



Quarterly Financial Statement March, 2023

Head Office



FINANCIAL STATEMENTS (Un-audited) OF FIRST SECURITY ISLAMI BANK LTD. FOR THE PERIOD ENDED 31 MARCH 2023

FIRST SECURITY ISLAMI BANK LTD. AND ITS SUBSIDIARIES CONDENSED CONSOLIDATED BALANCE SHEET (Un-audited) AS AT 31 MARCH 2023

	Notes	31.03.2023	31.12.2022
		BDT	BDT
PROPERTY AND ASSETS			
Cash	3	4,775,314,205	37,274,813,884
In hand (including foreign currencies)		3,521,616,227	3,954,792,300
Balance with Bangladesh Bank and its Agent Bank(s)		1,253,697,978	33,320,021,584
(including foreign currencies)			
Balance with other Banks and Financial Institutions	4	1,845,659,850	1,464,651,461
In Bangladesh	Г	1,320,794,389	414,301,251
Outside Bangladesh		524,865,461	1,050,350,210
Placement with Banks & Other Financial Institutions		18,096,031,000	13,839,455,000
Investments in Shares & Securities	5	25,470,093,839	26,562,627,283
Government	L L	21,673,120,000	22,773,120,000
Others		3,796,973,839	3,789,507,283
Investments	6	528,124,978,054	523,944,389,645
General Investment etc.	Γ	525,339,952,179	520,442,025,226
Bills Purchased and Negotiated		2,785,025,875	3,502,364,419
	L	2,703,023,073	3,302,301,117
Fixed Assets Including Premises, Furniture & Fixtures and Intangible Assets		6,868,287,264	6,887,649,871
Other Assets	7	7,237,404,315	6,454,845,654
Non Banking Assets		25,145,280	25,145,280
Total Assets	_	592,442,913,807	616,453,578,077
	=		
LIABILITIES AND CAPITAL			
LIABILITIES AND CAPITAL Liabilities Placement from Banks & Other Financial Institutions		71,495,465,097	80,954,959,224
Liabilities Placement from Banks & Other Financial Institutions			
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts	8.1	456,711,915,459	473,025,031,130
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts	8.1 8.2	456,711,915,459 45,096,091,583	473,025,031,130 43,366,521,444
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable		456,711,915,459 45,096,091,583 2,797,086,307	473,025,031,130 43,366,521,444 5,679,725,957
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits	8.2	456,711,915,459 45,096,091,583	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits	8.2 8.3	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310	473,025,031,130 43,366,521,444 5,679,725,957
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits	8.2 8.3 8.4	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond	8.2 8.3 8.4	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond	8.2 8.3 8.4 8.5	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000,000	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities	8.2 8.3 8.4	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000 28,537,489,033	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities	8.2 8.3 8.4 8.5	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000,000	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity	8.2 8.3 8.4 8.5	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000 28,537,489,033 569,394,869,589	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital	8.2 8.3 8.4 8.5 9 10.1	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000,000 28,537,489,033 569,394,869,589	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital Statutory Reserve	8.2 8.3 8.4 8.5 9 	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000,000 28,537,489,033 569,394,869,589 10,460,081,210 7,659,132,773	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838 10,460,081,210 7,550,143,181
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital Statutory Reserve Other Reserve	8.2 8.3 8.4 8.5 9 	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000 28,537,489,033 569,394,869,589 10,460,081,210 7,659,132,773 3,173,390,980	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838 10,460,081,210 7,550,143,181 3,173,390,980
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital Statutory Reserve Other Reserve Asset Revaluation Reserve	8.2 8.3 8.4 8.5 9 	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000 28,537,489,033 569,394,869,589 10,460,081,210 7,659,132,773 3,173,390,980 188,645,132	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838 10,460,081,210 7,550,143,181 3,173,390,980 188,645,132
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital Statutory Reserve Other Reserve Asset Revaluation Reserve Retained Earnings	8.2 8.3 8.4 8.5 9 	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000,000 28,537,489,033 569,394,869,589 10,460,081,210 7,659,132,773 3,173,390,980 188,645,132 1,202,775,651	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838 10,460,081,210 7,550,143,181 3,173,390,980 188,645,132 929,849,626
Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital Statutory Reserve Other Reserve Asset Revaluation Reserve	8.2 8.3 8.4 8.5 9 	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000 28,537,489,033 569,394,869,589 10,460,081,210 7,659,132,773 3,173,390,980 188,645,132	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838 10,460,081,210 7,550,143,181 3,173,390,980 188,645,132
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Liabilities Placement from Banks & Other Financial Institutions Deposits and Other Accounts Al-Wadia Current Deposits and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits Other Mudaraba Deposits Mudaraba Subordinated Bond Mudaraba Perpetual Bond Other Liabilities Total Liabilities Capital/Shareholders' equity Paid-up Capital Statutory Reserve Other Reserve Asset Revaluation Reserve Retained Earnings	8.2 8.3 8.4 8.5 9 	456,711,915,459 45,096,091,583 2,797,086,307 69,767,759,310 296,415,573,271 42,635,404,988 6,650,000,000 6,000,000,000 28,537,489,033 569,394,869,589 10,460,081,210 7,659,132,773 3,173,390,980 188,645,132 1,202,775,651	473,025,031,130 43,366,521,444 5,679,725,957 70,179,141,772 308,967,731,305 44,831,910,652 7,400,000,000 6,000,000,000 26,412,719,484 593,792,709,838 10,460,081,210 7,550,143,181 3,173,390,980 188,645,132 929,849,626

FIRST SECURITY ISLAMI BANK LTD. AND ITS SUBSIDIARIES CONDENSED CONSOLIDATED BALANCE SHEET (Un-audited) AS AT 31 MARCH 2023

31.03.2023	31.12.2022
BDT	BDT

OFF- BALANCE SHEET ITEMS

Contingent Liabilities

Acceptances and Endorsements	17,817,480,682	17,222,082,566
Letters of Guarantee	6,275,868,583	6,354,664,889
Irrevocable Letters of Credit	10,742,920,094	15,002,199,003
Bills for Collection	7,700,303,922	5,946,659,812
Other Contingent Liabilities	-	-
Total	42,536,573,281	44,525,606,270

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			

Undrawn Formal Standby Facilities, Credit Lines And Other Commitments Total

Total Off -Balance Sheet Items Including Contingent Liabilities

42,536,573,281 44,525,606,270

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Head of FAD(C.C) Company Secretary AML Director Dhaka; April 25, 2023

Q Chairman

FIRST SECURITY ISLAMI BANK LTD. AND ITS SUBSIDIARIES CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT (Un-audited) FOR THE PERIOD ENDED 31 MARCH 2023

	Nutri	Jan' 23 to Mar' 23	Jan' 22 to Mar' 22
Operating Income:	Notes	BDT	BDT
Investments Income		9,940,393,352	9,374,528,274
Profit Paid on Deposits		(7,508,698,029)	(6,555,038,587)
Net Investment Income		2,431,695,323	2,819,489,687
Income from Investment in shares and securities		224,155,406	190,025,144
Commission, Exchange and Brokerage		221,732,259	281,228,430
Other Operating Income		112,954,636	102,154,573
		558,842,301	573,408,147
Total Operating Income		2,990,537,624	3,392,897,834
Less: Operating Expenses			
Salary and Allowances		1,351,214,702	1,340,874,320
Rent, Taxes, Insurances, Electricity etc.		197,635,943	180,433,629
Legal Expenses		2,457,163	2,459,468
Postage, Stamps, Telecommunication etc.		39,307,584	35,147,941
Stationery, Printings, Advertisements etc.		54,251,953	70,411,246
Managing Director's Salary and Fees		5,800,778	5,667,252
Directors' Fees & Expenses		-	623,200
Shariah Supervisory Committee's Fees & Expenses		88,000	114,000
Audit Fees		283,750	283,750
Depreciation & Repair of Bank's Assets		249,298,596	215,228,106
Zakat Expenses		68,364,854	57,640,966
Other Expenses		288,886,450	254,177,734
Total Operating Expenses		2,257,589,773	2,163,061,612
Profit /(Loss) before Provision and Tax		732,947,851	1,229,836,222
Provisions for Investments including off-B/S items	15	176,014,758	279,232,590
Provisions for Diminution in Value of Investment in Shares		(7,550,299)	12,059,314
Total Provisions		168,464,459	291,291,904
Total Profit/(Loss) before Taxes		564,483,392	938,544,318
Provision for Current Tax		227,787,850	381,666,027
Deferred Tax Income		(50,480,437)	(14,832,964)
Total Provisions for Tax	16	177,307,413	366,833,063
Net Profit/(loss) after Tax		387,175,979	571,711,255
Net profit/(Loss) after tax attributable to:			
Equity holders of FSIBL		381,915,617	556,991,968
Non-controlling Interest		5,260,362	14,719,287
		387,175,979	571,711,255
Retained Earnings from Previous Year		929,849,625	887,102,932
Profit/(Loss) available for Appropriation		1,317,025,605	1,458,814,187
Appropriations:			
Statutory Reserve		108,989,592	178,880,992
Non-controlling Interest		5,260,362	14,719,287
		114,249,954	193,600,279
Retained Earnings Carried Forward		1,202,775,651	1,265,213,908
Earnings Per Share (EPS) previous year's figure re-stated	18	0.37	0.53

Managing Director Dhaka; April 25, 2023

9 Chairman

FIRST SECURITY ISLAMI BANK LTD. AND ITS SUBSIDIARIES CONDENSED CONSOLIDATED CASH FLOW STATEMENT (Un-audited) FOR THE PERIOD ENDED 31 MARCH 2023

	Jan' 23 to Mar' 23	Jan' 22 to Mar' 22
	BDT	BDT
A. Cash Flows from Operating Activities		
Investment Income Receipt	9,951,137,005	9,246,235,182
Profit paid on Deposits	(5,432,289,573)	(4,835,963,719)
Dividend Receipts	18,876,622	11,862,873
Fees & Commission Receipt	221,732,259	281,228,430
Recoveries from investment previously written off	-	-
Payment to Employees	(1,357,015,480)	(1,346,541,572)
Payment to Suppliers	(153,229,633)	(154,369,894)
Income Tax Paid	(460,317,189)	(486,700,493)
Receipts from Other Operating Activities	119,611,529	113,140,077
Payment for Other Operating Activities	(538,462,693)	(475,927,691)
Operating Profit before changes in Operating Assets & Liabilities	2,370,042,847	2,352,963,193
Increase/(Decrease) in Operating Assets & Liabilities		
(Increase)/decrease in Investments to Customers	(2,659,163,746)	(23,476,882,737)
(Increase)/decrease of Other Assets	(295,880,713)	(438,277,844)
(Increase)/decrease of Placement with Banks & other Financial Institutions	(4,256,576,000)	941,475,000
Increase/(decrease) of Deposits Received from Customers	(18,386,464,668)	12,428,065,069
Increase/(decrease) of Placement from Banks & other Financial Institutions	(9,459,494,127)	3,209,666,203
Increase/(decrease) of Other Liabilities	327,463,283	(52,939,108)
Cash Generated from Operating Assets & Liabilities	(34,730,115,971)	(7,388,893,418)
Net Cash Inflow/(Outflow) from Operating Activities	(32,360,073,124)	(5,035,930,225)
B. Cash Flows from Investing Activities		
(Purchase)/ Sale of Shares and Securities	1,092,533,444	1,483,930,386
Purchase of Property, Plant and Equipment	(134,513,742)	(262,238,154)
Sale of Property, Plant and Equipment	467,600	837,460
Net Cash Inflow/(Outflow) from Investing Activities	958,487,302	1,222,529,692
C. Cash Flows from Financing Activities		
Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond	(750,000,000)	(950,000,000)
Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond	-	-
Profit paid on Lease Liabilities	(3,059,459)	(4,113,640)
Dividend/Coupon Paid in Cash	-	-
Net Cash Inflow/(Outflow) from Financing Activities	(753,059,459)	(954,113,640)
D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)	(32,154,645,281)	(4,767,514,172)
E. Effect of Exchange Rate Change on Cash & Cash Equivalents	(11,759,249)	(8,070,876)
F. Opening Cash & Cash Equivalents	38,787,378,585	36,163,559,871
G. Closing Cash & Cash Equivalents (D+E+F)	6,620,974,055	31,387,974,823
The above closing Cash and Cash Equivalents include:	, , , , , , , , , , , , , , , , , , , ,	,,
Cash in Hand (Including Foreign Currencies)	3,521,616,227	2,986,300,895
	3,099,357,828	28,401,673,928
Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks		

am Head of FAD(C.C) Company Secretary AMI Director Dhaka; April 25, 2023

Chairman

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

FOR THE PERIOD ENDED 31 MARCH 2023

Particulars	Paid-up Capital BDT	Statutory Reserve BDT	Other Reserve BDT	Assets Reval. Reserve BDT	Retained Earnings BDT	Non-controlling Interest BDT	Total BDT
	bb1	bb1					DD1
Balance as on 01 January 2023	10,460,081,210	7,550,143,181	3,173,390,980	188,645,132	929,849,626	358,758,111	22,660,868,239
Changes in Accounting Policy	-	-	-	-	-	-	-
Restated Balance	10,460,081,210	7,550,143,181	3,173,390,980	188,645,132	929,849,626	358,758,111	22,660,868,239
Net Profit for the Year	-	-	-	-	387,175,979	-	387,175,979
Bonus Share Issued	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-
Profit/Coupon paid to perpetual bond holder	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	108,989,592	-	-	(108,989,592)	-	-
Revaluation Reserve to Other Reserve	-	-	-	-	-	-	-
Capital Increase in Subsidiary	-	-	-	-	-	-	-
Non-controlling Interest	-	-	-	-	(5,260,362)	5,260,362	-
Deferred tax impact on Revaluation Reserve	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-
Total Group Shareholders' Equity as on 31	10,460,081,210	7,659,132,773	3,173,390,980	188,645,132	1,202,775,651	364,018,473	23,048,044,218
March 2023	10,400,001,210	7,039,132,775	5,175,576,700	100,043,132	1,202,775,051	304,010,473	25,040,044,210
FOR THE PERIOD ENDED 31 MARCH 2022							
Balance as on 01 January 2022	9,961,982,110	6,456,663,581	2,843,074,725	194,933,303	887,102,932	373,503,376	20,717,260,026
Net Profit for the Year	-	-	-	-	571,711,255	-	571,711,255
Bonus Share Issued	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-	-
Profit/Coupon paid to perpetual bond holder	-	-	-	-	-	-	-
Transfer to Statutory Reserve	-	178,880,992	-	-	(178,880,992)	-	-
Transfer to Other Reserve	-	-	-	-	-	-	-
Revaluation Reserve to Other Reserve	-	-	-	-	-	-	-
Capital Increase in Subsidiary	-	-	-	-	-	-	-
Non-controlling Interest	-	-	-	-	(14,719,287)	14,719,287	-
Deferred tax impact on Revaluation Reserve	-	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-	-
Total Group Shareholders' Equity as on 31	0.061.082.110	6 625 544 572	2 842 074 725	104 022 202	1 265 212 000	200 222 ((2	01 000 071 001
March 2022	9,961,982,110	6,635,544,573	2,843,074,725	194,933,303	1,265,213,908	388,222,663	21,288,971,281

Head of FAD(C.C) Company Secretary 0 Manitging Dire Director 81 Dhaka; April 25, 2023

Chairman

FIRST SECURITY ISLAMI BANK LTD. CONDENSED BALANCE SHEET (Un-audited) AS AT 31 MARCH 2023

	Notes	31.03.2023 BDT	31.12.2022 BDT
PROPERTY AND ASSETS			
Cash	3(a)	4,756,699,729	37,256,204,252
In hand (including foreign currencies)		3,503,001,751	3,936,182,668
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)	ļ	1,253,697,978	33,320,021,584
Balance with other Banks and Financial Institutions	4(a)	1,685,013,055	1,349,723,787
In Bangladesh Outside Bangladesh		1,185,505,585 499,507,470	324,731,568
	l		1,024,992,219
Placement with Banks & Other Financial Institutions		18,096,031,000	13,839,455,000
Investments in Shares & Securities	5(a)	25,141,173,678	26,235,423,314
Government		21,673,120,000	22,773,120,000
Others	l	3,468,053,678	3,462,303,314
Investments	6(a)	528,977,329,765	524,795,151,026
General Investment etc.		526,192,303,890	521,292,786,607
Bills Purchased and Negotiated		2,785,025,875	3,502,364,419
Fixed Assets Including Premises, Furniture & Fixtures and Intangible Assets		6,858,291,450	6,877,634,336
Other Assets	7(a)	5,931,986,933	5,109,057,017
Non Banking Assets		25,145,280	25,145,280
Total Assets	-	591,471,670,890	615,487,794,012
LIABILITIES AND CAPITAL Liabilities			
Placement from Banks & Other Financial Institutions		71,040,796,110	80,484,391,794
Deposits and Other Accounts		456,787,792,570	473,046,316,737
Al-Wadia Current Deposits and Other Deposit Accounts	8.1(a)	45,171,968,694	43,387,807,051
Bills Payable	8.2	2,797,086,307	5,679,725,957
Mudaraba Savings Deposits	8.3	69,767,759,310	70,179,141,772
Mudaraba Term Deposits	8.4	296,415,573,271	308,967,731,305
Other Mudaraba Deposits	8.5	42,635,404,988	44,831,910,652
Mudaraba Subordinated Bond		6,650,000,000	7,400,000,000
Mudaraba Perpetual Bond		6,000,000,000	6,000,000,000
Other Liabilities	9(a)	28,176,431,308	26,116,875,125
Total Liabilities	_	568,655,019,988	593,047,583,656
Capital/Shareholders' equity	r		
Paid-up Capital	10.1	10,460,081,210	10,460,081,210
Statutory Reserve	11	7,659,132,773	7,550,143,181
Other Reserve	12(a)	3,152,659,895	3,152,659,895
Assets Revaluation Reserve	13	188,645,132	188,645,132
Retained Earnings	14(a)	1,356,131,893	1,088,680,938
Total Shareholders' Equity	-	22,816,650,902	22,440,210,356
Total Liabilities and Shareholders' Equity	-	591,471,670,890	615,487,794,012

FIRST SECURITY ISLAMI BANK LTD. CONDENSED BALANCE SHEET (Un-audited) AS AT 31 MARCH 2023

	31.03.2023	31.12.2022
	BDT	BDT
OFF- BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and Endorsements	17,817,480,682	18,537,397,519
Letters of Guarantee	6,275,868,583	6,194,871,105
Irrevocable Letters of Credit	10,742,920,094	9,677,652,974
Bills for Collection	7,700,303,922	8,452,072,863
Other Contingent Liabilities	-	-
Total	42,536,573,281	42,861,994,461
-		
Other Commitments		
Documentary Credits And Short Term Trade Related Transactions	-	-
Documentary Credits And Short Term Trade Related Transactions Forward Assets Purchased And Forward Deposits Placed	-	- -
	- - -	- -
Forward Assets Purchased And Forward Deposits Placed	- - -	- - -
Forward Assets Purchased And Forward Deposits Placed Undrawn Note Issuance And Revolving Underwriting Facilities	- - - -	- - -
Forward Assets Purchased And Forward Deposits Placed Undrawn Note Issuance And Revolving Underwriting Facilities Undrawn Formal Standby Facilities, Credit Lines And Other Commitments	- - - -	- - -
Forward Assets Purchased And Forward Deposits Placed Undrawn Note Issuance And Revolving Underwriting Facilities Undrawn Formal Standby Facilities, Credit Lines And Other Commitments	- - - -	- - - -
	-	

army Mead of FAD(C.C) Company Secretary AMD & OFO Ma Director Dhaka; April 25, 2023

Chairman

FIRST SECURITY ISLAMI BANK LTD. CONDENSED PROFIT AND LOSS ACCOUNT (Un-audited) FOR THE PERIOD ENDED 31 MARCH 2023

	N T .	Jan' 23 to Mar' 23	Jan' 22 to Mar' 22
Operating Income:	Notes	BDT	BDT
Investments Income		9,904,158,387	9,332,241,507
Profit Paid on Deposits		(7,508,698,029)	(6,555,038,587)
Net Investment Income		2,395,460,358	2,777,202,920
Income from Investment in Shares and Securities		217,498,513	179,039,640
Commission, Exchange and Brokerage		219,081,117	273,429,337
Other Operating Income		112,725,021	98,951,916
		549,304,651	551,420,893
Total Operating Income		2,944,765,009	3,328,623,813
Less: Operating Expenses			
Salary and Allowances		1,346,109,917	1,335,722,004
Rent, Taxes, Insurances, Electricity etc.		195,833,035	178,881,066
Legal Expenses		2,457,163	2,459,468
Postage, Stamps, Telecommunication etc.		39,143,144	34,969,184
Stationery, Printings, Advertisements etc.		54,008,372	70,103,846
Managing Director's Salary and Fees		4,661,339	4,599,608
Directors' Fees & Expenses		-	211,200
Shariah Supervisory Committee's Fees & Expenses		88,000	114,000
Audit Fees		230,000	230,000
Depreciation & Repair of Bank's Assets		249,272,991	215,107,298
Zakat Expenses		68,364,854	57,640,966
Other Expenses		278,183,775	242,888,311
Total Operating Expenses		2,238,352,590	2,142,926,951
Profit/(Loss) before Provision and Tax		706,412,419	1,185,696,862
Provisions for Investments including off-B/S items	15(a)	172,014,758	279,232,590
Provisions for Diminution in Value of Investment in Shares		(10,550,299)	12,059,314
Total Provisions		161,464,459	291,291,904
Total Profit/(Loss) before Taxes		544,947,960	894,404,958
Provision for Current Tax		218,987,850	367,566,027
Deferred Tax (Income)/Expenses		(50,480,437)	(14,832,964)
Total Provisions for Tax	16(a)	168,507,413	352,733,063
Net Profit/(Loss) after Tax		376,440,547	541,671,895
Retained Earnings from Previous Year		1,088,680,939	1,024,301,103
Profit/(Loss) available for Appropriation		1,465,121,486	1,565,972,997
Appropriations:			
Statutory Reserve		108,989,592	178,880,992
		108,989,593	178,880,992
Retained Earnings Carried Forward		1,356,131,894	1,387,092,006
Earnings Per Share (EPS) previous year's figure re-stated	18(a)	0.36	0.52

amo Head of FAD(C.C) Company Secretary FO Director AMD Mar 80 iging 1 Dhaka; April 25, 2023

Chairman

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FIRST SECURITY ISLAMI BANK LTD. CONDENSED CASH FLOW STATEMENT (Un-audited) FOR THE PERIOD ENDED 31 MARCH 2023

	Jan' 23 to Mar' 23	Jan' 22 to Mar' 22
	BDT	BDT
A. Cash Flows from Operating Activities		
Investment Income Receipt	9,895,068,306	9,203,948,415
Profit paid on Deposits	(5,432,289,573)	(4,835,963,719)
Dividend Receipts	18,876,622	11,862,873
Fees & Commission Receipt	219,081,117	273,429,337
Recoveries from investment previously written off		-
Payment to Employees	(1,350,771,256)	(1,340,321,612)
Payment to Suppliers	(152,986,052)	(154,062,494)
Income Tax Paid	(453,084,982)	(479,294,830)
Receipts from Other Operating Activities	112,725,021	98,951,916
Payment for Other Operating Activities	(527,292,361)	(472,490,469)
Operating Profit before changes in Operating Assets & Liabilities	2,329,326,842	2,306,059,417
Increase/(Decrease) in Operating Assets & Liabilities		
(Increase)/decrease in Investments to Customers	(2,654,175,738)	(23,719,222,409)
(Increase)/decrease of Other Assets	(280,706,652)	(131,439,362)
(Increase)/decrease of Placement with Banks & other Financial Institutions	(4,256,576,000)	941,475,000
Increase/(decrease) of Deposits Received from Customers	(18,331,873,164)	12,406,039,964
Increase/ (decrease) of Placement from Banks & other Financial Institutions	(9,443,595,684)	3,174,458,127
Increase/(decrease) of Other Liabilities	278,000,355	(24,761,067)
Cash Generated from Operating Assets & Liabilities	(34,688,926,883)	(7,353,449,748)
Net Cash Inflow/(Outflow) from Operating Activities	(32,359,600,041)	(5,047,390,331)
B. Cash Flows from Investing Activities		
(Purchase)/ Sale of Shares and Securities	1,094,249,636	1,494,352,155
Purchase of Property, Plant and Equipment	(134,513,742)	(261,648,809)
Sale of Property, Plant and Equipment	467,600	837,460
Net Cash Inflow/(Outflow) from Investing Activities	960,203,494	1,233,540,806
C. Cash Flows from Financing Activities		
Receipt/(Redemption) for Issuance of Mudaraba Subordinated Bond	(750,000,000)	(950,000,000)
Receipt/(Redemption) for Issuance of Mudaraba Perpetual Bond	(750,000,000)	(550,000,000)
Profit paid on Lease Liabilities	(3,059,459)	(3,664,402)
-	(3,039,439)	(5,004,402
Dividend/Coupon Paid in Cash	(752.050.450)	-
Net Cash Inflow/(Outflow) from Financing Activities	(753,059,459)	(953,664,402)
D. Net Increase/(Decrease) of Cash & Cash Equivalents (A+B+C)	(32,152,456,006)	(4,767,513,926)
Effect of Exchange Rate Change on Cash & Cash Equivalents	(11,759,249)	(8,070,876)
E. Opening Cash & Cash Equivalents	38,605,928,039	35,992,087,137
F. Closing Cash & Cash Equivalents (D+E)	6,441,712,784	31,216,502,335
The above closing Cash and Cash Equivalents include:		
	3,503,001,751	2,971,614,629
Uash in Hand (Including Foreign Ultrencies)	2,938,711,033	28,244,887,706
Cash in Hand (Including Foreign Currencies) Balance with Bandadesh Bank and its Agent Bank(s) and Other Banks		20,211,007,700
Balance with Bangladesh Bank and its Agent Bank(s) and Other Banks	6,441,712,784	31,216,502,335

Chairman

Director

Dhaka; April 25, 2023

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Head of FAD(C.C) Company Secretary

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

FOR THE PERIOD ENDED 31 MARCH 2023

Particulars	Paid-up Capital BDT	Statutory Reserve	Other Reserve	Assets Reval. Reserve BDT	Retained Earnings BDT	Total BDT
Balance as on 01 January 2023	10,460,081,210		3,152,659,895		1,088,680,938	
Changes in Accounting Policy	10,400,081,210	7,550,143,181		188,645,132	1,088,080,938	22,440,210,355
Restated Balance	10,460,081,210	7,550,143,181	3,152,659,895	188,645,132	1,088,680,938	22,440,210,355
Net Profit for the Year					376,440,547	376,440,547
Bonus Share Issued	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-
Profit/Coupon paid to perpetual bond holder	-	-	-	-	-	-
Transfer to Statutory Reserve	-	108,989,592	-	-	(108,989,592)	-
Transfer to Other Reserve	-	-	-	-	-	-
Revaluation Reserve transfer to Other Reserve	-	-	-	-	-	-
Deferred tax impact on Revaluation Reserve	-	-	-	-	-	-
Total Group Shareholders' Equity as on 31 March 2023	10,460,081,210	7,659,132,773	3,152,659,895	188,645,132	1,356,131,893	22,816,650,902
FOR THE PERIOD ENDED 31 MARCH 2022						
Balance as on 01 January 2022	9,961,982,110	6,456,663,581	2,838,947,004	194,933,303	1,024,301,103	20,476,827,100
Net Profit for the Year	-	-	-	-	541,671,895	541,671,895
Bonus Share Issued	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	-
Profit/Coupon paid to perpetual bond holder	-	-	-	-	-	-
Transfer to Statutory Reserve	-	178,880,992	-	-	(178,880,992)	-
Transfer to Other Reserve	-	-	-	-	-	-
Revaluation Reserve transfer to Other Reserve	-	-	-	-	-	-
Deferred tax impact on Revaluation Reserve		-	-			-
Total Group Shareholders' Equity as on 31 March 2022	9,961,982,110	6,635,544,572	2,838,947,004	194,933,303	1,387,092,006	21,018,498,995

Mead of FAD(C.C) Company Secretary Manuging Direct FO AMD & C Director Dhaka; April 25, 2023

Chairman

First Security Islami Bank Ltd. And Its Subsidiaries

Selective Notes to the Financial Statements

As at and for the period ended 31 March 2023

1 Corporate Information:

1.1 Status of the Bank

First Security Islami Bank Ltd. (hereinafter referred to as "the Bank or FSIBL") 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) Ltd. and Chittagong Stock Exchange (CSE) Ltd. Presently the Bank carries out its banking activities through its 88 Agent outlets, 162 Sub-branches and 204 branches in the country. The Bank had no overseas branches as at March 31, 2023.

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 Ltd. 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.

1.5 Off Shore Banking Unit:

Off-shore Banking Unit (OBU) is a Separate business unit of First Security Islami Bank Limited, 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 31 March 2023 have been prepared in accordance with International Accounting Standard (IAS), International Financial Reporting Standard (IFRS), Income Tax Ordinance 1984, 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 year ended 31 March 2023.

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 "Cash Flow Statement" 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 Finance Act 2022 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 incompliance 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. 56.77 Crore as on 31 March 2023. 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 2023 to 31st March 2023. **2.8 Others**

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

BDT BDT 3 Consolidated Cash First Security Islami Earlie Limited Subsidiaries 4,756,699,729 (8,614,476 7,7256,204,222 (8,614,476 3(a) Cash Cash in Hand (including foreign currencies) Balance with Bangladesh Bank and its Agent Bank 4,756,699,729 3,303,0021,584 4 Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited Subsidiaries 1,645,013,055 (1,149,722,787) 4 Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited Subsidiaries 1,645,013,055 (1,149,722,787) 4(a) Balance with Other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh 1,185,505,585 (1,024,022,219) 5 Consolidated Investments in Shares and Securities Government Security Islami Bank Limited Subsidiaries 22,141,173,678 (22,247,0193,839) 22,62,627,233 5(a) Investment in Shares and Securities Government Securities Government Securities 10,300,000,000 (1,1,373,120,000) 11,400,000,000 (1,1,373,120,000) Bangladesh foort. Islami Bond Investment in Malamba Prepenal Bond - A1 Arafi Islami Bank Investment in Bank Limited Subordinated Bond Investment in Malamba Prepenal Bond - A1 Arafi Islami Bank Investment in Malamba Prepenal Bond - A1 Arafi Islami Bank Investment in Malamba Prepenal Bond - Standard Bank Ead. Quoted/Unquoted Shares 324,623,578 (3,462,635,788) 322,227,312,0000 (30,000,000 (0,000,0000)			31.03.2023	31.12.2022
First Security Islami Bank Limited Subsidiaries 4,756,699,729 18,614,476 37,256,204,252 18,609,629 3(a) Cash Cash in Hand (including foreign currencies) Balance with Bangladesh Bank and its Agent Bank 5,503,001,751 3,530,5018,2668 5,935,012,618,668 4. Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited Inside Bangladesh 1,685,013,055 1,1497,725,787 1,499,725,787 4. Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited Inside Bangladesh 1,685,013,055 1,1497,725,787 1,494,651,461 4. Obsolidated Investments in Shares and Securities First Security Islami Bank Limited Subsidiaries 1,185,505,585 1,244,731,568 1,247,731,568 5 Consolidated Investments in Shares and Securities Government Securities Bangladesh Govt. Islamic Bond Investment in Shares and Securities Bangladesh Govt. Islamic Bond Investment in Beaking Green-Sukuk al Ististinan Investment in Beaking Green-Sukuk al I			BDT	BDT
First Security Islami Bank Limited Subsidiaries 4,756,699,729 18,614,476 37,256,204,252 18,609,629 3(a) Cash Cash in Hand (including foreign currencies) Balance with Bangladesh Bank and its Agent Bank 5,503,001,751 3,530,5018,2668 5,935,012,618,668 4. Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited Inside Bangladesh 1,685,013,055 1,1497,725,787 1,499,725,787 4. Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited Inside Bangladesh 1,685,013,055 1,1497,725,787 1,494,651,461 4. Obsolidated Investments in Shares and Securities First Security Islami Bank Limited Subsidiaries 1,185,505,585 1,244,731,568 1,247,731,568 5 Consolidated Investments in Shares and Securities Government Securities Bangladesh Govt. Islamic Bond Investment in Shares and Securities Bangladesh Govt. Islamic Bond Investment in Beaking Green-Sukuk al Ististinan Investment in Beaking Green-Sukuk al I	3	Consolidated Cash		
Subsidiaries 18,614,476 18,609,632 3(a) Cash 4,775,314,205 37,274,813,884 3(a) Cash in Hand (including foreign currencies) 3,503,001,751 3,3320,021,584 3(b) Cash in Hand (including foreign currencies) 3,503,001,751 3,320,021,584 4 Consolidated Balance with Other Banks and Financial Institutions 1,685,013,055 1,349,723,787 1 Isside Bangladesh 1,185,595,885 1,464,651,461 14,022,767 1 Isside Bangladesh 1,185,595,885 1,349,723,787 1,024,922,219 5 Consolidated Investments in Shares and Securities 1,668,013,005 1,349,723,787 5 Consolidated Investments in Shares and Securities 1,024,922,219 1,024,922,219 6 Government Securities 10,300,000,000 11,473,678 322,623,743 5 Consolidated Investments in Shares and Securities 80,000,000 11,973,7120,000 21,733,120,000 21,733,120,000 22,773,120,000 22,773,120,000 21,673,120,000 21,673,120,000 21,673,120,000 21,673,120,000 21,673,120,000 21,673,120,000 <td>5</td> <td></td> <td>4 756 699 729</td> <td>37 256 204 252</td>	5		4 756 699 729	37 256 204 252
3(a) Cash Cash in Hand (including foreign currencies) 3,503,001,751 Balance with Bangladesh Bank and its Agent Bank 3,503,001,751 4.775,514,285 3,7256,204,252 4 Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited 1,685,013,055 1.685,013,055 1,444,651,461 4(a) Balance with Other Banks and Financial Institutions Inside Bangladesh 1,685,013,055 Ourside Hangladesh 1,145,505,585 Ourside Hangladesh 1,148,505,585 Ourside Bangladesh 1,148,505,585 Ourside Hangladesh 1,149,723,787 5 Consolidated Investments in Shares and Securities 1,149,723,787 First Security Islami Bank Limited 25,141,173,678 26,256,267,283 5(a) Investment in Subares and Securities 0,300,000,000 11,490,000,000 Bangladesh Govr. Islamis Bond 1,349,723,787 26,626,227,283 26,566,267,283 5(a) Investment in Subares and Securities 0,300,000,000 11,473,120,000 11,473,120,000 11,473,120,000 11,490,000,000 <td></td> <td></td> <td></td> <td></td>				
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Cash in Hand (including foreign currencies) 3,503,001,751 3,936,182,668 Balance with Bangladesh Bank and its Agent Bank 4,756,099,729 33,220,021,584 4 Consolidated Balance with Other Banks and Financial Institutions 1,685,013,055 1,349,723,787 First Security Islami Bank Limited 1,685,013,055 1,446,651,461 4(a) Balance with Other Banks and Financial Institutions 1,685,013,055 1,446,651,461 1.01,927,674 1,464,651,461 1,464,651,461 1,446,651,461 4(a) Balance with Other Banks and Financial Institutions 1,185,505,583 3,24,731,568 1.01,927,674 1,464,651,461 1,444,651,461 4(a) Balance with Other Banks and Securities 1,185,505,583 3,24,731,568 0.013dted Investments in Shares and Securities 25,141,173,678 26,255,423,314 3.220,0161 3,272,03,069 25,470,093,839 26,562,627,283 5(a) Investment Shake Bond 10,300,000,000 11,473,120,000 11,473,120,000 1.140,000,000,001 10,300,000,000 11,473,120,000 22,773,120,000 23,770,93,839 26,562,627,283 5(a) Investment in Madrahab Perpenual Bond - Standard Bank Link<			1,110,011,200	57,27 1,015,001
Balance with Bangladesh Bank and its Agent Bank 1.253,077.978 33,320,021,584 4 Consolidated Balance with Other Banks and Financial Institutions 1.685,013,055 1.349,723,787 Subsidiaries 1.695,013,055 1.446,651,461 1.464,651,461 4(a) Balance with Other Banks and Financial Institutions 1.845,659,880 1.464,651,461 4(a) Balance with Other Banks and Financial Institutions 1.185,505,585 324,731,568 1.185,505,585 1.1445,659,880 1.464,651,461 4(a) Balance with Other Banks and Securities 1.185,505,585 324,731,568 First Security Islami Bank Limited 25,141,173,678 26,235,423,314 327,203,969 25,470,093,839 26,562,627,283 26,626,27,283 26,626,27,283 5(a) Investment Securities 00,000,000 11,400,000,000 11,400,000,000 BDG Investment Sukuk (ijara Sukuk) 12,673,120,000 21,673,120,000 22,773,120,000 21,673,120,000 11,373,120,000 11,373,120,000 11,373,120,000 11,400,000,000,01 0,000,000,00 0,000,000,00 0,000,000,00 0,0000,000,00 0,000,000,00	3(a)		·	
4.756,699,729 37,256,204,252 4.000000000000000000000000000000000000		· · · · · · · · · · · · · · · · · · ·		
4 Consolidated Balance with Other Banks and Financial Institutions First Security Islami Bank Limited 1,685,013,055 1,349,723,787 Subsidiaries 1,845,659,880 1,464,651,461 4(a) Balance with Other Banks and Financial Institutions 1,845,659,880 1,464,651,461 4(a) Balance with Other Banks and Financial Institutions 1,845,659,880 1,464,651,461 4(a) Balance with Other Banks and Financial Institutions 1,845,659,880 1,024,992,219 1.085,013,055 1,349,723,787 5 Consolidated Investments in Shares and Securities First Security Islami Bank Limited 25,141,173,678 26,235,423,314 328,920,161 327,203,969 25,470,093,839 26,562,627,283 5(a) Investment is Nhares and Securities 5 6 60 10,300,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000,000 11,400,000		Balance with Bangladesh Bank and its Agent Bank		
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Subsidiaries 160,646,795 114,927,674 4(a) Balance with Other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh 1,185,505,583 324,731,568 Outside Bangladesh 1,185,505,583 324,731,568 1,024,992,219 1,685,013,055 1,349,723,787 1,685,013,055 1,349,723,787 5 Consolidated Investments in Shares and Securities First Security Islami Bank Limited Subsidiaries 26,235,423,314 327,203,969 5(a) Investments in Shares and Securities Government Scurities 10,300,000,000 11,400,000,000 Bangladesh Cort, Islami Bond 10,300,000,000 11,400,000,000 11,400,000,000 Bangladesh Cort, Islami Bond 10,300,000,000 11,400,000,000 11,400,000,000 Bangladesh Cort, Islami Bond 10,300,000,000 11,400,000,000 11,400,000,000 Investment in Mudaraba Perpetual Bond - M Arafa Islami Bank Investment in Mudaraba Perpetual Bond - Standard Bank Ltd. 80,000,000 600,000,000 Quoted/Unquoted Shares 528,927,329,765 524,795,151,026 528,927,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054,873 352,3944,389,645	4	Consolidated Balance with Other Banks and Financial Institution	ns	
4(a) Balance with Other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh 1,845,659,850 1,464,651,461 4(a) Balance with Other Banks and Financial Institutions Inside Bangladesh 1,185,505,585 3,24,731,568 Outside Bangladesh 1,185,505,585 1,024,992,219 1,685,013,055 1,349,723,787 5 Consolidated Investments in Shares and Securities First Security Islami Bank Limited Subsidiaries 25,141,173,678 26,523,423,314 327,203,969 5(a) Investment is In Shares and Securities Government Securities 10,300,000,000 11,400,000,000 Bangladesh Govt. Islamic Bond Investment in Studicab Perpetual Bond - Al Arafa Islami Bank Investment in Mudaraba Perpetual Bond - Standard Bank Ltd. 80,000,000 600,000,000 1,000,000,000 Quoted/Unquoted Shares 34,668,636,678 34,664,633,634 26,235,423,314 34,666,836,768 26,242,303,314 6 Consolidated General Investment First Security Islami Bank Limited Less: Inter-company transaction (Investment in Subsidiary) 528,977,329,765 524,795,151,026 850,761,381 34,666,636,768 34,662,303,314 34,668,636,768 34,662,303,890 3,502,364,419 528,977,329,765 524,795,151,026 Gene		First Security Islami Bank Limited	1,685,013,055	1,349,723,787
4(a) Balance with Other Banks and Financial Institutions Inside Bangladesh 1,185,505,585 Ourside Bangladesh 1,124,902,219 5 Consolidated Investments in Shares and Securities First Security Islami Bank Limited 25,141,173,678 Subsidiaries 25,470,093,839 5(a) Investments in Shares and Securities Government Securities 25,470,093,839 Bangladesh Govt. Islamic Bond 10,300,000,000 BDG Investment Sukuk (jara Sukuk) 11,400,000,000 Dirvestment in Stares and Securities 80,000,000 Government Securities 80,000,000 Subordinated Bond 10,300,000,000 Investment in Stares and Securities 80,000,000 Quoted/Unquoted Shares 80,000,000 Quoted/Unquoted Shares 3,462,303,314 25,24,795,151,026 524,795,151,026 Liss: Inter-company transaction (Investment in Subsidiary) 528,977,329,765 524,192,538,751 524,795,151,026 General Investment etc. 526,192,303,890 Inside Bangladesh (Mode wise) 524,795,151,026 Bai-Murabah and Quard 485,952,668,101 Harshand		Subsidiaries	160,646,795	114,927,674
Inside Bangladesh 1,185,505,585 324,731,568 Outside Bangladesh 1,185,505,585 1,242,992,219 J. Consolidated Investments in Shares and Securities 1,185,505,585 1,242,992,219 First Security Islami Bank Limited 25,141,173,678 26,235,423,314 Subsidiaries 25,470,093,839 26,562,627,283 5(a) Investments in Shares and Securities 0,300,000,000 11,400,000,000 Bugladesh Govt. Islamic Bond 10,300,000,000 11,400,000,000 BUG Investment Sukuk (Jara Sukuk) 21,673,120,000 22,773,120,000 Others 80,000,000 80,000,000 Subordinated Bond A farfa Islami Bank 80,000,000 Investment in Studiaraba Perpetual Bond - Standard Bank Ltd. 80,000,000 10,000,000,000 Quoted/Unquoted Shares 80,000,000 10,000,000,000 10,000,000,000 12,03,314 25,411,173,678 26,235,423,314 6 Consolidated General Investment 528,977,329,765 524,995,151,026 Ease: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 521,292,786,607 Sills Purchased and Negotiated 526,192,303,890 521,292,786,607 <t< td=""><td></td><td></td><td>1,845,659,850</td><td>1,464,651,461</td></t<>			1,845,659,850	1,464,651,461
Inside Bangladesh 1,185,505,585 324,731,568 Outside Bangladesh 1,185,505,585 1,242,992,219 J. Consolidated Investments in Shares and Securities 1,185,505,585 1,242,992,219 First Security Islami Bank Limited 25,141,173,678 26,235,423,314 Subsidiaries 25,470,093,839 26,562,627,283 5(a) Investments in Shares and Securities 0,300,000,000 11,400,000,000 Bugladesh Govt. Islamic Bond 10,300,000,000 11,400,000,000 BUG Investment Sukuk (Jara Sukuk) 21,673,120,000 22,773,120,000 Others 80,000,000 80,000,000 Subordinated Bond A farfa Islami Bank 80,000,000 Investment in Studiaraba Perpetual Bond - Standard Bank Ltd. 80,000,000 10,000,000,000 Quoted/Unquoted Shares 80,000,000 10,000,000,000 10,000,000,000 12,03,314 25,411,173,678 26,235,423,314 6 Consolidated General Investment 528,977,329,765 524,995,151,026 Ease: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 521,292,786,607 Sills Purchased and Negotiated 526,192,303,890 521,292,786,607 <t< td=""><td>4(a)</td><td>Palance with Other Banks and Einspeid Institutions</td><td></td><td></td></t<>	4(a)	Palance with Other Banks and Einspeid Institutions		
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1,685,013,055 1,349,723,787 5 Consolidated Investments in Shares and Securities First Security Islami Bank Limited $25,141,173,678$ $26,235,423,314$ 328,220,161 $327,203,969$ $25,470,093,839$ $26,562,627,283$ 5(a) Investments in Shares and Securities $328,220,161$ $327,203,969$ Government Securities $326,562,627,283$ $26,562,627,283$ 5(a) Investment Securities $10,300,000,000$ $11,400,000,000$ Bangladesh Govt. Islamic Bond $10,300,000,000$ $11,473,120,000$ $22,773,120,000$ Others Subordinated Bond $10,000,000,000$ $10,000,000,000$ $10,000,000,000$ Investment in Madaraba Perpetual Bond - Standard Bank Ltd. $80,000,000$ $80,000,000$ $10,000,000,000$ Quoted/Unquoted Shares $3,468,053,678$ $3,468,053,678$ $3,423,3314$ 25,141,173,678 $26,235,423,3141$ $25,24,23,548$ $3,462,235,423,314$ 6(a) Investment $528,977,329,765$ $524,795,151,026$ Less: Inter-company transaction (Investment in Subsidiary) $528,129,78,054$ $523,944,389,645$ 6(a) Investment etc. $526,192,$		0		
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First Security Islami Bank Limited 25,141,173,678 26,235,423,314 Subsidiaries 328,920,161 327,203,969 25,470,093,839 26,562,627,283 Government Securities 10,300,000,000 11,400,000,000 BDG Investment Sukuk (Ijara Sukuk) 11,373,120,000 11,400,000,000 Others 10,300,000,000 11,373,120,000 22,773,120,000 Subordinated Bond 80,000,000 600,000,000 600,000,000 Investment in Beximco Green-Sukuk al Istisinaa 80,000,000 600,000,000 1,000,000,000 Investment in 1st Mudaraba Perpetual Bond -Standard Bank Ltd. 90,000,000 1,000,000,000 1,000,000,000 Quoted/Unquoted Shares 26,235,423,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 3,468,053,678 3,462,303,314 25,2,51,111 528,977,329,765 524,795,151,026 852,351,1711 6 Consolidated General Investment 528,977,329,765 524,795,151,026 Isses: Inter-company transaction (Investment in Subsidiary) 528,977,329,765 524,795,151,026 6(a) Investment etc. 526,192,303,890 521,292,786,607 3,502,364,419			1,003,013,033	1,549,725,707
Subsidiaries $328,920,161$ $327,203,969$ 25,470,093,839 $26,562,627,283$ 5(a) Investments in Shares and Securities $300,000,000$ $11,400,000,000$ Bangladesh Govt. Islamic Bond $10,300,000,000$ $11,400,000,000$ BDG Investment Sukuk (Ijara Sukuk) $11,373,120,000$ $22,773,120,000$ Others $80,000,000$ $80,000,000$ Subordinated Bond $80,000,000$ $600,000,000$ Investment in Mudaraba Perpetual Bond - Al Arafa Islami Bank $1,000,000,000$ $1,000,000,000$ Newstment in 1st Mudaraba Perpetual Bond -Standard Bank Ltd. $90,000,000$ $1,000,000,000$ Quoted/Unquoted Shares $3468,053,678$ $3,462,303,314$ 25,141,173,678 $26,235,423,314$ 6 Consolidated General Investment $528,977,329,765$ $524,795,151,026$ Iters: Inter-company transaction (Investment in Subsidiary) $528,977,329,765$ $523,944,389,645$ 6(a) Investment etc. $526,192,303,890$ $521,292,786,607$ Bills Purchased and Negotiated $526,977,329,765$ $524,795,151,026$ General Investment etc. $526,192,303,890$ $521,292,786,607$ Bai-Murabaha a	5		·	
25,470,093,839 26,562,627,283 5(a) Investments in Shares and Securities $25,470,093,839$ $26,562,627,283$ 5(a) Investments in Shares and Securities $10,300,000,000$ $11,400,000,000$ Bangladesh Govt. Islamic Bond $10,300,000,000$ $11,400,000,000$ BDG Investment Sukuk (Ijara Sukuk) $10,300,000,000$ $11,373,120,000$ Others $30,000,000$ $22,773,120,000$ Subordinated Bond $Nestment in Beximco Green-Sukuk al Istisinaa 80,000,000 600,000,000 Investment in Ist Mudaraba Perpetual Bond - Al Arafa Islami Bank 1,000,000,000 1,000,000,000 Novestment in Ist Mudaraba Perpetual Bond - Standard Bank Ltd. 788,053,678 3,462,303,314 3,468,053,678 3,462,303,314 22,234,233,314 3,468,053,678 3,462,303,314 252,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,977,329,765 524,795,151,026 General Investment etc. 526,192,303,890 521,292,786,607 3,502,364,419 Bills Purchased and Negotiated 27,85,025,875 3520,264,119 481,337,211,917 Bai-Murabaha and Quard 485,952,668,101 $				
5(a) Investments in Shares and Securities Government Securities 10,300,000,000 Bangladesh Govt. Islamic Bond 10,300,000,000 BDG Investment Sukuk (Ijara Sukuk) 21,673,120,000 Others 22,773,120,000 Subordinated Bond 80,000,000 Investment in Beximco Green-Sukuk al Istisinaa 80,000,000 Investment in St Mudaraba Perpetual Bond - AI Arafa Islami Bank 1,000,000,000 Investment in 1st Mudaraba Perpetual Bond - Standard Bank Ltd. 1,000,000,000 Quoted/Unquoted Shares 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 25,141,173,678 26,235,423,314 2528,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,977,329,765 524,795,151,026 Bills Purchased and Negotiated 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 526,192,303,890 521,292,786,607 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Bir-Purchase Sirkatul Meelk 2,416,654 2,416,654 2,416,654 92,145,136 92,631,661 95,631,661 95,631,661 95,631,661 </td <td></td> <td>Subsidiaries</td> <td></td> <td></td>		Subsidiaries		
Government Securities Bangladesh Govt. Islamic Bond BDG Investment Sukuk (Ijara Sukuk) Others Subordinated Bond Investment in Mudaraba Perpetual Bond - Al Arafa Islami Bank Investment in 1st Mudaraba Perpetual Bond - Standard Bank Ltd. Quoted/Unquoted Shares Quoted/Unquoted Shares State: First Security Islami Bank Limited Less: Inter-company transaction (Investment in Subsidiary) State: State: General Investment etc. Bills Purchased and Negotiated Bargladesh (Mode wise) Bai:-Murabaha and Quard Hire-Purchase Sirkatrul Meelk Bai:-Salam Outside Bangladesh Moule Bangladesh Subordinated Sciences Side: Side: Bai:-Subard Bai:-Subard Bai:-Subard Bai:-Subard Bai:-Subard Bai:-Murabaha and Quard Hire-Purchase Sirkatrul Meelk Bai:-Subard Bai:-Subard Bai:-Subard Bai			25,470,093,839	26,562,627,283
Bangladesh Govt. Islamic Bond 10,300,000,000 11,400,000,000 BDG Investment Sukuk (Ijara Sukuk) 11,373,120,000 22,773,120,000 Others Subordinated Bond 80,000,000 600,000,000 Investment in Beximco Green-Sukuk al Istisinaa 80,000,000 600,000,000 Investment in 1st Mudaraba Perpetual Bond - Al Arafa Islami Bank 1,000,000,000 1,000,000,000 Quoted/Unquoted Shares 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 26,235,4723,314 3,468,053,678 3,462,303,314 25,25,141,173,678 26,235,4723,314 6 Consolidated General Investment 528,977,329,765 524,795,151,026 Ess: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 523,944,389,645 6(a) Investment 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 General Investment etc. 1nside Bangladesh (Mode wise) 3,985,752,668,101 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 92,145,136 92,631,661 Bai-Murajjal 92,145,136 95,	5(a)			
BDG Investment Sukuk (Ijara Sukuk) 11,373,120,000 11,373,120,000 Others Subordinated Bond 80,000,000 600,000,000 Investment in Beximco Green-Sukuk al Istisinaa 80,000,000 600,000,000 Investment in 1st Mudaraba Perpetual Bond - Al Arafa Islami Bank 1,000,000,000 1,000,000,000 Investment in 1st Mudaraba Perpetual Bond - Standard Bank Ltd. 96,000,000 1,000,000,000 Quoted/Unquoted Shares 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 26,235,423,314 6 Consolidated General Investment 528,977,329,765 524,795,151,026 Investment 528,11,1173,678 252,3944,389,645 6(a) Investment etc. 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 General Investment etc. 526,192,303,890 3,502,364,419 528,977,329,765 521,292,786,607 3,502,364,419 528,977,329,765 524,795,151,026 524,795,151,026 General Investment etc. 528,977,329,765 521,292,786,607 Inside Bangladesh (Mode wise) 8ai-Murajal 485,952,668,101 481,337,211,917 <td></td> <td></td> <td>гт г</td> <td></td>			гт г	
Others 21,673,120,000 22,773,120,000 Others Subordinated Bond 80,000,000 80,000,000 600,000,000 600,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,000,000 1,000,000,00,0		0		
Others Subordinated Bond Investment in Beximco Green-Sukuk al Istisinaa Investment in Mudaraba Perpetual Bond - Al Arafa Islami Bank Investment in 1st Mudaraba Perpetual Bond - Al Arafa Islami Bank Investment in 1st Mudaraba Perpetual Bond - Standard Bank Ltd. Quoted/Unquoted Shares Zayata G Consolidated General Investment First Security Islami Bank Limited Less: Inter-company transaction (Investment in Subsidiary) Stag, 23, 354 Subordinated Mode wise) Bills Purchased and Negotiated General Investment etc. Inside Bangladesh (Mode wise) Bai-Murabaha and Quard Hire-Purchase Sirkatul Meelk Bai-Murabaha and Quard Hire-Purchase Sirkatul Meelk Bai-Salam Outside Bangladesh Outside Bangladesh Subordinated Bangladesh Subordinated Bangladesh Subardinated Bangladesh Subardinated Bangladesh Subardinated Bangladesh Subardinated Bangladesh Subardinated Bangladesh Subardinated Bangladesh <t< td=""><td></td><td>BDG Investment Sukuk (Ijara Sukuk)</td><td></td><td></td></t<>		BDG Investment Sukuk (Ijara Sukuk)		
Subordinated Bond 80,000,000 80,000,000 Investment in Beximco Green-Sukuk al Istisinaa 600,000,000 600,000,000 1,000,000,000 Quoted/Unquoted Shares 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 26,235,423,314 25,141,173,678 26,235,423,314 6 Consolidated General Investment 528,977,329,765 524,795,151,026 6(a) Investment 528,977,329,765 524,795,151,026 6(a) Investment etc. 528,977,329,765 524,795,151,026 788,025,875 3,502,364,419 528,977,329,765 524,795,151,026 788,025,877,522,875 3,502,			21,673,120,000	22,773,120,000
Investment in Beximco Green-Sukuk al Istisinaa 600,000,000 600,000,000 Investment in Mudaraba Perpetual Bond - Al Arafa Islami Bank 1,000,000,000 1,000,000,000 Investment in 1st Mudaraba Perpetual Bond -Standard Bank Ltd. 0,000,000 1,000,000,000 Quoted/Unquoted Shares 788,053,678 3,462,303,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 6 Consolidated General Investment 528,977,329,765 524,795,151,026 First Security Islami Bank Limited 528,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 523,944,389,645 6(a) Investment 526,192,303,890 521,292,786,607 general Investment etc. 526,192,303,890 521,292,786,607 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 2,416,654 2,416,654 Bai-Salam 92,145,136 95,631,661 S26,192,303,890 521,292,786,607 Outside Bangladesh - - <td></td> <td></td> <td>20,000,000</td> <td>20,000,000</td>			20,000,000	20,000,000
Investment in Mudaraba Perpetual Bond - Al Arafa Islami Bank 1,000,000,000 1,000,000,000 Investment in 1st Mudaraba Perpetual Bond -Standard Bank Ltd. 1,000,000,000 1,000,000,000 Quoted/Unquoted Shares 788,053,678 3,462,303,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 6 Consolidated General Investment 528,977,329,765 First Security Islami Bank Limited 528,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,977,329,765 522,922,786,607 2,785,025,875 3,502,364,419 528,977,329,765 524,795,151,026 General Investment etc. 526,192,303,890 521,292,786,607 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 2,416,654 92,145,136 95,631,661 Bai-Salam 2,416,654 92,				1
Investment in 1st Mudaraba Perpetual Bond -Standard Bank Ltd. 1,000,000,000 1,000,000,000 Quoted/Unquoted Shares 3,468,053,678 3,462,303,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 6 Consolidated General Investment First Security Islami Bank Limited 528,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 523,944,389,645 6(a) Investment 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 92,145,136 39,857,526,375 Bai-Muajjal 2,416,654 92,145,136 526,192,303,890 S21,292,786,607 2,416,654 92,145,136 526,375,152,025				, ,
Quoted/Unquoted Shares 788,053,678 782,303,314 3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 26 Consolidated General Investment First Security Islami Bank Limited 528,977,329,765 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 528,124,978,054 523,944,389,645 6(a) Investment General Investment etc. 526,192,303,890 Bills Purchased and Negotiated 2,785,025,875 524,795,151,026 General Investment etc. Inside Bangladesh (Mode wise) 528,977,329,765 Bai-Murabaha and Quard 485,952,668,101 Hire-Purchase Sirkatul Meelk 40,145,073,999 Bai-Muajjal 2,416,654 Bai-Salam 2,145,136 Outside Bangladesh - Outside Bangladesh - - -		1		
3,468,053,678 3,462,303,314 25,141,173,678 26,235,423,314 26 Consolidated General Investment First Security Islami Bank Limited 528,977,329,765 Less: Inter-company transaction (Investment in Subsidiary) 528,2351,711 852,351,711 850,761,381 528,124,978,054 523,944,389,645 6(a) Investment 526,192,303,890 General Investment etc. 526,192,303,890 Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 524,795,151,026 General Investment etc. 526,192,303,890 Inside Bangladesh (Mode wise) 528,977,329,765 Bai-Murabaha and Quard 485,952,668,101 Hire-Purchase Sirkatul Meelk 481,337,211,917 Bai-Salam 2,416,654 92,145,136 95,631,661 526,192,303,890 521,292,786,607		-		
6 Consolidated General Investment First Security Islami Bank Limited 528,977,329,765 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 528,124,978,054 523,944,389,645 6(a) Investment General Investment etc. 526,192,303,890 Bills Purchased and Negotiated 528,977,329,765 528,025,875 3,502,364,419 528,977,329,765 524,795,151,026 General Investment etc. 526,192,303,890 Bai-Murabaha and Quard 485,952,668,101 Hire-Purchase Sirkatul Meelk 481,337,211,917 Bai-Muajjal 2,416,654 92,145,136 95,631,661 526,192,303,890 521,292,786,607				
First Security Islami Bank Limited 528,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 523,944,389,645 6(a) Investment 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 General Investment etc. 526,192,303,890 521,292,786,607 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 92,145,136 93,857,526,375 Bai-Muajjal 2,416,654 92,145,136 95,631,661 Dutside Bangladesh - - -			25,141,173,678	26,235,423,314
First Security Islami Bank Limited 528,977,329,765 524,795,151,026 Less: Inter-company transaction (Investment in Subsidiary) 528,124,978,054 523,944,389,645 6(a) Investment 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 General Investment etc. 526,192,303,890 521,292,786,607 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 92,145,136 93,857,526,375 Bai-Muajjal 2,416,654 92,145,136 95,631,661 Dutside Bangladesh - - -	6	Consolidated General Investment		
Less: Inter-company transaction (Investment in Subsidiary) 852,351,711 850,761,381 528,124,978,054 523,944,389,645 6(a) Investment General Investment etc. 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 2,785,025,875 3,502,364,419 528,977,329,765 524,795,151,026 General Investment etc. 1nside Bangladesh (Mode wise) Bai-Murabaha and Quard 485,952,668,101 Hire-Purchase Sirkatul Meelk 92,145,136 Bai-Muajjal 2,416,654 Bai-Salam 526,192,303,890 Outside Bangladesh 521,292,786,607	Ū		528 977 329 765	524 795 151 026
6(a) Investment General Investment etc. Bills Purchased and Negotiated 528,124,978,054 523,944,389,645 6(a) Investment General Investment etc. Bills Purchased and Negotiated 528,977,329,765 524,795,151,026 General Investment etc. Inside Bangladesh (Mode wise) Bai-Murabaha and Quard Hire-Purchase Sirkatul Meelk Bai-Muajjal Bai-Salam Outside Bangladesh Outside Bangladesh				
6(a) Investment General Investment etc. 526,192,303,890 Bills Purchased and Negotiated 2,785,025,875 3,502,364,419 528,977,329,765 524,795,151,026 General Investment etc. Inside Bangladesh (Mode wise) Bai-Murabaha and Quard Hire-Purchase Sirkatul Meelk Bai-Muajjal Bai-Salam Outside Bangladesh Outside Bangladesh		1 7 1 77		
General Investment etc. 526,192,303,890 521,292,786,607 Bills Purchased and Negotiated 2,785,025,875 3,502,364,419 528,977,329,765 524,795,151,026 General Investment etc. 528,977,329,765 524,795,151,026 Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 2,416,654 2,416,654 Bai-Muajjal 2,416,654 92,145,136 95,631,661 S26,192,303,890 521,292,786,607 521,292,786,607 Outside Bangladesh - - -	610	Investment	<u> </u>	· ·
Bills Purchased and Negotiated 2,785,025,875 3,502,364,419 2,785,025,875 3,502,364,419 528,977,329,765 524,795,151,026 General Investment etc. 1 Inside Bangladesh (Mode wise) 485,952,668,101 Bai-Murabaha and Quard 485,952,668,101 Hire-Purchase Sirkatul Meelk 2,416,654 Bai-Muajjal 2,416,654 Bai-Salam 526,192,303,890 Outside Bangladesh -	6(a)		526 102 202 800	521 202 786 607
General Investment etc. Inside Bangladesh (Mode wise) Bai-Murabaha and Quard Hire-Purchase Sirkatul Meelk Bai-Muajjal Bai-Salam Outside Bangladesh Outside Bangladesh				
General Investment etc. Inside Bangladesh (Mode wise) Bai-Murabaha and Quard Hire-Purchase Sirkatul Meelk Bai-Muajjal Bai-Salam Outside Bangladesh Outside Bangladesh		bills I dichased and i vegotaced	· · · · · · · · · · · · · · · · · · ·	
Inside Bangladesh (Mode wise) Bai-Murabaha and Quard 485,952,668,101 481,337,211,917 Hire-Purchase Sirkatul Meelk 40,145,073,999 39,857,526,375 Bai-Muajjal 2,416,654 2,416,654 Bai-Salam 92,145,136 95,631,661 526,192,303,890 Outside Bangladesh - -		General Investment etc.	526,777,527,765	521,775,151,020
Hire-Purchase Sirkatul Meelk 40,145,073,999 39,857,526,375 Bai-Muajjal 2,416,654 2,416,654 Bai-Salam 92,145,136 95,631,661 526,192,303,890 521,292,786,607 Outside Bangladesh - -		Inside Bangladesh (Mode wise)		
Bai-Muajjal 2,416,654 2,416,654 Bai-Salam 92,145,136 95,631,661 526,192,303,890 521,292,786,607 Outside Bangladesh - -		Bai-Murabaha and Quard	485,952,668,101	481,337,211,917
Bai-Salam 92,145,136 95,631,661 526,192,303,890 521,292,786,607 Outside Bangladesh		Hire-Purchase Sirkatul Meelk	40,145,073,999	39,857,526,375
526,192,303,890 521,292,786,607 Outside Bangladesh -		<i>"</i>		
Outside Bangladesh		Bai-Salam		
		Outside Bangladesh	526,192,303,890	521,292,786,607 -
			526,192,303,890	521,292,786,607

		31.03.2023 BDT	31.12.2022 BDT
7	Consolidated Other Assets		
	First Security Islami Bank Limited	5,931,986,933	5,109,057,017
	Subsidiaries	1,305,417,382	1,345,788,637
		7,237,404,315	6,454,845,654
7(a)	Other Assets		
()	Inter - branch Transaction Account	284,030,855	-
	Accrued Income	2,266,557,902	2,058,845,930
	Advances, Deposits and Prepayment	2,252,604,928	2,008,931,823
	Stock of Stationery	62,717,682	49,946,706
	Suspense Account	113,512,532	89,048,088
	Stamps on Hand	6,018,911	6,220,784
	Protested Bills	61,454,778	61,454,778
	Investment in FSI Capital & Investment Ltd.	255,000,000	255,000,000
	Investment in FSIEL Italy S.R.L	62,340,058	62,340,058
	Deferred Tax Assets	567,749,288	517,268,851
		5,931,986,933	5,109,057,017
8.1	Consolidated Al-Wadiah Current Accounts & Other Deposit Acco	ounts	
	First Security Islami Bank Limited	45,171,968,694	43,387,807,051
	First Security Islami Capital & Investment Limited	-	-
	Less: Inter-company transaction	75,877,111	21,285,607
		45,096,091,583	43,366,521,444
8.1(a)	Al-Wadiah Current Accounts & Other Deposit Accounts		
	Al-wadiah Current Deposits	8,682,693,450	9,298,754,380
	Mudaraba Short Notice Deposits	30,256,944,367	28,085,892,912
	Sundry Deposits	5,019,904,881	4,987,011,160
	Unclaimed Dividend Account (Note 8.1.1)	27,141,788	27,921,756
	Security Deposit Receipt	62,533,732	66,820,512
	Foreign Currency Deposits	1,122,750,476	921,406,331
		45,171,968,694	43,387,807,051
8.1.1	Unclaimed Dividend Account		
	FSIBL bonus shares Fraction	103,146	103,146
	FSIBL Cash Dividend-2020	12,479,371	12,483,568
	FSIBL Cash Dividend-2021	14,559,271	15,335,042
		27,141,788	27,921,756
	The BO Account Number-wise or Name-wise or Folio Number-wise U number of pages which has been submitted to Bangladesh Securities an		nt contains huge
8.2	Bills Payable		
	Pay Order Issued	2,795,273,502	5,677,916,160
	Demand Draft Payable	1,713,847	1,710,847

8.3 Mudaraba Savings Deposits

Pay Slips Issued

As per BRPD Circular No. 06, dated 24 June 2007, total saving deposits amount is bifurcated into:		
9 % of total Mudaraba Savings Deposits	6,279,098,338	6,316,122,759
91% of total Mudaraba Savings Deposits	63,488,660,972	63,863,019,013
	69,767,759,310	70,179,141,772

98,958

2,797,086,307

98,950

5,679,725,957

8.4 Mudaraba Term Deposits including other Banks - Maturity wise Grouping

	290,415,575,271	308,907,731,303
	296,415,573,271	308,967,731,305
Above Two Years	43,124,886,754	41,868,169,234
Above One Year to Two Years	395,936,265	458,453,401
Above Six Months to One Year	80,415,518,177	89,250,516,552
From Three Months to Six Months	48,756,925,210	54,370,684,961
Up to Three Months	120,487,803,899	120,207,501,624
Payable on Demand	3,234,502,966	2,812,405,533

		31.03.2023	31.12.2022
		BDT	BDT
8.5	Other Mudaraba Deposits		
	Mudaraba Deposit under Schemes	42,635,404,988	44,831,910,652
		42,635,404,988	44,831,910,652
9	Consolidated Other Liabilities		
	First Security Islami Bank Limited	28,176,431,308	26,116,875,125
	Subsidiaries	361,057,725	295,844,359
		28,537,489,033	26,412,719,484
9(a)	Other Liabilities		
9(a)	Inter - branch Transaction Account		506,210
	Current Tax Liabilities	2,562,388,230	2,796,485,362
	Accumulated Provision against Investments	15,400,434,762	15,228,420,004
	Profit/Rent/Compensation Suspense Account	2,429,788,846	2,535,965,967
	Lease Liabilities	173,611,821	183,532,291
	Accrued Profit and Expenses Payable	6,126,004,674	4,052,332,671
	Provisions for diminution in value of Investments	182,339,623	192,889,922
	Provision for Start up fund	90,699,423	90,699,423
	Provisions for Other Assets	506,954,778	506,954,778
	Provision for Zakat	291,956,555	223,591,701
	Provident Fund	5,530	18,724
	Benevolent Fund	6,749	4,749
	Compensation Realized	28,188,878	26,691,678
	Others	350,023,341	212,821,691
	Gratuity	34,028,098	-
	Off-shore Banking Unit	-	65,959,954
		28,176,431,308	26,116,875,125
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)))
1011	1,046,008,121 Ordinary Shares of Taka 10 each issued	10,460,081,210	10,460,081,210
	1,010,000,121 Ordinary shares of Taka 10 each issued	10,460,081,210	10,460,081,210
10.2	History of paid-up capital		· · · ·
	Given below the history of raising share capital of First Security Is	lami Bank Limited:	Total Paid up

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
Total		10,460,081,210	,

		31.03.2023	31.12.2022
		BDT	BDT
11	Statutory Reserve		
	Opening Balance	7,550,143,181	6,456,663,581
	Add: Addition during the year	108,989,592	1,093,479,600
	Closing Balance	7,659,132,773	7,550,143,181

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

	First Security Islami Bank Limited	3,152,659,894	3,152,659,894
	Subsidiaries	41,300,000	41,300,000
	Translation Reserve	20,731,086	20,731,085
	Less: Inter-company transaction	41,300,000	41,300,000
		3,173,390,980	3,173,390,980
12(a)	Other Reserve		
	Opening Balance	3,152,659,894	2,838,947,004

Add: Addition during the year	-	303,651,817
Add: Transferred from Asset Revaluation Reserve	-	10,061,074
Closing Balance	3,152,659,894	3,152,659,894

Assets Revaluation Reserve 13

Opening Balance	
Add: Additional made this year	
Add: Deferred tax impact on excess depreciat	ion
Less: Transfer to Other Reserve	

14 **Consolidated Retained Earnings**

14	Consolidated Retained Lannings		
	Opening Balance	929,849,626	887,102,932
	Add: Post tax profit for the period	387,175,979	2,961,502,802
	Less: Transfer to Statutory Reserve	108,989,592	1,093,479,600
	Less: Transfer to Other Reserve	-	303,651,817
	Less: Dividend paid during the period	-	1,030,863,799
	Less: Dividend/Coupon Paid to Perpetual Bond Holder	-	472,200,000
	Less: Non-controlling Interest	5,260,362	18,560,892
		1,202,775,651	929,849,626
14(a)	Retained Earnings		

0		
Opening Balance	1,088,680,938	1,024,301,103
Add: Post tax profit for the period	376,440,547	2,929,909,459
Less: Transfer to Statutory Reserve	108,989,592	1,093,479,600
Less: Transfer to Other Reserve	-	303,651,817
Less: Cash dividend paid during the period	-	996,198,206
Less: Profit/Coupon Paid to Perpetual Bond Holder	-	472,200,000
	1,356,131,893	1,088,680,939

188,645,132

188,645,132

194,933,303

3,772,903 10,061,074

188,645,132

15 Consolidated Provision for Investments during the period First Security Islami Bank Limited 172,014,758 279,232,290 15(a) Provision for Investments during the period Specific Provision for Classified Investment General Provision Off -Balance Sheet exposure Special General Provision-Covid-19 45,014,589 (72,991,650) 622,736,691 15(a) Provision for Classified Investment General Provision-Covid-19 42,03,478 40,058,012 16 Consolidated Tax Expenses First Security Islami Bank Limited Subsidiaries 168,507,413 352,733,063 16(a) Tax Expenses Current Tax Deferred Tax 218,987,850 (154,480,437) 367,566,027 (14,480,2064) 16(a) Tax Expenses Current Tax 218,987,850 (154,480,437) 367,566,027 (14,480,2064) 16(a) Tax Expenses Current Tax 218,987,850 (154,480,437) 367,566,027 (14,480,2064) 17 Taxable/(Deductible) Temporary Differences in Assets Taxable/(Deductible) Temporary Differences Applicable tax rate 1,464,212,989 (1,591,350,473) (2,278,211,993) 10 Deferred Tax (1,63,998,104) (1,239,178,216) (37,50%, 37,50\%, 37,50\%, 37,50\%, 37,50\%, 37,50\%, 37,50\%, 37,50\%, 37,50			Jan' 23 to Mar' 23 BDT	Jan' 22 to Mar' 22 BDT
First Security Islami Capital & Investment Limited 4,000,000 - 15(a) Provision for Investments during the period 279,232,590 15(a) Specific Provision for Classified Investment 45,014,589 (72,991,656) General Provision 622,736,691 311,636,812 Off -Balance Sheet exposure 4,263,478 40,587,434 Special General Provision-Covid-19 172,014,758 279,232,590 16 Consolidated Tax Expenses 177,307,413 352,733,063 Subsidiaries 18,800,000 14,100,000 14,100,000 177,307,413 366,833,063 366,833,063 16(a) Tax Expenses 218,987,850 367,566,027 Carteret Tax 218,987,850 367,566,027 311,531,350,473 Taxable/ (Deductible) Temporary Differences in Assets 1,464,212,989 1,591,350,473 Taxable/ (Deductible) Temporary Differences in Liabilities 1,464,212,989 (2,830,528,689) Net Taxable/ (Deductible) Temporary Differences in Liabilities 1,464,212,989 (2,440,81,831) Deferred Tax 37,50% 37,50% 37,50% Deferred Tax Asset up to December-2021 (517,268,851) (444	15	Consolidated Provision for Investments during the period		
15(a) Provision for Investments during the period Specific Provision for Classified Investment General Provision Off-Balance Sheet exposure Special General Provision-Covid-19 176,014,758 279,232,590 16 Consolidated Tax Expenses First Security Islami Bank Limited Subsidiaries 45,014,589 (22,736,691 (32,273,603) (32,273,063) (32,273,006) 16 Consolidated Tax Expenses First Security Islami Bank Limited Subsidiaries 168,507,413 (352,733,063) 352,733,063 (14,100,000) 16(a) Tax Expenses Current Tax 218,987,850 (367,566,027) (14,832,964) 367,566,027 (14,832,964) Deferred Tax 218,987,850 (367,566,027) (14,832,964) 367,566,027 (14,832,964) Net Taxable/(Deductible) Temporary Differences in Assets Taxable/(Deductible) Temporary Differences Applicable tax rate 37,50% 1,464,212,989 (1,239,178,216) 1,2591,350,473 (2,278,211,093) Deferred Tax 1,464,212,989 (1,239,178,216) 1,239,178,216) 37,50% (37,50%) Deferred Tax 1,464,212,989 (1,239,178,216) 1,239,178,216) 37,50% (37,50%) Deferred Tax 1,464,212,989 (1,239,178,216) 1,239,178,216) 37,50% (37,50%) 37,50% (1,239,178,216) Deferred Tax 1,264,025,745 (50,480,437) 1,239,416,403,1331) 1,244,403,2840) 1,239,416,403,1331) <tr< th=""><td></td><td>First Security Islami Bank Limited</td><td>172,014,758</td><td>279,232,590</td></tr<>		First Security Islami Bank Limited	172,014,758	279,232,590
15(a) Provision for Investments during the period Specific Provision for Classified Investment 45,014,589 General Provision 422,03,478 Off Balance Sheet exposure 42,03,478 Special General Provision-Covid-19 42,03,478 Tracoldated Tax Expenses 106,8507,413 First Security Islami Bank Limited 106,8507,413 Subsidiaries 1168,507,413 Orferred Tax 218,987,850 Carrent Tax 218,987,850 Deferred Tax 367,566,027 Taxable/ (Deductible) Temporary Differences in Assets 1,464,212,989 Taxable/ (Deductible) Temporary Differences in Liabilities 1,464,212,989 Net Taxable/ (Deductible) Temporary Differences 1,464,212,989 Applicable tax rate 37,50% Orferred Tax 2(50,480,437) Taxable/ (Deductible) Temporary Differences 1,464,212,989 Applicable tax rate 37,50% Deferred Tax 352,733,063 Tomsolidated Net Asset Value Per Share (NAV) (567,749,289) Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,		First Security Islami Capital & Investment Limited	4,000,000	-
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Specific Provision for Classified Investment $45,014,589$ $(72,991,650)$ General Provision $622,736,691$ $311,636,812$ Off -Balance Sheet exposure $52,733,6631$ $40,587,434$ Special General Provision-Covid-19 $172,014,758$ $279,232,590$ 16 Consolidated Tax Expenses $172,014,758$ $279,232,590$ 16(a) Tax Expenses $168,507,413$ $352,733,063$ Current Tax $218,987,850$ $367,566,027$ Deferred Tax $218,987,850$ $367,566,027$ Taxable/(Deductible) Temporary Differences in Assets $1,464,212,989$ $1,591,350,473$ Taxable/(Deductible) Temporary Differences in Liabilities $0,277,292,897$ $0,464,691,831$ Deferred Tax 37.50% 37.50% 37.50% Applicable tax rate $0,517,268,8877$ $(444,858,867)$ Deferred Tax (income)/expense for the year -2022 $(50,480,437)$ $(14,832,964)$ Deferred Tax (income)/expense for the year -2022 $(50,480,437)$ $(14,832,964)$ Deferred Tax (income)/expense for the year -2022 $(50,480,457,745,20,900,748,618$ $92,900,748,618$ Weighted average number of shares outstanding	15(a)	Provision for Investments during the period		
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First Security Islami Bank Limited 168,507,413 352,733,063 Subsidiaries 177,307,413 366,833,063 16(a) Tax Expenses 218,987,850 367,566,027 Current Tax 218,987,850 367,566,027 Deferred Tax 218,987,850 367,566,027 Taxable/(Deductible) Temporary Differences in Assets 1,464,212,989 1,591,350,473 Taxable/(Deductible) Temporary Differences in Liabilities 2,278,211,093 (2,830,528,689) Net Taxable/(Deductible) Temporary Differences (1,239,178,216) 37.50% Applicable tax rate 37.50% 37.50% 37.50% Deferred Tax (Asset)/Liability (567,749,289) (464,691,831) (1,239,178,216) Deferred Tax (asset)/Liability (567,749,289) (464,691,831) (1,432,964) Deferred Tax (asset) to December-2021 (517,268,851) (449,858,867) Deferred Tax (asset)/Liability (567,749,289) (464,691,831) Deferred Tax (asset Value Per Share (NAV) 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 </th <td>16</td> <td></td> <td><u> </u></td> <td><u> </u></td>	16		<u> </u>	<u> </u>
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177,307,413 $366,833,063$ 16(a) Tax Expenses Current Tax 218,987,850 Deferred Tax $(50,480,437)$ Taxable/(Deductible) Temporary Differences in Liabilities $(1,63,507,413)$ Taxable/(Deductible) Temporary Differences in Liabilities $(1,64,212,989)$ Net Taxable/(Deductible) Temporary Differences in Liabilities $(1,63,507,413)$ Applicable tax rate $37,50\%$ Applicable tax rate $37,50\%$ Deferred Tax (Asset)/Liability $(667,749,289)$ Deferred Tax (income)/expense for the year -2022 $(50,480,437)$ Deferred tax (income)/expense for the year -2022 $(50,480,437)$ Outade average number of shares outstanding $1,046,008,121$ <t< th=""><td></td><td>•</td><td></td><td></td></t<>		•		
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Deferred Tax (50,480,437) (14,832,964) 168,507,413 352,733,063 Deferred Tax (2,978,211,093) (2,830,528,689) Net Taxable/(Deductible) Temporary Differences in Liabilities (1,64,212,989) (1,239,178,216) Applicable tax rate (37,50%) 37.50% Deferred Tax (Asset)/Liability (567,749,289) (464,601,831) Deferred Tax (asset)/Liability (567,749,289) (444,61,831) Deferred Tax (asset)/Liability (567,749,289) (444,601,831) Deferred Tax Asset up to December-2021 (517,268,851) (449,858,867) Deferred tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) (14,832,964) (14,832,964) Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121	16(a)	Tax Expenses		
Image: Deferred Tax Taxable/(Deductible) Temporary Differences in Assets Taxable/(Deductible) Temporary Differences in Liabilities Net Taxable/(Deductible) Temporary Differences in Liabilities Net Taxable/(Deductible) Temporary Differences in Liabilities Applicable tax rate Deferred Tax (Asset)/Liability Deferred Tax (Asset)/Liability Deferred Tax (asset) Use on the year -2022 (50,749,289) (464,691,831) Deferred Tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) Net Asset Value 22,684,025,745 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121		Current Tax	218,987,850	367,566,027
Deferred Tax Taxable/(Deductible) Temporary Differences in Assets 1,464,212,989 1,591,350,473 Taxable/(Deductible) Temporary Differences in Liabilities (2,978,211,093) (2,830,528,689) Net Taxable/(Deductible) Temporary Differences (1,513,998,104) (1,239,178,216) Applicable tax rate 37.50% 37.50% Deferred Tax (Asset)/Liability (567,749,289) (464,691,831) Deferred Tax Asset up to December-2021 (517,268,851) (449,858,867) Deferred tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) 1 14,046,008,121 1,046,008,121 <t< th=""><td></td><td>Deferred Tax</td><td></td><td></td></t<>		Deferred Tax		
Taxable/(Deductible) Temporary Differences in Assets 1,464,212,989 1,591,350,473 Taxable/(Deductible) Temporary Differences in Liabilities (2,978,211,093) (2,830,528,689) Net Taxable/(Deductible) Temporary Differences (1,513,998,104) (1,239,178,216) Applicable tax rate 37.50% 37.50% Deferred Tax (Asset)/Liability (567,749,289) (464,691,831) Deferred Tax Asset up to December-2021 (517,268,851) (449,858,867) Deferred tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) 22,684,025,745 20,900,748,618 Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,			168,507,413	352,733,063
Taxable/(Deductible) Temporary Differences in Liabilities (2,978,211,093) (2,830,528,689) Net Taxable/(Deductible) Temporary Differences (1,513,998,104) (1,239,178,216) Applicable tax rate 37.50% 37.50% Deferred Tax (Asset)/Liability (567,749,289) (464,691,831) Deferred Tax Asset up to December-2021 (517,268,851) (449,858,867) Deferred tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) 22,684,025,745 20,900,748,618 Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 12.81 20.09 21,018,498,995 571,711,255 5,260,362 14,719,287 18 Consolidated Earnings Per Share (EPS) 387,175,979 571,711,255 5,260,362 14,719,287 Profit attributable to Minority 52,60,3		Deferred Tax		
Net Taxable/(Deductible) Temporary Differences (1,513,998,104) (1,239,178,216) Applicable tax rate 37.50% 37.50% Deferred Tax (Asset)/Liability (567,749,289) (464,691,831) Deferred Tax Asset up to December-2021 (517,268,851) (449,858,867) Deferred tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 17(a) Net Asset Value 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1.046,008,121 1,046,008,121 1,046,008,121 21.69 19.98 17(a) Net Asset Value 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1 Net Asset Value 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1 1 1 1 1 1<		Taxable/(Deductible) Temporary Differences in Assets	1,464,212,989	1,591,350,473
Applicable tax rate 37.50% Deferred Tax (Asset)/Liability (567,749,289) Deferred Tax (Asset)/Liability (517,268,851) Deferred Tax Asset up to December-2021 (517,268,851) Deferred Tax (income)/expense for the year -2022 (50,480,437) 17 Consolidated Net Asset Value Per Share (NAV) Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 387,175,979 571,711,255 1,045,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,		Taxable/(Deductible) Temporary Differences in Liabilities	(2,978,211,093)	(2,830,528,689)
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Deferred Tax Asset up to December-2021 $(517,268,851)$ $(449,858,867)$ Deferred tax (income)/expense for the year -2022 $(517,268,851)$ $(14,832,964)$ 17 Consolidated Net Asset Value Per Share (NAV) $(517,268,851)$ $(14,832,964)$ 18 Consolidated Earnings Per Share (EPS) $22,816,650,902$ $21,018,498,995$ 18 Consolidated Earnings Per Share (EPS) $387,175,979$ $571,711,255$ Less: Profit after tax for the period $387,175,979$ $571,711,255$ Less: Profit attributable to Minority $5,260,362$ $14,719,287$ Profit attributable to ordinary shareholders of parent $381,915,617$ $556,991,968$ Weighted average number of shares outstanding $1,046,008,121$ $1,046,008,121$		Applicable tax rate	37.50%	37.50%
Deferred tax (income)/expense for the year -2022 (50,480,437) (14,832,964) 17 Consolidated Net Asset Value Per Share (NAV) 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Net Asset Value 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 18 Consolidated Earnings Per Share (EPS) 387,175,979 571,711,255 1.ess: Profit after tax for the period 387,175,979 571,711,255 1.ess: Profit attributable to Minority 5,260,362 14,719,287 Profit attributable to ordinary shareholders of parent 381,915,617 556,991,968 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121		Deferred Tax (Asset)/Liability	(567,749,289)	(464,691,831)
17 Consolidated Net Asset Value Per Share (NAV) Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 18 Consolidated Earnings Per Share (EPS) 387,175,979 571,711,255 Less: Profit after tax for the period 387,175,979 571,711,255 Less: Profit attributable to Minority 5,260,362 14,719,287 Profit attributable to ordinary shareholders of parent 381,915,617 556,991,968 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121		Deferred Tax Asset up to December-2021	(517,268,851)	(449,858,867)
Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 21.69 19.98 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 18 Consolidated Earnings Per Share (EPS) 387,175,979 571,711,255 Net Profit after tax for the period 387,175,979 571,711,255 Less: Profit attributable to Minority 5,260,362 14,719,287 Profit attributable to ordinary shareholders of parent 381,915,617 556,991,968 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121		Deferred tax (income)/expense for the year -2022	(50,480,437)	(14,832,964)
Net Asset Value 22,684,025,745 20,900,748,618 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 21.69 19.98 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 18 Consolidated Earnings Per Share (EPS) 387,175,979 571,711,255 Net Profit after tax for the period 387,175,979 571,711,255 Less: Profit attributable to Minority 5,260,362 14,719,287 Profit attributable to ordinary shareholders of parent 381,915,617 556,991,968 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121	17	Consolidated Net Asset Value Per Share (NAV)		
Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 21.69 19.98 17(a) Net Asset Value Per Share (NAV) 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 18 Consolidated Earnings Per Share (EPS) 387,175,979 571,711,255 1.ess: Profit attributable to Minority 5,260,362 14,719,287 Profit attributable to ordinary shareholders of parent 381,915,617 556,991,968 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121			22 684 025 745	20 900 748 618
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17(a) Net Asset Value Per Share (NAV) Net Asset Value 22,816,650,902 21,018,498,995 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 18 Consolidated Earnings Per Share (EPS) Net Profit after tax for the period 387,175,979 571,711,255 Less: Profit attributable to Minority 5,260,362 14,719,287 Profit attributable to ordinary shareholders of parent 381,915,617 556,991,968 Weighted average number of shares outstanding 1,046,008,121 1,046,008,121		weighted average number of shares outstanding		
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Weighted average number of shares outstanding 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 1,046,008,121 21.81 20.09 18 Consolidated Earnings Per Share (EPS) Net Profit after tax for the period 387,175,979 Less: Profit attributable to Minority 5,260,362 Profit attributable to ordinary shareholders of parent 381,915,617 Weighted average number of shares outstanding 1,046,008,121	17(a)			
21.8120.0918Consolidated Earnings Per Share (EPS)Net Profit after tax for the period387,175,979Less: Profit attributable to Minority5,260,362Profit attributable to ordinary shareholders of parent381,915,617Weighted average number of shares outstanding1,046,008,121				
18Consolidated Earnings Per Share (EPS)Net Profit after tax for the period387,175,979Less: Profit attributable to Minority5,260,362Profit attributable to ordinary shareholders of parent381,915,617Weighted average number of shares outstanding1,046,008,1211,046,008,1211,046,008,121		Weighted average number of shares outstanding		
Net Profit after tax for the period387,175,979571,711,255Less: Profit attributable to Minority5,260,36214,719,287Profit attributable to ordinary shareholders of parent 381,915,617556,991,968 Weighted average number of shares outstanding1,046,008,1211,046,008,121			21.81	20.09
Less: Profit attributable to Minority5,260,36214,719,287Profit attributable to ordinary shareholders of parent381,915,617556,991,968Weighted average number of shares outstanding1,046,008,1211,046,008,121	18	Consolidated Earnings Per Share (EPS)	·	
Profit attributable to ordinary shareholders of parent381,915,617556,991,968Weighted average number of shares outstanding1,046,008,1211,046,008,121		1	387,175,979	571,711,255
Weighted average number of shares outstanding1,046,008,1211,046,008,121		•	5,260,362	14,719,287
0.37 0.53		Weighted average number of shares outstanding		
			0.37	0.53

Explanation for decreasing EPS:

We calculate Earnings per share in accordance with BAS-33 "Earnings Per Share" (EPS) which has been calculated by net profit or loss attributable to the shareholders dividing by the weighted average number of ordinary shares outstanding during the period. Due to increase profit rate on deposit for the year 2023, net investment income has been decreased by the amount of Tk. 38.78 Crore for the quarter (January-23 to March-23) ended 31 March 2023 compare to the previous quarter (January-22 to March-22). As a result, EPS has been decreased to BDT 0.37 per share for the quarter (January-23 to March-23) ended 31 March 2023 from BDT 0.53 per share for the previous quarter (January-22 to March-23).

18(a) Earnings Per Share (EPS)

Net Profit after tax for the period	376,440,547	541,671,895
Weighted average number of shares outstanding	1,046,008,121	1,046,008,121
	0.36	0.52

		Jan' 23 to Mar' 23 BDT	Jan' 22 to Mar' 22 BDT
19	Consolidated Net Operating Cash Flows Per Share (NOCFPS)		
	Net Cash Inflow/(Outflow) from Operating Activities	(32,360,073,124)	(5,035,930,225)
	Weighted average number of shares outstanding	1,046,008,121	1,046,008,121
		(30.94)	(4.81)

Explanation for decreasing NOCFPS:

Deposits Received from Customers and Placement from Banks & other Financial Institutions have been decreased by the amount of Tk. 3,081.45 Crore and 1,266.91 Crore respectively for the period ended 31 March 2023 compare to the previous year. As a result, the net operating cash inflows per share has been decreased to BDT (30.94) per share for the period ended 31 March 2023 compared to BDT (4.81) per share for the period ended 31 March 2022.

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

	(30.94)	(4.83)
Weighted average number of shares outstanding	1,046,008,121	1,046,008,121
Net Cash Inflow/(Outflow) from Operating Activities	(32,359,600,041)	(5,047,390,331)

* Note no. 17 to 19(a) weighted average number of shares outstanding for the period ended 31 March 2022 has been restated.

20 Reconciliation of Net profit after Taxation & Operating Profit before changes in operating assets & Liabilities:

Cash flows from Operating activities:

Net profit after Taxation	387,175,979	571,711,255
Provision for Tax	177,307,413	366,833,063
Provision for Investment share & Contingent Liability	168,464,459	291,291,904
(Increase)/Decrease profit receivable	(207,711,972)	(295,469,859)
Increase/(Decrease) profit payable on Deposits	2,166,094,890	1,697,302,633
Depreciation & Amortization of fixed Assets	150,320,916	215,228,106
Recoveries on investment previously written off	-	-
Income tax paid	(460,317,189)	(486,700,493)
Profit/(Loss) on sale of Bank's Assets	467,600	837,460
Effect of exchange rate changes on cash & cash equivalents	(11,759,249)	(8,070,876)
Operating profit before Changes operating assets & liabilities	2,370,042,847	2,352,963,193