

**ISLAMI BANK BANGLADESH LIMITED**  
**Balance Sheet**  
**as at December 31, 2009**

<u>Particulars</u>	Note	Amount in Taka as at December 31,	
		2009	2008
<b>PROPERTY AND ASSETS</b>			
<b>Cash in Hand</b>	7.0	<b>37,485,668,446</b>	<b>31,330,319,841</b>
Cash in hand (including foreign currency)		2,480,772,445	3,107,360,415
Balance with Bangladesh Bank & its Agent Bank(s) (including foreign currency)		35,004,896,001	28,222,959,426
<b>Balance with other Banks &amp; Financial Institutions</b>	8.0	<b>7,678,373,370</b>	<b>5,623,181,755</b>
In Bangladesh		5,858,578,551	1,318,730,016
Outside Bangladesh		1,819,794,819	4,304,451,739
<b>Placement with Banks &amp; other Financial Institutions</b>		-	-
<b>Investments in Shares &amp; Securities</b>	9.0	<b>11,136,610,399</b>	<b>7,532,610,399</b>
Government		11,112,000,000	7,508,000,000
Others		24,610,399	24,610,399
<b>Investments</b>	10.0	<b>214,615,801,272</b>	<b>180,053,935,732</b>
General Investments etc.		202,885,879,274	169,830,762,745
Bills Purchased & Discounted	11.0	11,729,921,998	10,223,172,987
Fixed Assets including Premises	12.0	6,512,363,381	4,407,218,653
Other Assets	13.0	874,022,838	1,931,868,964
Non - Banking Assets		-	-
<b>Total Assets</b>		<b><u>278,302,839,706</u></b>	<b><u>230,879,135,344</u></b>

<b>Particulars</b>	<b>Note</b>	<b>Amount in Taka as at December 31,</b>	
		<b>2009</b>	<b>2008</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from Banks &amp; other Financial Institutions</b>			
		-	-
<b>Deposits &amp; Other Accounts</b>	14.0	<b>244,292,144,333</b>	<b>202,115,445,098</b>
Mudaraba Savings Deposits		95,081,551,200	77,498,413,122
Mudaraba Term Deposits		45,268,007,944	36,706,852,995
Other Mudaraba Deposits	15.0	77,602,499,902	64,871,980,113
Al- Wadeeah Current and Other Deposit Accounts	16.0	23,794,371,681	20,730,160,629
Bills Payable	17.0	2,545,713,606	2,308,038,239
<b>Mudaraba Perpetual Bond</b>	18.0	<b>3,000,000,000</b>	<b>3,000,000,000</b>
<b>Other Liabilities</b>	19.0	10,739,191,843	11,564,938,590
<b>Deferred Tax Liabilities /(Assets)</b>	20.0	165,959,677	138,259,677
<b>Total Liabilities</b>		<b>258,197,295,853</b>	<b>216,818,643,365</b>
<b>Capital/ Share-holders' Equity</b>		<b>20,105,543,853</b>	<b>14,060,491,979</b>
Paid - up Capital	21.0	6,177,600,000	4,752,000,000
Statutory Reserve	22.0	6,244,022,554	4,940,490,903
Other Reserves	23.0	5,830,641,299	2,942,401,076
Retained Earnings (Proposed Dividend)		1,853,280,000	1,425,600,000
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>278,302,839,706</b>	<b>230,879,135,344</b>
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent Liabilities</b>			
Acceptances & Endorsements		-	-
Letters of Guarantee	24.0	5,919,111,754	6,381,619,673
Irrevocable Letters of Credit (including Back to Back Bills)		46,093,518,651	31,815,458,547
Bills for Collection		9,853,690,675	18,886,207,604
Other Contingent Liabilities		469,324,904	54,770,162
<b>Total</b>		<b>62,335,645,984</b>	<b>57,138,055,986</b>
<b>Other Commitments</b>			
Documentary Credits and Short Term Trade Related Transactions		-	-
Forward Assets Purchased and Forward Deposits Placed		-	-
Undrawn Note Issuance and Revolving Underwriting Facilities		-	-
Undrawn Formal Standby Facilities, Credit Lines and other Commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off - Balance Sheet Items including Contingent Liabilities</b>		<b>62,335,645,984</b>	<b>57,138,055,986</b>

The accompanying notes 1 to 43 form an integral part of these Financial Statements.

Md. Shahidul Islam  
Director

Engr. Md. Eskander Ali Khan  
Director

ATM Ataur Rahman  
Director

M. Fariduddin Ahmed  
Managing Director

Signed as per our annexed report of same date

Howladar Yunus & Co.  
Chartered Accountants  
Dated, Dhaka, March 29, 2010

Aziz Halim Khair Choudhury  
Chartered Accountants

**ISLAMI BANK BANGLADESH LIMITED**  
**Profit & Loss Account**  
**For the year ended December 31, 2009**

<b>Particulars</b>	<b>Note</b>	<b>Amount in Taka</b>	
		<b>Year to December 31,</b>	
		<b>2009</b>	<b>2008</b>
Investment Income	25.0	21,370,531,603	19,543,835,472
Profit Paid on Deposits	26.0	(13,076,994,556)	(12,162,098,921)
<b>Net Investment Income</b>		<b>8,293,537,047</b>	<b>7,381,736,551</b>
Income from Investments in Shares & Securities	27.0	115,163,000	408,756,167
Commission, Exchange & Brokerage Income	28.0	3,437,201,409	3,341,978,388
Other Operating Income	29.0	480,961,024	461,762,990
<b>Total Operating Income</b>		<b>12,326,862,480</b>	<b>11,594,234,096</b>
<b>Operating Expenses</b>			
Salary & Allowances		3,149,068,585	2,834,358,181
Rent, Taxes, Insurances, Electricity etc.	30.0	336,713,118	292,347,265
Legal Expenses		11,389,222	13,563,309
Postage, Stamps and Telecommunication etc.	31.0	88,234,680	87,745,947
Stationery, Printing and Advertisement etc.	32.0	111,869,773	101,722,324
Chief Executive's Salary & Fees		4,280,000	3,628,387
Directors' Fees & Expenses	33.0	8,028,938	8,669,347
Shariah Council's Meeting Fees & Expenses	34.0	2,247,399	1,510,116
Auditors' Fees		1,045,000	721,050
Charges on Investment Losses		-	-
Depreciation and Repair to Bank's Assets	35.0	276,017,211	223,779,748
Zakat Expenses		172,426,659	132,429,645
Other Expenses	36.0	384,653,824	415,330,179
<b>Total Operating Expenses</b>		<b>4,545,974,409</b>	<b>4,115,805,498</b>
<b>Profit/ (Loss) before Provision</b>		<b>7,780,888,071</b>	<b>7,478,428,598</b>
Provision for Investments & Off- Balance Sheet Items (Note 19.2, 19.3 & 19.4)		1,263,029,818	1,118,209,229
Provision for diminution in value of Investments in Shares		-	-
Other Provisions	19.5	200,000	12,386,000
<b>Total Provision</b>		<b>1,263,229,818</b>	<b>1,130,595,229</b>
<b>Total Profit/(Loss) before Taxes</b>		<b>6,517,658,253</b>	<b>6,347,833,369</b>
<b>Provision for Income Taxes:</b>			
<b>Current Tax</b>	19.6	<b>3,086,406,379</b>	<b>3,647,236,601</b>
<b>Deferred Tax</b>	20.0	<b>27,700,000</b>	<b>25,800,000</b>
<b>Net Profit/ (Loss) after Tax</b>		<b>3,403,551,874</b>	<b>2,674,796,768</b>
Retained Earnings from previous year		-	-
Add: Net Profit after Tax		3,403,551,874	2,674,796,768
<b>Profit available for Appropriation</b>		<b>3,403,551,874</b>	<b>2,674,796,768</b>
<b>Less: Appropriation</b>		<b>3,403,551,874</b>	<b>2,674,796,768</b>
Statutory Reserve		1,303,531,651	1,269,566,674
General Reserve		246,740,223	(20,369,906)
Retained Earnings (Proposed Dividend)	37.0	1,853,280,000	1,425,600,000
<b>Earnings Per Share (EPS)</b>	39.0	<b>55.10</b>	<b>43.30</b>

The accompanying notes 1 to 43 form an integral part of these Financial Statements.

**Md. Shahidul Islam**  
Director

**Engr. Md. Eskander Ali Khan**  
Director

**ATM Ataur Rahman**  
Director

**M. Fariduddin Ahmed**  
Managing Director

Signed as per our annexed report of same date

**Howladar Yunus & Co.**  
Chartered Accountants  
Dated, Dhaka, March 29, 2010

**Aziz Halim Khair Choudhury**  
Chartered Accountants