

ISLAMI BANK BANGLADESH LIMITED
Consolidated Profit & Loss Account
For the half year ended 30 September, 2010 (Un-Audited)

Particulars	Amount in Taka			
	January to September 30, 2010	January to September 30, 2009	July to September 30, 2010	July to September 30, 2009
Investment Income	17,879,456,354	15,075,640,000	6,239,938,276	4,789,960,000
Profit Paid on Deposits	(10,462,146,929)	(9,603,820,000)	(3,799,859,786)	(3,192,410,000)
Net Investment Income	7,417,309,425	5,471,820,000	2,440,078,490	1,597,550,000
Income from Investments in Shares & Securities	477,289,482	66,570,000	185,138,490	-
Commission, Exchange & Brokerage Income	2,867,910,432	2,329,663,437	1,011,616,271	744,823,900
Other Operating Income	525,067,403	347,986,563	166,439,169	104,576,100
Total Operating Income	11,287,576,742	8,216,040,000	3,803,272,420	2,446,950,000
Operating Expenses				
Salary & Allowances	2,259,443,883	1,858,930,000	962,321,060	670,720,000
Rent, Taxes, Insurances, Electricity etc.	257,661,013	207,240,000	67,206,566	51,920,000
Legal Expenses	9,013,026	8,710,000	2,957,074	3,110,000
Postage, Stamps and Telecommunication etc.	60,678,414	63,970,000	20,953,346	17,960,000
Stationery, Printing and Advertisement etc.	53,785,652	33,370,000	28,403,200	17,510,000
Chief Executive's Salary & Fees	2,835,000	3,090,000	945,000	1,200,000
Directors' Fees & Expenses	6,556,346	4,980,000	1,404,896	1,270,000
Shariah Council's Fees & Expenses	1,463,693	2,498,398	737,885	935,150
Auditors' Fees	-	-	-	-
Charges on Investment Losses	-	-	-	-
Depreciation and Repair to Bank's Assets	300,983,185	244,750,000	101,001,769	81,840,000
Zakat Expenses	129,322,500	99,332,250	43,107,500	33,117,250
Other Expenses	436,280,855	333,779,352	171,959,226	139,427,600
Total Operating Expenses	3,518,023,567	2,860,650,000	1,400,997,522	1,019,010,000
Profit/ (Loss) before Provision	7,769,553,175	5,355,390,000	2,402,274,898	1,427,940,000
Provision for Investments & Off- Balance Sheet Items	914,200,000	572,540,000	553,750,000	89,500,000
Provision for diminution in value of Investments in Shares	-	-	-	-
Other Provisions	2,000,000	-	2,000,000	-
Total Provision	916,200,000	572,540,000	555,750,000	89,500,000
Total Profit/(Loss) before Taxes	6,853,353,175	4,782,850,000	1,846,524,898	1,338,440,000
Provision for Income Taxes:				
Current Tax	3,299,035,075	2,275,490,000	1,018,031,807	606,870,000
Deferred Tax	26,250,000	15,000,000	8,750,000	-
Net Profit/ (Loss) after Tax	3,528,068,100	2,492,360,000	819,743,091	731,570,000
Retained Earnings from previous year/period	-	-	-	-
Add: Net Profit after Tax	3,528,068,100	2,492,360,000	819,743,091	731,570,000
Profit available for Appropriation	3,528,068,100	2,492,360,000	819,743,091	731,570,000
Less: Appropriation	-	-	-	-
Statutory Reserve	-	-	-	-
General Reserve	-	-	-	-
Retained Earnings	3,528,068,100	2,492,360,000	819,743,091	731,570,000
Earnings Per Share (EPS)	47.59	33.62	11.06	9.87