

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 September 2015

(Amount in Taka)

Particulars	As at 30 September 2015	As at 31 December 2014
Property and assets		
Cash in hand	56,755,372,533	46,219,359,839
Cash in hand (including foreign currency)	10,820,216,562	7,696,844,962
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	45,935,155,971	38,522,514,877
Balance with other banks & financial institutions	19,113,792,293	23,615,218,198
In Bangladesh	18,928,960,872	21,205,895,651
Outside Bangladesh	184,831,421	2,409,322,547
Placement with banks & other financial institutions	6,000,000,000	2,000,000,000
Investments in shares & securities	113,695,005,566	99,677,400,553
Government	110,856,857,770	97,435,777,770
Others	2,838,147,796	2,241,622,783
Investments	489,517,070,078	460,385,467,466
General investments etc.	455,905,419,890	433,004,101,205
Bills purchased & discounted	33,611,650,188	27,381,366,261
Fixed assets including premises	15,763,874,223	15,930,479,589
Other assets	6,036,915,434	3,751,558,076
Non - banking assets	-	-
Total property and assets	706,882,030,127	651,579,483,721
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	11,695,112,695	7,657,500,743
Deposits & other accounts	607,818,636,542	559,713,580,029
Mudaraba savings deposits	206,869,653,221	183,125,942,453
Mudaraba term deposits	177,521,832,459	169,288,934,029
Other mudaraba deposits	161,423,463,820	149,300,904,194
Al- wadeeah current and other deposit accounts	58,737,477,237	54,347,905,252
Bills payable	3,266,209,805	3,649,894,101
Mudaraba perpetual bond	3,000,000,000	3,000,000,000
Other liabilities	35,893,819,246	34,220,763,730
Deferred tax liabilities	403,081,867	403,081,867
Total liabilities	658,810,650,350	604,994,926,369
Capital/shareholders' equity	48,071,379,777	46,584,557,352
Paid - up capital	16,099,906,680	16,099,906,680
Statutory reserve	16,099,906,680	16,099,906,680
Other reserves	11,972,092,969	11,998,012,969
Retained earnings	3,899,411,324	2,386,670,563
Non-controlling interest	62,124	60,460
Total liabilities & shareholders' equity	706,882,030,127	651,579,483,721

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Condensed Consolidated Balance Sheet (Un-audited)
As at 30 September 2015

(Amount in Taka)

Particulars	As at 30 September 2015	As at 31 December 2014
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	10,163,836,552	8,839,985,590
Irrevocable letters of credit (including back to back bills)	108,630,262,101	99,102,373,685
Bills for collection	5,278,350,223	4,853,286,313
Other contingent liabilities	23,581,701	23,581,701
Total	124,096,030,577	112,819,227,289
Other commitments		
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	-	-
Total	-	-
Total off-balance sheet items including contingent liabilities	124,096,030,577	112,819,227,289
Consolidated Net Asset Value (NAV) per share	29.86	28.93

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



Mohammed Shahid Ullah ACA
Chief Financial Officer



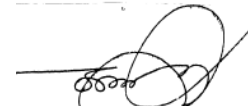
Abu Reza Md. Yeahia
Company Secretary



Mohammad Abdul Mannan
Managing Director



Engr. Md. Escander Ali Khan
Director



Engr. Mostafa Anwar
Chairman


Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Profit & Loss Account (Un-audited)
For the 3rd Quarter ended 30 September 2015

(Amount in Taka)

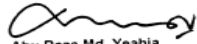
Particulars	01 January to 30 September 2015	01 January to 30 September 2014	01 July to 30 September 2015	01 July to 30 September 2014
Operating income				
Investment income	35,730,013,692	36,726,615,564	12,218,624,872	12,289,006,698
Profit paid on mudaraba deposits	(21,517,484,938)	(23,052,828,605)	(7,392,871,172)	(8,060,850,991)
Net investment income	14,212,528,754	13,673,786,959	4,825,753,700	4,228,155,707
Income from investments in shares & securities	776,850,149	1,317,682,825	113,969,792	512,736,079
Commission, exchange & brokerage income	4,412,240,519	4,313,280,194	1,299,599,568	1,503,280,990
Other operating income	1,266,536,174	645,214,689	322,384,691	88,182,767
Total operating income	20,668,155,596	19,949,964,667	6,561,707,751	6,332,355,543
Operating expenses				
Salary & allowances	5,705,224,650	5,379,894,178	2,346,102,125	2,178,255,070
Rent, taxes, insurances, electricity etc.	763,418,174	729,032,087	281,972,517	268,590,273
Legal expenses	31,722,660	11,863,034	12,827,432	4,357,070
Postage, stamps and telecommunication etc.	92,936,679	25,306,157	28,044,318	9,239,469
Stationery, printing and advertisement etc.	165,477,315	185,928,852	55,279,231	63,819,278
Chief executive's salary & fees	5,750,000	5,009,500	2,450,000	1,986,500
Directors' fees & expenses	9,489,060	8,903,034	2,601,831	2,964,721
Shari'ah supervisory committee's fees & expenses	3,105,965	2,100,840	1,177,173	804,244
Auditors' fees	1,880,253	92,101	626,751	46,101
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	892,327,714	633,182,165	300,198,934	233,151,971
Zakat expenses	319,488,931	311,250,000	106,496,311	95,535,533
Other expenses	1,146,833,493	873,278,613	285,613,363	250,616,443
Total operating expenses	9,137,654,894	8,165,840,561	3,423,389,986	3,109,366,673
Profit/ (loss) before provision	11,530,500,702	11,784,124,106	3,138,317,765	3,222,988,870
Provision for investments & off- balance sheet items	3,192,980,000	5,551,241,400	1,657,430,000	1,837,971,400
Provision for diminution in value of investments in shares	114,745,652	46,332,352	(15,191,818)	(161,090,111)
Other provisions	3,846,500	37,500,000	(406,389)	(3,948,000)
Total provision	3,311,572,152	5,635,073,752	1,641,831,793	1,672,933,289
Total profit/(loss) before taxes	8,218,928,550	6,149,050,354	1,496,485,972	1,550,055,581
Provision for taxation for the period	4,291,200,123	4,877,142,730	964,001,754	1,252,207,505
Current tax	4,291,200,123	4,877,142,730	964,001,754	1,252,207,505
Deferred tax	-	-	-	-
Net profit/ (loss) after tax	3,927,728,427	1,271,907,624	532,484,218	297,848,076
Net profit after tax attributable to:	3,927,728,427	1,271,907,624	532,484,218	297,848,076
Equity holders of IBBL	3,927,726,763	1,271,907,108	532,482,879	297,844,682
Non-controlling interest	1,664	516	1,339	3,394
Retained earnings from previous year/period	2,386,670,563	2,637,858,071	3,366,928,445	977,390,313
Add: Net profit after tax (attributable to equity holders of IBBL)	3,927,726,763	1,271,907,108	532,482,879	297,844,682
Profit available for appropriation	6,314,397,326	3,909,765,179	3,899,411,324	1,275,234,995
Appropriation:	6,314,397,326	3,909,765,179	3,899,411,324	1,275,234,995
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	2,414,986,002	2,634,530,184	-	-
Retained earnings	3,899,411,324	1,275,234,995	3,899,411,324	1,275,234,995
Consolidated Earnings Per share (EPS)	2.44	0.79	0.33	0.18

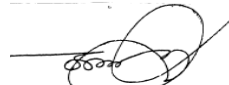
The annexed notes form an integral part of these condensed interim financial report.


Mohammed Shahid Ullah ACA
 Chief Financial Officer


Mohammad Abdul Mannan
 Managing Director


Engr. Md. Eakander Ali Khan
 Director


Abu Reza Md. Yeahia
 Company Secretary



Engr. Mostafa Anwar
 Chairman

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Cash Flow Statement (Un-audited)
For the 3rd Quarter ended 30 September 2015

(Amount in Taka)

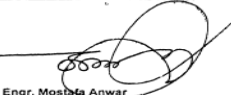
Particulars	01 January to 30 September 2015	01 January to 30 September 2014
Cash flows from operating activities		
Investment income	36,806,419,898	36,726,615,564
Profit paid on mudaraba deposits	(21,137,036,087)	(22,959,293,012)
Income/ dividend receipt from investments in shares & securities	2,027,978,770	1,317,682,825
Fees & commission receipt in cash	4,412,240,519	4,313,280,194
Recovery from written off investments	14,515,621	30,758,782
Payments to employees	(6,837,857,846)	(5,384,903,678)
Cash payments to suppliers	(199,502,631)	(195,905,057)
Income tax paid	(7,392,656,715)	(3,889,138,460)
Receipts from other operating activities	1,285,732,214	658,922,447
Payments for other operating activities	(2,038,505,281)	(1,773,175,060)
(i) Operating profit before changes in operating assets	6,941,328,462	8,844,844,545
Changes in operating assets and liabilities		
Increase/(decrease) of statutory deposits	-	-
(Increase)/decrease of net trading securities	-	-
(Increase)/decrease of placement to other banks	(4,000,000,000)	-
(Increase)/decrease of investments to customers	(29,041,602,612)	(31,524,183,543)
(Increase)/decrease of other assets	(2,284,394,669)	(3,380,095,803)
Increase/(decrease) of placement from other banks	4,037,611,952	-
Increase/(decrease) of deposits from other banks	199,934,127	788,065,798
Increase/(decrease) of deposits received from customers	46,923,801,519	74,437,217,014
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	517,350,775	(1,163,263,129)
(ii) Cash flows from operating assets and liabilities	16,352,701,092	39,157,740,337
Net cash flows from operating activities (A)=(i+ii)	23,294,029,554	48,002,584,882
Cash flows from investing activities		
Proceeds from sale of securities	935,096,401	933,773,398
Payment for purchase of securities/BGIIIB	(13,968,968,537)	(46,902,815,041)
Payment for purchase of securities/membership	(1,124,850,527)	(833,047,012)
Purchase/sale of property, plants & equipments	(580,734,100)	(691,322,177)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	(14,739,456,763)	(47,493,410,832)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payment for redemption of debt instruments	-	-
Receipts from issuing ordinary share/ rights share	-	-
Dividend paid in Cash	(2,519,986,002)	(1,170,902,304)
Net cash flows from financing activities (C)	(2,519,986,002)	(1,170,902,304)
Net increase/(decrease) in cash (A+B+C)	6,034,586,789	(661,728,254)
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	69,834,578,037	56,991,640,398
Cash & cash equivalents at the end of the period	75,869,164,826	56,329,912,144
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	14.47	29.82


Mohammed Shahid Ullah ACA
 Chief Financial Officer


Monammaq Abou Mannan
 Managing Director


Engr. Md. E Iskander Ali Khan
 Director


Abu Reza Md. Yeahia
 Company Secretary



Engr. Mostafa Anwar
 Chairman

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the 3rd Quarter ended 30 September 2015


(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 2015
1	2	3	4	5	6	7	8	9	10(2+3+4+5+6+7+8+9)
Balance as at 01 January 2015	16,099,906,680	1,989,633	16,099,906,680	415,552,016	11,498,971,320	81,500,000	2,386,670,563	60,460	46,584,557,352
Changes in accounting policy restated balance									
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	(25,920,000)	-	-	(25,920,000)
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	3,927,726,763	1,664	3,927,728,427
Transfer to reserve	-	-	-	-	-	-	-	-	-
Dividend:									
Bonus shares	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(2,414,986,002)	-	(2,414,986,002)
Issue of Share Capital	-	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2015	16,099,906,680	1,989,633	16,099,906,680	415,552,016	11,498,971,320	55,580,000	3,899,411,324	62,124	48,071,379,777
Total shareholders' equity as on 30 September 2014	16,099,906,680	1,989,633	14,638,613,627	312,301,086	11,498,971,320	95,750,000	1,275,234,995	61,848	43,922,829,189
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	3,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	4,343,713,586	-	-	-	-	4,343,713,586
Adjustment for currency translation differences	-	-	-	(6,392,484)	-	-	-	-	(6,392,484)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(6,899,382,792)	-	-	-	(6,899,382,792)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(22,980,000)	-	-	(22,980,000)
Total equity as on 30 September 2015	16,099,906,680	1,989,633	16,099,906,680	4,752,873,118	4,599,588,528	32,600,000	3,899,411,324	62,124	48,486,338,087
Total equity as on 30 September 2014	16,099,906,680	1,989,633	14,638,613,627	5,263,973,315	5,749,485,660	47,875,000	1,275,234,995	61,848	46,077,140,758


*Note : general / other reserves	01.01.2015	30.09.2014
General reserve	377,159,532	278,983,315
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	6,392,484	1,317,771
Total	415,552,016	312,301,086


 Mohammed Shahid Ullah ACA
 Chief Financial Officer


 Abu Reza Md. Yeahia
 Company Secretary


 Mohammad Abdul Mannan
 Managing Director


 Engr. Md. Esander Ali Khan
 Director


 Engr. Mostafa Anwar
 Chairman

Islami Bank Bangladesh Limited
Condensed Balance Sheet (Un-audited)
As at 30 September 2015

(Amount in Taka)

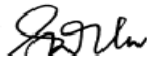
Particulars	As at 30 September 2015	As at 31 December 2014
Property and assets		
Cash in hand	56,755,348,613	46,219,359,426
Cash in hand (including foreign currency)	10,820,192,642	7,696,844,549
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	45,935,155,971	38,522,514,877
Balance with other banks & financial institutions	15,445,923,221	20,199,350,245
In Bangladesh	15,261,091,800	17,790,027,698
Outside Bangladesh	184,831,421	2,409,322,547
Placement with banks & other financial institutions	6,000,000,000	2,000,000,000
Investments in shares & securities	114,799,577,433	100,856,528,896
Government	110,856,857,770	97,435,777,770
Others	3,942,719,663	3,420,751,126
Investments	492,517,070,078	463,475,467,466
General investments etc.	458,905,419,890	436,094,101,205
Bills purchased & discounted	33,611,650,188	27,381,366,261
Fixed assets including premises	15,761,421,992	15,926,361,916
Other assets	5,941,506,088	3,744,970,802
Non - banking assets	-	-
Total property and assets	707,220,847,425	652,422,038,751
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	11,695,112,695	7,657,500,743
Deposits & other accounts	608,824,501,620	560,696,300,836
Mudaraba savings deposits	206,872,293,528	183,128,708,639
Mudaraba term deposits	178,337,189,105	170,175,086,856
Other mudaraba deposits	161,427,827,203	149,346,325,824
Al- wadeeah current and other deposit accounts	58,920,981,979	54,396,285,416
Bills payable	3,266,209,805	3,649,894,101
Mudaraba perpetual bond	3,000,000,000	3,000,000,000
Other liabilities	35,279,017,087	34,052,027,094
Deferred tax liabilities	403,397,747	403,397,747
Total liabilities	659,202,029,149	605,809,226,420
Capital/shareholders' equity	48,018,818,276	46,612,812,331
Paid - up capital	16,099,906,680	16,099,906,680
Statutory reserve	16,099,906,680	16,099,906,680
Other reserves	11,972,092,969	11,998,012,969
Retained earnings	3,846,911,947	2,414,986,002
Total liabilities & shareholders' equity	707,220,847,425	652,422,038,751

Islami Bank Bangladesh Limited
Condensed Balance Sheet (Un-Audited)
As at 30 September 2015

(Amount in Taka)

Particulars	As at 30 September 2015	As at 31 December 2014
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	10,163,836,552	8,839,985,590
Irrevocable letters of credit (including back to back bills)	108,630,262,101	99,102,373,685
Bills for collection	5,278,350,223	4,853,286,313
Other contingent liabilities	23,581,701	23,581,701
Total	124,096,030,577	112,819,227,289
Other commitments		
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	-	-
Total	-	-
Total off-balance sheet items including contingent liabilities	124,096,030,577	112,819,227,289
Net Asset Value (NAV) per share	29.83	28.95

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



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Chief Financial Officer



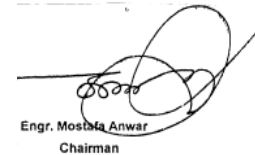
Abu Reza Md. Yeahia
Company Secretary



Mohammad Abdul Mannan
Managing Director



Engr. Md. Eskander Ali Khan
Director




Engr. Mostafa Anwar
Chairman

Islami Bank Bangladesh Limited
Condensed Profit & Loss Account (Un-audited)
For the 3rd Quarter ended 30 September 2015


(Amount in Taka)

Particulars	01 January to 30 September 2015	01 January to 30 September 2014	01 July to 30 September 2015	01 July to 30 September 2014
Operating income				
Investment income	35,841,598,894	36,726,615,564	12,330,210,074	12,289,006,698
Profit paid on mudaraba deposits	(21,551,196,599)	(23,097,295,145)	(7,408,366,029)	(8,075,299,559)
Net investment income	14,290,402,295	13,629,320,419	4,921,844,045	4,213,707,139
Income from investments in shares & securities	653,055,292	1,290,203,539	92,455,399	517,686,102
Commission, exchange & brokerage income	4,401,888,729	4,303,451,675	1,293,629,124	1,498,278,732
Other operating income	1,032,082,597	608,496,298	240,955,931	74,182,966
Total operating income	20,377,428,913	19,831,471,931	6,548,884,499	6,303,854,939
Operating expenses				
Salary & allowances	5,693,625,657	5,369,989,942	2,341,407,149	2,173,870,311
Rent, taxes, insurances, electricity etc.	760,291,082	726,133,462	280,903,183	267,603,314
Legal expenses	31,722,660	11,863,034	12,827,432	4,357,070
Postage, stamps and telecommunication etc.	92,753,957	25,168,512	27,987,372	9,189,535
Stationery, printing and advertisement etc.	164,998,563	185,791,705	55,153,328	63,784,950
Chief executive's salary & fees	5,750,000	5,009,500	2,450,000	1,986,500
Directors' fees & expenses	9,144,060	8,598,284	2,492,581	2,901,471
Shari'ah supervisory committee's fees & expenses	3,105,965	2,100,840	1,177,173	804,244
Auditors' fees	1,811,250	-	603,750	-
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	888,789,904	630,669,133	298,896,465	232,779,757
Zakat expenses	319,488,931	311,250,000	106,496,311	95,535,533
Other expenses	1,142,136,139	868,723,590	357,349,531	247,186,399
Total operating expenses	9,113,618,168	8,145,298,002	3,487,744,275	3,099,999,084
Profit/(loss) before provision	11,263,810,745	11,686,173,929	3,061,140,224	3,203,855,855
Provision for investments & off- balance sheet items (Note-7.0)	3,192,980,000	5,551,241,400	1,657,430,000	1,837,971,400
Provision for diminution in value of investments in shares	(452,000)	1,432,981	(1,613,856)	(849,155)
Other provisions	3,846,500	37,500,000	(406,389)	(3,948,000)
Total provision	3,196,374,500	5,590,174,381	1,655,409,755	1,833,174,245
Total profit/(loss) before taxes	8,067,436,245	6,095,999,548	1,405,730,469	1,370,681,610
Provision for taxation for the period	4,220,524,298	4,846,314,301	939,456,090	1,241,329,120
Current tax	4,220,524,298	4,846,314,301	939,456,090	1,241,329,120
Deferred tax	-	-	-	-
Net profit/ (loss) after tax	3,846,911,947	1,249,685,247	466,274,379	129,352,490
Retained earnings from previous year/period	2,414,986,002	2,634,530,184	3,380,637,568	1,120,332,757
Add: Net profit after tax	3,846,911,947	1,249,685,247	466,274,379	129,352,490
Profit available for appropriation	6,261,897,949	3,884,215,431	3,846,911,947	1,249,685,247
Appropriation:	6,261,897,949	3,884,215,431	3,846,911,947	1,249,685,247
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	2,414,986,002	2,634,530,184	-	-
Retained earnings	3,846,911,947	1,249,685,247	3,846,911,947	1,249,685,247
Earnings Per Share (EPS)	2.39	0.78	0.29	0.08


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


 Mohammed Shahid Ullah ACA
 Chief Financial Officer


 Abu Reza Md. Yeahia
 Company Secretary


 Mohammad Abdul Mannan
 Managing Director



 Engr. Md. Eskander Ali Khan
 Director


 Engr. Mostafa Anwar
 Chairman

Islami Bank Bangladesh Limited
Condensed Cash Flow Statement (Un-audited)
For the 3rd Quarter ended 30 September 2015

(Amount in Taka)


Particulars	01 January to 30 September 2015	01 January to 30 September 2014
Cash flows from operating activities		
Investment income	36,806,419,898	36,726,615,564
Profit paid on mudaraba deposits	(21,137,036,087)	(22,959,293,012)
Income/ dividend receipt from investments in shares & securities	1,904,183,913	1,290,203,539
Fees & commission receipt in cash	4,401,888,729	4,303,451,675
Recovery from written off investments	14,515,621	30,758,782
Payments to employees	(6,826,258,853)	(5,374,999,442)
Cash payments to suppliers	(199,023,879)	(195,767,910)
Income tax paid	(7,337,011,164)	(3,847,471,856)
Receipts from other operating activities	1,017,566,976	577,737,516
Payments for other operating activities	(1,917,544,991)	(1,765,186,916)
(i) Operating profit before changes in operating assets	6,727,700,163	8,786,047,940
Changes in operating assets and liabilities		
Increase/(decrease) of statutory deposits	-	-
(Increase)/decrease of net trading securities	-	-
(Increase)/decrease of placement to other banks	(4,000,000,000)	-
(Increase)/decrease of investments to customers	(29,041,602,612)	(31,524,183,543)
(Increase)/decrease of other assets	(2,196,535,286)	(3,302,962,591)
Increase/(decrease) of placement from other banks	4,037,611,952	-
Increase/(decrease) of deposits from other banks	199,934,127	788,065,798
Increase/(decrease) of deposits received from customers	47,928,266,657	74,487,296,375
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	(908,595,354)	(1,257,065,000)
(ii) Cash flows from operating assets and liabilities	16,019,079,484	39,191,151,039
Net cash flows from operating activities (A)=(i+ii)	22,746,779,647	47,977,198,979
Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchase of securities/BGIB	(13,968,968,537)	(46,902,815,041)
Payment for purchase of securities/membership	-	-
Purchase/sale of property, plants & equipments	(580,262,945)	(690,505,114)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	(14,549,231,482)	(47,593,320,155)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	-
Payment for redemption of debt instruments	-	-
Receipts from issuing ordinary share/ rights share	-	-
Dividend paid in Cash	(2,414,986,002)	(1,170,902,304)
Net cash flows from financing activities (C)	(2,414,986,002)	(1,170,902,304)
Net increase/(decrease) in cash (A+B+C)	5,782,562,163	(787,023,480)
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	66,418,709,671	56,618,835,283
Cash & cash equivalents at the end of the period	72,201,271,834	55,831,811,803
Net Operating Cash Flow Per Share (NOCFPS)	14.13	29.80


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 Company Secretary


 Muhammad Abul Mannan
 Managing Director


 Engr. Md. Eskander Ali Khan
 Director



 Engr. Mostafa Anwar
 Chairman

Islami Bank Bangladesh Limited
Condensed Statement of Changes in Equity (Un-Audited)
For the 3rd Quarter ended 30 September 2015


(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 2015
1	2	3	4	5	6	7	8	9 (2+3+4+5+6+7+8)
Balance as at 01 January 2015	16,099,906,680	1,989,633	16,099,906,680	415,552,016	11,498,971,320	81,500,000	2,414,986,002	46,612,812,331
Changes in accounting policy restated balance								
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	(25,920,000)	-	(25,920,000)
Currency translation differences	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit for the period							3,846,911,947	3,846,911,947
Transfer to reserve	-	-	-	-	-	-	-	-
Dividend:								
Bonus shares	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(2,414,986,002)	(2,414,986,002)
Issue of Share Capital	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2015	16,099,906,680	1,989,633	16,099,906,680	415,552,016	11,498,971,320	55,580,000	3,846,911,947	48,018,818,276
Total shareholders' equity as on 30 September 2014	16,099,906,680	1,989,633	14,638,613,627	312,301,086	11,498,971,320	95,750,000	1,249,685,247	43,897,217,593
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	3,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	4,376,018,767	-	-	-	4,376,018,767
Adjustment for currency translation differences	-	-	-	(6,392,484)	-	-	-	(6,392,484)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(6,899,382,792)	-	-	(6,899,382,792)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(22,980,000)	-	(22,980,000)
Total equity as on 30 September 2015	16,099,906,680	1,989,633	16,099,906,680	4,785,178,299	4,599,588,528	32,600,000	3,846,911,947	48,466,081,767
Total equity as on 30 September 2014	16,099,906,680	1,989,633	14,638,613,627	5,263,973,315	5,749,485,660	47,875,000	1,249,685,247	46,051,529,162

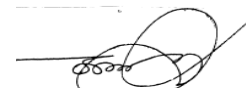
*Note : general / other reserves	01.01.2015	30.09.2014
General reserve	377,159,532	278,983,315
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	6,392,484	1,317,771
Total	415,552,016	312,301,086


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 Chief Financial Officer


 Abu Reza Md. Yeahia
 Company Secretary


 Mohammad Abdul Mannan
 Managing Director


 Engr. Md. Eskander Ali Khan
 Director


 Engr. Mostafa Anwar
 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 2015

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, 14 Zonal Offices, 301 branches including 57 Authorised Dealer (AD) branches 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 2015 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), 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 two offshore-banking units (OBUs) located at Head Office Complex 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. This condensed consolidated and separate interim financial report for the 3rd Quarter ended 30 September 2015 of the Bank has been prepared in accordance with "BAS: 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 2014. This condensed consolidated and separate interim financial report does not include all the information required for full annual financial statements prepared in accordance with Bangladesh Financial Reporting Standards.

2.2 Authorization of the financial statements for issue

The condensed consolidated and separate interim financial report of the Bank have been authorized for issue by the Board of Directors on 23 October 2015.

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 2014.

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 2015 to 30 September 2015.

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 2014.

3.1 Income tax expenses

No deferred tax has been calculated for this period.

3.2 Regulatory capital in line with Basel-III

Till December 2014, as per Revised Regulatory Capital Framework in line with Basel II, full amount of general provision for unclassified investments and off-balance sheet items & 50% of the assets revaluation reserve and revaluation reserve of securities were eligible as supplementary capital. However, as per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III), the amount of general provision for regulatory capital will be maximum 1.25% of Risk Weighted Assets against Credit Risk and assets revaluation reserve and revaluation reserve of securities will gradually be deducted in a transitional arrangement starting from January 2015 to December 2019 (20% in each year). Accordingly regulatory capital for the period has been calculated complying with all of these changes as per Revised Regulatory Capital Framework for Banks in line with Basel-III.

4.0 Dividend payments

The honorable shareholders of the Bank approved 15% cash dividend for the year 2014 in the 32nd Annual General Meeting (AGM) of the Bank held on 13 June 2015. The dividend was paid during the 2nd quarter of the year 2015.

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.

6.0 Consolidated Fixed assets including premises, furniture and fixtures**Opening balance (book/written down value)**

Add: Acquisition/ addition/ purchase during the period

Less: Sale/disposal/adjustment during the period

Depreciation charged during the period

Closing book value/written down value at the end of the period

30 September 2015 Taka	31 December 2014 Taka
15,930,479,589	15,738,858,683
582,943,292	971,704,070
4,148,742	9,018,891
745,399,916	771,064,273
15,763,874,223	15,930,479,589

7.0 Provision for un-classified, classified investment and Off-balance sheet items including Off-shore Banking Units (OBU)**A. Opening balance as on 1 January**

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 as on 30 September (C+D)

General Provision for Unclassified Investment including OBU

Provision for Classified Investment

Provision for Off-Balance Sheet items

30 September 2015 Taka	30 September 2014 Taka
18,108,400,000	13,546,600,000
3,625,480,000	3,371,600,000
13,354,720,000	9,037,800,000
1,128,200,000	1,137,200,000
10,770,000	625,790,000
18,097,630,000	12,920,810,000
3,192,980,000	5,551,241,400
278,060,000	287,720,000
2,802,160,000	5,107,051,400
112,760,000	156,470,000
21,290,610,000	18,472,051,400
3,903,540,000	3,659,320,000
16,146,110,000	13,519,061,400
1,240,960,000	1,293,670,000

8.0 Earnings per share (EPS)

a) Attributable profit for the period

b) Weighted average number of ordinary share during the period

Basic earnings per share (EPS) (a ÷ b)

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

01 January to 30 September 2015	01 January to 30 September 2014
3,846,911,947	1,249,685,247
1,609,990,668	1,609,990,668
2.39	0.78

9.0 Consolidated earnings per share

a) Attributable profit for distribution to shareholders of IBBL for the period

b) Weighted average number of ordinary share during the period

Consolidated basic earnings per share (EPS) (a ÷ b)

3,927,726,763	1,271,907,108
1,609,990,668	1,609,990,668
2.44	0.79

10.0 Consolidated segment reporting

The consolidated segment reporting has been shown in annexure A.

Islami Bank Bangladesh Limited
Consolidated segment reporting
For the 3rd Quarter ended 30 September 2015

A. Segmental operating profit and loss

Annexure - A

(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	5,548,991,236	5,807,869,816	2,457,162,543	3,768,421,653	1,704,889,657	1,098,812,643	3,152,218,624	3,263,749,856	1,017,462,543	8,687,285,270	36,506,863,841
Profit paid on mudaraba deposits	(1,306,484,521)	(1,736,264,361)	(1,608,194,267)	(2,189,341,682)	(1,464,602,543)	(1,648,681,354)	(1,037,914,265)	(1,953,381,642)	(1,554,159,468)	(7,018,460,835)	(21,517,484,938)
Profit received/(paid) on IB General Account	(1,866,928,654)	(1,233,671,654)	847,589,643	695,569,813	839,251,364	1,715,958,617	(394,781,352)	662,331,264	1,522,654,357	(2,787,973,398)	-
Net investment income	2,375,578,061	2,837,933,801	1,696,557,919	2,274,649,784	1,079,538,478	1,166,089,906	1,719,523,007	1,972,699,478	985,957,432	(1,119,148,963)	14,989,378,903
Commission, exchange & other income	829,772,564	577,429,751	285,409,873	465,231,467	251,331,642	91,378,642	209,228,364	285,981,643	91,872,643	2,591,140,104	5,678,776,693
Total operating income	3,205,350,625	3,415,363,552	1,981,967,792	2,739,881,251	1,330,870,120	1,257,468,548	1,928,751,371	2,258,681,121	1,077,830,075	1,471,991,141	20,668,155,596
Total operating expenses	(349,751,642)	(453,957,624)	(543,551,642)	(532,269,735)	(543,569,728)	(353,932,261)	(383,612,467)	(371,764,261)	(311,149,864)	(5,294,095,670)	(9,137,654,894)
Operating Profit for the 3rd Quarter ended 30 September 2015	2,855,598,983	2,961,405,928	1,438,416,150	2,207,611,516	787,300,392	903,536,287	1,545,138,904	1,886,916,860	766,680,211	(3,822,104,529)	11,530,500,702
Operating Profit for the 3rd Quarter ended 30 September 2014	2,768,605,991	2,600,481,686	1,344,032,228	2,119,088,293	834,910,487	965,888,987	1,280,397,923	1,809,953,221	815,079,435	(2,754,314,145)	11,784,124,106

There are 16 operating segments including subsidiaries as on 30 September 2015. Out of which only 9 are reportable as per BFRS 8 "Operating segments" and latest evaluation as at 31 December 2014. 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.