

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

(Amount in Taka)

Particulars	As at 30 June 2015	As at 31 December 2014
Property and assets		
Cash in hand	53,875,247,061	46,219,359,839
Cash in hand (including foreign currency)	9,666,360,192	7,696,844,962
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	44,208,886,869	38,522,514,877
Balance with other banks & financial institutions	24,933,122,933	23,615,218,198
In Bangladesh	23,203,860,340	21,205,895,651
Outside Bangladesh	1,729,262,593	2,409,322,547
Placement with banks & other financial institutions	1,000,000,000	2,000,000,000
Investments in shares & securities	98,633,531,301	99,677,400,553
Government	95,662,617,770	97,435,777,770
Others	2,970,913,531	2,241,622,783
Investments	487,327,306,849	460,385,467,466
General investments etc.	455,779,302,603	433,004,101,205
Bills purchased & discounted	31,548,004,246	27,381,366,261
Fixed assets including premises	15,844,813,945	15,930,479,589
Other assets	7,205,663,142	3,751,558,076
Non - banking assets	-	-
Total property and assets	688,819,685,231	651,579,483,721
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	10,048,487,465	7,657,500,743
Deposits & other accounts	595,695,858,328	559,713,580,029
Mudaraba savings deposits	196,042,149,135	183,125,942,453
Mudaraba term deposits	174,232,771,000	169,288,934,029
Other mudaraba deposits	163,994,376,069	149,300,904,194
Al- wadeeah current and other deposit accounts	57,241,673,833	54,347,905,252
Bills payable	4,184,888,291	3,649,894,101
Mudaraba perpetual bond	3,000,000,000	3,000,000,000
Other liabilities	32,136,482,012	34,220,763,730
Deferred tax liabilities	403,081,867	403,081,867
Total liabilities	641,283,909,672	604,994,926,369
Capital/shareholders' equity	47,535,775,559	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	11,968,972,969	11,998,012,969
Retained earnings	3,366,928,445	2,386,670,563
Non-controlling interest	60,785	60,460
Total liabilities & shareholders' equity	688,819,685,231	651,579,483,721

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

(Amount in Taka)

Particulars	As at 30 June 2015	As at 31 December 2014
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	9,735,060,853	8,839,985,590
Irrevocable letters of credit (including back to back bills)	99,774,337,903	99,102,373,685
Bills for collection	20,659,591,609	4,853,286,313
Other contingent liabilities	23,581,701	23,581,701
Total	130,192,572,066	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	130,192,572,066	112,819,227,289
Consolidated Net Asset Value (NAV) per share	29.53	28.93

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

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Profit & Loss Account (Un-audited)
For the half year ended 30 June 2015

(Amount in Taka)

Particulars	01 January to 30 June 2015	01 January to 30 June 2014	01 April to 30 June 2015	01 April to 30 June 2014
Operating income				
Investment income	23,511,388,820	24,437,608,866	11,375,756,295	12,126,713,708
Profit paid on mudaraba deposits	(14,124,613,766)	(14,991,977,614)	(6,785,267,525)	(6,623,351,682)
Net investment income	9,386,775,054	9,445,631,252	4,590,488,770	5,503,362,026
Income from investments in shares & securities	662,880,357	804,946,746	475,921,821	447,830,290
Commission, exchange & brokerage income	3,112,640,951	2,809,999,204	1,544,195,552	1,471,512,615
Other operating income	944,151,483	557,031,922	743,452,502	468,703,919
Total operating income	14,106,447,845	13,617,609,124	7,354,058,645	7,891,408,850
Operating expenses				
Salary & allowances	3,359,122,525	3,201,639,108	1,682,120,544	1,631,352,746
Rent, taxes, insurances, electricity etc.	481,445,657	460,441,814	261,972,379	264,339,364
Legal expenses	18,895,228	7,505,964	15,357,512	3,297,920
Postage, stamps and telecommunication etc.	64,892,361	16,066,688	42,656,296	7,532,065
Stationery, printing and advertisement etc.	110,198,084	122,109,574	66,206,436	89,775,945
Chief executive's salary & fees	3,300,000	3,023,000	1,650,000	836,500
Directors' fees & expenses	6,887,229	5,938,313	4,756,100	3,579,922
Shari'ah supervisory committee's fees & expenses	1,928,792	1,296,596	1,550,023	944,255
Auditors' fees	1,253,502	46,000	626,751	4,250
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	592,128,780	400,030,194	299,153,478	207,036,408
Zakat expenses	212,992,620	215,714,467	106,496,310	116,912,537
Other expenses	861,220,130	622,662,170	407,840,017	271,755,708
Total operating expenses	5,714,264,908	5,056,473,888	2,890,385,846	2,597,367,620
Profit/ (loss) before provision	8,392,182,937	8,561,135,236	4,463,672,799	5,294,041,230
Provision for investments & off- balance sheet items	1,535,550,000	3,713,270,000	(313,870,000)	2,321,403,000
Provision for diminution in value of investments in shares	129,937,470	207,422,463	(62,464,510)	130,841,958
Other provisions	4,252,889	41,448,000	4,252,889	41,448,000
Total provision	1,669,740,359	3,962,140,463	(372,081,621)	2,493,692,958
Total profit/(loss) before taxes	6,722,442,578	4,598,994,773	4,835,754,420	2,800,348,272
Provision for taxation for the period	3,327,198,369	3,624,935,225	1,841,289,700	2,210,333,945
Current tax	3,327,198,369	3,624,935,225	1,841,289,700	2,210,333,945
Deferred tax	-	-	-	-
Net profit/ (loss) after tax	3,395,244,209	974,059,548	2,994,464,720	590,014,327
Net profit after tax attributable to:	3,395,244,209	974,059,548	2,994,464,720	590,014,327
Equity holders of IBBL	3,395,243,884	974,062,426	2,994,461,736	590,016,422
Non-controlling interest	325	(2,878)	2,984	(2,095)
Retained earnings from previous year/period	2,386,670,563	2,637,858,071	2,787,452,711	3,021,904,075
Add: Net profit after tax (attributable to equity holders of IBBL)	3,395,243,884	974,062,426	2,994,461,736	590,016,422
Profit available for appropriation	5,781,914,447	3,611,920,497	5,781,914,447	3,611,920,497
Appropriation:	5,781,914,447	3,611,920,497	5,781,914,447	3,611,920,497
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	2,414,986,002	2,634,530,184	2,414,986,002	2,634,530,184
Retained earnings	3,366,928,445	977,390,313	3,366,928,445	977,390,313
Consolidated Earnings Per share (EPS)	2.11	0.61	1.86	0.37

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



(Mohammed Shahid Ullah ACA)
Chief Financial Officer



(Monamma Abdu Mannan)
Managing Director

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Cash Flow Statement (Un-audited)
For the half year ended 30 June 2015

(Amount in Taka)

Particulars	01 January to 30 June 2015	01 January to 30 June 2014
Cash flows from operating activities		
Investment income	23,976,209,824	23,340,618,026
Profit paid on mudaraba deposits	(15,626,271,411)	(17,086,138,279)
Income/ dividend receipt from investments in shares & securities	1,917,307,809	804,946,746
Fees & commission receipt in cash	3,112,640,951	2,809,999,204
Recovery from written off investments	9,764,475	19,047,277
Payments to employees	(4,488,984,937)	(3,204,662,108)
Cash payments to suppliers	(140,126,945)	(132,669,992)
Income tax paid	(7,021,461,939)	(3,324,292,989)
Receipts from other operating activities	952,603,812	568,002,617
Payments for other operating activities	(1,412,509,779)	(1,154,369,248)
(i) Operating profit before changes in operating assets	1,279,171,860	2,640,481,254
Changes in operating assets and liabilities		
Increase/(decrease) of statutory deposits	-	-
(Increase)/decrease of net trading securities	-	-
(Increase)/decrease of placement to other banks	1,000,000,000	-
(Increase)/decrease of investments to customers	(26,981,829,383)	(22,629,283,705)
(Increase)/decrease of other assets	(3,336,030,245)	(8,017,358,294)
Increase/(decrease) of placement from other banks	2,390,986,722	-
Increase/(decrease) of deposits from other banks	118,181,680	(66,406,317)
Increase/(decrease) of deposits received from customers	34,878,755,434	47,078,891,493
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	1,671,365,366	1,881,858,279
(ii) Cash flows from operating assets and liabilities	9,741,429,574	18,247,701,456
Net cash flows from operating activities (A)=(i+ii)	11,020,601,434	20,888,182,710
Cash flows from investing activities		
Proceeds from sale of securities	677,836,639	436,192,345
Payment for purchase of securities/BGIIB	1,242,333,625	(20,819,498,665)
Payment for purchase of securities/membership	(1,034,116,624)	(550,720,399)
Purchase/sale of property, plants & equipments	(412,877,115)	(483,849,803)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	473,176,525	(21,417,876,522)
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)	8,973,791,957	(1,700,596,116)
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	69,834,578,037	58,090,027,081
Cash & cash equivalents at the end of the period	78,808,369,994	56,389,430,965
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	6.85	12.97



(Mohammed Shahid Ullah ACA)
Chief Financial Officer




(Mohammad Abdul Mannan)
Managing Director


Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Statement of Changes in Equity (Un-audited)
For the half year ended 30 June 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 June 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)	-	-	-	-	-	(29,040,000)	-	-	(29,040,000)
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	3,395,243,884	325	3,395,244,209
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 June 2015	16,099,906,680	1,989,633	16,099,906,680	415,552,016	11,498,971,320	52,460,000	3,366,928,445	60,785	47,535,775,559
Total shareholders' equity as on 30 June 2014	16,099,906,680	1,989,633	14,638,613,627	312,301,086	11,498,971,320	84,700,000	977,390,313	58,454	43,613,931,113
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	3,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	4,148,612,833	-	-	-	-	4,148,612,833
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)	-	-	-	-	-	(19,860,000)	-	-	(19,860,000)
Total equity as on 30 June 2015	16,099,906,680	1,989,633	16,099,906,680	4,557,772,365	4,599,588,528	32,600,000	3,366,928,445	60,785	47,758,753,116
Total equity as on 30 June 2014	16,099,906,680	1,989,633	14,638,613,627	5,353,643,315	5,749,485,660	42,350,000	977,390,313	58,454	45,863,437,682

*Note : general / other reserves	01.01.2015	30.06.2014
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


(Mohammad Abdul Mannan)
Managing Director

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

(Amount in Taka)


Particulars	As at 30 June 2015	As at 31 December 2014
Property and assets		
Cash in hand	53,875,224,064	46,219,359,426
Cash in hand (including foreign currency)	9,666,337,195	7,696,844,549
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	44,208,886,869	38,522,514,877
Balance with other banks & financial institutions	21,528,433,889	20,199,350,245
In Bangladesh	19,799,171,296	17,790,027,698
Outside Bangladesh	1,729,262,593	2,409,322,547
Placement with banks & other financial institutions	1,000,000,000	2,000,000,000
Investments in shares & securities	99,585,155,271	100,856,528,896
Government	95,662,617,770	97,435,777,770
Others	3,922,537,501	3,420,751,126
Investments	490,457,296,849	463,475,467,466
General investments etc.	458,909,292,603	436,094,101,205
Bills purchased & discounted	31,548,004,246	27,381,366,261
Fixed assets including premises	15,841,679,654	15,926,361,916
Other assets	7,045,970,387	3,744,970,802
Non - banking assets	-	-
Total property and assets	689,333,760,114	652,422,038,751
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	10,048,487,465	7,657,500,743
Deposits & other accounts	596,496,304,692	560,696,300,836
Mudaraba savings deposits	196,043,480,822	183,128,708,639
Mudaraba term deposits	174,966,012,715	170,175,086,856
Other mudaraba deposits	163,996,747,350	149,346,325,824
Al- wadeeah current and other deposit accounts	57,305,175,514	54,396,285,416
Bills payable	4,184,888,291	3,649,894,101
Mudaraba perpetual bond	3,000,000,000	3,000,000,000
Other liabilities	31,836,146,313	34,052,027,094
Deferred tax liabilities	403,397,747	403,397,747
Total liabilities	641,784,336,217	605,809,226,420
Capital/shareholders' equity	47,549,423,897	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	11,968,972,969	11,998,012,969
Retained earnings	3,380,637,568	2,414,986,002
Total liabilities & shareholders' equity	689,333,760,114	652,422,038,751


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

(Amount in Taka)

Particulars	As at 30 June 2015	As at 31 December 2014
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	9,735,060,853	8,839,985,590
Irrevocable letters of credit (including back to back bills)	99,774,337,903	99,102,373,685
Bills for collection	20,659,591,609	4,853,286,313
Other contingent liabilities	23,581,701	23,581,701
Total	130,192,572,066	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	130,192,572,066	112,819,227,289
Net Asset Value (NAV) per share	29.53	28.95

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


Islami Bank Bangladesh Limited
Condensed Profit & Loss Account (Un-audited)
For the half year ended 30 June 2015

(Amount in Taka)

Particulars	01 January to 30 June 2015	01 January to 30 June 2014	01 April to 30 June 2015	01 April to 30 June 2014
Operating income				
Investment income	23,511,388,820	24,437,608,866	11,375,756,295	12,126,713,708
Profit paid on mudaraba deposits	(14,142,830,570)	(15,021,995,586)	(6,746,192,536)	(6,635,898,503)
Net investment income	9,368,558,250	9,415,613,280	4,629,563,759	5,490,815,205
Income from investments in shares & securities	560,599,893	772,517,437	406,654,664	430,130,310
Commission, exchange & brokerage income	3,108,259,605	2,805,172,943	1,541,310,857	1,469,519,592
Other operating income	791,126,666	534,313,332	619,794,877	458,480,558
Total operating income	13,828,544,414	13,527,616,992	7,197,324,157	7,848,945,665
Operating expenses				
Salary & allowances	3,352,218,508	3,196,119,631	1,678,508,876	1,628,257,254
Rent, taxes, insurances, electricity etc.	479,387,899	458,530,148	260,916,166	263,371,614
Legal expenses	18,895,228	7,505,964	15,357,512	3,297,920
Postage, stamps and telecommunication etc.	64,766,585	15,978,977	42,587,888	7,470,062
Stationery, printing and advertisement etc.	109,845,235	122,006,755	66,069,159	89,689,279
Chief executive's salary & fees	3,300,000	3,023,000	1,650,000	836,500
Directors' fees & expenses	6,651,479	5,696,813	4,618,100	3,464,922
Shari'ah supervisory committee's fees & expenses	1,928,792	1,296,596	1,550,023	944,255
Auditors' fees	1,207,500	-	603,750	-
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	589,893,439	397,889,376	297,983,643	205,810,006
Zakat expenses	212,992,620	215,714,467	106,496,310	116,912,537
Other expenses	784,786,608	621,537,191	366,695,735	271,356,964
Total operating expenses	5,625,873,893	5,045,298,918	2,843,037,162	2,591,411,313
Profit/ (loss) before provision	8,202,670,521	8,482,318,074	4,354,286,995	5,257,534,352
Provision for investments & off- balance sheet items (Note-7.0)	1,535,550,000	3,713,270,000	(313,870,000)	2,321,403,000
Provision for diminution in value of investments in shares	1,161,856	2,282,136	4,564	1,574,621
Other provisions	4,252,889	41,448,000	4,252,889	41,448,000
Total provision	1,540,964,745	3,757,000,136	(309,612,547)	2,364,425,621
Total profit/(loss) before taxes	6,661,705,776	4,725,317,938	4,663,899,542	2,893,108,731
Provision for taxation for the period	3,281,068,208	3,604,985,181	1,817,820,327	2,197,252,859
Current tax	3,281,068,208	3,604,985,181	1,817,820,327	2,197,252,859
Deferred tax	-	-	-	-
Net profit/ (loss) after tax	3,380,637,568	1,120,332,757	2,846,079,215	695,855,872
Retained earnings from previous year/period	2,414,986,002	2,634,530,184	2,949,544,355	3,059,007,069
Add: Net profit after tax	3,380,637,568	1,120,332,757	2,846,079,215	695,855,872
Profit available for appropriation	5,795,623,570	3,754,862,941	5,795,623,570	3,754,862,941
Appropriation:	5,795,623,570	3,754,862,941	5,795,623,570	3,754,862,941
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	2,414,986,002	2,634,530,184	2,414,986,002	2,634,530,184
Retained earnings	3,380,637,568	1,120,332,757	3,380,637,568	1,120,332,757
Earnings Per Share (EPS)	2.10	0.70	1.77	0.43

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

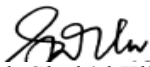

(Mohammed Shahid Ullah ACA)
Chief Financial Officer



(Mohammad Abdul Mannan)
Managing Director

Islami Bank Bangladesh Limited
Condensed Cash Flow Statement (Un-audited)
For the half year ended 30 June 2015

(Amount in Taka)

Particulars	01 January to 30 June 2015	01 January to 30 June 2014
Cash flows from operating activities		
Investment income	23,976,209,824	23,340,618,026
Profit paid on mudaraba deposits	(15,626,271,411)	(17,086,138,279)
Income/ dividend receipt from investments in shares & securities	1,815,027,345	772,517,437
Fees & commission receipt in cash	3,108,259,605	2,805,172,943
Recovery from written off investments	9,764,475	19,047,277
Payments to employees	(4,482,080,920)	(3,199,142,631)
Cash payments to suppliers	(139,774,096)	(132,567,173)
Income tax paid	(6,983,843,634)	(3,289,071,654)
Receipts from other operating activities	781,362,191	515,266,055
Payments for other operating activities	(1,333,088,904)	(1,150,391,613)
(i) Operating profit before changes in operating assets	1,125,564,475	2,595,310,388
Changes in operating assets and liabilities		
Increase/(decrease) of statutory deposits	-	-
(Increase)/decrease of net trading securities	-	-
(Increase)/decrease of placement to other banks	1,000,000,000	-
(Increase)/decrease of investments to customers	(26,981,829,383)	(22,749,283,705)
(Increase)/decrease of other assets	(3,300,999,585)	(8,032,612,624)
Increase/(decrease) of placement from other banks	2,390,986,722	-
Increase/(decrease) of deposits from other banks	118,181,680	(66,406,317)
Increase/(decrease) of deposits received from customers	35,681,822,176	48,080,202,094
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	536,319,994	2,033,975,631
(ii) Cash flows from operating assets and liabilities	9,444,481,604	19,265,875,079
Net cash flows from operating activities (A)=(i+ii)	10,570,046,079	21,861,185,467
Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchase of securities/BGIIB	1,242,333,625	(20,819,498,665)
Payment for purchase of securities/membership	-	-
Purchase/sale of property, plants & equipments	(412,445,420)	(483,483,209)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	829,888,205	(21,302,981,874)
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)	8,984,948,282	(612,698,711)
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	75,403,657,953	56,006,136,572
Net Operating Cash Flow Per Share (NOCFPS)	6.57	13.58


(Mohammed Shahid Ullah ACA)
Chief Financial Officer



(Mohammad Abdul Mannan)
Managing Director

Islami Bank Bangladesh Limited
Condensed Statement of Changes in Equity (Un-audited)
For the half year ended 30 June 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 June 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)	-	-	-	-	-	(29,040,000)	-	(29,040,000)
Currency translation differences	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	3,380,637,568	3,380,637,568
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 June 2015	16,099,906,680	1,989,633	16,099,906,680	415,552,016	11,498,971,320	52,460,000	3,380,637,568	47,549,423,897
Total shareholders' equity as on 30 June 2014	16,099,906,680	1,989,633	14,638,613,627	312,301,086	11,498,971,320	84,700,000	1,120,332,757	43,756,815,103
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	3,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	4,201,314,480	-	-	-	4,201,314,480
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)	-	-	-	-	-	(19,860,000)	-	(19,860,000)
Total equity as on 30 June 2015	16,099,906,680	1,989,633	16,099,906,680	4,610,474,012	4,599,588,528	32,600,000	3,380,637,568	47,825,103,101
Total equity as on 30 June 2014	16,099,906,680	1,989,633	14,638,613,627	5,353,643,315	5,749,485,660	42,350,000	1,120,332,757	46,006,321,672

*Note : general / other reserves	01.01.2015	30.06.2014
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


(Monammaq Abdu Mannan)
Managing Director

Islami Bank Bangladesh Limited and its Subsidiaries
Notes to the condensed consolidated interim financial report (Un-audited)
As at and for the half year ended 30 June 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, 294 branches including 55 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 half year ended 30 June 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 half year ended 30 June 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 and as per Rule 13 of Securities & Exchange Rules 1987. 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 25 July 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 half year from 1 January 2015 to 30 June 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/writtendown value at the end of the period

30 June 2015 Taka	31 December 2014 Taka
15,930,479,589	15,738,858,683
412,709,422	971,704,070
-	9,018,891
498,375,066	771,064,273
15,844,813,945	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 June (C+D)

General Provision for Unclassified Investment including OBU

Provision for Classified Investment

Provision for Off-Balance Sheet items

30 June 2015 Taka	30 June 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	469,790,000
18,097,630,000	13,076,810,000
1,535,550,000	3,713,270,000
235,910,000	301,400,000
1,125,910,000	3,179,410,000
173,730,000	232,460,000
19,633,180,000	16,790,080,000
3,861,390,000	3,673,000,000
14,469,860,000	11,747,420,000
1,301,930,000	1,369,660,000

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)

01 January to 30 June 2015	01 January to 30 June 2014
3,380,637,568	1,120,332,757
1,609,990,668	1,609,990,668
2.10	0.70

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

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

3,395,243,884	974,062,426
1,609,990,668	1,609,990,668
2.11	0.61

10.0 Consolidated segment reporting

The consolidated segment reporting has been shown in annexure A.

Islami Bank Bangladesh Limited
Consolidated segment reporting
For the half year ended 30 June 2015

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	3,664,841,354	3,900,254,361	1,655,364,697	2,574,518,364	1,131,469,872	732,003,869	2,136,049,873	2,233,758,641	665,609,872	5,480,398,274	24,174,269,177
Profit paid on mudaraba deposits	(878,391,652)	(1,157,231,673)	(1,057,067,512)	(1,449,434,983)	(962,031,467)	(1,080,294,367)	(683,791,649)	(1,279,951,975)	(1,019,361,367)	(4,557,057,121)	(14,124,613,766)
Profit received/(paid) on IB General Account	(1,311,234,251)	(848,423,462)	535,591,698	455,893,641	561,224,368	1,112,443,649	(260,264,368)	382,989,719	1,001,569,438	(1,629,790,432)	-
Net investment income	1,475,215,451	1,894,599,226	1,133,888,883	1,580,977,022	730,662,773	764,153,151	1,191,993,856	1,336,796,385	647,817,943	(706,449,279)	10,049,655,411
Commission, exchange & other income	561,552,431	405,253,459	202,438,761	322,669,813	181,742,649	72,851,697	152,553,649	193,001,364	71,954,368	1,892,774,243	4,056,792,434
Total operating income	2,036,767,882	2,299,852,685	1,336,327,644	1,903,646,835	912,405,422	837,004,848	1,344,547,505	1,529,797,749	719,772,311	1,186,324,964	14,106,447,845
Total operating expenses	(209,554,261)	(269,371,543)	(317,881,649)	(313,031,642)	(320,764,361)	(206,051,368)	(226,084,361)	(220,904,392)	(183,213,492)	(3,447,407,839)	(5,714,264,908)
Operating Profit for the half year ended 30 June 2015	1,827,213,621	2,030,481,142	1,018,445,995	1,590,615,193	591,641,061	630,953,480	1,118,463,144	1,308,893,357	536,558,819	(2,261,082,875)	8,392,182,937
Operating Profit for the half year ended 30 June 2014	1,848,334,483	1,764,870,238	929,382,282	1,480,905,467	619,397,907	682,082,165	821,782,912	1,236,803,330	599,859,333	(1,422,282,881)	8,561,135,236

There are 16 operating segments including subsidiaries as on 30 June 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.