664

FIRST SECURITY ISLAMI BANK PLC.
CONDENSED BALANCE SHEET (Un-audited)
AS AT 30 JUNE 2025



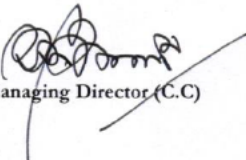


	30.06.2025 BDT	31.12.2024 BDT
Contingent Liabilities		
Acceptances and Endorsements	2,419,761,776	2,798,763,288
Letters of Guarantee	5,289,030,396	5,181,713,393
Irrevocable Letters of Credit	2,940,166,594	2,468,125,060
Bills for Collection	1,281,313,407	2,596,907,264
Other Contingent Liabilities	-	-
Total	11,930,272,172	13,045,509,005
Other Commitments		
Documentary Credits And Short Term Trade Related Transactions	-	-
Forward Assets Purchased And Forward Deposits Placed	-	-
Undrawn Note Issuance And Revolving Underwriting Facilities	-	-
Undrawn Formal Standby Facilities, Credit Lines And Other Commitments	-	-
Total	-	-
Total Off -Balance Sheet Items Including Contingent Liabilities	11,930,272,172	13,045,509,005

 Company Secretary (C.C)
 Chief Financial Officer
 Managing Director (C.C)
 Director
 Chairman

Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC.
CONDENSED PROFIT AND LOSS ACCOUNT (Un-audited)
FOR THE PERIOD ENDED 30 JUNE 2025

Notes	Jan' 25 to Jun' 25	Jan' 24 to Jun' 24	Apr' 25 to Jun' 25	Apr' 24 to Jun' 24
	BDT	BDT	BDT	BDT
Operating Income:				
Investments Income	10,272,742,998	30,051,561,426	3,419,936,191	16,381,914,147
Profit Paid on Deposits	(23,319,313,944)	(23,414,796,701)	(12,894,882,488)	(12,954,280,792)
Net Investment Income	(13,046,570,946)	6,636,764,725	(9,474,946,297)	3,427,633,355
Income from Investment in Shares and Securities	466,559,240	958,739,745	318,576,366	251,009,701
Commission, Exchange and Brokerage	(346,232,104)	24,472,378	(10,057,333)	66,081,875
Other Operating Income	297,222,797	633,674,744	233,475,887	531,226,693
	417,549,933	1,616,886,867	541,994,920	848,318,269
Total Operating Income	(12,629,021,013)	8,253,651,592	(8,932,951,377)	4,275,951,624
Less: Operating Expenses				
Salary and Allowances	3,020,906,743	3,349,293,592	1,586,112,003	1,663,536,656
Rent, Taxes, Insurances, Electricity etc.	424,745,707	561,941,794	210,424,286	345,634,724
Legal Expenses	2,684,204	6,881,267	663,100	2,114,350
Postage, Stamps, Telecommunication etc.	68,818,088	79,913,811	27,307,183	38,449,590
Stationery, Printings, Advertisements etc.	40,656,564	87,388,471	18,630,561	47,389,405
Managing Director's Salary and Fees	9,456,600	10,379,781	4,728,300	4,728,300
Directors' Fees & Expenses	1,929,500	253,000	954,500	147,400
Shariah Supervisory Committee's Fees & Expenses	190,000	-	70,000	-
Audit Fees	517,500	517,500	258,750	258,750
Depreciation & Repair of Bank's Assets	375,028,283	387,144,791	187,422,428	198,045,135
Zakat Expenses	-	148,444,518	-	70,421,454
Other Expenses	407,452,315	1,145,439,843	172,554,006	290,201,829
Total Operating Expenses	4,352,385,504	5,777,598,368	2,209,125,117	2,660,927,593
Profit/(Loss) before Provision and Tax	(16,981,406,517)	2,476,053,224	(11,142,076,494)	1,615,024,031
Provisions for Investments including off-B/S items 15 (a)	-	754,497,909	-	558,035,772
Provisions for Diminution in Value of Inv. in Shares	-	182,781,261	65,579,565	125,233,746
Total Provisions	-	937,279,170	65,579,565	683,269,518
Total Profit/(Loss) before Taxes	(16,981,406,517)	1,538,774,054	(11,207,656,059)	931,754,513
Provision for Current Tax	106,902,929	772,849,117	66,532,758	497,319,775
Deferred Tax (Income)/Expenses	(162,489,483)	(123,306,768)	(104,098,629)	(93,762,774)
Total Provisions for Tax 16(a)	(55,586,554)	649,542,349	(37,565,871)	403,557,001
Net Profit/(Loss) after Tax	(16,925,819,963)	889,231,705	(11,170,090,188)	528,197,512
Retained Earnings from Previous Year	(4,517,636,642)	1,183,175,862	(10,273,366,417)	1,422,806,147
Profit/(Loss) available for Appropriation	(21,443,456,605)	2,072,407,567	(21,443,456,605)	1,951,003,659
Appropriations:				
Statutory Reserve	-	307,754,811	-	186,350,903
	-	307,754,811		186,350,903
Retained Earnings Carried Forward	(21,443,456,605)	1,764,652,756	(21,443,456,605)	1,764,652,756
Earnings Per Share (EPS) previous year's figure re-stated 18 (a)	(14.01)	0.74	(9.25)	0.44

 Company Secretary (C.C)
 Chief Financial Officer
 Managing Director (C.C)
 Director
 Chairman

Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC.
CONDENSED CASH FLOW STATEMENT (Un-audited)
FOR THE PERIOD ENDED 30 JUNE 2025

	Jan' 25 to Jun' 25 BDT	Jan' 24 to Jun' 24 BDT
A. Cash Flows from Operating Activities		
Investment Income Receipt	11,843,792,942	31,488,574,708
Profit paid on Deposits	(19,145,299,209)	(19,733,464,442)
Dividend Receipts	9,165,959	21,648,238
Fees & Commission Receipt in Cash	(346,232,104)	149,535,543
Recoveries from written off investments	-	64,754
Payment to Employees	(3,030,363,343)	(3,359,673,373)
Payment to Suppliers	(101,777,737)	(174,560,247)
Income Tax Paid	(121,190,613)	(1,627,694,685)
Receipts from Other Operating Activities	297,222,797	633,674,744
Payment for Other Operating Activities	(930,870,174)	(1,944,383,380)
Operating Profit before changes in Operating Assets	(11,525,551,482)	5,453,721,860
Increase/(Decrease) in Operating Assets & Liabilities		
(Increase)/decrease in Investments to Customers	(1,294,835,424)	(20,739,337,141)
(Increase)/decrease of Other Assets	(10,372,750)	553,151,471
(Increase)/decrease of Placement with Banks & other Financial Institutions	495,000,000	333,692,323
Increase/(decrease) of Deposits Received from Customers	(22,591,526,216)	904,132,835
Increase/(decrease) of Placement from Banks & other Financial Institutions	7,002,232,857	24,631,532,683
Increase/(decrease) of Other Liabilities	1,267,553,772	(1,216,503,308)
Cash Generated from Operating Assets & Liabilities	(15,131,947,761)	4,466,668,863
Net Cash Inflow/(Outflow) from Operating Activities	(26,657,499,243)	9,920,390,723
B. Cash Flows from Investing Activities		
(Purchase)/ Sale of Shares and Securities	(857,283)	(10,757,591,937)
Purchase of Property, Plant and Equipment	(70,502,757)	(671,312,573)
Sale of Property, Plant and Equipment	17,669,903	4,257,859
Net Cash Inflow/(Outflow) from Investing Activities	(53,690,137)	(11,424,646,651)
C. Cash Flows from Financing Activities		
Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond	(1,300,000,000)	(1,300,000,000)
Paid on Lease Liabilities	(6,414,871)	(5,366,731)
Net Cash Inflow/(Outflow) from Financing Activities	(1,306,414,871)	(1,305,366,731)
D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)	(28,017,604,251)	(2,809,622,659)
Effect of Exchange Rate Change on Cash & Cash Equivalents	27,239,353	38,485,483
E. Opening Cash & Cash Equivalents	31,671,812,641	35,055,483,943
F. Closing Cash & Cash Equivalents (D+E)	3,681,447,743	32,284,346,767
The above closing Cash and Cash Equivalents include:		
Cash in Hand (Including Foreign Currencies)	562,680,407	6,306,444,212
Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks	3,118,767,336	25,977,902,555
	3,681,447,743	32,284,346,767

Company Secretary (C.C)

Chief Financial Officer

Managing Director (C.C)

Director

Chairman

Dhaka; July 30, 2025

FIRST SECURITY ISLAMI BANK PLC.
CONDENSED STATEMENT OF CHANGES IN EQUITY (Un-audited)

FOR THE PERIOD ENDED 30 JUNE 2025

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve	Assets Reval. Reserve	Retained Earnings	Total
	BDT	BDT	BDT	BDT	BDT	BDT
Balance as on 01 January 2025	12,081,393,790	8,743,756,230	3,585,552,047	176,068,789	(4,517,636,642)	20,069,134,214
Changes in Accounting Policy	-	-	-	-	-	-
Restated Balance	12,081,393,790	8,743,756,230	3,585,552,047	176,068,789	(4,517,636,642)	20,069,134,214
Net Profit / (loss) for the Period	-	-	-	-	(16,925,819,963)	(16,925,819,963)
Bonus Share Issued	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-
Transfer to Statutory Reserve	-	-	-	-	-	-
Transfer to Other Reserve	-	-	-	-	-	-
Total Shareholders' Equity as on 30 June 2025	12,081,393,790	8,743,756,230	3,585,552,047	176,068,789	(21,443,456,605)	3,143,314,251

FOR THE PERIOD ENDED 30 JUNE 2024

Balance as on 01 January 2024	11,506,089,330	8,743,756,230	3,575,490,973	182,356,960	1,183,175,862	25,190,869,355
Net Profit for the Year	-	-	-	-	889,231,705	889,231,705
Bonus Share Issued	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-
Transfer to Statutory Reserve	-	307,754,811	-	-	(307,754,811)	-
Transfer to Other Reserve	-	-	-	-	-	-
Total Shareholders' Equity as on 30 June 2024	11,506,089,330	9,051,511,041	3,575,490,973	182,356,960	1,764,652,757	26,080,101,060

Company Secretary (C.C.)

Chief Financial Officer

Managing Director (C.C.)

Director

Chairman

Dhaka; July 30, 2025

First Security Islami Bank PLC.
Selective Notes to the Financial Statements
As at and for the period ended 30 June 2025

1 Corporate Information:

1.1 Status of the Bank

First Security Islami Bank PLC. (hereinafter referred to as “the Bank or FSIB”) was established as a Public Limited Company in Bangladesh on 29 August 1999 under Companies Act 1994 to carry on banking business. The Bank converted its banking operation into Islamic Banking based on Islamic Shari’ah from traditional banking operation on 01 January 2009 after obtaining approval from honorable High Court, Ministry of Finance and Bangladesh Bank. It obtained permission from Bangladesh Bank on 22 September 1999 to commence its business. The Bank is one of the interest-free Shari’ah based banks in the country and its modus-operandi are substantially different from other conventional banks. The Bank went for public issue on 20 July 2008 and its shares are listed with Dhaka Stock Exchange (DSE) PLC. and Chittagong Stock Exchange (CSE) PLC. Presently the Bank carries out its banking activities through its 109 Agent outlets, 178 Sub-branches and 206 branches in the country. The Bank had no overseas branches as at June 30, 2025.

The registered office of the Bank is located at 23, Dilkusha C/A, Dhaka-1000.

1.2 Principal Activities

All kinds of commercial banking services are provided by the Bank to the customers following the principles of Islamic Shari’ah, the provisions of the Banking Company Act 1991 and Bangladesh Bank’s directives.

1.3 First Security Islami Capital & Investment Limited

First Security Islami Capital & Investment Limited, a private company limited by shares has been formed and registered under the Companies Act, 1994 with the Registrar of Joint Stock Companies (RJSC), Dhaka vide certificate of incorporation no. C-88567/10 dated 02 December 2010. The Bangladesh Securities and Exchange Commission (BSEC) vide its certificate No. MB-65/2011 dated 27 March 2011 has accorded approval to the bank for a full-fledged Merchant Banking operation under the Bangladesh Securities and Exchange Commission Act, 1993. First Security Islami Bank PLC. holds 51% shares and 49% shares are held by other individuals.

1.4 First Security Islami Exchange Italy S.R.L

First Security Islami Exchange Italy S.R.L has been formed as per approval of Bangladesh Bank vide their Letter No. BRPD (M) 204/17/2009-95 dated 08 September 2009 for opening an owned exchange house. The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions activities and operations commonly carried on or undertaken by remittance and exchange houses. The company is now being closed under the concern jurisdiction maintaining all regulatory formalities duly.

1.5 Off Shore Banking Unit:

Off-shore Banking Unit (OBU) is a Separate business unit of First Security Islami Bank PLC., governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-shore Banking Unit permission vide letter no. BRPD (OB)/744(126)/2020-4735 dated 06 July, 2020. The Bank commenced the operation of its Off-shore Banking Unit from August 06, 2020. The unit is located at Rangs RD Center, Block # SE(F), Plot#03, Gulshan-1, Dhaka-1212.

2. Significant Accounting Policies

2.1 Basis of Preparation of the Financial Statements

The financial statements as at and for the period ended 30 June 2025 have been prepared in accordance with International Accounting Standard (IAS), International Financial Reporting Standard (IFRS), Income Tax Act. 2024, Bangladesh Bank Circulars, the Securities and Exchange Rules 1987 and other laws and rules applicable in Bangladesh.

In case of preparing these financial statements, the Accounting Policies which have been followed are same as applied in the financial statements of the Bank for preceding period.

2.2 Consolidation

The consolidated financial statements have been prepared in accordance with International Financial Reporting Standards 10-“Consolidated Financial Statements”. The Consolidated Financial Statements are prepared as at and for the period ended 30 June 2025.

All intra-group transactions, balances, income and expenses are eliminated at the time of consolidation.

2.3 Cash and Cash Equivalent

As per BRPD circular no. 15 dated November 09, 2009 and IAS-7, cash and cash equivalents include notes and coins in hand, balances lying with ATM, unrestricted balance held with Bangladesh Bank and its agent Bank and balance with other Banks and Financial Institutions. Cash flow statement is prepared principally in accordance with IAS 7 “Statement of Cash Flow ” and prescribed by BRPD circular no. 15 dated November 2009 and previous year figures have been rearranged wherever considered necessary.

2.4 Property, Plant and Equipment

2.4.1 Depreciation on Property, Plant and Equipment

As required in paragraph 43 of IAS 16-Property, Plant and Equipment (except computer) depreciation has been charged at the reducing balance method, except on motor vehicles, computer and building on which straight-line method is applied. Depreciation on addition to fixed assets is charged when the asset is available for use and the charge of depreciation is ceased after the asset is sold out/disposed off/fully depreciated.

2.4.2 Leases

IFRS 16 Leases, defines a lease as “A contract or part of a contract that conveys the right to use an asset for a period of time in exchange for consideration”. In order for such a contract to exist the user of the asset needs to have the right to:

- i) Obtain substantially all the economic benefits from the use of asset (identifiable asset)
- ii) The right to direct the use of asset

The Bank depreciates the right-of-use assets on a straight-line basis over the remaining useful life of the asset. The Bank also assesses the right-of-use asset for impairment when such indicators exist. On the statement of financial position, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included other liabilities.

2.5 Provisions

2.5.1 General Investments and Investments in Shares & Securities

Provision for general investment and investment in shares & securities has been made as per directives of Bangladesh Bank issued from time to time.

2.5.2 Taxation

Current Tax: Provision for corporate current income tax has been made @ 37.50% for business income and other applicable rate for other operating income as prescribed in the Income Tax Act 2023 and Finance Ordinance 2025 of the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure as per income tax laws in compliance with IAS 12 Income Taxes.

Deferred Tax: As per International Accounting Standard (IAS)- 12 deferred tax is recognized. Deferred tax assets have been arrived at Tk. 93.88 Crore as on 30 June 2025. According to BRPD Circular No. 11 Dated 12 December 2011, the increased amount of the net income after tax due to the recognition of deferred tax will not be distributed as dividend. Deferred tax asset is recognized to the extents which are expected to recover in future.

2.6 Retirement Benefits of Employees

Required in IAS-19 Employee Benefit, provident fund and gratuity benefits are given to eligible staff of the bank in accordance with the locally registered rules and the entity shall disclose the amount recognized as an expense for defined contribution plan.

2.7 Reporting Period

The Financial Statements cover the period from 1st January 2025 to 30 June 2025.

2.8 Others

Figures relating to previous year/period included in this period have been rearranged wherever considered necessary.

	30.06.2025 BDT	31.12.2024 BDT
3 Consolidated Cash		
First Security Islami Bank PLC.	1,358,147,639	30,299,746,885
Subsidiaries	8,114,639	8,107,552
	1,366,262,278	30,307,854,437
3 (a) Cash		
Cash in Hand (including foreign currencies)	562,680,407	2,721,084,104
Balance with Bangladesh Bank and its Agent Bank	795,467,232	27,578,662,781
	1,358,147,639	30,299,746,885
4 Consolidated Balance with Other Banks and Financial Institutions		
First Security Islami Bank PLC.	2,323,300,104	1,372,065,756
Subsidiaries	39,320,101	47,039,636
	2,362,620,205	1,419,105,392
4 (a) Balance with Other Banks and Financial Institutions		
Inside Bangladesh	874,787,413	584,948,368
Outside Bangladesh	1,448,512,691	787,117,388
	2,323,300,104	1,372,065,756
5 Consolidated Investments in Shares and Securities		
First Security Islami Bank PLC.	24,413,830,472	24,412,973,189
Subsidiaries	37,609,059	37,609,059
	24,451,439,531	24,450,582,248
5 (a) Investments in Shares and Securities		
Government Securities		
Bangladesh Govt. Islamic Bond	20,800,000,000	20,800,000,000
BDG Investment Sukuk (Ijara Sukuk)	-	-
Central Depository Bangladesh Ltd.	1,569,450	1,569,450
	20,801,569,450	20,801,569,450
Others		
Subordinated Bond	80,000,000	80,000,000
Investment in Beximco Green-Sukuk al Istisinaa	600,000,000	600,000,000
Investment in Mudaraba Perpetual Bond - Al Arafa Islami Bank PLC.	1,000,000,000	1,000,000,000
Investment in 1st Mudaraba Perpetual Bond -Standard Bank PLC.	1,000,000,000	1,000,000,000
Investment in FSI Capital & Investment Ltd.	255,000,000	255,000,000
Investment in FSIE Italy S.R.L.	62,340,058	62,340,058
Quoted/Unquoted Shares	614,920,964	614,063,681
	3,612,261,022	3,611,403,739
	24,413,830,472	24,412,973,189
6 Consolidated Investment		
First Security Islami Bank PLC.	625,327,563,666	609,513,239,884
Less: Inter-company transaction (Investment in Subsidiary)	1,000,700,000	975,032,776
	624,326,863,666	608,538,207,108
	30.06.2025 BDT	31.12.2024 BDT
6 (a) Investment		
General Investment etc.	625,068,118,183	609,150,867,101
Bills Purchased and Negotiated	259,445,483	362,372,783
	625,327,563,666	609,513,239,884
General Investment etc.		
Inside Bangladesh (Mode wise)		

Bai-Murabaha and Quard	584,287,715,618	568,432,920,516
Hire-Purchase Sirkatul Meelk	40,685,959,283	40,623,624,791
Bai-Muajjal	2,417,804	2,417,804
Bai-Salam	92,025,478	91,903,990
	625,068,118,183	609,150,867,101
Outside Bangladesh	-	-
	625,068,118,183	609,150,867,101
7 Consolidated Other Assets		
First Security Islami Bank PLC.	4,744,487,290	5,445,876,453
Subsidiaries	1,907,872,804	1,838,363,883
	6,652,360,094	7,284,240,336
7 (a) Other Assets		
Inter - branch Transaction Account	245,652,076	6,246,809
Accrued Income	1,851,038,320	2,964,694,983
Advances, Deposits and Prepayment	1,590,674,314	1,571,504,212
Stock of Stationery	45,904,595	50,263,217
Suspense Account	2,998,111	6,873,471
Stamps on Hand	5,263,410	5,826,780
Protested Bills	64,164,134	64,164,134
Deferred Tax Assets	938,792,330	776,302,847
	4,744,487,290	5,445,876,453
8.1 Consolidated Al-Wadiah Current Accounts & Other Deposit Accounts		
First Security Islami Bank PLC.	34,015,782,173	33,714,787,140
First Security Islami Capital & Investment Ltd.	-	-
Less: Inter-company transaction	8,220,187	19,999,471
	34,007,561,986	33,694,787,669
8.1 (a) Al-Wadiah Current Accounts & Other Deposit Accounts		
Al-wadiah Current Deposits	4,606,285,440	5,786,565,950
Mudaraba Short Notice Deposits	21,818,589,315	21,904,164,181
Sundry Deposits	7,088,839,624	5,297,443,977
Unclaimed Dividend Account (Note 8.1.1)	40,771,352	41,625,395
Security Deposit Receipt	32,899,213	33,421,714
Foreign Currency Deposits	428,397,229	651,565,923
	34,015,782,173	33,714,787,140
	30.06.2025	31.12.2024
	BDT	BDT
8.1.1 Unclaimed Dividend Account		
FSIB Bonus shares Fraction	35,957	35,957
FSIB Cash Dividend-2020	10,154,801	10,160,781
FSIB Cash Dividend-2021	11,685,181	11,741,020
FSIB Cash Dividend-2023	18,895,413	19,687,637
	40,771,352	41,625,395
The BO Account Number-wise or Name-wise or Folio Number-wise Unclaimed Dividend Account contains huge number of pages which has been submitted to Bangladesh Securities and Exchange Commission.		
8.2 Bills Payable		
Pay Order Issued	3,199,963,311	4,042,774,052
Demand Draft Payable	1,448,468	1,615,747
Pay Slips Issued	86,479	95,757
	3,201,498,258	4,044,485,556
8.3 Mudaraba Savings Deposits		
As per BRPD Circular No. 06, dated 24 June 2007, total saving deposits amount is bifurcated into:		
9 % of total Mudaraba Savings Deposits	5,604,492,198	6,088,597,752

91% of total Mudaraba Savings Deposits		56,667,643,330	61,562,488,384
		62,272,135,528	67,651,086,136
8.4 Mudaraba Term Deposits including other Banks - Maturity wise Grouping			
Payable on Demand		3,328,762,085	3,518,126,503
Up to Three Months		100,068,030,516	105,312,337,090
From Three Months to Six Months		36,728,329,653	37,306,114,354
Above Six Months to One Year		57,678,312,525	58,877,664,798
Above One Year to Two Years		33,919,901,343	30,597,706,796
Above Two Years		47,118,298,350	50,379,494,508
		278,841,634,472	285,991,444,049
8.5 Other Mudaraba Deposits			
Mudaraba Deposit under Schemes		34,676,033,109	40,029,207,011
		34,676,033,109	40,029,207,011
9 Consolidated Other Liabilities			
First Security Islami Bank PLC.		58,912,462,052	42,884,794,465
Subsidiaries		442,721,516	427,818,158
		59,355,183,568	43,312,612,623
9 (a) Other Liabilities			
Current Tax Liabilities		1,967,697,245	1,981,984,929
Accumulated Provision against Investments		16,361,936,034	16,361,936,034
Profit/Rent/Compensation Suspense Account		21,173,911,261	10,534,238,413
Lease Liabilities		189,028,951	223,305,454
Accrued Profit and Expenses Payable		16,138,223,255	10,899,539,870
Provisions for diminution in value of Investments		381,472,960	381,472,960
Provision for Start up fund		123,100,284	123,100,284
Provisions for Other		1,830,400,000	1,830,400,000
Provision for Zakat		296,904,787	296,904,787
Provident Fund		3,930	11,978
Provision for Gratuity		67,429	2,655,314
Benevolent Fund		7,500	1,500
Compensation Realized		207,337,820	111,325,164
Others		240,887,632	137,917,778
		1,482,964	-
		58,912,462,052	42,884,794,465
		30.06.2025	31.12.2024
		BDT	BDT
10 Capital			
Authorized Capital			
3,000,000,000 Ordinary shares of Taka 10 each.		30,000,000,000	30,000,000,000
10.1 Issued, Subscribed and Paid-Up Capital			
1,208,139,379 Ordinary Shares of Taka 10 each issued		12,081,393,790	12,081,393,790
		12,081,393,790	12,081,393,790
10.2 History of paid-up capital			
Given below the history of raising share capital of First Security Islami Bank PLC.:			
Particulars	Allotment Year	Amount of Share Capital	Total Paid up Capital (Cumulative)
First (Subscription to the Memorandum & Articles of Association) at the time of Incorporation	1999	200,000,000	200,000,000
Paid up capital increase	2003	120,000,000	320,000,000
Paid up capital increase	2005	280,000,000	600,000,000
Paid up capital increase	2006	300,000,000	900,000,000
Paid up capital increase	2007	100,000,000	1,000,000,000
Paid up capital increase	2008	1,300,000,000	2,300,000,000
10% Bonus Share	2010	230,000,000	2,530,000,000
20% Right Share	2010	506,000,000	3,036,000,000
12% Bonus Share	2011	364,320,000	3,400,320,000
10% Bonus Share	2012	340,032,000	3,740,352,000

10% Bonus Share	2013	374,035,200	4,114,387,200
10% Bonus Share	2015	617,158,080	4,731,545,280
50% Right Share	2015	2,057,193,600	6,788,738,880
5% Bonus Share	2017	339,436,940	7,128,175,820
10% Bonus Share	2018	712,817,580	7,840,993,400
10% Bonus Share	2019	784,099,340	8,625,092,740
10% Bonus Share	2020	862,509,270	9,487,602,010
5% Bonus Share	2021	474,380,100	9,961,982,110
5% Bonus Share	2022	498,099,100	10,460,081,210
10% Bonus Share	2023	1,046,008,120	11,506,089,330
5% Bonus Share	2024	575,304,460	12,081,393,790
Total		12,081,393,790	

11 Statutory Reserve

Opening Balance	8,743,756,230	8,743,756,230
Add: Addition during the year	-	-
Closing Balance	8,743,756,230	8,743,756,230

This has been done at least @ 20% or more of the net profit before tax according to Sec. 24 of Bank Companies Act, 1991 Amendment 2013 and shall be maintained until & unless it equals to Paid-up Capital.

12 Consolidated Other Reserve

	30.06.2025 BDT	31.12.2024 BDT
First Security Islami Bank PLC.	3,585,552,047	3,585,552,047
Subsidiaries	41,300,000	41,300,000
Translation Reserve	(35,562,232)	(35,562,232)
	3,591,289,815	3,591,289,815
Less: Inter-company transaction	41,300,000	41,300,000
	3,549,989,815	3,549,989,815

12 (a) Other Reserve

Opening Balance	3,585,552,047	3,575,490,973
Add: Addition during the year	-	-
Add: Transferred from Asset Revaluation Reserve	-	10,061,074
Closing Balance	3,585,552,047	3,585,552,047

13 Assets Revaluation Reserve

Opening Balance	176,068,789	182,356,960
Add: Additional made this year	-	-
Add: Deferred tax impact on excess depreciation	-	3,772,903
Less: Transfer to Other Reserve	-	10,061,074
	176,068,789	176,068,789

14 Consolidated Retained Earnings

Opening Balance	(4,739,974,825)	1,048,425,554
Add: Post tax profit for the period	(16,917,102,553)	(4,028,280,402)
Less: Dividend paid during the period	-	1,184,594,802
Less: Dividend/Coupon Paid to Perpetual Bond Holder	-	556,800,000
Less: Non-controlling Interest	4,271,531	18,725,175
	(21,661,348,909)	(4,739,974,825)

14 (a) Retained Earnings

Opening Balance	(4,517,636,642)	1,183,175,862
Add: Post tax profit for the period	(16,925,819,963)	(3,993,403,577)
Less: Dividend paid during the period	-	1,150,608,927

Less: Dividend/Coupon Paid to Perpetual Bond Holder	-	556,800,000
	(21,443,456,605)	(4,517,636,642)
	Jan' 25 to Jun' 25 BDT	Jan' 24 to Jun' 24 BDT
15 Consolidated Provision for Investments during the period		
First Security Islami Bank PLC.	-	754,497,909
First Security Islami Capital & Investment Ltd.	11,000,000	11,000,000
	11,000,000	765,497,909
15 (a) Provision for Investments during the period		
Specific Provision for Classified Investment	-	593,780,195
General Provision	-	173,011,555
Off -Balance Sheet exposure	-	(12,293,841)
	-	754,497,909
	Jan' 25 to Jun' 25 BDT	Jan' 24 to Jun' 24 BDT
16 Consolidated Tax Expenses		
First Security Islami Bank PLC.	(55,586,554)	649,542,349
Subsidiaries	10,361,000	14,604,418
	(45,225,554)	664,146,767
16(a) Tax Expenses		
Current Tax	106,902,929	772,849,117
Deferred Tax	(162,489,483)	(123,306,768)
	(55,586,554)	649,542,349
Deferred Tax		
Taxable/(Deductible) Temporary Differences in Assets	1,324,929,050	1,036,181,803
Taxable/(Deductible) Temporary Differences in Liabilities	(3,828,375,264)	(3,030,069,573)
Net Taxable/(Deductible) Temporary Differences	(2,503,446,214)	(1,993,887,770)
Applicable tax rate	37.50%	37.50%
Deferred Tax (Asset)/Liability	(938,792,330)	(747,707,914)
Deferred Tax Asset up to December-2024	(776,302,847)	(624,401,146)
Deferred tax (income)/expense for the period -2025	(162,489,483)	(123,306,768)
17 Consolidated Net Asset Value Per Share (NAV)		
Net Asset Value	2,889,859,715	25,905,779,891
Weighted average number of shares outstanding	1,208,139,379	1,208,139,379
	2.39	21.44
Explanation for Decreasing NAV:		
Due to increased classified investment as on 30/06/2025, Net investment income has been decreased by the amount of BDT 1,977.53 crore as well as retained earnings has been decreased by the amount of BDT 1,692.14 crore at the end of 30 June 2025 compared to the previous year. As a result, consolidated Net Asset Value Per Share (NAV) has been decreased to 2.39 for the period ended 30 June 2025 from 21.44 for the same period of pervious year.		
17 (a) Net Asset Value Per Share (NAV)		
Net Asset Value	3,143,314,251	26,080,101,060
Weighted average number of shares outstanding	1,208,139,379	1,208,139,379
	2.60	21.59
18 Consolidated Earnings Per Share (EPS)		
Net Profit after tax for the period	(16,917,102,553)	902,252,766
Less: Profit attributable to Minority	4,271,531	6,380,320
Profit attributable to ordinary shareholders of parent	(16,921,374,084)	895,872,446
Weighted average number of shares outstanding	1,208,139,379	1,208,139,379
	(14.01)	0.74

We calculate Earnings per share in accordance with IAS-33 “Earnings Per Share” (EPS) and it is calculated by net profit or loss attributable to the shareholders dividing with the weighted average number of ordinary shares outstanding during the period. Due to increased classified investment as on 30/06/2025, Net Investment Income has been decreased by the amount of BDT 1,977.53 crore for the period ended 30 June 2025 compared to the previous year same period. As a result, EPS has been decreased to (14.01) for the period ended 30 June 2025 from 0.74 for the same period of previous year.

18 (a) Earnings Per Share (EPS)

Net Profit after tax for the period	(16,925,819,963)	889,231,705
Weighted average number of shares outstanding	1,208,139,379	1,208,139,379
	(14.01)	0.74
	Jan' 25 to Jun' 25 BDT	Jan' 24 to Jun' 24 BDT

19 Consolidated Net Operating Cash Flow Per Share (NOCFPS)

Net Cash Inflow/(Outflow) from Operating Activities	(26,665,144,191)	9,934,019,574
Weighted average number of shares outstanding	1,208,139,379	1,208,139,379
	(22.07)	8.22

Explanation for Decreasing NOCFPS:

Deposits Received from Customers and Placement from Banks & other Financial Institutions have been decreased by the amount of BDT 4,112.83 Crore at the end of 30 June 2025 compared to the previous year. As a result, the net operating cash inflow per share has been decreased to BDT (22.07) per share for the period ended 30 June 2025 compared to BDT 8.22 per share for the period ended 30 June 2024.

19 (a) Net Operating Cash Flow Per Share (NOCFPS)

Net Cash Inflow/(Outflow) from Operating Activities	(26,657,499,243)	9,920,390,723
Weighted average number of shares outstanding	1,208,139,379	1,208,139,379
	(22.06)	8.21

* Note no. 17 to 19(a) weighted average number of shares outstanding for the period ended 30 June 2024 has been restated.

20 Reconciliation of Net profit after Taxation & Operating Profit

Cash flows from Operating activities:

Net profit after Taxation	(16,917,102,553)	902,252,766
Provision for Tax	(45,225,554)	664,146,767
Provision for Investment share & Contingent Liability	20,000,000	954,779,170
(Increase)/Decrease profit receivable	1,113,656,663	499,921,775
Increase/(Decrease) profit payable on Deposits	4,162,461,186	3,864,139,272
Depreciation & Amortization of fixed Assets	314,385,128	299,973,015
Recoveries on investment previously written off	-	64,754
Income tax paid	(127,249,810)	(1,642,616,038)
Profit/(Loss) on sale of Bank's Assets	17,669,903	4,257,859
Effect of exchange rate changes on cash & cash equivalents	27,239,353	38,485,483
Operating profit before Changes operating assets & liabilities	(11,434,165,684)	5,585,404,823