

# **Islami Bank Bangladesh Limited**

## **Financial Statements (Un-audited)**

**As at and for the 3rd Quarter ended 30 September 2022**

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 30 September 2022**

(Amount in Taka)

Particulars	Note	As at 30 September 2022	As at 31 December 2021
<b>Property and assets</b>			
<b>Cash in hand</b>	6(a)	<b>93,075,722,794</b>	<b>246,163,452,756</b>
Cash in hand (including foreign currency)	6(a)(i)	28,244,413,550	22,101,061,649
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	64,831,309,245	224,062,391,107
<b>Balance with other banks &amp; financial institutions</b>	7(a)	<b>154,503,966,942</b>	<b>80,968,445,974</b>
In Bangladesh		133,480,369,137	66,383,997,842
Outside Bangladesh		21,023,597,805	14,584,448,132
<b>Placement with banks &amp; other financial institutions</b>		<b>-</b>	<b>-</b>
<b>Investments in shares &amp; securities</b>	8(a)	<b>100,098,793,405</b>	<b>95,651,798,804</b>
Government	8(a)(i)	80,462,864,181	75,352,686,843
Others	8(a)(ii)	19,635,929,224	20,299,111,961
<b>Investments</b>		<b>1,439,657,154,438</b>	<b>1,186,173,000,246</b>
General investments etc.	9.1(a)	1,334,874,237,991	1,132,670,855,057
Bills purchased & discounted	9.2(a)	104,782,916,447	53,502,145,189
<b>Fixed assets including premises</b>		<b>18,435,891,659</b>	<b>18,397,103,217</b>
<b>Other assets</b>	10(a)	<b>18,161,947,021</b>	<b>9,315,773,066</b>
Non - banking assets		-	-
<b>Total property and assets</b>		<b>1,823,933,476,259</b>	<b>1,636,669,574,064</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		<b>63,479,452,658</b>	<b>36,765,300,000</b>
<b>Deposits &amp; other accounts</b>		<b>1,527,771,802,628</b>	<b>1,380,849,221,889</b>
Mudaraba savings deposits		526,478,109,902	476,486,444,598
Mudaraba term deposits		543,817,908,699	488,217,932,723
Other mudaraba deposits		295,774,086,106	282,105,508,078
Al- wadeeah current and other deposit accounts		148,389,253,975	125,921,848,016
Bills payable		13,312,443,945	8,117,488,474
<b>Mudaraba Bond</b>		<b>30,600,000,000</b>	<b>30,775,840,000</b>
Mudaraba perpetual bond		11,000,000,000	10,175,840,000
Mudaraba redeemable subordinated bond		19,600,000,000	20,600,000,000
<b>Other liabilities</b>	11(a)	<b>132,536,936,733</b>	<b>120,971,862,923</b>
<b>Deferred tax liabilities</b>		<b>1,475,103,657</b>	<b>1,580,687,903</b>
<b>Total liabilities</b>		<b>1,755,863,295,676</b>	<b>1,570,942,912,715</b>
<b>Capital/shareholders' equity</b>		<b>68,070,180,583</b>	<b>65,726,661,349</b>
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	20,735,466,258	20,735,466,258
Other reserves	15.0	26,293,258,602	26,141,424,690
Retained earnings		4,941,249,531	2,749,579,142
Non-controlling interest		299,513	284,579
<b>Total liabilities &amp; shareholders' equity</b>		<b>1,823,933,476,259</b>	<b>1,636,669,574,064</b>



**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 30 September 2022**

(Amount in Taka)

Particulars	Note	As at 30 September 2022	As at 31 December 2021
<b>Off-balance Sheet Items</b>			
<b>Contingent liabilities</b>			
Acceptances & endorsements		-	-
Letters of guarantee		30,112,468,075	29,281,985,371
Irrevocable letters of credit (including back to back bills)		234,338,616,220	190,036,120,488
Bills for collection		53,255,794,365	45,519,344,775
Other contingent liabilities		8,174,045	8,174,045
<b>Total</b>		<b>317,715,052,706</b>	<b>264,845,624,679</b>
<b>Other commitments</b>			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines & other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>317,715,052,706</b>	<b>264,845,624,679</b>
<b>Consolidated Net Asset Value (NAV) per share</b>	<b>22(b)</b>	<b>42.28</b>	<b>40.82</b>

The annexed notes form an integral part of these condensed interim financial report.

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

**Dhaka; 30 October 2022**



**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Profit & Loss Account (Un-audited)**  
**For the 3rd Quarter ended 30 September 2022**

(Amount in Taka)

Particulars	Note	01 January to 30 September 2022	01 January to 30 September 2021	01 July to 30 September 2022	01 July to 30 September 2021
<b>Operating income</b>					
Investment income	16(a)	63,044,701,483	52,713,476,311	23,505,645,585	16,593,758,279
Profit paid on mudaraba deposits		(40,538,055,097)	(32,810,040,955)	(16,265,116,538)	(10,923,011,030)
<b>Net investment income</b>		<b>22,506,646,386</b>	<b>19,903,435,355</b>	<b>7,240,529,047</b>	<b>5,670,747,248</b>
Income from investments in shares & securities		2,366,399,785	2,230,554,416	948,431,481	1,029,434,795
Commission, exchange & brokerage income	17(a)	6,648,957,363	4,780,198,105	1,726,689,337	1,749,736,024
Other operating income		5,137,646,759	4,869,199,824	1,485,105,964	825,475,396
<b>Total operating income</b>		<b>36,659,650,293</b>	<b>31,783,387,700</b>	<b>11,400,755,829</b>	<b>9,275,393,463</b>
<b>Operating expenses</b>					
Salary & allowances		14,277,304,446	12,283,755,247	5,210,426,268	4,314,373,729
Rent, taxes, insurances, electricity etc.	18(a)	1,792,447,729	1,563,298,330	636,788,968	556,159,261
Legal expenses		6,377,349	5,426,617	1,942,490	1,038,775
Postage, stamps and telecommunication etc.	19(a)	136,463,848	101,638,204	52,218,501	36,888,597
Stationery, printing and advertisement etc.	20(a)	163,276,575	109,534,326	58,016,467	43,876,634
Chief executive's salary & fees		14,143,500	13,570,000	4,660,500	4,510,000
Directors' fees & expenses		2,345,641	2,425,605	1,294,416	999,718
Shari'ah supervisory committee's fees & expenses		1,430,065	1,010,740	555,320	431,140
Auditors' fees		2,587,500	2,587,500	862,500	862,500
Depreciation and repair to bank's assets	21(a)	1,113,201,499	964,901,479	374,284,417	380,607,745
Zakat expenses		728,247,384	671,185,473	242,749,128	223,728,491
Other expenses		4,099,428,157	3,391,044,364	1,253,104,009	1,063,087,514
<b>Total operating expenses</b>		<b>22,337,253,693</b>	<b>19,110,377,884</b>	<b>7,836,902,984</b>	<b>6,626,564,103</b>
<b>Profit/(loss) before provision</b>		<b>14,322,396,600</b>	<b>12,673,009,816</b>	<b>3,563,852,845</b>	<b>2,648,829,360</b>
Provision for investments & off- balance sheet items	11.1	4,221,590,000	3,422,290,000	1,191,840,000	802,280,000
Provision for diminution in value of investments in shares		220,628,758	(203,645,998)	94,632,655	(249,008,530)
Other provisions		(68,257,543)	94,060,508	(103,041,717)	(9,939,838)
<b>Total provision</b>		<b>4,373,961,215</b>	<b>3,312,704,510</b>	<b>1,183,430,938</b>	<b>543,331,632</b>
<b>Total profit/(loss) before taxes</b>		<b>9,948,435,385</b>	<b>9,360,305,306</b>	<b>2,380,421,907</b>	<b>2,105,497,728</b>
<b>Provision for taxation for the period</b>		<b>5,578,161,252</b>	<b>5,064,241,593</b>	<b>1,397,158,433</b>	<b>1,155,858,578</b>
Current tax		5,674,305,343	5,072,464,697	1,425,896,412	1,164,045,795
Deferred tax		(96,144,091)	(8,223,104)	(28,737,979)	(8,187,217)
<b>Net profit/ (loss) after tax</b>		<b>4,370,274,133</b>	<b>4,296,063,713</b>	<b>983,263,474</b>	<b>949,639,150</b>
<b>Net profit after tax attributable to:</b>		<b>4,370,274,133</b>	<b>4,296,063,713</b>	<b>983,263,474</b>	<b>949,639,150</b>
Equity holders of IBBL		4,370,259,199	4,296,013,942	983,258,754	949,599,978
Non-controlling interest		14,934	49,770	4,721	49,363
Retained earnings from previous year/period		2,749,579,142	2,606,778,640	4,152,901,785	4,383,241,253
Revaluation reserve of securities transferred to retained earnings		30,491,680	-	-	-
Add: Net profit after tax (attributable to equity holders of IBBL)		4,370,259,199	4,296,013,942	983,258,754	949,599,978
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		68,838,813	59,884,972	19,685,358	19,845,655
<b>Profit available for appropriation</b>		<b>7,219,168,834</b>	<b>6,962,677,554</b>	<b>5,155,845,897</b>	<b>5,352,686,886</b>
<b>Appropriation:</b>		<b>7,219,168,834</b>	<b>6,962,677,554</b>	<b>5,155,845,897</b>	<b>5,352,686,886</b>
Statutory reserve	14.0	-	-	-	-
General reserve		30,323,656	88,821,581	-	88,821,581
Dividend		1,609,990,668	1,609,990,668	-	-
Start up Fund		41,019,763	-	9,020,478	-
Coupon/Dividend for perpetual bond holders		596,585,217	-	205,575,889	-
Retained earnings		4,941,249,531	5,263,865,305	4,941,249,531	5,263,865,305
<b>Consolidated Earnings Per share (EPS)</b>	<b>23(b)</b>	<b>2.71</b>	<b>2.67</b>	<b>0.61</b>	<b>0.59</b>

The annexed notes form an integral part of these condensed interim financial report.

  
**Chief Financial Officer**  
  
**Managing Director & CEO**

  
**Company Secretary**  
  
**Chairman**

Dhaka; 30 October 2022

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Cash Flow Statement (Un-audited)**  
**For the 3rd Quarter ended 30 September 2022**

(Amount in Taka)

Particulars	Note	01 January to 30 September 2022	01 January to 30 September 2021
<b>Cash flows from operating activities</b>			
Investment income		59,788,526,090	51,957,300,918
Profit paid on mudaraba deposits		(38,056,267,749)	(32,187,164,641)
Income/ dividend receipt from investments in shares & securities		1,022,496,649	3,338,891,976
Fees & commission receipt in cash		6,648,957,363	4,780,198,105
Recovery from written off investments		78,789,723	40,565,177
Payments to employees		(15,408,127,816)	(13,298,519,018)
Cash payments to suppliers		(281,543,147)	(297,273,303)
Income tax paid		(5,589,320,976)	(5,472,890,882)
Receipts from other operating activities		3,956,599,225	2,987,595,362
Payments for other operating activities		(5,632,636,504)	(4,835,455,630)
<b>(i) Operating profit before changes in operating assets</b>		<b>6,527,472,858</b>	<b>7,013,248,064</b>
<b>Changes in operating assets and liabilities</b>			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		(129,301,696)	(1,282,916,691)
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(253,504,154,192)	(58,732,519,053)
(Increase)/decrease of other assets		(8,693,840,321)	2,391,806,554
Increase/(decrease) of placement from other banks		26,714,152,658	(13,783,793,312)
Increase/(decrease) of deposits from other banks		(974,762,273)	535,017,660
Increase/(decrease) of deposits received from customers		147,600,605,417	147,095,766,890
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		10,407,475,640	10,349,658,376
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>(78,579,824,766)</b>	<b>86,573,020,425</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>(72,052,351,908)</b>	<b>93,586,268,489</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		7,593,058,829	13,637,682,229
Payment for purchase of securities/BGIIB		(4,454,840,821)	(13,331,266,696)
Payment for purchase of securities/membership		(7,905,614,371)	(14,029,785,427)
Purchase/sale of property, plants & equipments		(963,803,159)	(1,869,581,871)
Purchase/sale of subsidiaries		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(5,731,199,521)</b>	<b>(15,592,951,766)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		824,160,000	-
Payment for redemption of debt instruments		(1,000,000,000)	(1,000,000,000)
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		(1,609,982,478)	(1,609,990,668)
<b>Net cash flows from financing activities (C)</b>		<b>(1,785,822,478)</b>	<b>(2,609,990,668)</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>(79,569,373,907)</b>	<b>75,383,326,055</b>
Add/(less): Effects of exchange rate changes on cash & cash equivalent		17,164,914	10,884,889
Add: cash & cash equivalents at beginning of the year		327,131,898,729	280,218,077,981
<b>Cash &amp; cash equivalents at the end of the period</b>		<b>247,579,689,736</b>	<b>355,612,288,925</b>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>24(b)</b>	<b>(44.75)</b>	<b>58.13</b>

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

**Dhaka; 30 October 2022**

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Statement of Changes in Equity (Un-audited)**  
**For the 3rd Quarter ended 30 September 2022**

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves *	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	Non-controlling interest	01 January to 30 September 2022
1	2	3	4	5	6	7	8	9	10
Balance as at 01 January 2022	16,099,906,680	1,989,633	20,735,466,258	16,941,188,982	9,071,295,675	126,950,400	2,749,579,142	284,579	65,726,661,349
Depreciation adjustment & Deferred tax impact	-	-	-	-	(43,024,258)	-	68,838,813	-	25,814,555
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	147,369,600	-	-	147,369,600
Currency translation differences	-	-	-	17,164,914	-	-	-	-	17,164,914
Revaluation reserve of securities transferred to retained earnings	-	-	-	-	-	-	30,491,680	-	30,491,680
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	4,370,259,199	14,934	4,370,274,133
Transfer to reserve	-	-	-	30,323,656	-	-	(30,323,656)	-	-
Dividend:									
Bonus shares	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,609,990,668)	-	(1,609,990,668)
Start-up Fund transferred from retained earnings	-	-	-	-	-	-	(41,019,763)	-	(41,019,763)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(596,585,217)	-	(596,585,217)
Issue of Share Capital	-	-	-	-	-	-	-	-	-
<b>Total shareholders' equity as on 30 September 2022</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>20,735,466,258</b>	<b>16,988,677,552</b>	<b>9,028,271,417</b>	<b>274,320,000</b>	<b>4,941,249,531</b>	<b>299,513</b>	<b>68,070,180,583</b>
<b>Total shareholders' equity as on 30 September 2021</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>19,735,466,258</b>	<b>14,978,393,061</b>	<b>9,088,477,153</b>	<b>85,622,400</b>	<b>5,352,686,886</b>	<b>324,750</b>	<b>65,342,866,821</b>
Add: Mudaraba perpetual bond	-	-	-	-	-	-	-	-	11,000,000,000
Add: Subordinated bond	-	-	-	-	-	-	-	-	16,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	18,718,470,000	-	-	-	-	18,718,470,000
Less: Excess tier-II capital	-	-	-	-	-	-	-	-	-
Less: Intangible assets	-	-	-	(202,877,224)	-	-	-	-	(202,877,224)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(9,028,271,417)	-	-	-	(9,028,271,417)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(274,320,000)	-	-	(274,320,000)
<b>Total equity as on 30 September 2022</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>20,735,466,258</b>	<b>35,504,270,328</b>	<b>-</b>	<b>-</b>	<b>4,941,249,531</b>	<b>299,513</b>	<b>104,283,181,943</b>
<b>Total equity as on 30 September 2021</b>	<b>16,099,906,680</b>	<b>1,989,633</b>	<b>19,735,466,258</b>	<b>29,031,112,193</b>	<b>-</b>	<b>-</b>	<b>5,352,686,886</b>	<b>324,750</b>	<b>92,244,784,809</b>

*Note: General/other reserves	01.01.2022	30.09.2021
General reserve	16,891,561,856	12,916,498,733
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	17,627,126	14,268,775
<b>Total</b>	<b>16,941,188,982</b>	<b>12,962,767,508</b>

Chief Financial Officer

Dhaka; 30 October 2022

Company Secretary

Managing Director & CEO

Director

Chairman

**Islami Bank Bangladesh Limited**  
**Condensed Balance Sheet (Un-audited)**  
**As at 30 September 2022**

(Amount in Taka)

Particulars	Note	As at 30 September 2022	As at 31 December 2021
<b>Property and assets</b>			
<b>Cash in hand</b>	6.0	93,075,698,717	246,163,386,116
Cash in hand (including foreign currency)	6.1	28,244,389,473	22,100,995,009
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	64,831,309,245	224,062,391,107
<b>Balance with other banks &amp; financial institutions</b>	7.0	149,500,702,119	76,156,107,566
In Bangladesh	7.i	128,477,104,314	61,571,659,434
Outside Bangladesh	7.ii	21,023,597,805	14,584,448,132
<b>Placement with banks &amp; other financial institutions</b>		-	-
<b>Investments in shares &amp; securities</b>	8.0	99,137,093,371	94,819,400,466
Government	8.1	80,462,864,181	75,352,686,843
Others	8.2	18,674,229,190	19,466,713,623
<b>Investments</b>	9.0	1,444,677,154,438	1,191,173,000,246
General investments etc.	9.1	1,339,894,237,991	1,137,670,855,057
Bills purchased & discounted	9.2	104,782,916,447	53,502,145,189
<b>Fixed assets including premises</b>		18,417,835,676	18,378,446,533
<b>Other assets</b>	10.0	17,990,333,965	9,302,458,646
<b>Non - banking assets</b>		-	-
<b>Total property and assets</b>		<u>1,822,798,818,286</u>	<u>1,635,992,799,574</u>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		63,479,452,658	36,765,300,000
<b>Deposits &amp; other accounts</b>		1,528,605,372,641	1,381,979,529,497
Mudaraba savings deposits		526,530,089,682	476,757,049,557
Mudaraba term deposits		544,497,909,962	489,073,408,476
Other mudaraba deposits		295,779,102,578	282,106,861,930
Al- wadeeah current and other deposit accounts		148,485,826,473	125,924,721,060
Bills payable		13,312,443,945	8,117,488,474
<b>Mudaraba Bond</b>		30,600,000,000	30,775,840,000
Mudaraba perpetual bond		11,000,000,000	10,175,840,000
Mudaraba redeemable subordinated bond		19,600,000,000	20,600,000,000
<b>Other liabilities</b>	11.0	132,000,209,493	120,327,845,671
<b>Deferred tax liabilities</b>		1,477,307,818	1,582,990,129
<b>Total liabilities</b>		<u>1,756,162,342,610</u>	<u>1,571,431,505,297</u>
<b>Capital/shareholders' equity</b>		66,636,475,676	64,561,294,277
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	20,735,466,258	20,735,466,258
Other reserves	15.0	26,237,440,927	26,115,930,671
Retained earnings		3,563,661,811	1,609,990,668
<b>Total liabilities &amp; shareholders' equity</b>		<u>1,822,798,818,286</u>	<u>1,635,992,799,574</u>



**Islami Bank Bangladesh Limited**  
**Condensed Balance Sheet (Un-audited)**  
**As at 30 September 2022**

(Amount in Taka)

Particulars	Note	As at 30 September 2022	As at 31 December 2021
<b>Off-balance Sheet Items</b>			
<b>Contingent liabilities</b>			
Acceptances & endorsements		-	-
Letters of guarantee		30,112,468,075	29,281,985,371
Irrevocable letters of credit (including back to back bills)		234,338,616,220	190,036,120,488
Bills for collection		53,255,794,365	45,519,344,775
Other contingent liabilities		8,174,045	8,174,045
<b>Total</b>		<b>317,715,052,706</b>	<b>264,845,624,679</b>
<b>Other commitments</b>			
Documentary credits, short term and trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance, revolving and underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>317,715,052,706</b>	<b>264,845,624,679</b>
<b>Net Asset Value (NAV) per share</b>	<b>22(a)</b>	<b>41.39</b>	<b>40.10</b>

The annexed notes form an integral part of these condensed interim financial report.

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**

**Dhaka; 30 October 2022**



**Islami Bank Bangladesh Limited**  
**Condensed Profit & Loss Account (Un-audited)**  
**For the 3rd Quarter ended 30 September 2022**

(Amount in Taka)

Particulars	Note	01 January to 30 September 2022	01 January to 30 September 2021	01 July to 30 September 2022	01 July to 30 September 2021
<b>Operating income</b>					
Investment income	16.0	63,114,502,465	52,713,476,311	23,575,446,567	16,593,758,279
Profit paid on mudaraba deposits		(40,583,344,476)	(32,841,519,523)	(16,281,179,537)	(10,940,930,094)
<b>Net investment income</b>		<b>22,531,157,989</b>	<b>19,871,956,787</b>	<b>7,294,267,030</b>	<b>5,652,828,184</b>
Income from investments in shares & securities		1,918,927,693	1,562,960,012	812,948,851	730,305,657
Commission, exchange & brokerage income	17.0	6,615,648,313	4,732,093,231	1,714,297,511	1,726,200,271
Other operating income		5,160,198,646	4,881,784,609	1,493,934,551	836,405,619
<b>Total operating income</b>		<b>36,225,932,641</b>	<b>31,048,794,640</b>	<b>11,315,447,943</b>	<b>8,945,739,732</b>
<b>Operating expenses</b>					
Salary & allowances		14,243,553,912	12,252,376,671	5,198,181,500	4,303,185,569
Rent, taxes, insurances, electricity etc.	18.0	1,787,019,853	1,559,028,145	634,907,007	555,093,167
Legal expenses		6,377,349	5,201,484	1,942,490	1,030,476
Postage, stamps and telecommunication etc.	19.0	136,013,434	101,233,118	52,025,849	36,747,639
Stationery, printing and advertisement etc.	20.0	163,033,370	108,854,205	57,914,939	43,373,341
Chief executive's salary & fees		14,143,500	13,570,000	4,660,500	4,510,000
Directors' fees & expenses		807,558	967,062	252,348	123,250
Shari'ah supervisory committee's fees & expenses		1,430,065	1,010,740	555,320	431,140
Auditors' fees		2,587,500	2,587,500	862,500	862,500
Depreciation and repair to bank's assets	21.0	1,107,899,360	962,499,995	372,661,407	381,646,639
Zakat expenses		728,247,384	671,185,473	242,749,128	223,728,491
Other expenses		4,088,416,425	3,255,834,491	1,314,867,807	1,005,639,768
<b>Total operating expenses</b>		<b>22,279,529,710</b>	<b>18,934,348,883</b>	<b>7,881,580,795</b>	<b>6,556,371,979</b>
<b>Profit/(loss) before provision</b>		<b>13,946,402,931</b>	<b>12,114,445,757</b>	<b>3,433,867,148</b>	<b>2,389,367,753</b>
Provision for investments & off- balance sheet items	11.1	4,221,590,000	3,422,290,000	1,191,840,000	802,280,000
Provision for diminution in value of investments in shares		188,236,734	-	74,671,734	(5,157,000)
Other provisions		(68,623,431)	94,060,508	(103,407,605)	(9,939,838)
<b>Total provision</b>		<b>4,341,203,303</b>	<b>3,516,350,508</b>	<b>1,163,104,129</b>	<b>787,183,162</b>
<b>Total profit/(loss) before taxes</b>		<b>9,605,199,628</b>	<b>8,598,095,249</b>	<b>2,270,763,019</b>	<b>1,602,184,591</b>
<b>Provision for taxation for the period</b>		<b>5,503,223,330</b>	<b>4,974,307,113</b>	<b>1,368,715,166</b>	<b>1,118,228,225</b>
Current tax	11.3	5,599,465,486	4,983,011,430	1,397,467,845	1,126,618,592
Deferred tax		(96,242,156)	(8,704,317)	(28,752,679)	(8,390,367)
<b>Net profit/(loss) after tax</b>		<b>4,101,976,298</b>	<b>3,623,788,136</b>	<b>902,047,853</b>	<b>483,956,366</b>
Retained earnings from previous year/period		1,609,990,668	1,609,990,668	2,856,524,966	3,179,871,087
Revaluation reserve of securities transferred to retained earnings		30,451,680	-	-	-
Add: Net profit after tax		4,101,976,298	3,623,788,136	902,047,853	483,956,366
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings		68,838,813	59,884,972	19,685,358	19,845,655
<b>Profit available for appropriation</b>		<b>5,811,257,459</b>	<b>5,293,663,776</b>	<b>3,778,258,177</b>	<b>3,683,673,108</b>
<b>Appropriation:</b>		<b>5,811,257,459</b>	<b>5,293,663,776</b>	<b>3,778,258,177</b>	<b>3,683,673,108</b>
Statutory reserve	14.0	-	-	-	-
General reserve		-	-	-	-
Dividend		1,609,990,668	1,609,990,668	-	-
Start up Fund		41,019,763	-	9,020,478	-
Coupon/Dividend for perpetual bond holders		596,585,217	-	205,575,888	-
Retained earnings		3,563,661,811	3,683,673,108	3,563,661,811	3,683,673,108
<b>Earnings Per Share (EPS)</b>	23(a)	<b>2.55</b>	<b>2.25</b>	<b>0.56</b>	<b>0.30</b>

The annexed notes form an integral part of these condensed interim financial report.

  
**Chief Financial Officer**

  
**Company Secretary**

  
**Managing Director & CEO**

  
**Director**

  
**Chairman**


**Dhaka; 30 October 2022**

**Islami Bank Bangladesh Limited**  
**Condensed Cash Flow Statement (Un-audited)**  
**For the 3rd Quarter ended 30 September 2022**

(Amount in Taka)

Particulars	Note	01 January to 30 September 2022	01 January to 30 September 2021
<b>Cash flows from operating activities</b>			
Investment income		59,858,327,072	51,957,300,918
Profit paid on mudaraba deposits		(38,101,557,128)	(32,218,643,209)
Income/dividend receipt from investments in shares & securities		755,039,759	2,734,524,958
Fees & commission receipt in cash		6,615,648,313	4,732,093,231
Recovery from written off investments		78,789,723	40,565,177
Payments to employees		(15,384,153,144)	(13,275,433,237)
Cash payments to suppliers		(281,348,154)	(297,044,384)
Income tax paid		(5,500,202,967)	(5,382,180,715)
Receipts from other operating activities		3,955,144,100	2,936,952,762
Payments for other operating activities		(5,602,825,413)	(4,683,950,246)
<b>(i) Operating profit before changes in operating assets</b>		<b>6,392,862,161</b>	<b>6,544,185,255</b>
<b>Changes in operating assets and liabilities</b>			
Increase/(decrease) of statutory deposits		-	-
(Increase)/decrease of net trading securities		-	-
(Increase)/decrease of placement to other banks		-	-
(Increase)/decrease of investments to customers		(253,504,154,192)	(59,160,331,989)
(Increase)/decrease of other assets		(8,687,875,319)	2,373,576,435
Increase/(decrease) of placement from other banks		26,714,152,658	(13,783,793,312)
Increase/(decrease) of deposits from other banks		(974,762,273)	535,017,660
Increase/(decrease) of deposits received from customers		147,600,605,417	147,829,275,458
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		9,912,798,706	7,963,939,423
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>(78,939,235,002)</b>	<b>85,757,683,676</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>(72,546,372,840)</b>	<b>92,301,868,931</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		-	-
Payment for purchase of securities/BGIB		(4,465,062,505)	(13,165,244,630)
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(962,991,746)	(1,868,114,253)
Purchase/sale of subsidiaries		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(5,428,054,250)</b>	<b>(15,033,358,884)</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		824,160,000	-
Payment for redemption/ profit of debt instruments		(1,000,000,000)	(1,000,000,000)
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		(1,609,990,668)	(1,609,990,668)
<b>Net cash flows from financing activities (C)</b>		<b>(1,785,830,668)</b>	<b>(2,609,990,668)</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>(79,760,257,759)</b>	<b>74,658,519,379</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent		17,164,914	10,884,889
Add: cash & cash equivalents at beginning of the year		322,319,493,681	275,217,126,291
<b>Cash &amp; cash equivalents at the end of the period</b>		<b>242,576,400,836</b>	<b>349,886,530,559</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>24(a)</b>	<b>(45.06)</b>	<b>57.33</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director & CEO

  
Director

  
Chairman

Dhaka; 30 October 2022

**Islami Bank Bangladesh Limited**  
**Condensed Statement of Changes in Equity (Un-audited)**  
**For the 3rd Quarter ended 30 September 2022**

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings	01 January to 30 September 2022
1	2	3	4	5	6	7	8	9 (2+3+4+5+6+7+8)
Balance as at 01 January 2022	16,099,906,680	1,989,633	20,735,466,258	16,915,694,963	9,071,295,675	126,950,400	1,609,990,668	64,561,294,277
Depreciation adjustment & Deferred tax impact	-	-	-	-	(43,024,258)	-	68,838,813	25,814,555
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	147,369,600	-	147,369,600
Currency translation differences	-	-	-	17,164,914	-	-	-	17,164,914
Revaluation reserve of securities transferred to retained earnings	-	-	-	-	-	-	30,451,680	30,451,680
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	4,101,976,298	4,101,976,298
Transfer to reserve	-	-	-	-	-	-	-	-
Dividend:	-	-	-	-	-	-	-	-
Bonus shares	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,609,990,668)	(1,609,990,668)
Start-up Fund transferred from retained earnings	-	-	-	-	-	-	(41,019,763)	(41,019,763)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(596,585,217)	(596,585,217)
Issue of Share Capital	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2022	16,099,906,680	1,989,633	20,735,466,258	16,932,859,877	9,028,271,417	274,320,000	3,563,661,811	66,636,475,676
Total shareholders' equity as on 30 September 2021	16,099,906,680	1,989,633	19,735,466,258	14,978,393,061	9,088,477,153	85,622,400	3,683,673,108	63,673,528,292
Add: Mudaraba perpetual bond	-	-	-	-	-	-	-	11,000,000,000
Add: Subordinated bond	-	-	-	-	-	-	-	16,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	18,718,470,000	-	-	-	18,718,470,000
Less: Excess tier-II capital	-	-	-	-	-	-	-	-
Less: Intangible assets	-	-	-	(202,877,224)	-	-	-	(202,877,224)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(9,028,271,417)	-	-	(9,028,271,417)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(274,320,000)	-	(274,320,000)
Total equity as on 30 September 2022	16,099,906,680	1,989,633	20,735,466,258	35,448,452,653	-	-	3,563,661,811	102,849,477,036
Total equity as on 30 September 2021	16,099,906,680	1,989,633	19,735,466,258	29,031,112,193	-	-	3,683,673,108	89,101,197,775

*Note: General/other reserves	01.01.2022	30.09.2021
General reserve	16,866,067,837	12,916,498,733
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	17,627,126	14,268,775
Total	16,915,694,963	12,962,767,508

Chief Financial Officer

Dhaka; 30 October 2022

Company Secretary

Managing Director & CEO

Director

Chairman

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Notes to the condensed consolidated interim financial report (Un-audited)**  
**As at and for the 3rd Quarter ended 30 September 2022**

**1.0 The Bank and its activities**

- 1.1 Islami Bank Bangladesh Limited (hereinafter referred to as "the Bank" or "IBBL") was established as a Public Limited Banking Company in Bangladesh in 1983 as the first Shari'ah based Scheduled Commercial Bank in the South East Asia. Naturally, its modus operandi is substantially different from those of other conventional Commercial Banks. The Bank conducts its business on the Shari'ah principles of Mudaraba, Musharaka, Bai-Murabaha, Bai-Muajjal, Hire Purchase under Shirkatul Melk, Bai-Salam and Bai-as-Sarf etc. There is a Shari'ah Supervisory Committee in the Bank which ensures that the activities of the Bank are being conducted on the precepts of Islam.

The shares of the Bank are listed with both Dhaka Stock Exchange (DSE) Limited and Chittagong Stock Exchange (CSE) Limited. The Bank carries out its business activities through its Head Office in Dhaka, 16 Zonal Offices, 386 branches including 73 Authorised Dealer (AD) branches and 228 Sub-branches, 2692 Agent banking outlets and 3 Off-shore Banking Units (OBUs) in Bangladesh. The Principal place of business is the Registered Office of the Bank situated at Islami Bank Tower, 40, Dilkusha Commercial Area, Dhaka-1000, Bangladesh.

This interim financial report as at and for the 3rd Quarter ended 30 September 2022 includes the condensed consolidated and the separate financial report of the Bank. The condensed consolidated interim financial report comprises the financial statements of the Bank and its two subsidiaries - Islami Bank Securities Limited (IBSL) and Islami Bank Capital Management Limited (IBCML) together referred to as "the Companies".

**1.2 Nature of business/principal activities of the Bank**

All kinds of commercial banking services including Islamic micro-finance under Rural Development Scheme (RDS) and Urban Poor Development Scheme (UPDS), Agent Banking Services, Mobile Financial Services under the "Islami Bank mCash" are provided by the Bank to the customers following the principles of Islamic Shari'ah, the provisions of the Bank Company Act, 1991 as amended, Bangladesh Bank's directives and directives of other regulatory authorities. The Bank also provide services to its clients through currently 3 (three) offshore-banking units (OBUs) located at Head Office Complex Branch, Agrabad Branch and Uttara Branch.

**2.0 Basis of preparation**

**2.1 Statement of compliance**

The operations of the Bank and its subsidiaries are in strict compliance with the rules of Islamic Shari'ah. This condensed consolidated and separate interim financial report for the 3rd Quarter ended 30 September 2022 of the Bank has been prepared in accordance with "IAS: 34 Interim Financial Reporting" and as per Bangladesh Bank (BB) Department of Banking Inspection (DBI) Circular Letter No. 01 dated 24 February 2004, per Rule 13 of Securities & Exchange Rules 1987 and Financial Reporting Act 2015. Selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in financial position and performance of the Bank since the last annual consolidated and separate financial statements as at and for the year ended 31 December 2021. This condensed consolidated and separate interim financial report does not include all the information required for full annual financial statements prepared in accordance with International Financial Reporting Standards (IFRS).

**2.2 Authorization of the financial statements for issue**

The condensed consolidated and separate interim financial report were reviewed by the audit committee of the Board of the Bank in its 532<sup>nd</sup> meeting held on 30 October 2022 and was subsequently approved by the Board in its 315<sup>th</sup> meeting held on the same date.



### 2.3 Use of estimates and judgments

Preparing the interim financial report requires Management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing this condensed consolidated and separate interim financial report, significant judgements made by Management in applying the Companies'/Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated and separate financial statements as at and for the year ended 31 December 2021.

### 2.4 Reporting period

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover up to 3rd Quarter from 1 January 2022 to 30 September 2022.

### 2.5 Comparative information and rearrangement thereof

Comparative figures have been re-arranged wherever considered necessary to ensure better comparability with the current period without causing any impact on the profit and value of assets and liabilities as reported in the financial statements.

### 3.0 Significant accounting policies

Except as described below, the accounting policies applied by the Bank and its Subsidiaries in this condensed consolidated and separate interim financial report are the same as those applied by the Bank and its Subsidiaries in its consolidated and separate financial statements as at and for the year ended 31 December 2021.

#### 3.1 Income tax expenses

Provision for taxation has been calculated as per Income Tax Ordinance 1984 and *International Accounting Standard (IAS)-12 "Income Taxes"*.

#### 4.0 Dividend payments

The honorable shareholders of the Bank approved 10% cash dividend for the year 2021 in the 39th Annual General Meeting (AGM) of the Bank held on 21st June 2022. The dividend was paid during the 3rd quarter of the year 2022.

#### 5.0 Events after the reporting period

There were no material events subsequent to the interim reporting period that have not been reflected in the financial statements for the interim period.



		30.09.2022 Taka	31.12.2021 Taka
<b>6.0 Cash in hand</b>			
Cash in hand (including foreign currency) (Note 6.1)		28,244,389,473	22,100,995,009
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)		64,831,309,245	224,062,391,107
<b>Total</b>		<b>93,075,698,717</b>	<b>246,163,386,116</b>
<b>6.1 Cash in hand (including foreign currency)</b>			
In local currency		28,232,399,702	21,972,488,125
In foreign currency		11,989,771	128,506,884
<b>Total</b>		<b>28,244,389,473</b>	<b>22,100,995,009</b>
<b>6.2 Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>			
<b>(a) Balance with Bangladesh Bank</b>			
In local currency		63,484,556,700	219,918,197,716
In foreign currency		440,406,425	1,554,705,918
<b>Sub-total</b>		<b>63,924,963,124</b>	<b>221,472,903,634</b>
<b>(b) Balance with Sonali Bank Ltd. (as agent of Bangladesh Bank)</b>			
In local currency		906,346,120	2,589,487,473
In foreign currency		-	-
<b>Sub-total</b>		<b>906,346,120</b>	<b>2,589,487,473</b>
<b>Total (a+b)</b>		<b>64,831,309,245</b>	<b>224,062,391,107</b>
<b>6(a) Consolidated cash in hand</b>			
<b>6(a)(i) Cash in hand (including foreign currency)</b>			
Islami Bank Bangladesh Limited		28,244,389,473	22,100,995,009
Islami Bank Securities Limited		15,000	-
Islami Bank Capital Management Limited		9,077	66,640
<b>Sub total</b>		<b>28,244,413,550</b>	<b>22,101,061,649</b>
<b>6(a)(ii) Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>			
Islami Bank Bangladesh Limited		64,831,309,245	224,062,391,107
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		-	-
<b>Sub total (ii)</b>		<b>64,831,309,245</b>	<b>224,062,391,107</b>
<b>Total (i+ii)</b>		<b>93,075,722,794</b>	<b>246,163,452,756</b>
<b>7.0 Balance with other banks &amp; financial institutions</b>			
i) In Bangladesh (in AWCA, MSA & MTDR Accounts)		128,477,104,314	61,571,659,434
ii) Outside Bangladesh (In AWCA)		21,023,597,805	14,584,448,132
<b>Total (i+ii)</b>		<b>149,500,702,119</b>	<b>76,156,107,566</b>
<b>7(a) Consolidated Balance with other banks &amp; financial institutions</b>			
Islami Bank Bangladesh Limited		149,500,702,119	76,156,107,566
Islami Bank Securities Limited		5,389,496,642	5,512,393,900
Islami Bank Capital Management Limited		440,806,974	429,313,243
Inter-company balances		(827,038,793)	(1,129,368,735)
<b>Total</b>		<b>154,503,966,942</b>	<b>80,968,445,974</b>
<b>8.0 Investments in shares &amp; securities</b>			
Particulars	Remarks	Book value as at 30.09.2022 (Taka)	Book value as at 31.12.2021 (Taka)
<b>8.1 Government</b>			
Bangladesh Shipping Corporation	Quoted	324,800,000	161,056,000
MPETROLEUM	Quoted	212,797,784	9,009,645
BSCCL	Quoted	111,188,395	104,693,428
TITASGAS	Quoted	4,350,232	-
Karmasangsthan Bank	Un-Quoted	10,000,000	10,000,000
Central Depository Bangladesh Ltd.	Un-Quoted	6,277,770	6,277,770
Bangladesh Government Sukuk Bond (Islamic Bond)	Un-Quoted	31,793,450,000	15,061,650,000
Bangladesh Government Islamic Investment Bond (Islamic Bond)	Un-Quoted	48,000,000,000	60,000,000,000
<b>Total Government (8.1)</b>		<b>80,462,864,181</b>	<b>75,352,686,843</b>
<b>8.2 Other than Government</b>		<b>18,674,229,190</b>	<b>19,466,713,623</b>
<b>Total (8.1+8.2)</b>		<b>99,137,093,371</b>	<b>94,819,400,466</b>



**8(a) Consolidated investments in shares & securities****8(a)(i) Government**

Islami Bank Bangladesh Limited  
 Islami Bank Securities Limited  
 Islami Bank Capital Management Limited  
 Inter-company balances  
**Sub total (i)**

**8(a)(ii) Others**

Islami Bank Bangladesh Limited  
 Islami Bank Securities Limited  
 Islami Bank Capital Management Limited  
 Inter-company balances  
**Sub total (ii)**  
**Total (i+ii)**

**9.0 Investments**

General investments etc. (Note-9.1)  
 Bills purchased & discounted (Note-9.2)  
**Total**

**9.1 General investments etc.****i) In Bangladesh**

Bai - Murabaha  
 Bai - Muajjal  
 Hire Purchase under Shirkatul Melk  
 Hire Purchase under Shirkatul Melk (HPSM in FC-OBV)  
 Hire Purchase under Shirkatul Melk (HPSM in FC-GTF)  
 Bai-Murabaha Import Bills  
 Baim- FC Bills  
 Musharaka  
 Mudaraba  
 Bai - Salam  
 Murabaha Foreign Currency Investment  
 Quard  
 Investment in Khidmah Card (KC)  
**Sub total (i)**

**ii) Out side Bangladesh**

Overseas Investment  
**Sub total (ii)**  
**Total (i+ii)**

**9.1(a) Consolidated general investments etc.**

Islami Bank Bangladesh Limited  
 Islami Bank Securities Limited  
 Islami Bank Capital Management Limited  
 Inter-company balances  
**Total**

**9.2 Bills purchased & discounted****i) In Bangladesh**

Musharaka doc. Bill (MDB)

**ii) Outside Bangladesh**

Mudaraba Doc Bill (UPAS)-OBV  
 Bai- As- Sarf (FDB)  
 MDB in FC  
**Sub-total (ii)**  
**Total (i+ii)**

30.09.2022 Taka	31.12.2021 Taka
80,462,864,181	75,352,686,843
-	-
-	-
-	-
<b>80,462,864,181</b>	<b>75,352,686,843</b>
18,674,229,190	19,466,713,623
3,605,197,601	3,465,013,233
356,341,433	367,224,105
(2,999,839,000)	(2,999,839,000)
<b>19,635,929,224</b>	<b>20,299,111,961</b>
<b>100,098,793,405</b>	<b>95,651,798,804</b>
1,339,894,237,991	1,137,670,855,057
104,782,916,447	53,502,145,189
<b>1,444,677,154,438</b>	<b>1,191,173,000,246</b>
870,751,343,523	706,178,064,578
85,771,941,194	77,957,330,311
229,663,252,882	222,725,969,511
15,569,229,727	12,865,002,198
2,169,730,655	1,226,799,337
13,042,310,011	9,089,787,606
16,273,266,079	15,717,432,354
251,511,994	187,609,673
5,000,549,863	5,000,160,000
19,284,003,127	16,583,101,369
45,870,689,230	33,017,731,333
34,706,937,626	35,957,685,286
1,539,472,079	1,164,181,501
<b>1,339,894,237,991</b>	<b>1,137,670,855,057</b>
-	-
-	-
<b>1,339,894,237,991</b>	<b>1,137,670,855,057</b>
1,339,894,237,991	1,137,670,855,057
-	-
-	-
(5,020,000,000)	(5,000,000,000)
<b>1,334,874,237,991</b>	<b>1,132,670,855,057</b>
3,804,256,426	4,174,428,428
97,046,034,419	42,775,977,150
1,939,950,907	2,390,700,235
1,992,674,695	4,161,039,376
<b>100,978,660,021</b>	<b>49,327,716,761</b>
<b>104,782,916,447</b>	<b>53,502,145,189</b>



**9.2(a) Consolidated bills purchased & discounted**

Islami Bank Bangladesh Limited  
 Islami Bank Securities Limited  
 Islami Bank Capital Management Limited  
**Total**

30.09.2022 Taka	31.12.2021 Taka
104,782,916,447	53,502,145,189
-	-
-	-
<b>104,782,916,447</b>	<b>53,502,145,189</b>

**10.0 Other assets**

Stock of stationery in hand  
 Stamps in hand  
 Advance rent paid  
 Security deposits account  
 Suspense  
 Advance against expenses  
 Pre paid insurance  
 Accrued income  
 IB General account  
 F.C. clearing adjustment  
 mCash adjustment  
 Dividend Income Receivable  
 Master Card Receivable  
 ATM Receivable  
 eWallet Receivable  
 POS Receivable  
 Advance against capital expenditure  
 Others  
**Total**

220,163,369	214,254,899
33,593,865	31,965,815
555,153,828	567,441,216
27,236,411	27,093,579
1,418,332,689	862,243,531
40,298,493	88,064,884
17,895,409	7,810,184
2,494,630,495	1,140,782,333
7,085,623,496	4,338,131,014
1,462,531,147	135,732,599
2,189,220,822	216,052,386
-	189,960,227
39,303,667	-
252,810,953	75,951,181
221,533,023	167,573,738
930,114,017	113,989,010
813,041,370	1,125,280,200
188,850,910	131,850
<b>17,990,333,964</b>	<b>9,302,458,646</b>

**10(a) Consolidated other assets**

Islami Bank Bangladesh Limited  
 Islami Bank Securities Limited  
 Islami Bank Capital Management Limited  
 Inter-company balances  
**Total**

17,990,333,964	9,302,458,646
132,548,633	135,380,243
46,703,597	37,906,985
(7,639,174)	(159,972,808)
<b>18,161,947,020</b>	<b>9,315,773,066</b>

**11.0 Other liabilities**

Provision for classified & unclassified investments and off- balance sheet items (Note-11.1)  
 Provision for diminution in value of investments in shares  
 Other provisions  
 Compensation account  
 Profit/ rent /compensation suspense  
 Current tax (Note-11.2)  
 Zakat payable  
 Foreign correspondents charges  
 Incentive bonus payable  
 Payable against expenditure  
 Clearing/BEFTN/RTGS adjustment  
 Transfer delivery adjustment  
 Payable to PF, BF, SAF & GF  
 Deferred/Unearned Airtime Commission  
 F.C. Payable for IBBL Cards  
 Unclaimed dividend  
 Stimulus Fund-Covid 19  
 Agri. Refinance COVID-19  
 Cover Fund HPSM FC (GTF)  
 Automated Challan System  
 Lease obligation on ROU assets  
 Start-Up Fund for investment  
 Others  
**Total**

57,493,359,084	53,271,956,784
188,393,734	157,000
144,111,007	445,731,199
5,802,660,482	5,816,920,339
42,198,856,702	36,175,187,913
13,470,490,512	13,369,984,273
769,333,495	1,287,595,551
36,123,170	21,468,485
236,473,769	1,362,929,501
402,892,121	262,755,460
65,435,532	130,063,556
165,748	45,748
185,983,949	500
280,000	-
14,112,333	14,413,410
20,018,362	23,179,157
869,901,276	1,977,282,570
4,362,031,682	3,050,854,392
2,121,218,533	1,236,788,150
8,264,847	1,822,164
1,394,471,864	1,394,471,864
132,621,873	91,602,110
2,083,009,418	392,635,545
<b>132,000,209,493</b>	<b>120,327,845,671</b>





**11.1 Provision for un-classified, classified investment and Off-balance sheet items including Off-shore Banking Units (OBU)**

**a. Opening balance**

General Provision for Unclassified Investment including OBU  
Provision for Classified Investment  
Provision for Off-Balance Sheet items

**b. Total deduction/adjustment from classified investment for the period**

**c. Available balance of provision (a-b)**

**d. Provision made during the period**

General Provision for Unclassified Investment including OBU  
Provision for Classified Investment  
Provision for Off-Balance Sheet items

**e. Closing balance (c+d)**

General Provision for Unclassified Investment including OBU  
Provision for Classified Investment  
Provision for Off-Balance Sheet items

30 September 2022 Taka	31 December 2021 Taka
53,271,950,000	48,118,570,000
13,857,630,000	10,253,560,000
37,230,270,000	36,297,920,000
2,184,050,000	1,567,090,000
30,000	12,904,040
53,271,920,000	48,105,665,960
4,221,590,000	5,166,284,040
2,248,110,000	3,604,070,000
1,544,800,000	945,254,040
428,680,000	616,960,000
57,493,510,000	53,271,950,000
16,105,740,000	13,857,630,000
38,775,040,000	37,230,270,000
2,612,730,000	2,184,050,000

**11.2 Current tax liability**

Opening balance of provision

Add: Provision made during the period/year (Note 11.3)

Add: Other provision made during the period/year

Less: Settlement for previous period/year

**Total (a)**

**Advance income tax paid**

Opening balance of advance tax

Add: Payment made during the period/year

Less: Settlement for previous period/year

**Total (b)**

**Net balance as at end of period/year (a-b)**

22,021,038,824	20,293,070,116
5,599,465,486	6,800,304,448
1,243,722	1,132,785,550
6,793,297,250	6,205,121,290
20,828,450,781	22,021,038,824
8,651,054,551	7,604,358,763
5,500,202,968	7,251,817,078
6,793,297,250	6,205,121,290
7,357,960,269	8,651,054,551
13,470,490,512	13,369,984,273

**11.3 Provision for current tax made during the period/year**

Income tax @ 37.5% on taxable profit

Add: Income tax @ 20% on dividend income

Capital Gain @ 10%

Less: Provision already kept

**Estimated provision required for the period/year**

5,554,267,473	6,700,058,787
33,762,074	72,570,015
11,435,939	27,675,646
-	-
5,599,465,486	6,800,304,448

**Computation of taxable profit**

**Profit before tax**

Less: Dividend income

Less: Capital Gain

Profit before tax (excluding dividend income and capital gain)

Add: Inadmissible expenditure

Less: Further allowable expenditure

**Estimated taxable profit for the period/year**

9,605,199,628	11,441,284,869
168,810,370	362,850,073
114,359,391	276,756,459
9,322,029,866	10,801,678,337
6,160,456,006	8,482,381,843
671,105,946	1,417,236,750
14,811,379,926	17,866,823,431

**11.4 Reconciliation of effective tax rate**

Profit before income tax as per profit/loss account

Income Tax using the domestic corporate tax rate

**Factors affecting the tax charge for current year:**

Non deductible expenses

Tax exempt income

Tax savings from reduced tax rates

**Total income tax expenses**

30.09.2022		31.12.2021	
%	Taka	%	Taka
	9,605,199,628		11,441,284,869
37.50%	3,601,949,860	37.50%	4,290,481,826
23.99%	2,310,171,002	25.73%	3,180,893,191
-2.55%	(251,664,730)	-4.96%	(531,463,781)
-1.30%	(60,990,646)	-0.18%	(139,606,789)
58.30%	5,599,465,486	59.44%	6,800,304,447

**11(a) Consolidated other liabilities**

Islami Bank Bangladesh Limited

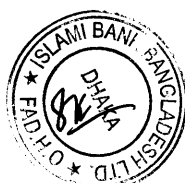
Islami Bank Securities Limited

Islami Bank Capital Management Limited

Inter-company balances

**Total**

132,000,209,493	120,327,845,671
5,127,120,804	5,369,728,188
429,606,074	432,214,682
(5,019,999,638)	(5,157,925,618)
132,536,936,733	120,971,862,923



## 12 Share capital

### 12.1 Authorized capital

The authorized capital of the Bank is Tk. 20,000,000,000 divided into 2,000,000,000 ordinary shares of Tk. 10 each.

### 12.2 Brief history of raising of Paid up capital

Paid-up Capital of the Bank at the end of 3rd quarter ended 30 September 2022 is Tk. 16,099,906,680 divided into 1,609,990,668 ordinary shares of Tk. 10 each.

No. of shares allotted	Date of issue	Face Value	Total allotted Shares (Cumulative Figure)	Total Paid-up Capital (Cumulative Figure)	Particulars
500	13.03.1983	1,000	500	500,000	Initial Capital
9,000	23.03.1983	1,000	9,500	9,500,000	Sponsors subscription
2,500	23.03.1983	1,000	12,000	12,000,000	Local Placement Holders subscription
56,000	23.03.1983	1,000	68,000	68,000,000	Foreign Placement Holders subscription
4,000	10.04.1984	1,000	72,000	72,000,000	Subscribed Bangladesh Bank on behalf of the Government of the Peoples Republic of Bangladesh 10.04.1984 as per approval of the Controller of Capital Issues dated 14.03.1983
8,000	22.08.1985	1,000	80,000	80,000,000	IPO subscription on 22.08.1985
80,000	12.03.1990	1,000	160,000	160,000,000	1 <sup>st</sup> Rights -1989 (1R:1)
160,000	06.10.1996	1,000	320,000	320,000,000	2 <sup>nd</sup> Rights -1996 (1R:1)
320,000	01.03.2001	1,000	640,000	640,000,000	3 <sup>rd</sup> Rights 2000 (1R:1)
1,280,000	08.11.2003	1,000	1,920,000	1,920,000,000	4 <sup>th</sup> Rights 2003 (2R:1)
384,000	27.10.2004	1,000	2,304,000	2,304,000,000	Bonus - 2003 (1B:5) – Stock Dividend @20%
460,800	17.11.2005	1,000	2,764,800	2,764,800,000	Bonus -2004 (1B:5) – Stock Dividend @20%
691,200	17.10.2006	1,000	3,456,000	3,456,000,000	Bonus -2005 (1B:4) – Stock Dividend @25%
345,600	30.10.2007	1,000	3,801,600	3,801,600,000	Bonus -2006 (1B:10) – Stock Dividend @10%
950,400	30.09.2008	1,000	4,752,000	4,752,000,000	Bonus - 2007 (1B:4) – Stock Dividend @25%
	30.11.2008	100	47,520,000	4,752,000,000	IBBL Shares have been changed from Tk.1,000/- to Tk.100/- with a market lot of 10 shares with effect from 30.11.2008
14,256,000	15.09.2009	100	61,776,000	6,177,600,000	Bonus - 2008 (3B:10) – Stock Dividend @30%
12,355,200	02.06.2010	100	74,131,200	7,413,120,000	Bonus 2009 (1B:5) – Stock Dividend @20%
25,945,920	25.05.2011	100	100,077,120	10,007,712,000	Bonus 2010 (35B:100) – Stock Dividend @35%
	04.12.2011	10	1,000,771,200	10,007,712,000	IBBL Shares have been changed from Tk.100/- to Tk.10/- with a market lot of 100 shares with effect from 04.12.2011
250,192,800	27.05.2012	10	1,250,964,000	12,509,640,000	Bonus - 2011 (1B:4) – Stock Dividend @25%
212,663,880	30.05.2013	10	1,463,627,880	14,636,278,800	Bonus - 2012 (17B:100) – Stock Dividend @17%
146,362,788	05.06.2014	10	1,609,990,668	16,099,906,680	Bonus - 2013 (10B:100) – Stock Dividend @10%
<b>Total</b>			<b>1,609,990,668</b>	<b>16,099,906,680</b>	

### 13.0 Capital adequacy as per Basel - III

The Calculation of Capital to Risk-weighted Asset Ratio (CRAR) of the Bank has been done as per the revised Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III) issued by Bangladesh Bank vide BRPD Circular No. 18 dated 21.12.2014.

### 14.0 Statutory reserve

Opening balance  
Add: Addition made this period/year  
Closing balance

30 September 2022 Taka	31 December 2021 Taka
20,735,466,258	19,735,466,258
-	1,000,000,000
<b>20,735,466,258</b>	<b>20,735,466,258</b>

### 15.0 Other reserves

General reserve  
Assets revaluation reserve  
Revaluation reserve of securities  
Translation reserve  
Share premium  
Dividend equalization account

16,866,067,836	16,866,067,837
9,028,271,418	9,071,295,675
274,320,000	126,950,400
34,792,040	17,627,126
1,989,633	1,989,633
32,000,000	32,000,000
<b>26,237,440,927</b>	<b>26,115,930,671</b>



<b>16.0 Investment income</b>	<b>Jan-Sep, 2022</b>	<b>Jan-Sep, 2021</b>
Income from general investment	58,850,975,862	50,371,390,512
Profit on deposits with other banks & financial institutions	4,263,526,603	2,342,085,799
<b>Total</b>	<b>63,114,502,465</b>	<b>52,713,476,311</b>
<b>16(a) Consolidated investment income</b>		
Islami Bank Bangladesh Limited	63,114,502,465	52,713,476,311
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	(69,800,982)	-
<b>Total</b>	<b>63,044,701,483</b>	<b>52,713,476,311</b>
<b>17.0 Commission, exchange &amp; brokerage income</b>		
Commission income	3,855,314,460	3,166,306,711
Exchange income	2,760,333,853	1,565,786,520
<b>Total</b>	<b>6,615,648,313</b>	<b>4,732,093,231</b>
<b>17(a) Consolidated commission, exchange &amp; brokerage income</b>		
Islami Bank Bangladesh Limited	6,615,648,313	4,732,093,231
Islami Bank Securities Limited	33,309,050	48,104,874
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>6,648,957,363</b>	<b>4,780,198,105</b>
<b>18.0 Rent, taxes, insurances, electricity etc.</b>		
Rent, rates and taxes	718,998,992	657,455,083
Insurance	745,014,892	628,882,931
Electricity and lighting	323,005,969	272,690,131
<b>Total</b>	<b>1,787,019,853</b>	<b>1,559,028,145</b>
<b>18(a) Consolidated rent, taxes, insurances, electricity etc.</b>		
Islami Bank Bangladesh Limited	1,787,019,853	1,559,028,145
Islami Bank Securities Limited	5,427,876	4,172,229
Islami Bank Capital Management Limited	-	97,956
<b>Total</b>	<b>1,792,447,729</b>	<b>1,563,298,330</b>
<b>19.0 Postage, stamps, telecommunications etc.</b>		
Telephone	78,205,422	56,694,846
Postage & stamps	48,204,498	37,068,283
Fax & internet	9,603,513	7,469,989
<b>Total</b>	<b>136,013,434</b>	<b>101,233,118</b>
<b>19(a) Consolidated postage, stamps and telecommunication etc.</b>		
Islami Bank Bangladesh Limited	136,013,434	101,233,118
Islami Bank Securities Limited	277,482	186,278
Islami Bank Capital Management Limited	172,932	218,808
<b>Total</b>	<b>136,463,848</b>	<b>101,638,204</b>
<b>20.0 Stationery, printing and advertisement etc.</b>		
Paper & table stationery	38,100,941	34,273,599
Printing and stationery (registers and forms)	18,067,614	13,808,480
Advertisement & publicity	106,864,815	60,772,126
<b>Total</b>	<b>163,033,370</b>	<b>108,854,205</b>
<b>20(a) Consolidated stationery, printing and advertisement etc.</b>		
Islami Bank Bangladesh Limited	163,033,370	108,854,205
Islami Bank Securities Limited	194,993	228,919
Islami Bank Capital Management Limited	48,212	451,202
<b>Total</b>	<b>163,276,575</b>	<b>109,534,326</b>
<b>21.0 Depreciation/amortization and repair to bank's assets</b>		
Depreciation/amortization	920,257,368	746,949,232
Repair of bank's properties/assets	187,641,992	215,550,763
<b>Total</b>	<b>1,107,899,360</b>	<b>962,499,995</b>
<b>21(a) Consolidated depreciation/amortization and repair to bank's assets</b>		
Islami Bank Bangladesh Limited	1,107,899,360	962,499,995
Islami Bank Securities Limited	3,743,227	1,208,917
Islami Bank Capital Management Limited	1,558,912	1,192,567
<b>Total</b>	<b>1,113,201,499</b>	<b>964,901,479</b>



**22.0 Net Assets Value (NAV)**

	30 September 2022 Taka	31 December 2021 Taka
a) Net Assets of the Bank	66,636,475,676	64,561,294,277
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Net Assets Value (NAV) per share of the Bank</b>	<b>41.39</b>	<b>40.10</b>
b) Consolidated Net Assets	68,070,180,583	65,726,661,349
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated Net Assets Value (NAV) per share</b>	<b>42.28</b>	<b>40.82</b>

**23.0 Earnings Per Share (EPS)**

	01 January to 30 September 2022 Taka	01 January to 30 September 2021 Taka
a) <b>Earnings per share of the Bank</b>		
Attributable profit for the period	4,101,976,298	3,623,788,136
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Basic earnings per share (EPS) of the Bank</b>	<b>2.55</b>	<b>2.25</b>
Diluted earnings per share is not applicable since there is no possibility of dilution of shares during the year/period.		
b) <b>Consolidated earnings per share</b>		
Attributable profit for distribution to shareholders of IBBL for the period	4,370,274,133	4,296,063,713
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated basic earnings per share (EPS)</b>	<b>2.71</b>	<b>2.67</b>

**24.0 Net Operating Cash Flow Per Share (NOCFPS)**

a) <b>Net Operating Cash Flow Per Share (NOCFPS) of the Bank</b>		
Net cash flows from operating activities	(72,546,372,840)	92,301,868,931
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Net Operating Cash Flow Per Share (NOCFPS) of the Bank</b>	<b>(45.06)</b>	<b>57.33</b>
b) <b>Consolidated-Net Operating Cash Flow Per Share (NOCFPS)</b>		
Consolidated -Net cash flows from operating activities	(72,052,351,908)	93,586,268,489
Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
<b>Consolidated-Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>(44.75)</b>	<b>58.13</b>

The Net Operating Cash Flow Per Share (NOCFPS) on solo basis has significantly decreased by Tk.102.39 than that of previous period mainly due to net cash outflows against investment disburse to customers Tk.194,343.82 million, other assets 11,061.45 million, deposit from other bank Tk. 1,509.88 million and decrease of deposit mobilization from customers Tk. 228.67 million. On the other hand, net cash inflows against placement from other bank Tk. 40,497.94 million and other liabilities Tk. 1,948.87 million during the period i.e. 01 January 2022 to 30 September 2022. However, the cash & cash equivalents balance of the bank is Tk. 242,576.41 million as on 30 September 2022.

**Note:** The reconciliation of net profit with cash flows from operating activities has been presented at **Annexure- A**.

**25.0 Consolidated Segment Reporting**

The consolidated segment reporting has been shown in **Annexure-B**.



**Islami Bank Bangladesh Limited**  
**Reconciliation of Net Profit with Cash Flows from Operating Activities**  
**For the 3rd Quarter ended 30 September 2022**

Amount in Taka

Particulars	01 January to 30 September 2022	01 January to 30 September 2021
<b>Profit before tax as per profit and loss accounts</b>	<b>9,605,199,628</b>	<b>8,598,095,249</b>
<b>Adjustment for non cash items</b>		
Provision for investments & off- balance sheet exposures	4,221,590,000	3,422,290,000
Provision for diminution in value of investments in shares	188,236,734	-
Other provisions	(68,623,431)	94,060,508
Depreciation of property plant & equipment	920,257,368	746,949,232
Foreign exchange gain/(Loss)	17,164,914	10,884,889
Profit on sale of the fixed assets	8,476,578	541,067
	<b>5,287,102,162</b>	<b>4,274,725,696</b>
<b>Increase/decrease in operating assets &amp; liabilities</b>		
Investments to customers	(253,504,154,192)	(59,160,331,989)
Other assets	(8,687,875,319)	2,373,576,435
Placement from other banks	26,714,152,658	(13,783,793,312)
Deposits from other banks	(974,762,273)	535,017,660
Deposits received from customers	147,600,605,417	147,829,275,458
Other liabilities	6,913,562,044	7,017,484,449
Income tax paid	(5,500,202,967)	(5,382,180,715)
	<b>(87,438,674,630)</b>	<b>79,429,047,986</b>
<b>Cash flows from operating activities as per cash flow statement</b>	<b>(72,546,372,840)</b>	<b>92,301,868,931</b>



**Islami Bank Bangladesh Limited**  
**Consolidated segment reporting**  
**For the 3rd Quarter ended 30 September 2022**

**A. Segmental operating profit and loss**

**Annexure - B**

(Amount in Taka)

Particulars	Head Office Controlled Branchs	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chittagong South Zone	Noakhali Zone	Common	Consolidated
Investment income including Shares & Securities	23,206,560,000	7,344,300,000	980,300,000	1,959,130,000	2,153,420,000	1,031,760,000	3,460,070,000	2,026,040,000	950,710,000	22,298,811,268	65,411,101,268
Profit paid on mudaraba deposits	(3,197,730,000)	(3,032,580,000)	(1,515,320,000)	(2,476,810,000)	(1,443,040,000)	(2,662,260,000)	(1,529,280,000)	(2,042,310,000)	(2,450,370,000)	(20,188,355,097)	(40,538,055,097)
Profit received/(paid) on IB General Account	(10,055,710,000)	(497,600,000)	1,881,860,000	2,639,770,000	1,121,770,000	4,169,810,000	(334,470,000)	2,027,640,000	3,531,100,000	14,539,880,000	-
<b>Net investment income</b>	<b>9,953,120,000</b>	<b>3,814,120,000</b>	<b>1,346,840,000</b>	<b>2,122,090,000</b>	<b>1,832,150,000</b>	<b>2,539,310,000</b>	<b>1,596,320,000</b>	<b>2,011,370,000</b>	<b>2,031,440,000</b>	<b>16,650,336,171</b>	<b>24,873,046,171</b>
Commission, exchange & other income	2,598,290,000	1,278,430,000	260,850,000	452,260,000	355,040,000	230,110,000	384,170,000	222,890,000	240,630,000	5,763,934,122	11,786,604,122
<b>Total operating income</b>	<b>12,551,410,000</b>	<b>5,092,550,000</b>	<b>1,607,690,000</b>	<b>2,574,350,000</b>	<b>2,187,190,000</b>	<b>2,769,420,000</b>	<b>1,980,490,000</b>	<b>2,234,260,000</b>	<b>2,272,070,000</b>	<b>22,414,270,293</b>	<b>36,659,650,293</b>
Total operating expenses	(845,340,000)	(1,043,800,000)	(737,650,000)	(990,170,000)	(851,710,000)	(783,260,000)	(741,410,000)	(805,830,000)	(774,710,000)	(15,608,713,693)	(22,337,253,693)
<b>Operating Profit for the 3rd Quarter ended 30 September 2022</b>	<b>11,706,070,000</b>	<b>4,048,750,000</b>	<b>870,040,000</b>	<b>1,584,180,000</b>	<b>1,335,480,000</b>	<b>1,986,160,000</b>	<b>1,239,080,000</b>	<b>1,428,430,000</b>	<b>1,497,360,000</b>	<b>6,805,556,600</b>	<b>14,322,396,600</b>
<b>Operating Profit for the 3rd Quarter ended 30 September 2021</b>	<b>8,805,090,000</b>	<b>3,415,610,000</b>	<b>934,960,000</b>	<b>1,597,080,000</b>	<b>1,191,480,000</b>	<b>2,032,180,000</b>	<b>620,860,000</b>	<b>1,144,400,000</b>	<b>1,599,740,000</b>	<b>9,865,249,816</b>	<b>12,673,009,816</b>

There are 18 operating segments including subsidiaries for the period ended 30 September 2022. Out of which only 9 are reportable as per IFRS-8 "Operating segments" Hence other non-reportable segments have been shown as under 'Common'.

**B. Segmental assets and liabilities**

The necessary information regarding assets and liabilities of operating segments (except subsidiaries) are not separable and individually identifiable for this purpose. For this reason the assets and liabilities of the respective segments have not been presented.

