

**Islami Bank Bangladesh PLC.**

**Financial Statements (Un-audited)**

**As at and for the 2nd Quarter ended 30 June 2024**

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 30 June 2024**

(Amount in Taka)

Particulars	Note	As at 30 June 2024	As at 31 December 2023
<b>Property and assets</b>			
<b>Cash in hand</b>	<b>6(a)</b>	<b>123,591,636,903</b>	<b>117,904,765,300</b>
Cash in hand (including foreign currency)	6(a)(i)	34,420,686,186	35,241,166,165
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6(a)(ii)	89,170,950,717	82,663,599,136
<b>Balance with other banks &amp; financial institutions</b>	<b>7(a)</b>	<b>115,376,258,535</b>	<b>106,288,372,039</b>
In Bangladesh		89,868,179,588	89,236,265,476
Outside Bangladesh		25,508,078,947	17,052,106,564
<b>Placement with banks &amp; other financial institutions</b>		<b>-</b>	<b>-</b>
<b>Investments in shares &amp; securities</b>	<b>8(a)</b>	<b>160,240,019,921</b>	<b>88,883,831,538</b>
Government	8(a)(1)	140,967,593,287	69,158,974,837
Others	8(a)(2)	19,272,426,634	19,724,856,701
<b>Investments</b>		<b>1,722,359,522,805</b>	<b>1,595,265,662,100</b>
General investments etc.	9.1(a)	1,522,953,369,138	1,410,352,159,015
Bills purchased & discounted	9.2(a)	199,406,153,667	184,913,503,084
<b>Fixed assets including premises</b>		<b>15,091,779,676</b>	<b>15,450,475,777</b>
<b>Other Assets</b>	<b>10(a)</b>	<b>44,178,057,010</b>	<b>108,537,991,765</b>
<b>Non - banking assets</b>		<b>-</b>	<b>-</b>
<b>Total property and assets</b>		<b>2,180,837,274,849</b>	<b>2,032,331,098,519</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		<b>264,406,106,925</b>	<b>211,378,924,541</b>
<b>Deposits &amp; other accounts</b>		<b>1,594,684,141,203</b>	<b>1,533,352,997,369</b>
Mudaraba savings deposits		494,467,778,947	480,045,282,962
Mudaraba term deposits		572,762,931,628	556,859,802,084
Other mudaraba deposits		320,182,553,102	286,150,968,635
Al- wadeeah current and other deposit accounts		189,567,017,826	197,638,708,993
Bills payable		17,703,859,700	12,658,234,695
<b>Mudaraba Bond</b>		<b>31,200,000,000</b>	<b>31,200,000,000</b>
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable subordinated bond		20,200,000,000	20,200,000,000
<b>Other liabilities</b>	<b>11(a)</b>	<b>215,275,767,182</b>	<b>182,356,791,053</b>
<b>Deferred tax liabilities</b>		<b>1,117,528,977</b>	<b>1,201,461,042</b>
<b>Total liabilities</b>		<b>2,106,683,544,287</b>	<b>1,959,490,174,005</b>
<b>Capital/shareholders' equity</b>		<b>74,153,730,563</b>	<b>72,840,924,514</b>
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15(a)	30,804,004,057	30,826,540,611
Retained earnings		4,514,035,631	3,178,699,604
Non-controlling interest		317,937	311,361
<b>Total liabilities &amp; shareholders' equity</b>		<b>2,180,837,274,849</b>	<b>2,032,331,098,519</b>



**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Balance Sheet (Un-audited)**  
**As at 30 June 2024**

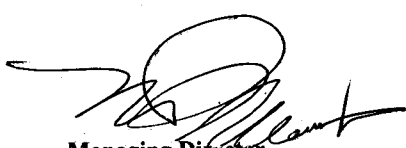
(Amount in Taka)

Particulars	Note	As at 30 June 2024	As at 31 December 2023
<b>Off-balance Sheet Items</b>			
<b>Contingent liabilities</b>			
Acceptances & endorsements		-	-
Letters of guarantee		22,173,415,737	26,716,961,910
Irrevocable letters of credit (including back to back bills)		185,689,706,878	152,467,299,618
Bills for collection		44,896,571,842	44,514,902,525
Other contingent liabilities		8,174,045	8,174,045
<b>Total</b>		<b>252,767,868,502</b>	<b>223,707,338,098</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>252,767,868,502</b>	<b>223,707,338,098</b>
<b>Consolidated Net Asset Value (NAV) per share</b>	<b>22(b)</b>	<b>46.06</b>	<b>45.24</b>

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

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

Dhaka; 30 July 2024

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Profit & Loss Account (Un-audited)**  
**For the 2nd Quarter ended 30 June 2024**

(Amount in Taka)

Particulars	Note	01 January to 30 June 2024	01 January to 30 June 2023	01 April to 30 June 2024	01 April to 30 June 2023
<b>Operating income</b>					
Investment income	16(a)	59,359,113,867	48,703,602,813	29,829,180,464	24,519,883,264
Profit paid on mudaraba deposits		(39,706,014,962)	(31,309,951,432)	(20,983,858,137)	(15,042,835,206)
<b>Net investment income</b>		<b>19,653,098,905</b>	<b>17,393,651,382</b>	<b>8,845,322,327</b>	<b>9,477,048,059</b>
Income from Investment in Shares & Securities		2,159,690,646	1,949,821,559	1,025,018,158	1,083,322,579
Commission, exchange & brokerage income	17(a)	6,855,548,480	4,178,526,024	7,254,747,688	2,604,791,297
Other operating income		5,168,746,842	4,565,022,182	3,210,267,169	2,971,299,015
		<b>14,183,985,967</b>	<b>10,693,369,765</b>	<b>11,490,033,014</b>	<b>6,659,412,891</b>
<b>Total operating income</b>		<b>33,837,084,872</b>	<b>28,087,021,147</b>	<b>20,335,355,341</b>	<b>16,136,460,950</b>
<b>Operating expenses</b>					
Salary & allowances		11,739,163,185	10,888,471,395	6,062,333,835	6,261,994,675
Rent, taxes, insurances, electricity etc.	18(a)	1,274,839,663	1,201,453,560	596,424,977	650,447,286
Legal expenses		5,270,307	3,726,198	2,750,870	2,399,448
Postage, stamps and telecommunication etc.	19(a)	148,784,162	109,901,264	85,319,473	55,091,341
Stationery, printing and advertisement etc.	20(a)	109,161,225	129,134,141	62,242,900	71,213,141
Chief executive's salary & fees		11,144,772	10,788,828	5,631,670	5,742,053
Directors' fees & expenses		2,451,632	3,207,720	1,687,655	1,523,721
Shari'ah supervisory committee's fees & expenses		934,400	870,000	366,000	439,600
Auditors' fees		1,750,875	1,725,000	888,375	862,500
Depreciation and repair to bank's assets	21(a)	707,535,549	719,050,594	426,356,864	376,850,892
Zakat expenses		598,286,434	531,456,936	299,143,217	265,728,512
Other expenses		6,932,973,412	3,122,841,765	3,656,589,747	1,707,576,347
<b>Total operating expenses</b>		<b>21,532,295,616</b>	<b>16,722,627,401</b>	<b>11,199,735,583</b>	<b>9,399,869,516</b>
<b>Profit/ (loss) before provision</b>		<b>12,304,789,257</b>	<b>11,364,393,746</b>	<b>9,135,619,759</b>	<b>6,736,591,434</b>
Provision for investments & off- balance sheet items	11.1	2,954,000,000	3,301,470,000	2,252,360,000	1,349,530,000
Provision for diminution in value of investments in shares		566,953,213	84,043,585	198,484,512	(96,557,579)
Other provisions		249,094,601	31,348,405	18,423,118	17,528,467
<b>Total provision</b>		<b>3,770,047,814</b>	<b>3,416,861,990</b>	<b>2,469,267,630</b>	<b>1,270,500,888</b>
<b>Total profit/(loss) before taxes</b>		<b>8,534,741,443</b>	<b>7,947,531,757</b>	<b>6,666,352,129</b>	<b>5,466,090,547</b>
<b>Provision for taxation for the period</b>		<b>4,965,457,583</b>	<b>4,514,083,463</b>	<b>3,596,327,388</b>	<b>2,603,866,737</b>
Current tax		5,032,257,393	4,584,688,678	3,650,981,574	2,653,563,191
Deferred tax		(66,799,810)	(70,605,215)	(54,654,186)	(49,696,454)
<b>Net profit/(loss) after tax</b>		<b>3,569,283,859</b>	<b>3,433,448,294</b>	<b>3,070,024,740</b>	<b>2,862,223,810</b>
<b>Net profit after tax attributable to:</b>		<b>3,569,283,859</b>	<b>3,433,448,294</b>	<b>3,070,024,740</b>	<b>2,862,223,810</b>
Equity holders of IBBPLC		3,569,277,282	3,433,440,297	3,070,021,779	2,862,219,275
Non-controlling interest		6,577	7,997	2,962	4,535
Retained earnings from previous year/period		3,178,699,604	2,962,834,552	3,434,973,555	3,324,540,722
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax (attributable to equity holders of IBBPLC)		3,569,277,282	3,433,440,297	3,070,021,779	2,862,219,275
Add: Excess depreciation on revalued amount of building transferred from assets revaluation reserve to retained earnings		42,966,014	40,455,203	36,693,280	29,493,827
<b>Profit available for appropriation</b>		<b>6,790,942,900</b>	<b>6,436,730,052</b>	<b>6,541,688,614</b>	<b>6,216,253,824</b>
<b>Appropriation:</b>		<b>6,790,942,900</b>	<b>6,436,730,052</b>	<b>6,541,688,614</b>	<b>6,216,253,824</b>
Statutory reserve	14.0	-	-	-	-
General reserve		7,581,184	9,708,491	7,581,184	9,708,491
Dividend (Previous year)		1,744,990,668	1,609,990,668	1,744,990,668	1,609,990,668
Start up Fund		34,481,173	32,856,057	30,154,006	27,788,046
Coupon/Dividend for perpetual bond holders		489,854,245	433,209,862	244,927,126	217,801,645
Retained earnings		4,514,035,631	4,350,964,973	4,514,035,631	4,350,964,973
<b>Consolidated Earnings Per share (EPS)</b>	<b>23(b)</b>	<b>2.22</b>	<b>2.13</b>	<b>1.91</b>	<b>1.78</b>

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

Chief Financial Officer

Company Secretary

Managing Director

Director

Director

Dhaka; 30 July 2024

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Cash Flow Statement (Un-audited)**  
**For the 2nd Quarter ended 30 June 2024**

(Amount in Taka)

Particulars	Note	01 January to 30 June 2024	01 January to 30 June 2023
<b>Cash flows from operating activities</b>			
Investment income		65,046,586,973	56,391,075,919
Profit paid on mudaraba deposits		(38,220,184,516)	(32,651,826,631)
Income/ dividend receipt from investments in shares & securities		3,572,742,302	1,303,042,892
Fees & Commission receipt in cash		6,872,141,570	4,194,001,129
Recovery from written off investments		54,352,295	114,619,985
Payments to employees		(13,206,333,667)	(12,280,728,423)
Cash payments to suppliers		(211,299,117)	(222,500,654)
Income tax paid		(5,356,444,953)	(3,536,635,966)
Receipts from other operating activities		5,151,158,692	4,465,433,715
Payments for other operating activities		(7,910,934,101)	(4,365,257,543)
<b>(i) Operating profit before changes in operating assets</b>		<b>15,791,785,479</b>	<b>13,411,224,422</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		(125,637,511,829)	(90,060,234,006)
(Increase)/decrease of other assets		64,349,567,739	(14,456,406,256)
Increase/(decrease) of placement from other banks		53,027,182,384	(45,724,005,600)
Increase/(decrease) of deposits from other banks		(1,691,198,766)	3,983,277,688
Increase/(decrease) of deposits received from customers		61,807,536,978	62,166,385,031
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		20,562,928,039	7,552,025,945
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>72,418,504,546</b>	<b>(76,538,957,199)</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>88,210,290,025</b>	<b>(63,127,732,776)</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		1,402,144,942	3,554,263,642
Payment for purchase of securities/BGIIB		(73,047,366,441)	(1,552,656,191)
Payment for purchase of securities/membership		-	1,465,836,486
Purchase/sale of property, plants & equipments		(186,228,081)	(511,239,502)
Purchase/sale of subsidiaries		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(71,831,449,579)</b>	<b>2,956,204,435</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/ rights share		-	-
Dividend paid in Cash		(1,609,998,368)	-
<b>Net cash flows from financing activities (C)</b>		<b>(1,609,998,368)</b>	<b>-</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>14,768,842,077</b>	<b>(60,171,528,341)</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent		5,916,020	(31,106,017)
Add: cash & cash equivalents at beginning of the year		224,193,137,340	238,753,611,497
<b>Cash &amp; cash equivalents at the end of the period</b>		<b>238,967,895,438</b>	<b>178,550,977,139</b>
<b>Consolidated Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>24(b)</b>	<b>54.79</b>	<b>(39.21)</b>

Chief Financial Officer

Company Secretary

Managing Director

Director

Director

Dhaka; 30 July 2024

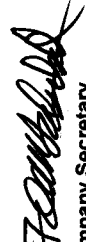
**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Condensed Consolidated Statement of Changes in Equity (Un-audited)**  
For the 2nd Quarter ended 30 June 2024


Particulars	(Amount in Taka)									
	1	2	3	4	5	6	7	8	9	10
<b>Balance as at 01 January 2024</b>		16,099,906,680	1,989,633	22,735,466,258	23,746,567,651	6,903,383,328	174,600,000	3,178,699,604	311,361	72,840,924,514
Depreciation adjustment & Deferred tax impact		-	-	-	-	(26,853,759)	-	42,966,014	-	16,112,255
Surplus/(deficit) on account of revaluation of investments (shares & securities)		-	-	-	-	-	(9,180,000)	-	-	(9,180,000)
Currency translation differences		-	-	-	5,916,020	-	-	-	-	5,916,020
Revaluation reserve of securities transferred to retained earnings		-	-	-	-	-	-	-	-	-
Net profit for the period		-	-	-	-	-	-	3,569,277,282	6,577	3,569,283,859
Transfer to reserve		-	-	-	7,581,184	-	-	(7,581,184)	-	-
Dividend:		-	-	-	-	-	-	-	-	-
Bonus shares		-	-	-	-	-	-	-	-	-
Cash dividend		-	-	-	-	-	-	(1,744,990,668)	-	(1,744,990,668)
Start up Fund		-	-	-	-	-	-	(34,481,173)	-	(34,481,173)
Coupon/Dividend for perpetual bond holders		-	-	-	-	-	-	(489,854,245)	-	(489,854,245)
<b>Total shareholders' equity as on 30 June 2024</b>		16,099,906,680	1,989,633	22,735,466,258	23,760,064,855	6,876,529,569	165,420,000	4,514,035,631	317,938	74,153,730,563
<b>Total shareholders' equity as on 30 June 2023</b>		16,099,906,680	1,989,633	21,735,466,258	19,541,629,666	9,002,880,628	209,520,000	4,350,964,973	306,112	70,942,663,949
Add: Mudaraba Perpetual Bond		-	-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Subordinated Bond		-	-	-	-	-	-	-	-	20,200,000,000
Add: General provision for unclassified investments and off- balance sheet items		-	-	-	-	19,465,630,000	-	-	-	19,465,630,000
Less: Year wise redemption		-	-	-	-	-	-	-	-	(4,800,000,000)
Adjustment for currency translation differences		-	-	-	-	(32,028,140)	-	-	-	(32,028,140)
Adjustment for intangible assets		-	-	-	-	(108,501,115)	-	-	-	(108,501,115)
Less: Assets revaluation reserve		-	-	-	-	-	(6,876,529,569)	-	-	(6,876,529,569)
Less: Revaluation reserve of securities		-	-	-	-	-	(165,420,000)	-	-	(165,420,000)
<b>Total equity as on 30 June 2024</b>		16,099,906,680	1,989,633	22,735,466,258	43,193,666,715	0	-	4,514,035,631	317,938	112,836,881,739
<b>Total equity as on 30 June 2023</b>		16,099,906,680	1,989,633	21,735,466,258	37,397,182,333	-	-	4,350,964,973	306,112	105,622,639,031

\*Note: General/other reserves

	01.01.2024	30.06.2023
General reserve	23,688,455,531	19,428,756,165
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	26,112,120	15,347,333
<b>Total</b>	<b>23,746,567,651</b>	<b>19,476,103,498</b>

  
**Chief Financial Officer**  
Dhaka; 30 July 2024

  
**Company Secretary**

  
**Managing Director**

  
**Director**

**Islami Bank Bangladesh PLC.**  
**Condensed Balance Sheet (Un-Audited)**  
**As at 30 June 2024**

(Amount in Taka)

Particulars	Note	As at 30 June 2024	As at 31 December 2023
<b>Property and assets</b>			
Cash in hand	6.0	123,591,537,350	117,904,723,005
Cash in hand (including foreign currency)	6.1	34,420,586,633	35,241,123,870
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	6.2	89,170,950,717	82,663,599,136
<b>Balance with other banks &amp; financial institutions</b>	7.0	110,740,591,812	101,578,824,230
In Bangladesh		85,232,512,865	84,526,717,667
Outside Bangladesh		25,508,078,947	17,052,106,564
<b>Placement with banks &amp; other financial institutions</b>		-	-
<b>Investments in shares &amp; securities</b>	8.0	159,481,541,967	88,038,373,421
Government	8.1	140,967,593,287	69,158,974,837
Others	8.2	18,513,948,680	18,879,398,584
<b>Investments</b>	9.0	1,727,359,522,805	1,600,265,662,100
General investments etc.	9.1	1,527,953,369,138	1,415,352,159,015
Bills purchased & discounted	9.2	199,406,153,667	184,913,503,084
<b>Fixed assets including premises</b>		15,078,956,562	15,435,663,200
<b>Other assets</b>	10	43,861,641,643	108,309,536,758
<b>Non - banking assets</b>		-	-
<b>Total property and assets</b>		<u>2,180,113,792,138</u>	<u>2,031,532,782,714</u>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>		264,406,106,925	211,378,924,541
<b>Deposits &amp; other accounts</b>		1,596,138,693,321	1,534,566,006,233
Mudaraba savings deposits		494,505,602,372	480,047,894,909
Mudaraba term deposits		573,722,931,628	558,058,288,511
Other mudaraba deposits		320,640,389,749	286,154,166,380
Al- wadeeah current and other deposit accounts		189,565,909,872	197,647,421,738
Bills payable		17,703,859,700	12,658,234,695
<b>Mudaraba Bond</b>		31,200,000,000	31,200,000,000
Perpetual bond		11,000,000,000	11,000,000,000
Redeemable subordinated bond		20,200,000,000	20,200,000,000
<b>Other liabilities</b>	11.0	214,729,321,585	181,991,528,355
<b>Deferred tax liabilities</b>		1,120,244,685	1,203,537,421
<b>Total liabilities</b>		<u>2,107,594,366,516</u>	<u>1,960,339,996,550</u>
<b>Capital/shareholders' equity</b>		72,519,425,623	71,192,786,164
Paid - up capital	12.2	16,099,906,680	16,099,906,680
Statutory reserve	14.0	22,735,466,258	22,735,466,258
Other reserves	15.0	30,717,304,820	30,747,422,558
Retained earnings		2,966,747,865	1,609,990,668
<b>Total liabilities &amp; shareholders' equity</b>		<u>2,180,113,792,138</u>	<u>2,031,532,782,714</u>




**Islami Bank Bangladesh PLC.**  
**Condensed Balance Sheet (Un-Audited)**  
**As at 30 June 2024**


(Amount in Taka)

Particulars	As at 30 June 2024	As at 31 December 2023
<b>Off-balance Sheet Items</b>		
<b>Contingent liabilities</b>		
Acceptances & endorsements	-	-
Letters of guarantee	22,173,415,737	26,716,961,910
Irrevocable letters of credit (including back to back bills)	185,689,706,878	152,467,299,618
Bills for collection	44,896,571,842	44,514,902,525
Other contingent liabilities	8,174,045	8,174,045
<b>Total</b>	<b>252,767,868,502</b>	<b>223,707,338,098</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>252,767,868,502</b>	<b>223,707,338,098</b>
<b>Net Asset Value (NAV) per share</b>	<b>22(a) 45.04</b>	<b>44.22</b>

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

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

Dhaka; 30 July 2024



**Islami Bank Bangladesh PLC.**  
**Condensed Profit & Loss Account (Un-Audited)**  
**For the 2nd Quarter ended 30 June 2024**

(Amount in Taka)

Particulars	Note	01 January to 30 June 2024	01 January to 30 June 2023	01 April to 30 June 2024	01 April to 30 June 2023
<b>Operating income</b>					
Investment income	16.0	59,359,113,867	48,703,602,813	29,829,180,464	24,519,883,264
Profit paid on mudaraba deposits		(39,758,205,298)	(31,339,177,812)	(21,019,865,351)	(15,069,792,821)
<b>Net investment income</b>		<b>19,600,908,569</b>	<b>17,364,425,002</b>	<b>8,809,315,113</b>	<b>9,450,090,444</b>
Income from investments in shares & securities		2,073,724,037	1,881,760,278	1,102,088,678	1,127,975,612
Commission, exchange & brokerage income	17.0	6,841,327,093	4,169,078,453	7,249,766,014	2,598,580,693
Other operating income		4,941,458,923	4,382,178,818	2,975,952,877	2,794,294,256
		<b>13,856,510,052</b>	<b>10,433,017,549</b>	<b>11,327,807,568</b>	<b>6,520,850,561</b>
<b>Total operating income</b>		<b>33,457,418,621</b>	<b>27,797,442,551</b>	<b>20,137,122,681</b>	<b>15,970,941,005</b>
<b>Operating expenses</b>					
Salary & allowances		11,710,401,213	10,860,785,166	6,047,567,763	6,246,249,701
Rent, taxes, insurances, electricity etc.	18.0	1,271,087,146	1,197,703,885	594,557,430	648,532,836
Legal expenses		5,270,307	3,726,198	2,750,870	2,399,448
Postage, stamps and telecommunication etc.	19.0	148,562,023	109,615,767	85,214,467	54,933,915
Stationery, printing and advertisement etc.	20.0	108,834,882	128,979,867	61,982,271	71,117,281
Chief executive's salary & fees		11,144,772	10,788,828	5,631,670	5,742,053
Directors' fees & expenses		1,344,433	2,086,489	1,317,000	1,163,150
Shari'ah supervisory committee's fees & expenses		934,400	870,000	366,000	439,600
Auditors' fees		1,725,000	1,725,000	862,500	862,500
Depreciation and repair to bank's assets	21.0	704,170,945	715,009,346	424,744,863	374,828,451
Zakat expenses		598,286,434	531,456,936	299,143,217	265,728,512
Other expenses		6,833,077,021	3,057,080,173	3,585,498,759	1,667,565,395
<b>Total operating expenses</b>		<b>21,394,838,576</b>	<b>16,619,827,655</b>	<b>11,109,636,810</b>	<b>9,339,562,842</b>
<b>Profit/(loss) before provision</b>		<b>12,062,580,046</b>	<b>11,177,614,896</b>	<b>9,027,485,872</b>	<b>6,631,378,163</b>
Provision for investments & off- balance sheet items	11.1	2,954,000,000	3,301,470,000	2,252,360,000	1,349,530,000
Provision for diminution in value of investments in		501,969,029	89,277,265	171,183,388	(95,111,668)
Other provisions		249,094,601	31,348,405	18,536,247	17,642,680
<b>Total provision</b>		<b>3,705,063,630</b>	<b>3,422,095,670</b>	<b>2,442,079,635</b>	<b>1,272,061,012</b>
<b>Total profit/(loss) before taxes</b>		<b>8,357,516,416</b>	<b>7,755,519,227</b>	<b>6,585,406,237</b>	<b>5,359,317,152</b>
<b>Provision for taxation for the period</b>		<b>4,909,399,147</b>	<b>4,469,913,487</b>	<b>3,570,005,635</b>	<b>2,580,512,515</b>
Current tax	11.3	4,975,559,628	4,540,711,966	3,624,567,222	2,630,197,120
Deferred tax		(66,160,481)	(70,798,479)	(54,561,587)	(49,684,605)
<b>Net profit/(loss) after tax</b>		<b>3,448,117,268</b>	<b>3,285,605,740</b>	<b>3,015,400,601</b>	<b>2,778,804,637</b>
Retained earnings from previous year/period		1,609,990,668	1,609,990,668	1,799,725,782	1,907,276,919
Revaluation reserve of securities transferred to retained earnings		-	-	-	-
Add: Net profit after tax		3,448,117,268	3,285,605,740	3,015,400,601	2,778,804,637
Add: Excess depreciation on revalued amount of building transferred from assets revaluation reserve to retained earnings		42,966,014	40,455,203	36,693,280	29,493,827
<b>Profit available for appropriation</b>		<b>5,101,073,950</b>	<b>4,936,051,611</b>	<b>4,851,819,663</b>	<b>4,715,575,383</b>
<b>Appropriation:</b>		<b>5,101,073,950</b>	<b>4,936,051,611</b>	<b>4,851,819,663</b>	<b>4,715,575,383</b>
Statutory reserve	14.0	-	-	-	-
General reserve		-	-	-	-
Dividend (Previous year)		1,609,990,668	1,609,990,668	1,609,990,668	1,609,990,668
Start up Fund		34,481,173	32,856,057	30,154,006	27,788,046
Coupon/Dividend for perpetual bond holders		489,854,245	433,209,862	244,927,125	217,801,645
Retained earnings		2,966,747,865	2,859,995,023	2,966,747,865	2,859,995,023
<b>Earnings Per Share (EPS)</b>	<b>23(a)</b>	<b>2.14</b>	<b>2.04</b>	<b>1.87</b>	<b>1.73</b>

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

Chief Financial Officer

Company Secretary

Managing Director

Director

Director

Dhaka; 30 July 2024

**Islami Bank Bangladesh PLC.**  
**Condensed Cash Flow Statement (Un-Audited)**  
**For the 2nd Quarter ended 30 June 2024**

(Amount in Taka)

Particulars	Note	01 January to 30 June 2024	01 January to 30 June 2023
<b>Cash flows from operating activities</b>			
Investment income		65,046,586,973	56,391,075,919
Profit paid on mudaraba deposits		(38,220,184,516)	(32,651,826,631)
Income/dividend receipt from investments in shares & securities		3,621,767,993	1,234,981,611
Fees & Commission receipt in cash		6,841,327,093	4,169,078,453
Recovery from written off investments		54,352,295	114,619,985
Payments to employees		(13,177,571,695)	(12,253,042,194)
Cash payments to suppliers		(211,036,580)	(222,380,764)
Income tax paid		(5,290,121,952)	(3,480,602,593)
Receipts from other operating activities		4,887,106,627	4,267,558,833
Payments for other operating activities		(7,804,436,737)	(4,292,905,031)
<b>(i) Operating profit before changes in operating assets</b>		<b>15,747,789,502</b>	<b>13,276,557,587</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		(127,093,860,705)	(91,481,182,046)
(Increase)/decrease of other assets		64,447,895,114	(14,462,309,357)
Increase/(decrease) of placement from other banks		53,027,182,384	(45,724,005,600)
Increase/(decrease) of deposits from other banks		(1,691,198,766)	3,983,277,688
Increase/(decrease) of deposits received from customers		63,263,885,854	63,587,333,071
Increase/(decrease) of other liabilities account of customers		-	-
Increase/(decrease) of trading liabilities		-	-
Increase/(decrease) of other liabilities		20,405,097,920	7,614,062,163
<b>(ii) Cash flows from operating assets and liabilities</b>		<b>72,359,001,802</b>	<b>(76,482,824,082)</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>		<b>88,106,791,304</b>	<b>(63,206,266,494)</b>
<b>Cash flows from investing activities</b>			
Proceeds from sale of securities		-	3,554,263,642
Payment for purchase of securities/BGIIB/Sukuk		(71,452,348,546)	-
Payment for purchase of securities/membership		-	-
Purchase/sale of property, plants & equipments		(201,786,185)	(508,401,675)
Purchase/sale of subsidiaries		-	-
<b>Net Cash flows from investing activities (B)</b>		<b>(71,654,134,730)</b>	<b>3,045,861,967</b>
<b>Cash flows from financing activities</b>			
Receipts from issue of debt instruments		-	-
Payment for redemption of debt instruments		-	-
Receipts from issuing ordinary share/rights share		-	-
Dividend paid in Cash		(1,609,990,668)	-
<b>Net cash flows from financing activities (C)</b>		<b>(1,609,990,668)</b>	<b>-</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>		<b>14,842,665,905</b>	<b>(60,160,404,527)</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent		5,916,020	(31,106,017)
Add: cash & cash equivalents at beginning of the year		219,483,547,236	234,291,796,982
<b>Cash &amp; cash equivalents at the end of the period</b>		<b>234,332,129,162</b>	<b>174,100,286,438</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>24(a)</b>	<b>54.73</b>	<b>(39.26)</b>

Chief Financial Officer

Company Secretary

Managing Director

Director

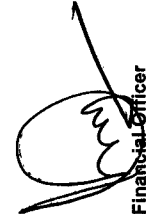
Director

Dhaka; 30 July 2024


**Islami Bank Bangladesh PLC.**  
**Condensed Statement of Changes in Equity (Un-Audited)**  
For the 2nd Quarter ended 30 June 2024

Particulars	(Amount in Taka)								
	1	2	3	4	5	6	7	8	Total 01 January to 30 June 2024
<b>Balance as at 01 January 2024</b>		16,099,906,680	1,989,633	22,735,466,258	23,667,449,598	6,903,383,328	174,600,000	1,609,990,668	71,192,786,164
Depreciation adjustment & Deferred tax impact		-	-	-	-	(26,853,759)	-	42,966,014	16,112,255
Surplus/ (deficit) on account of revaluation of properties		-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of Investment (Shares & Securities)		-	-	-	-	-	(9,180,000)	-	(9,180,000)
Currency translation differences		-	-	-	5,916,020	-	-	-	5,916,020
Revaluation reserve of securities transferred to retained earnings		-	-	-	-	-	-	-	-
Net profit for the period		-	-	-	-	-	-	3,448,117,268	3,448,117,268
Dividend:									
Bonus shares		-	-	-	-	-	-	-	-
Cash dividend		-	-	-	-	-	-	(1,609,990,668)	(1,609,990,668)
Start up Fund		-	-	-	-	-	-	(34,481,173)	(34,481,173)
Coupon/Dividend for perpetual bond holders		-	-	-	-	-	-	(489,854,245)	(489,854,245)
<b>Total shareholders' equity as on 30 June 2024</b>		16,099,906,680	1,989,633	22,735,466,258	23,673,365,618	6,876,529,569	165,420,000	2,966,747,865	72,519,425,623
<b>Total shareholders' equity as on 30 June 2023</b>		16,099,906,680	1,989,633	21,735,466,258	19,476,103,499	9,002,880,628	209,520,000	2,859,995,023	69,385,861,721
Add: Mudaraba Perpetual Bond		-	-	-	-	-	-	-	11,000,000,000
Add: Mudaraba Redeemable Subordinated Bond		-	-	-	-	-	-	-	20,200,000,000
Add: General provision for unclassified Investments and off- balance sheet items		-	-	-	19,465,630,000	-	-	-	19,465,630,000
Less: Year wise redemption		-	-	-	-	-	-	-	(4,800,000,000)
Adjustment for currency translation differences		-	-	-	(32,028,140)	-	-	-	(32,028,140)
Adjustment for intangible assets		-	-	-	(108,501,115)	-	-	-	(108,501,115)
Less: Assets revaluation reserve		-	-	-	-	(6,876,529,569)	-	-	(6,876,529,569)
Less: Revaluation reserve of securities		-	-	-	-	-	(165,420,000)	-	(165,420,000)
<b>Total equity as on 30 June 2024</b>		16,099,906,680	1,989,633	22,735,466,258	43,030,494,503	-	-	2,966,747,865	111,202,576,799
<b>Total equity as on 30 June 2023</b>		16,099,906,680	1,989,633	21,735,466,258	37,183,826,541	-	-	2,859,995,023	104,065,836,802

*Note: General/other reserves				01.01.2024	30.06.2023
General reserve				23,609,337,478	19,428,756,165
Dividend equalization				32,000,000	32,000,000
Currency translation differences (Translation reserve)				26,112,120	15,347,333
<b>Total</b>				<b>23,667,449,598</b>	<b>19,476,103,498</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

Dhaka; 30 July 2024

**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Notes to the condensed consolidated interim financial report (Un-audited)**  
**As at and for the 2nd Quarter ended 30 June 2024**

**1.0 The Bank and its activities**

- 1.1** Islami Bank Bangladesh PLC. (hereinafter referred to as "the Bank" or "IBBPLC") 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) PLC and Chittagong Stock Exchange (CSE) PLC. The Bank carries out its business activities through its Head Office in Dhaka, 16 Zonal Offices, 395 branches including 79 Authorized Dealer (AD) branches and 250 Sub branches, 2782 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 2nd Quarter ended 30 June 2024 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 and Cellfin" 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 currently through three offshore-banking units (OBUs) located at Head Office Complex Branch, Uttara Branch and Agrabad 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. The consolidated financial statements and the separate financial statements have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 November 2009 with reference to the provisions of Bank Company Act 1991 as amended & Bangladesh Bank's other circulars/ instructions. This condensed consolidated and separate interim financial report for the 2nd Quarter ended 30 June 2024 of the Bank also has been prepared in accordance with "IAS: 34 Interim Financial Reporting" and as per Rule 13 of Securities & Exchange Rules 2020. 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 2023. 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.

**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 547th meeting held on 30 July 2024 and was subsequently approved by the Board in its 338th meeting held on the same date.



### **2.3 Use of estimates and judgments**

Preparing the interim financial report requires Management to make judgments, 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 judgments 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 2023.

### **2.4 Reporting period**

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover half year from 01 January 2024 to 30 June 2024.

### **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/Companies in this condensed consolidated and separate interim financial report are the same as those applied by the Bank/Companies in its consolidated and separate financial statements as at and for the year ended 31 December 2023.

#### **3.1 Income tax expenses**

Provision for taxation has been calculated as per Income Tax Act 2023 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 2023 in the 41st Annual General Meeting (AGM) of the Bank held on 25th June 2024. The dividend was paid to shareholders during in June 2024.

#### **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.



		30.06.2024 Taka	31.12.2023 Taka
<b>6.0 Cash in hand</b>			
Cash in hand (including foreign currency) (Note 6.1)		34,420,586,633	35,241,123,870
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency) (Note 6.2)		89,170,950,717	82,663,599,136
<b>Total</b>		<b>123,591,537,350</b>	<b>117,904,723,005</b>
<b>6.1 Cash in hand (including foreign currency)</b>			
In local currency		34,218,561,065	35,168,504,840
In foreign currency		202,025,568	72,619,030
<b>Total</b>		<b>34,420,586,633</b>	<b>35,241,123,870</b>
<b>6.2 Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>			
<b>Balance with Bangladesh Bank (a)</b>			
In local currency		81,916,040,785	76,156,227,392
In foreign currency		5,278,199,899	4,566,239,477
<b>Sub-total</b>		<b>87,194,240,684</b>	<b>80,722,466,869</b>
<b>Balance with Sonali Bank PLC (as agent of Bangladesh Bank) (b)</b>			
In local currency		1,976,710,032	1,941,132,267
In foreign currency		-	-
<b>Sub-total</b>		<b>1,976,710,032</b>	<b>1,941,132,267</b>
<b>Total (a+b)</b>		<b>89,170,950,717</b>	<b>82,663,599,136</b>
<b>6(a) Consolidated cash in hand</b>			
<b>6(a)(i) Cash in hand (including foreign currency)</b>			
Islami Bank Bangladesh PLC.		34,420,586,633	35,241,123,870
Islami Bank Securities Limited		31,210	-
Islami Bank Capital Management Limited		68,343	42,295
<b>Sub total</b>		<b>34,420,686,186</b>	<b>35,241,166,165</b>
<b>6(a)(ii) Balance with Bangladesh Bank &amp; its agent bank(s) (including foreign currency)</b>			
Islami Bank Bangladesh PLC.		89,170,950,717	82,663,599,136
Islami Bank Securities Limited		-	-
Islami Bank Capital Management Limited		-	-
<b>Sub total (ii)</b>		<b>89,170,950,717</b>	<b>82,663,599,136</b>
<b>Total (i+ii)</b>		<b>123,591,636,903</b>	<b>117,904,765,300</b>
<b>7.0 Balance with other banks &amp; financial institutions</b>			
In Bangladesh		85,232,512,865	84,526,717,667
Outside Bangladesh		25,508,078,947	17,052,106,564
<b>Total</b>		<b>110,740,591,812</b>	<b>101,578,824,230</b>
<b>7(a) Consolidated Balance with other banks &amp; financial institutions</b>			
Islami Bank Bangladesh PLC.		110,740,591,812	101,578,824,230
Islami Bank Securities Limited		5,634,178,952	5,472,358,915
Islami Bank Capital Management Limited		457,836,647	451,817,805
Inter-company balances		(1,456,348,876)	(1,214,628,911)
<b>Total</b>		<b>115,376,258,535</b>	<b>106,288,372,039</b>
<b>8.0 Investments in shares &amp; securities</b>			
Particulars	Remarks	Book value as at 30 June 2024 (Taka)	Book value as at 31 Dec. 2023 (Taka)
<b>8.1 Government</b>			
Bangladesh Shipping Corporation	Quoted	203,800,000	214,000,000
MPETROLEUM	Quoted	13,451,415	16,471,004
BSCCL	Quoted	105,751,087	114,425,831
TITASGAS	Quoted	4,350,232	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	31,793,450,000
BD Govt.Special Bond (BGSPB)-IBBL	Un-Quoted	65,023,148,000	-
Bangladesh Government Islamic Investment Bond (Islamic Bond)	Un-Quoted	43,800,000,000	37,000,000,000
<b>Sub-total Government</b>		<b>140,960,228,504</b>	<b>69,158,974,837</b>
<b>Government- Special Fund</b>			
BSCCL	Un-Quoted	4,345,295	4,345,295
MPETROLEUM	Un-Quoted	3,019,488	3,019,588
<b>Sub-total Government-Special Fund</b>		<b>7,364,783</b>	<b>7,364,883</b>
<b>Total Government (8.1)</b>		<b>140,967,593,287</b>	<b>69,166,339,720</b>
<b>8.2 Other than Government</b>		<b>18,513,948,680</b>	<b>18,879,398,584</b>
<b>Total (8.1+8.2)</b>		<b>159,481,541,967</b>	<b>88,038,373,421</b>



**8(a) Consolidated investments in shares & securities****8(a)(1) Government**

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

30.06.2024 Taka	31.12.2023 Taka
140,967,593,287	69,158,974,837
-	-
-	-
-	-
<b>140,967,593,287</b>	<b>69,158,974,837</b>

**8(a)(2) Others**

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

18,513,948,680	18,879,398,584
3,361,197,206	3,462,295,819
397,119,748	383,001,298
(2,999,839,000)	(2,999,839,000)
<b>19,272,426,634</b>	<b>19,724,856,701</b>
<b>160,240,019,921</b>	<b>88,883,831,538</b>

**9.0 Investments**

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

1,527,953,369,138	1,415,352,159,015
199,406,153,667	184,913,503,084
<b>1,727,359,522,805</b>	<b>1,600,265,662,100</b>

**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-OBUE)  
 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

964,037,617,500	871,988,408,952
102,926,938,549	100,714,899,305
280,581,644,665	267,149,479,644
9,022,857,581	11,176,968,635
2,398,046,444	2,442,532,885
31,684,326,421	34,704,626,165
18,775,876,123	18,293,060,542
269,164,388	269,017,859
5,000,050,000	5,000,100,000
18,412,035,194	19,387,832,253
28,459,781,881	23,979,454,948
63,302,538,430	57,561,029,228
3,082,491,963	2,684,748,601
<b>1,527,953,369,138</b>	<b>1,415,352,159,015</b>

**Sub total (i)****ii) Out side Bangladesh**

Overseas Investment

**Sub total (ii)****Grand total (i+ii)**

-	-
-	-
<b>1,527,953,369,138</b>	<b>1,415,352,159,015</b>

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

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

1,527,953,369,138	1,415,352,159,015
-	-
(5,000,000,000)	(5,000,000,000)
<b>1,522,953,369,138</b>	<b>1,410,352,159,015</b>

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

Musharaka doc. Bill (MDB)

**ii) Outside Bangladesh**

Mudaraba Doc Bill (UPAS) OBU

Bai- As- Sarf (FDB)

MDB in FC

**Sub-total (ii)****Total (i+ii)**

5,412,132,923	5,722,984,623
190,693,738,045	175,762,865,663
1,768,824,959	1,327,316,769
1,531,457,739	2,100,336,029
<b>193,994,020,743</b>	<b>179,190,518,461</b>
<b>199,406,153,667</b>	<b>184,913,503,084</b>

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

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

199,406,153,667	184,913,503,084
-	-
-	-
<b>199,406,153,667</b>	<b>184,913,503,084</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 expense-OBU
Accrued income
IB General account
mCash adjustment
Dividend Income Receivables
Master Card Receivable
ATM receivable/UPI Receivable
Agent RDS Receivable
POS Receivable
Advance against capital Expenditure
Foreign remittance incentive receivable
Placement to AD for MDB in FC (Local)
NPS Receivable
Others
<b>Total</b>

30.06.2024	31.12.2023
Taka	Taka
291,024,786	297,236,996
40,673,830	38,403,245
965,407,464	594,521,302
27,620,336	27,414,226
684,790,632	1,161,760,808
13,068,837	80,659,116
36,897,002	43,646,318
5,178,495,911	6,694,108,337
28,063,563,800	94,032,094,052
2,135,651,321	1,814,555,903
-	32,431,531
129,434,774	184,945,505
60,624,706	43,634,396
8,533,138	8,667,116
79,039,494	9,821,759
160,235,357	183,500,000
-	1,176,987,901
2,875,350,018	45,242,340
2,425,015,644	1,234,063,884
686,214,595	605,842,021
<b>43,861,641,643</b>	<b>108,309,536,758</b>

**10(a) Consolidated other assets**

Islami Bank Bangladesh PLC.
Islami Bank Securities Limited
Islami Bank Capital Management Limited
Inter-company balances
<b>Total</b>

43,861,641,643	108,309,536,758
266,625,890	216,249,113
49,789,477	22,026,593
-	(9,820,699)
<b>44,178,057,010</b>	<b>108,537,991,765</b>

**11.0 Other liabilities**

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

70,575,856,602	66,672,286,784
942,713,516	440,744,487
525,948,933	381,102,022
8,087,882,500	8,981,902,004
64,560,251,691	54,913,275,546
20,208,883,815	20,518,687,937
744,644,124	658,715,210
53,063,273	46,687,149
257,355,920	1,713,381,630
569,511,024	295,109,674
7,662,576,253	12,122,826
2,324,000	-
117,829,250	-
170,000	-
11,781,722	12,860,042
1,320,384,704	11,384,044
1,430,250	1,430,247
5,572,438,500	4,515,807,315
3,327,984,368	1,881,418,596
36,859,194	421,522
918,346,332	918,346,332
246,459,262	211,978,089
277,476,312	42,351,942
6,342,351,731	-
22,364,798,309	19,761,514,957
<b>214,729,321,585</b>	<b>181,991,528,355</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/year**

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 June 2024 Taka	31 December 2023 Taka
66,672,280,000	59,880,553,216
16,942,460,000	15,670,553,216
48,662,850,000	42,073,970,000
1,066,970,000	2,136,030,000
430,182	6,639,356
66,671,849,818	59,873,913,860
3,904,000,000	8,083,366,140
1,296,330,000	1,271,906,784
2,447,800,000	7,880,519,356
159,870,000	(1,069,060,000)
70,575,849,818	66,672,280,000
18,238,790,000	16,942,460,000
51,110,219,818	48,662,850,000
1,226,840,000	1,066,970,000

**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)**

29,283,955,182	25,282,005,019
4,975,559,628	10,571,206,273
4,758,201	1,760,318,331
-	8,329,574,441
34,264,273,011	29,283,955,182

**Advance income tax paid**

Opening balance of advance tax  
Add: Payment made during the period/year  
Less: Settlement for previous period/year  
**Total (b)**

8,765,267,245	8,610,239,147
5,290,121,952	8,484,602,539
-	8,329,574,441
14,055,389,197	8,765,267,245
20,208,883,814	20,518,687,937

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

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

Income tax @ 37.5% on taxable profit (A)  
Add: Income tax @ 20% on dividend income  
Capital Gain @ 10%  
**Estimated provision required for the period/year**

4,944,769,530	10,547,187,330
30,444,143	22,580,786
345,956	1,438,157
4,975,559,628	10,571,206,273

**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**

8,357,516,416	16,501,660,106
152,220,717	112,903,928
3,459,557	14,381,573
8,201,836,143	16,374,374,605
5,323,289,332	12,970,691,407
339,073,396	1,219,233,132
13,186,052,079	28,125,832,881

**11.4 Reconciliation of effective tax rate**

	30.06.2024		31.12.2023	
	%	Taka	%	Taka
Profit before income tax as per profit/loss account		8,357,516,416		16,501,660,106
Income Tax using the domestic corporate tax rate	37.50%	3,134,068,656	37.50%	6,188,122,540
<b>Factors affecting the tax charge for current year:</b>				
Non deductible expenses	23.89%	1,996,233,500	29.48%	4,864,009,278
Tax exempt income	-1.52%	(127,152,524)	-2.77%	(457,212,425)
Tax savings from reduced tax rates	-0.33%	(27,590,004)	-0.14%	(23,713,120)
<b>Total income tax expenses</b>	<b>59.53%</b>	<b>4,975,559,628</b>	<b>64.06%</b>	<b>10,571,206,273</b>

**11(a) Consolidated other liabilities**

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

30 June 2024 Taka	31 December 2023 Taka
214,729,321,585	181,991,528,355
5,078,406,468	4,943,903,541
468,727,570	431,691,588
(5,000,688,441)	(5,010,332,431)
215,275,767,182	182,356,791,053



## 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 2nd quarter ended 30 June 2024 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	IBBPLC 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	IBBPLC 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 June 2024 Taka	31 December 2023 Taka
22,735,466,258	21,735,466,258
-	1,000,000,000
<b>22,735,466,258</b>	<b>22,735,466,258</b>

### 15.0 Other reserves

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

23,609,337,477	23,609,337,478
6,876,529,569	6,903,383,328
165,420,000	174,600,000
32,028,140	26,112,120
1,989,633	1,989,633
32,000,000	32,000,000
<b>30,717,304,820</b>	<b>30,747,422,558</b>

### 15 (a) Consolidated other reserves

Islami Bank Bangladesh PLC.  
Islami Bank Securities Limited  
Islami Bank Capital Management Limited  
Total

30,717,304,820	30,747,422,558
86,699,237	79,118,053
-	-
<b>30,804,004,057</b>	<b>30,826,540,611</b>



<b>16.0 Investment income</b>	<b>01 January to 30 June 2024</b>	<b>01 January to 30 June 2023</b>
Income from general investment	55,819,730,052	45,550,287,460
Profit on deposits with other banks & financial institutions	3,539,383,815	3,153,315,353
<b>Total</b>	<b>59,359,113,867</b>	<b>48,703,602,813</b>
<b>16(a) Consolidated investment income</b>		
Islami Bank Bangladesh PLC.	59,359,113,867	48,703,602,813
Islami Bank Securities Limited	-	-
Islami Bank Capital Management Limited	-	-
Inter-company transactions	-	-
<b>Total</b>	<b>59,359,113,867</b>	<b>48,703,602,813</b>
<b>17.0 Commission, exchange &amp; brokerage income</b>		
Commission income	2,912,205,190	1,968,586,328
Exchange income	3,929,121,903	2,200,492,124
<b>Total</b>	<b>6,841,327,093</b>	<b>4,169,078,453</b>
<b>17(a) Consolidated commission, exchange &amp; brokerage income</b>		
Islami Bank Bangladesh PLC.	6,841,327,093	4,169,078,453
Islami Bank Securities Limited	14,221,387	9,447,571
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>6,855,548,480</b>	<b>4,178,526,024</b>
<b>18.0 Rent, taxes, insurances, electricity etc.</b>		
Rent, rates and taxes	533,641,190	509,740,649
Insurance	515,600,133	484,289,523
Electricity and lighting	221,845,823	203,673,713
<b>Total</b>	<b>1,271,087,146</b>	<b>1,197,703,885</b>
<b>18(a) Consolidated rent, taxes, insurances, electricity etc.</b>		
Islami Bank Bangladesh PLC.	1,271,087,146	1,197,703,885
Islami Bank Securities Limited	3,752,517	3,749,675
Islami Bank Capital Management Limited	-	-
<b>Total</b>	<b>1,274,839,663</b>	<b>1,201,453,560</b>
<b>19.0 Postage, stamps, telecommunications etc.</b>		
Telephone	82,043,431	57,452,728
Postage	65,526,535	50,771,202
Fax, internet & Stamps charges	992,057	1,391,838
<b>Total</b>	<b>148,562,023</b>	<b>109,615,767</b>
<b>19(a) Consolidated postage, stamps and telecommunication etc.</b>		
Islami Bank Bangladesh PLC.	148,562,023	109,615,767
Islami Bank Securities Limited	100,335	167,946
Islami Bank Capital Management Limited	121,804	117,551
<b>Total</b>	<b>148,784,162</b>	<b>109,901,264</b>
<b>20.0 Stationery, printing and advertisement etc.</b>		
Paper & table stationery	30,252,511	26,375,529
Printing and stationery (registers and forms)	11,234,722	11,871,390
Advertisement & publicity	67,347,649	90,732,949
<b>Total</b>	<b>108,834,882</b>	<b>128,979,867</b>
<b>20(a) Consolidated stationery, printing and advertisement etc.</b>		
Islami Bank Bangladesh PLC.	108,834,882	128,979,867
Islami Bank Securities Limited	262,537	119,890
Islami Bank Capital Management Limited	63,806	34,384
<b>Total</b>	<b>109,161,225</b>	<b>129,134,141</b>
<b>21.0 Depreciation/amortization and repair to bank's assets</b>		
Depreciation/amortization	558,467,358	574,215,602
Repair of bank's properties/assets	145,703,587	140,793,744
<b>Total</b>	<b>704,170,945</b>	<b>715,009,346</b>
<b>21(a) Consolidated depreciation and repair to bank's assets</b>		
Islami Bank Bangladesh PLC.	704,170,945	715,009,346
Islami Bank Securities Limited	2,197,704	2,761,005
Islami Bank Capital Management Limited	1,166,900	1,280,243
<b>Total</b>	<b>707,535,549</b>	<b>719,050,594</b>



**22.0 Net Assets Value (NAV)****a) Net Assets Value (NAV) per share of the Bank**

i) Net Assets of the Bank

ii) Weighted average number of ordinary share during the period

**Net Assets Value (NAV) per share of the Bank**

30 June 2024 Taka	31 December 2023 Taka
72,519,425,623	71,192,786,164
1,609,990,668	1,609,990,668
45.04	44.22

**b) Consolidated Net Assets Value (NAV) per share**

i) Consolidated Net Assets

ii) Weighted average number of ordinary share during the period

**Consolidated Net Assets Value (NAV) per share**

74,153,730,563	72,840,924,514
1,609,990,668	1,609,990,668
46.06	45.24

**23.0 Earnings Per Share (EPS)****a) Earnings Per Share of the Bank**

i) Attributable profit for the period

ii) Weighted average number of ordinary share during the period

**Basic Earnings Per Share (EPS) of the Bank**

Diluted earnings per share is not applicable since there is no possibility of dilution of shares during the year/period.

01 January to 30 June 2024 Taka	01 January to 30 June 2023 Taka
3,448,117,268	3,285,605,740
1,609,990,668	1,609,990,668
2.14	2.04

**b) Consolidated Earnings Per Share**

i) Attributable profit for distribution to shareholders of IBBPLC for the period

ii) Weighted average number of ordinary share during the period

**Consolidated basic Earnings Per Share (EPS)**

3,569,277,282	3,433,440,297
1,609,990,668	1,609,990,668
2.22	2.13

**24.0 Net Operating Cash Flow Per Share (NOCFPS)****a) Net Operating Cash Flow Per Share (NOCFPS) of the Bank**

i) Net cash flows from operating activities

ii) Weighted average number of ordinary share during the period

**Net Operating Cash Flow Per Share (NOCFPS) of the Bank**

88,106,791,304	(63,206,266,494)
1,609,990,668	1,609,990,668
54.73	(39.26)

**b) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)**

i) Consolidated -Net cash flows from operating activities

ii) Weighted average number of ordinary share during the period

**Consolidated-Net Operating Cash Flow Per Share (NOCFPS)**

88,210,290,025	(63,127,732,776)
1,609,990,668	1,609,990,668
54.79	(39.21)

The Net Operating Cash Flow Per Share (NOCFPS) on solo basis has significantly increased by Tk. 92.99 than that of previous corresponding period mainly due to increase in placement from other banks Tk. 98,751.18 million and decrease of other assets Tk. 78,910.21 million during the period i.e. 01 January 2024 to 30 June 2024. **However, the Cash & Cash equivalents balance of the Bank is Tk. 234,332.13 million as on 30.06.2024.**

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

**25.0 Consolidated Segment Reporting**

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



**Islami Bank Bangladesh PLC. and its Subsidiaries**  
**Consolidated Segment Reporting**  
**For the 2nd Quarter ended 30 June 2024**

**Annexure - A**

**A. Segmental operating profit and loss**

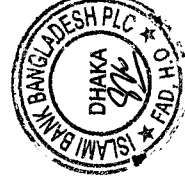
(Amount in Taka)

	Head Office Controlled Branches	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chittagong South Zone	Noakhali Zone	Common	Consolidated
Investment income	19,864,000,000	6,908,930,000	861,110,000	1,561,750,000	1,911,700,000	748,770,000	4,197,400,000	2,861,760,000	793,550,000	21,809,834,513	61,518,804,513
Profit paid on mudaraba deposits	(3,858,470,000)	(2,747,780,000)	(1,405,140,000)	(2,520,220,000)	(1,383,070,000)	(2,464,910,000)	(1,499,680,000)	(2,062,470,000)	(2,334,070,000)	(19,430,204,962)	(39,706,014,962)
Profit received/(paid) on IB General Account	(13,575,580,000)	(2,187,900,000)	1,898,830,000	2,738,230,000	886,940,000	4,034,040,000	(3,149,100,000)	1,270,190,000	3,458,920,000	4,625,430,000	-
<b>Net investment income</b>	<b>2,429,950,000</b>	<b>1,973,250,000</b>	<b>1,354,800,000</b>	<b>1,779,760,000</b>	<b>1,415,570,000</b>	<b>2,317,900,000</b>	<b>(451,380,000)</b>	<b>2,069,480,000</b>	<b>1,918,400,000</b>	<b>7,005,059,551</b>	<b>21,812,789,551</b>
Commission, exchange & other income	1,492,770,000	1,454,200,000	242,050,000	452,530,000	244,690,000	234,690,000	324,610,000	231,460,000	214,520,000	7,132,775,322	12,024,295,322
<b>Total operating income</b>	<b>3,922,720,000</b>	<b>3,427,450,000</b>	<b>1,596,850,000</b>	<b>2,232,290,000</b>	<b>1,660,260,000</b>	<b>2,552,590,000</b>	<b>(126,770,000)</b>	<b>2,300,940,000</b>	<b>2,132,920,000</b>	<b>14,137,834,872</b>	<b>33,837,084,871</b>
Total operating expenses	(659,090,000)	(858,820,000)	(595,620,000)	(801,160,000)	(695,790,000)	(630,840,000)	(691,870,000)	(683,550,000)	(631,760,000)	(15,283,795,616)	(21,532,295,616)
<b>Operating Profit for the 2nd Quarter ended 30 June 2024</b>	<b>3,263,630,000</b>	<b>2,568,630,000</b>	<b>1,001,230,000</b>	<b>1,431,130,000</b>	<b>964,470,000</b>	<b>1,921,750,000</b>	<b>(818,640,000)</b>	<b>1,617,390,000</b>	<b>1,501,160,000</b>	<b>(1,145,960,743)</b>	<b>12,304,789,256</b>
<b>Operating Profit for the 2nd Quarter ended 30 June 2023</b>	<b>4,532,660,000</b>	<b>2,364,470,000</b>	<b>671,260,000</b>	<b>1,008,030,000</b>	<b>767,030,000</b>	<b>1,326,310,000</b>	<b>871,280,000</b>	<b>967,290,000</b>	<b>4,795,400,000</b>	<b>(5,939,336,253)</b>	<b>11,364,393,746</b>

There are 19 operating segments including subsidiaries as on 30 June 2024. 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.



**Islami Bank Bangladesh PLC.**  
**Reconciliation of Net Profit with Cash Flows from Operating activities**  
**For the 2nd Quarter ended 30 June 2024**

Amount in Taka

Particulars	01 January to 30 June 2024	01 January to 30 June 2023
<b>Profit before tax as per profit and loss accounts</b>	<b>8,357,516,416</b>	<b>7,755,519,227</b>
Adjustment for non cash items		
Provision for investments & off- balance sheet exposures	2,954,000,000	3,301,470,000
Provision for diminution in value of investments in shares	501,969,029	89,277,265
Other provisions	249,094,601	31,348,405
Depreciation of property plant & equipment	558,467,358	574,215,602
Foreign exchange gain/(Loss)	5,916,020	(31,106,017)
Profit on sale of the fixed assets	11,549,826	(219,655)
	<b>4,280,996,834</b>	<b>3,964,985,600</b>
<b>Increase/decrease in operating assets &amp; liabilities</b>		
Investments to customers	(127,093,860,705)	(91,481,182,046)
Other assets	64,447,895,114	(14,462,309,357)
Placement from other banks	53,027,182,384	(45,724,005,600)
Deposits from other banks	(1,691,198,766)	3,983,277,688
Deposits received from customers	63,263,885,854	63,587,333,071
Other liabilities	28,804,496,125	12,650,717,517
Income tax paid	(5,290,121,952)	(3,480,602,593)
	<b>75,468,278,054</b>	<b>(74,926,771,321)</b>
<b>Cash flows from operating activities as per cash flow statement</b>	<b>88,106,791,304</b>	<b>(63,206,266,494)</b>

