

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Balance Sheet**  
**As at 30 September 2016**

(Amount in Taka)

Particulars	As at 30 September 2016	As at 31 December 2015
<b>Property and assets</b>		
<b>Cash in hand</b>	<b>60,105,398,708</b>	<b>55,256,081,820</b>
Cash in hand (including foreign currency)	9,615,372,484	8,625,867,409
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	50,490,026,224	46,630,214,411
<b>Balance with other banks &amp; financial institutions</b>	<b>21,947,101,009</b>	<b>25,644,591,295</b>
In Bangladesh	19,830,214,420	23,974,968,279
Outside Bangladesh	2,116,886,589	1,669,623,016
<b>Placement with banks &amp; other financial institutions</b>	<b>8,811,404,893</b>	<b>3,000,000,000</b>
<b>Investments in shares &amp; securities</b>	<b>94,343,291,407</b>	<b>98,397,090,217</b>
Government	89,436,637,770	95,482,757,770
Others	4,906,653,637	2,914,332,447
<b>Investments</b>	<b>568,002,866,303</b>	<b>525,104,502,716</b>
General investments etc.	533,671,905,222	488,699,301,422
Bills purchased & discounted	34,330,961,081	36,405,201,294
<b>Fixed assets including premises</b>	<b>15,475,264,463</b>	<b>15,838,557,191</b>
<b>Other assets</b>	<b>5,426,266,355</b>	<b>2,527,292,915</b>
<b>Non - banking assets</b>	<b>-</b>	<b>-</b>
<b>Total property and assets</b>	<b>774,111,593,138</b>	<b>725,768,116,154</b>
<b>Liabilities and capital</b>		
<b>Liabilities</b>		
<b>Placement from banks &amp; other financial institutions</b>	<b>12,551,840,000</b>	<b>17,766,330,139</b>
<b>Deposits &amp; other accounts</b>	<b>667,432,929,483</b>	<b>614,877,266,437</b>
Mudaraba savings deposits	233,574,186,761	211,327,625,463
Mudaraba term deposits	197,862,482,414	179,234,913,887
Other mudaraba deposits	168,033,555,016	162,097,188,257
Al- wadeeah current and other deposit accounts	64,368,392,874	57,126,253,285
Bills payable	3,594,312,418	5,091,285,545
<b>Mudaraba perpetual bond</b>	<b>3,000,000,000</b>	<b>3,000,000,000</b>
<b>Other liabilities</b>	<b>41,239,563,726</b>	<b>41,256,004,562</b>
<b>Deferred tax liabilities</b>	<b>310,729,683</b>	<b>310,066,332</b>
<b>Total liabilities</b>	<b>724,535,062,892</b>	<b>677,209,667,470</b>
<b>Capital/shareholders' equity</b>	<b>49,576,530,246</b>	<b>48,558,448,684</b>
Paid - up capital	16,099,906,680	16,099,906,680
Statutory reserve	16,099,906,680	16,099,906,680
Other reserves	11,813,698,312	11,779,818,313
Retained earnings	5,562,950,362	4,578,754,064
Non-controlling interest	68,212	62,947
<b>Total liabilities &amp; shareholders' equity</b>	<b>774,111,593,138</b>	<b>725,768,116,154</b>

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Balance Sheet**  
**As at 30 September 2016**

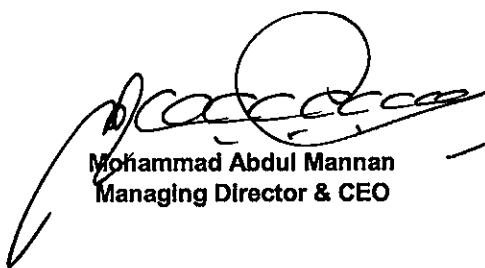
(Amount in Taka)

Particulars	As at 30 September 2016	As at 31 December 2015
<b>Off-balance Sheet Items</b>		
<b>Contingent liabilities</b>		
Acceptances & endorsements	-	-
Letters of guarantee	11,887,335,529	10,629,688,357
Irrevocable letters of credit (including back to back bills)	111,411,841,004	115,229,781,408
Bills for collection	6,844,555,817	7,496,874,228
Other contingent liabilities	23,581,701	23,581,701
<b>Total</b>	<b>130,167,314,051</b>	<b>133,379,925,694</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>130,167,314,051</b>	<b>133,379,925,694</b>
<b>Consolidated Net Asset Value (NAV) per share</b>	<b>30.79</b>	<b>30.16</b>

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

  
**Mohammed Shahid Ullah FCA**  
**Chief Financial Officer**

  
**Abu Reza Md. Yeahfa**  
**Company Secretary**

  
**Mohammad Abdul Mannan**  
**Managing Director & CEO**

  
**Prof. Syed Ahsanul Alam**  
**Director**

  
**Engr. Mustafa Anwar**  
**Chairman**

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Profit & Loss Account**  
**For the 3rd Quarter ended 30 September 2016**

(Amount in Taka)

Particulars	01 January to 30 September 2016	01 January to 30 September 2015	01 July to 30 September 2016	01 July to 30 September 2015
<b>Operating income</b>				
Investment income	39,667,095,647	35,730,013,692	13,105,701,138	12,218,624,872
Profit paid on mudaraba deposits	(22,306,166,287)	(21,517,484,938)	(7,565,019,240)	(7,392,871,172)
<b>Net investment income</b>	<b>17,360,929,360</b>	<b>14,212,528,754</b>	<b>5,540,681,898</b>	<b>4,825,753,700</b>
Income from investments in shares & securities	781,794,293	776,850,149	513,961,749	113,969,792
Commission, exchange & brokerage income	4,157,653,017	4,412,240,519	1,262,048,299	1,299,599,568
Other operating income	1,178,654,992	1,266,536,174	47,088,283	322,384,691
<b>Total operating income</b>	<b>23,479,031,662</b>	<b>20,668,155,596</b>	<b>7,363,780,229</b>	<b>6,561,707,751</b>
<b>Operating expenses</b>				
Salary & allowances	7,992,403,995	5,705,224,650	3,180,889,233	2,346,102,125
Rent, taxes, insurances, electricity etc.	872,117,218	763,418,174	313,820,399	281,972,517
Legal expenses	27,865,472	31,722,660	6,249,344	12,827,432
Postage, stamps and telecommunication etc.	85,435,172	92,936,679	23,791,666	28,044,318
Stationery, printing and advertisement etc.	163,299,728	165,477,315	54,264,953	55,279,231
Chief executive's salary & fees	8,555,806	5,750,000	3,300,000	2,450,000
Directors' fees & expenses	5,984,360	9,489,060	1,521,909	2,601,831
Shar'ah supervisory committee's fees & expenses	1,442,718	3,105,965	152,429	1,177,173
Auditors' fees	1,929,003	1,880,253	758,001	626,751
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	808,156,841	892,327,714	275,130,813	300,198,934
Zakat expenses	315,984,705	319,488,931	105,328,235	106,496,311
Other expenses	1,604,624,730	1,146,833,493	472,648,838	285,613,363
<b>Total operating expenses</b>	<b>11,887,799,748</b>	<b>9,137,654,894</b>	<b>4,437,855,820</b>	<b>3,423,369,986</b>
<b>Profit/ (loss) before provision</b>	<b>11,591,231,914</b>	<b>11,530,500,702</b>	<b>2,925,924,409</b>	<b>3,138,317,765</b>
Provision for investments & off- balance sheet items	2,938,640,000	3,192,980,000	1,190,300,000	1,657,430,000
Provision for diminution in value of investments in shares	(86,407,949)	114,745,652	(119,827,860)	(15,191,818)
Other provisions	-	3,846,500	-	(406,389)
<b>Total provision</b>	<b>2,852,232,051</b>	<b>3,311,572,152</b>	<b>1,070,472,140</b>	<b>1,641,831,793</b>
<b>Total profit/ (loss) before taxes</b>	<b>8,738,999,863</b>	<b>8,218,928,550</b>	<b>1,855,452,269</b>	<b>1,496,485,972</b>
<b>Provision for taxation for the period</b>	<b>4,534,816,964</b>	<b>4,291,200,123</b>	<b>1,117,124,050</b>	<b>964,001,754</b>
Current tax	4,534,705,481	4,291,200,123	1,117,041,325	964,001,754
Deferred tax	111,483	-	82,725	-
<b>Net profit/ (loss) after tax</b>	<b>4,204,182,899</b>	<b>3,927,728,427</b>	<b>738,328,219</b>	<b>532,484,218</b>
<b>Net profit after tax attributable to:</b>	<b>4,204,182,899</b>	<b>3,927,728,427</b>	<b>738,328,219</b>	<b>532,484,218</b>
Equity holders of IBBL	4,204,177,634	3,927,726,763	738,324,069	532,482,879
Non-controlling interest	5,265	1,664	4,150	1,339
Retained earnings from previous year/period	4,578,754,064	2,386,670,563	4,578,754,064	3,366,928,445
Add: Net profit after tax (attributable to equity holders of IBBL)	4,204,177,634	3,927,726,763	738,324,069	532,482,879
<b>Profit available for appropriation</b>	<b>8,782,931,698</b>	<b>6,314,397,326</b>	<b>5,317,078,133</b>	<b>3,899,411,324</b>
<b>Appropriation:</b>	<b>8,782,931,698</b>	<b>6,314,397,326</b>	<b>5,317,078,133</b>	<b>3,899,411,324</b>
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	3,219,981,336	2,414,986,002	-	-
Retained earnings	5,562,950,362	3,899,411,324	5,317,078,133	3,899,411,324
<b>Consolidated Earnings Per share (EPS)</b>	<b>2.61</b>	<b>2.44</b>	<b>0.46</b>	<b>0.33</b>

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

  
**Mohammed Shahid Ullah FCA**  
**Chief Financial Officer**

  
**Abu Reza Md. Yeahia**  
**Company Secretary**

  
**Mohammad Abdul Mannan**  
**Managing Director & CEO**

  
**Prof. Syed Ahsanul Alam**  
**Director**

  
**Engr. Mustafa Anwar**  
**Chairman**

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Cash Flow Statement**  
**For the 3rd Quarter ended 30 September 2016**

(Amount in Taka)

Particulars	01 January to 30 September 2016	01 January to 30 September 2015
<b>Cash flows from operating activities</b>		
Investment income	36,892,455,997	36,806,419,898
Profit paid on mudaraba deposits	(20,635,813,267)	(21,137,036,087)
Income/ dividend receipt from investments in shares & securities	1,185,868,151	2,027,978,770
Fees & commission receipt in cash	4,157,653,017	4,412,240,519
Recovery from written off investments	24,181,036	14,515,621
Payments to employees	(9,480,793,158)	(6,837,857,846)
Cash payments to suppliers	(182,971,203)	(199,502,631)
Income tax paid	(5,892,780,620)	(7,392,656,715)
Receipts from other operating activities	1,160,742,306	1,285,732,214
Payments for other operating activities	(2,447,814,363)	(2,038,505,281)
<b>(i) Operating profit before changes in operating assets</b>	<b>4,780,727,896</b>	<b>6,941,328,462</b>
<b>Changes in operating assets and liabilities</b>		
Increase/(decrease) of statutory deposits	-	-
(Increase)/decrease of net trading securities	(194,597,752)	-
(Increase)/decrease of placement to other banks	(264,619,521)	(4,000,000,000)
(Increase)/decrease of investments to customers	(42,808,363,587)	(29,041,602,612)
(Increase)/decrease of other assets	(2,892,213,020)	(2,284,394,669)
Increase/(decrease) of placement from other banks	(5,214,490,139)	4,037,611,952
Increase/(decrease) of deposits from other banks	308,176,966	199,934,127
Increase/(decrease) of deposits received from customers	51,747,361,516	46,923,801,519
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	(5,084,025,729)	517,350,775
<b>(ii) Cash flows from operating assets and liabilities</b>	<b>(4,402,771,266)</b>	<b>16,352,701,092</b>
<b>Net cash flows from operating activities (A)=(i+ii)</b>	<b>377,956,629</b>	<b>23,294,029,554</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	-	935,096,401
Payment for purchase of securities/BGIB	4,282,276,562	(13,968,968,537)
Payment for purchase of securities/membership	-	(1,124,850,527)
Purchase/sale of property, plants & equipments	(288,425,253)	(580,734,100)
Purchase/sale of subsidiaries	-	-
<b>Net Cash flows from investing activities (B)</b>	<b>3,993,851,309</b>	<b>(14,739,456,763)</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	(3,219,981,336)	(2,519,986,002)
<b>Net cash flows from financing activities (C)</b>	<b>(3,219,981,336)</b>	<b>(2,519,986,002)</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>	<b>1,151,826,602</b>	<b>6,034,586,789</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	80,900,673,115	69,834,578,037
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>82,052,499,717</b>	<b>75,869,164,826</b>
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	0.23	14.47

  
**Mohammed Shanid Ullah FCA**  
**Chief Financial Officer**

  
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**Director**


  
**Engr. Mustafa Anwar**  
**Chairman**


**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Condensed Consolidated Statement of Changes in Equity**  
 For the 3rd Quarter ended 30 September 2016


Particulars	(Amount in Taka)									
	1	2	3	4	5	6	7	8	9	30 June 2016
Balances as at 01 January 2015	16,099,906,680	1,989,633	1,989,633	16,099,906,680	425,357,821	11,498,971,320	81,500,000	2,386,670,563	60,460	102,344,545,728.49
Changes in accounting policy restated balance (Note-2.5)	-	-	-	-	-	-	-	1,097,277,353	-	46,594,363,157
Restated Balances as at 01 January 2015	16,099,906,680	1,989,633	1,989,633	16,099,906,680	425,357,821	11,498,971,320	81,500,000	3,483,947,916	60,460	1,097,277,353
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	-	(23,920,000)	-	-	47,691,640,510
Net profit for the period	-	-	-	-	-	-	-	3,927,726,763	325	(25,920,000)
Cash Dividend	-	-	-	-	-	-	-	(2,414,986,002)	-	3,927,727,088
Changes in accounting policy restated balance (Note-2.5)	-	-	-	-	-	-	-	4,996,688,677	60,785	(2,414,986,002)
Restated Balances as at 30 September 2015	16,099,906,680	1,989,633	1,989,633	16,099,906,680	425,357,821	11,498,971,320	59,580,000	4,996,688,677	60,785	49,178,461,596
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	-	(9,100,000)	168,525,176	-	168,525,176
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	(9,100,000)
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	-	-	(777,362,525)	2,162	(2,077,725)
Net profit for the period	-	-	-	-	-	-	-	190,902,736	-	(777,362,525)
Transfer to/(from) reserve	-	-	-	-	(190,902,736)	-	-	-	-	190,902,736
Restated Balances as at 01 January 2016	16,099,906,680	1,989,633	1,989,633	16,099,906,680	232,377,360	11,498,971,320	46,480,000	4,578,754,064	62,947	48,558,448,684
Changes in accounting policy restated balance	-	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	4,204,177,634	5,265	4,204,182,899
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Dividend:	-	-	-	-	-	-	-	-	-	-
Bonus shares	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	(3,219,981,336)	-	(3,219,981,336)
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 September 2016	16,099,906,680	1,989,633	1,989,633	16,099,906,680	232,377,360	11,498,971,320	80,360,000	5,562,950,362	68,212	49,576,530,246
Total shareholders' equity as on 30 September 2015 (Restated)	16,099,906,680	1,989,633	1,989,633	16,099,906,680	425,357,821	11,498,971,320	55,380,000	4,996,688,677	60,785	49,178,461,596
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	-	3,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	-	5,770,810,000	-	-	-	-	5,770,810,000
Adjustment for currency translation differences	-	-	-	-	(4,314,759)	-	-	-	-	(4,314,759)
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	-	(8,049,279,924)	-	-	-	(8,049,279,924)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	-	(55,910,000)	-	-	(55,910,000)
Total equity as on 30 September 2016	16,099,906,680	1,989,633	1,989,633	16,099,906,680	5,998,872,601	3,449,691,396	24,450,000	5,562,950,362	68,212	50,237,835,563
Total equity as on 30 September 2015 (Restated)	16,099,906,680	1,989,633	1,989,633	16,099,906,680	4,752,837,118	4,599,588,528	32,600,000	4,996,688,677	62,124	49,583,579,440
*Note : general / other reserves									01.01.2016	30.09.2015
General reserve									196,062,601	386,965,337
Dividend equalization									32,000,000	32,000,000
Currency translation differences (Translation reserve)									4,314,759	6,392,484
Total									232,377,360	235,357,821


\* Retained earnings have been restated due to changes of accounting policy as per BAS-8 "Accounting Policies, Changes in Accounting Estimates and Errors". A separate disclosure has been shown at note no 2.5.

  
 Muhammad Shahid Ullah FCA  
 Chief Financial Officer

  
 Abu Reza Md. Yeasmin  
 Company Secretary

  
 Mohamfiat Abdul Mannan  
 Managing Director & CEO

  
 Prof. Syed Ahsanul Alam  
 Director

  
 Engr. Mustafa Anwar  
 Chairman

**Islami Bank Bangladesh Limited**  
**Condensed Balance Sheet**  
**As at 30 September 2016**

(Amount in Taka)

Particulars	As at 30 September 2016	As at 31 December 2015
<b>Property and assets</b>		
<b>Cash in hand</b>	<b>60,105,371,245</b>	<b>55,256,075,599</b>
Cash in hand (including foreign currency)	9,615,345,021	8,625,861,188
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	50,490,026,224	46,630,214,411
<b>Balance with other banks &amp; financial institutions</b>	<b>21,655,421,939</b>	<b>19,766,322,649</b>
In Bangladesh	19,538,535,350	18,096,699,633
Outside Bangladesh	2,116,886,589	1,669,623,016
<b>Placement with banks &amp; other financial institutions</b>	<b>3,000,000,000</b>	<b>3,000,000,000</b>
<b>Investments in shares &amp; securities</b>	<b>95,188,372,777</b>	<b>99,436,769,339</b>
Government	89,436,637,770	95,482,757,770
Others	5,751,735,007	3,954,011,569
<b>Investments</b>	<b>573,002,866,303</b>	<b>530,194,502,716</b>
General investments etc.	538,671,905,222	493,789,301,422
Bills purchased & discounted	34,330,961,081	36,405,201,294
<b>Fixed assets including premises</b>	<b>15,473,453,642</b>	<b>15,836,479,066</b>
<b>Other assets</b>	<b>5,024,438,257</b>	<b>2,330,975,328</b>
<b>Non - banking assets</b>	<b>-</b>	<b>-</b>
<b>Total property and assets</b>	<b>773,449,924,163</b>	<b>725,821,124,697</b>
<b>Liabilities and capital</b>		
<b>Liabilities</b>		
<b>Placement from banks &amp; other financial institutions</b>	<b>12,551,840,000</b>	<b>17,766,330,139</b>
<b>Deposits &amp; other accounts</b>	<b>667,733,465,844</b>	<b>615,359,210,035</b>
Mudaraba savings deposits	233,594,234,159	211,543,849,041
Mudaraba term deposits	198,093,887,307	179,464,913,887
Other mudaraba deposits	168,040,548,013	162,098,214,256
Al- wadeeah current and other deposit accounts	64,410,483,947	57,160,947,306
Bills payable	3,594,312,418	5,091,285,545
<b>Mudaraba perpetual bond</b>	<b>3,000,000,000</b>	<b>3,000,000,000</b>
<b>Other liabilities</b>	<b>40,631,852,812</b>	<b>40,919,439,303</b>
<b>Deferred tax liabilities</b>	<b>310,729,683</b>	<b>310,729,682</b>
<b>Total liabilities</b>	<b>724,227,888,339</b>	<b>677,355,709,159</b>
<b>Capital/shareholders' equity</b>	<b>49,222,035,824</b>	<b>48,465,415,538</b>
Paid - up capital	16,099,906,680	16,099,906,680
Statutory reserve	16,099,906,680	16,099,906,680
Other reserves	11,813,698,312	11,779,818,313
Retained earnings	5,208,524,152	4,485,783,865
<b>Total liabilities &amp; shareholders' equity</b>	<b>773,449,924,163</b>	<b>725,821,124,697</b>

**Islami Bank Bangladesh Limited**  
**Condensed Balance Sheet**  
**As at 30 September 2016**

(Amount in Taka)

Particulars	As at 30 September 2016	As at 31 December 2015
<b>Off-balance Sheet Items</b>		
<b>Contingent liabilities</b>		
Acceptances & endorsements	-	-
Letters of guarantee	11,887,335,529	10,629,688,357
Irrevocable letters of credit (including back to back bills)	111,411,841,004	115,229,781,408
Bills for collection	6,844,555,817	7,496,874,228
Other contingent liabilities	23,581,701	23,581,701
<b>Total</b>	<b>130,167,314,051</b>	<b>133,379,925,694</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>130,167,314,051</b>	<b>133,379,925,694</b>
<b>Net Asset Value (NAV) per share</b>	<b>30.57</b>	<b>30.10</b>

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

  
**Mohammed Shahid Ullah FCA**  
**Chief Financial Officer**

  
**Abu Reza Md. Yeahia**  
**Company Secretary**

  
**Mohammad Abdul Mannan**  
**Managing Director & CEO**

  
**Prof. Syed Ahsanul Alam**  
**Director**

  
**Engr. Mustafa Anwar**  
**Chairman**

**Islami Bank Bangladesh Limited**  
**Condensed Profit & Loss Account**  
**For the 3rd Quarter ended 30 September 2016**

(Amount in Taka)

Particulars	01 January to 30 September 2016	01 January to 30 September 2015	01 July to 30 September 2016	01 July to 30 September 2015
<b>Operating income</b>				
Investment income	39,667,095,647	35,841,598,894	13,105,701,138	12,330,210,074
Profit paid on mudaraba deposits	(22,312,434,637)	(21,551,196,599)	(7,566,762,951)	(7,408,366,029)
<b>Net investment income</b>	<b>17,354,661,010</b>	<b>14,290,402,295</b>	<b>5,538,938,187</b>	<b>4,921,844,045</b>
Income from investments in shares & securities	384,453,297	653,055,292	138,635,448	92,455,399
Commission, exchange & brokerage income	4,141,017,739	4,401,888,729	1,257,154,979	1,293,629,124
Other operating income	1,164,870,507	1,032,082,597	243,873,268	240,955,931
<b>Total operating income</b>	<b>23,045,002,553</b>	<b>20,377,428,913</b>	<b>7,178,601,882</b>	<b>6,548,884,499</b>
<b>Operating expenses</b>				
Salary & allowances	7,978,479,138	5,693,625,657	3,176,048,070	2,341,407,149
Rent, taxes, insurances, electricity etc.	868,925,182	760,291,082	312,747,343	280,903,183
Legal expenses	27,865,472	31,722,660	6,249,344	12,827,432
Postage, stamps and telecommunication etc.	85,249,883	92,753,957	23,736,611	27,987,372
Stationery, printing and advertisement etc.	163,003,269	164,998,563	54,168,038	55,153,328
Chief executive's salary & fees	8,555,806	5,750,000	3,300,000	2,450,000
Directors' fees & expenses	5,423,160	9,144,060	1,098,709	2,492,581
Shari'ah supervisory committee's fees & expenses	1,442,718	3,105,965	152,429	1,177,173
Auditors' fees	1,860,000	1,811,250	735,000	603,750
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	806,840,209	888,789,904	273,990,981	298,896,465
Zakat expenses	315,984,705	319,488,931	105,328,235	106,496,311
Other expenses	1,447,692,676	1,142,136,139	420,698,076	357,349,531
<b>Total operating expenses</b>	<b>11,711,322,218</b>	<b>9,113,618,168</b>	<b>4,378,252,836</b>	<b>3,487,744,275</b>
<b>Profit/(loss) before provision</b>	<b>11,333,680,335</b>	<b>11,263,810,745</b>	<b>2,800,349,046</b>	<b>3,061,140,224</b>
Provision for investments & off- balance sheet items (Note-7.0)	2,938,640,000	3,192,980,000	1,178,860,328	1,657,430,000
Provision for diminution in value of investments in shares	-	(452,000)	-	(1,613,856)
Other provisions	-	3,846,500	-	(406,389)
<b>Total provision</b>	<b>2,938,640,000</b>	<b>3,196,374,500</b>	<b>1,178,860,328</b>	<b>1,655,409,755</b>
<b>Total profit/(loss) before taxes</b>	<b>8,395,040,335</b>	<b>8,067,436,245</b>	<b>1,621,488,718</b>	<b>1,405,730,469</b>
<b>Provision for taxation for the period</b>	<b>4,452,318,712</b>	<b>4,220,524,298</b>	<b>1,090,055,604</b>	<b>939,456,090</b>
Current tax	4,452,318,712	4,220,524,298	1,090,055,604	939,456,090
Deferred tax	-	-	-	-
<b>Net profit/(loss) after tax</b>	<b>3,942,721,623</b>	<b>3,846,911,947</b>	<b>531,433,114</b>	<b>466,274,379</b>
Retained earnings from previous year/period	4,485,783,865	2,414,986,002	3,380,637,568	3,380,637,568
Add: Net profit after tax	3,942,721,623	3,846,911,947	531,433,114	466,274,379
<b>Profit available for appropriation</b>	<b>8,428,505,488</b>	<b>6,261,897,949</b>	<b>3,912,070,682</b>	<b>3,846,911,947</b>
<b>Appropriation:</b>	<b>8,428,505,488</b>	<b>6,261,897,949</b>	<b>3,912,070,682</b>	<b>3,846,911,947</b>
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	3,219,981,336	2,414,986,002	-	-
Retained earnings	5,208,524,152	3,846,911,947	3,912,070,682	3,846,911,947
<b>Earnings Per Share (EPS)</b>	<b>2.45</b>	<b>2.39</b>	<b>0.33</b>	<b>0.29</b>

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

  
**Mohammed Shahid Ullah FCA**  
**Chief Financial Officer**

  
**Abu Reza Md. Yeahia**  
**Company Secretary**

  
**Mohammad Abdul Mannan**  
**Managing Director & CEO**

  
**Prof. Syed Ahsanul Alam**  
**Director**

  
**Engr. Mustafa Anwar**  
**Chairman**



**Islami Bank Bangladesh Limited**  
**Condensed Cash Flow Statement**  
**For the 3rd Quarter ended 30 September 2016**

(Amount in Taka)

Particulars	01 January to 30 September 2016	01 January to 30 September 2015
<b>Cash flows from operating activities</b>		
Investment income	36,892,455,997	36,806,419,898
Profit paid on mudaraba deposits	(20,635,813,267)	(21,137,036,087)
Income/ dividend receipt from investments in shares & securities	788,527,155	1,904,183,913
Fees & commission receipt in cash	4,141,017,739	4,401,888,729
Recovery from written off investments	24,181,036	14,515,621
Payments to employees	(9,466,868,301)	(6,826,258,853)
Cash payments to suppliers	(182,674,744)	(199,023,879)
Income tax paid	(5,821,517,332)	(7,337,011,164)
Receipts from other operating activities	1,140,689,471	1,017,566,976
Payments for other operating activities	(2,286,874,781)	(1,917,544,991)
<b>(I) Operating profit before changes in operating assets</b>	<b>4,593,122,973</b>	<b>6,727,700,163</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	-	(4,000,000,000)
(Increase)/decrease of investments to customers	(42,808,363,587)	(29,041,602,612)
(Increase)/decrease of other assets	(2,693,462,929)	(2,196,535,286)
Increase/(decrease) of placement from other banks	(5,214,490,139)	4,037,611,952
Increase/(decrease) of deposits from other banks	308,176,966	199,934,127
Increase/(decrease) of deposits received from customers	52,066,078,843	47,928,266,657
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	(287,586,491)	(908,595,354)
<b>(II) Cash flows from operating assets and liabilities</b>	<b>1,370,352,663</b>	<b>16,019,079,484</b>
<b>Net cash flows from operating activities (A)=(I+II)</b>	<b>5,963,475,635</b>	<b>22,746,779,647</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of securities	-	-
Payment for purchase of securities/BGIB	4,282,276,562	(13,968,968,537)
Payment for purchase of securities/membership	-	-
Purchase/sale of property, plants & equipments	(287,375,925)	(580,262,945)
Purchase/sale of subsidiaries	-	-
<b>Net Cash flows from investing activities (B)</b>	<b>3,994,900,637</b>	<b>(14,549,231,482)</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	(3,219,981,336)	(2,414,986,002)
<b>Net cash flows from financing activities (C)</b>	<b>(3,219,981,336)</b>	<b>(2,414,986,002)</b>
<b>Net increase/(decrease) in cash (A+B+C)</b>	<b>6,738,394,936</b>	<b>5,782,562,163</b>
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	<b>75,022,398,248</b>	<b>66,418,709,671</b>
<b>Cash &amp; cash equivalents at the end of the period</b>	<b>81,760,793,184</b>	<b>72,201,271,834</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>3.70</b>	<b>14.13</b>

  
**Mohammed Shahid Ullah FCA**  
**Chief Financial Officer**

  
**Abu Reza Md. Yeahia**  
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**Managing Director & CEO**

  
**Prof. Syed Ahsanul Alam**  
**Director**

  
**Engr. Mustafa Anwar**  
**Chairman**

**Islami Bank Bangladesh Limited**  
**Condensed Statement of Changes in Equity**  
For the 3rd Quarter ended 30 September 2016

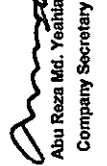
Particulars	(Amount in Taka)								
	1	2	3	4	5	6	7	8	9 (2+3+4+5+6+7+8)
<b>Balance as at 01 January 2015</b>		16,099,906,680	1,989,633	16,099,906,680	425,357,821	11,498,971,320	81,500,000	2,414,986,002	46,622,618,136
Changes in accounting policy restated balance (Note-2.5)		-	-	-	-	-	-	1,097,277,353	1,097,277,353
<b>Restated Balance as at 01 January 2015</b>		16,099,906,680	1,989,633	16,099,906,680	425,357,821	11,498,971,320	81,500,000	3,512,263,355	47,719,895,489
Surplus/ (deficit) on account of revaluation of investments (shares & securities)		-	-	-	-	-	(25,920,000)	-	(25,920,000)
Net profit for the period		-	-	-	-	-	-	3,846,911,947	3,846,911,947
Cash Dividend		-	-	-	-	-	-	(2,414,986,002)	(2,414,986,002)
<b>Restated Balance as at 30 September 2015</b>		16,099,906,680	1,989,633	16,099,906,680	425,357,821	11,498,971,320	55,580,000	4,944,189,300	49,125,901,434
Changes in accounting policy restated balance (Note-2.5)		-	-	-	-	-	-	168,525,176	168,525,176
Surplus/ (deficit) on account of revaluation of investments (shares & securities)		-	-	-	-	-	(9,100,000)	-	(9,100,000)
Currency translation differences		-	-	-	(2,077,725)	-	-	-	(2,077,725)
Net profit for the period		-	-	-	-	-	-	(817,833,347)	(817,833,347)
Transfer to/(from) reserve		-	-	-	-	-	-	190,902,736	190,902,736
<b>Restated Balance as at 01 January 2016</b>		16,099,906,680	1,989,633	16,099,906,680	232,377,360	11,498,971,320	46,480,000	4,485,783,865	48,465,415,538
Changes in accounting policy restated balance		-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of properties		-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)		-	-	-	-	-	33,880,000	-	33,880,000
Currency translation differences		-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement		-	-	-	-	-	-	-	-
Net profit for the period		-	-	-	-	-	-	3,942,721,623	3,942,721,623
Transfer to reserve		-	-	-	-	-	-	-	-
Dividend:		-	-	-	-	-	-	-	-
Bonus shares		-	-	-	-	-	-	-	-
Cash dividend		-	-	-	-	-	-	(3,219,981,336)	(3,219,981,336)
Issue of Share Capital		-	-	-	-	-	-	-	-
<b>Total shareholders' equity as on 30 September 2016</b>		16,099,906,680	1,989,633	16,099,906,680	232,377,360	11,498,971,320	80,360,000	5,208,524,152	49,222,035,824
<b>Total shareholders' equity as on 30 September 2015 (Restated)</b>		16,099,906,680	1,989,633	16,099,906,680	425,357,821	11,498,971,320	55,580,000	4,944,189,300	49,125,901,434
Add: Mudaraba Perpetual Bond		-	-	-	-	-	-	-	3,000,000,000
Add: General provision for unclassified investments and off-balance sheet items (Note-3.2)		-	-	-	5,770,810,000	-	-	-	5,770,810,000
Adjustment for currency translation differences		-	-	-	(4,314,759)	-	-	-	(4,314,759)
Less: Assets revaluation reserve (Note-3.2)		-	-	-	-	(8,049,279,924)	-	-	(8,049,279,924)
Less: Revaluation reserve of securities (Note-3.2)		-	-	-	-	-	(55,910,000)	-	(55,910,000)
<b>Total equity as on 30 September 2016</b>		16,099,906,680	1,989,633	16,099,906,680	5,998,872,601	3,449,691,396	24,450,000	5,208,524,152	49,883,941,141
<b>Total equity as on 30 September 2015 (Restated)</b>		16,099,906,680	1,989,633	16,099,906,680	4,785,178,299	4,599,588,528	32,600,000	4,944,189,300	49,563,359,120

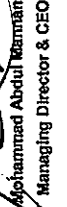
**\*Note : general / other reserves**

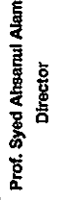
General reserve	01.01.2016	30.09.2015
Dividend equalization	196,062,601	386,965,337
Currency translation differences (Translation reserve)	32,000,000	32,000,000
	4,314,759	6,392,484
<b>Total</b>	<b>232,377,360</b>	<b>425,357,821</b>

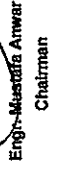
\* Retained earnings have been restated due to changes of accounting policy as per BAS-8 "Accounting Policies, Changes in Accounting Estimates and Errors". A separate disclosure has been shown at note no 2.5.

  
**Mohammed Shahid Ullah** FCA  
Chief Financial Officer

  
**Abu Reza Md. Yeshaia**  
Company Secretary

  
**Mohammed Abdul Mannan**  
Managing Director & CEO

  
**Prof. Syed Ahsanul Alam**  
Director

  
**Eng. Masstifa Anwar**  
Chairman

**Islami Bank Bangladesh Limited and its Subsidiaries**  
**Notes to the condensed consolidated interim financial report**  
**As at and for the 3rd Quarter ended 30 September 2016**

**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, 304 branches including 57 Authorised Dealer (AD) branches and 3 (three) 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 2016 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 3(three) offshore-banking units (OBUs) located at Head Office Complex Branch, Agrabad Branch and Uttara Branch.

**2.0 Basis of preparation**

**2.1 Statement of compliance**

The operations of the Bank and its subsidiaries are in strict compliance with the rules of Islamic Shari'ah. This condensed consolidated and separate interim financial report for the 3rd Quarter ended 30 September 2016 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 2015. 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 20 October 2016.



### **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 2015.

### **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 2016 to 30 September 2016.

### **2.5 Prior period adjustments**

Prior period adjustments, if any, to be recognized retrospectively as per BAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors". Accordingly for the period ended 2015 an adjustment was made on Zakat Payable under other liabilities due to changes in accounting policy. Since the inception of the bank tax on Zakat expenses was paid from regular income but the Management has changed this policy in the year 2016. Due to the above prior period adjustment Zakat payable amount has been adjusted by Tk. 1,265,802,529 which subsequently increased retained earnings by the same amount (Tk. 1,097,277,355 adjusted with beginning balance of January 2015 & rest amount Tk. 168,525,176 was adjusted during the year 2015) which resulted to increase Net Asset Value (NAV) by Tk. 0.69 in solo basis and Tk. 0.68 on consolidated basis as on 30 September 2015 and Tk. 0.79 in solo basis and consolidated basis respectively as on 31 December 2015 . Consequent to this, eligible capital under BASEL-III has been changed by the same amount. However, due to the changes there is no effect of increasing Earning Per Share for the year ended 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 2015.

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

No deferred tax has been calculated for this period.

#### **3.2 Regulatory capital in line with Basel-III**

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). Subsequently as per BRPD Circular No-5, dated 31 May 2016, the full amount of general provision has been made eligible while calculating eligible capital of the bank. 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 20% cash dividend for the year 2015 in the 33rd Annual General Meeting (AGM) of the Bank held on 02 June 2016. The dividend was paid during the 2nd quarter of the year 2016.

#### **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.

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**6.0 Consolidated Fixed assets including premises, furniture and fixtures**

<b>Opening balance (book/written down value)</b>
Add: Acquisition/ addition/ purchase during the period
Less: Sale/disposal/adjustment during the period
Depreciation charged during the period
<b>Closing book value/written down value at the end of the period</b>

30 September 2016 Taka	31 December 2015 Taka
15,838,557,191	15,930,479,589
288,425,253	987,559,783
12,447,948	244,252,898
639,270,033	835,229,283
<b>15,475,264,463</b>	<b>15,838,557,191</b>

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

<b>A. Opening balance as on 1 January*</b>
General Provision for Unclassified Investment including OBU
Provision for Classified Investment
Provision for Off-Balance Sheet items
<b>B. Total deduction/adjustment from classified investment for the period</b>
<b>C. Available balance of provision (A-B)</b>
<b>D. Provision made during the period*</b>
General Provision for Unclassified Investment including OBU
Provision for Classified Investment
Provision for Off-Balance Sheet items
<b>E. Closing balance as on 30 September (C+D)</b>
General Provision for Unclassified Investment including OBU
Provision for Classified Investment
Provision for Off-Balance Sheet items

30 September 2016 Taka	30 September 2015 Taka
23,255,000,000	18,108,400,000
4,169,710,000	3,625,480,000
17,751,490,000	13,354,720,000
1,333,800,000	1,128,200,000
-	112,760,000
23,255,000,000	17,995,640,000
2,938,640,000	5,995,140,000
299,430,000	-
2,671,340,000	5,995,140,000
(32,130,000)	-
26,193,640,000	23,990,780,000
4,469,140,000	3,625,480,000
20,422,830,000	19,237,100,000
1,301,670,000	1,128,200,000

\* As per instruction of Bangladesh Bank vide their letter No. DBI-4/42(7)/2016-722 dated on 19.04.2016, we have to keep provision of Tk. 5,231.47 million for writ clients. In compliance with the same we had kept provision of Tk.1,000 million while finalization of financial statements for the year 2015 and also kept proportionate provision of Tk.1,057.50 million as of 30 September, 2016 against Tk.1,410.49 million for the year 2016 and Tk. 1,410.49 million to be kept each year in 2017 and 2018.

**8.0 Earnings per share (EPS)**

a) Attributable profit for the period
b) Weighted average number of ordinary share during the period
<b>Basic earnings per share (EPS) (a ÷ b)</b>

01 January to 30 September 2016	01 January to 30 September 2015
3,942,721,623	3,846,911,947
1,609,990,668	1,609,990,668
<b>2.45</b>	<b>2.39</b>

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

**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
<b>Consolidated basic earnings per share (EPS) (a ÷ b)</b>

4,204,177,634	3,927,726,763
1,609,990,668	1,609,990,668
<b>2.61</b>	<b>2.44</b>

**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 2016**

**A. Segmental operating profit and loss**

**Annexure - A**

(Amount in Taka)

Particulars	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	11,572,760,000	4,874,280,000	2,531,870,000	3,768,421,653	2,174,240,000	1,216,150,000	3,290,430,000	920,640,000	1,134,090,000	8,985,808,287	40,448,889,940
Profit paid on mudaraba deposits	(1,830,510,000)	(1,851,930,000)	(1,661,090,000)	(200,020,000)	(1,500,280,000)	(1,732,140,000)	(1,035,150,000)	(1,661,180,000)	(1,610,660,000)	(9,123,186,287)	(22,306,166,287)
Profit received/(paid) on IB General Account	(5,008,830,000)	(855,590,000)	917,860,000	1,345,530,000	653,440,000	1,798,920,000	(474,390,000)	1,897,930,000	1,557,230,000	(1,932,120,000)	-
Net investment income	4,733,420,000	2,368,760,000	1,788,660,000	4,913,931,653	1,327,400,000	1,282,930,000	1,760,890,000	957,690,000	1,060,640,000	(2,089,498,000)	18,142,723,653
Commission, exchange & other income	1,309,780,000	488,630,000	310,250,000	365,210,000	208,390,000	89,890,000	187,170,000	93,660,000	100,010,000	2,205,328,009	5,338,308,009
Total operating income	6,043,200,000	2,853,390,000	2,098,910,000	5,279,141,653	1,535,790,000	1,372,790,000	1,948,060,000	1,051,270,000	1,160,650,000	115,630,009	23,479,031,662
Total operating expenses	(688,610,000)	(547,790,000)	(734,460,000)	(657,900,000)	(722,150,000)	(468,040,000)	(506,090,000)	(447,130,000)	(407,920,000)	(6,727,719,748)	(11,887,799,748)
Operating Profit for the 3rd Quarter ended 30 September 2016	5,374,590,000	2,305,600,000	1,364,450,000	4,621,241,653	813,640,000	904,750,000	1,441,980,000	604,140,000	772,730,000	(6,611,889,739)	11,591,231,914
Operating Profit for the 3rd Quarter ended 30 September 2015	2,768,605,991	2,800,461,686	1,344,032,228	2,119,098,293	834,910,487	988,888,987	1,260,397,923	1,809,953,221	815,079,435	(3,007,937,549)	11,630,600,702

There are 16 operating segments including subsidiaries for the period ended 30 September 2016. Out of which only 9 are reportable as per BFRS 8 "Operating segments" and latest evaluation for the period ended 30 September 2015. 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.

*(Signature)*  
*(Date)*