

		Amount in Taka as at December 31,	
		2009	2008
7.0	Cash in Hand		
7.1	Cash in Hand		
	i) In Local Currency	2,427,217,406	3,063,866,999
	ii) In Foreign Currency	53,555,039	43,493,416
	Sub-Total (a)	2,480,772,445	3,107,360,415
	Balance with Bangladesh Bank & its Agent Bank (Sonali Bank Ltd.) (Note 7.2)		
	Balance with Bangladesh Bank	34,063,521,467	27,128,700,825
	Balance with Sonali Bank Ltd. (as agent of Bangladesh Bank)	941,374,534	1,094,258,601
	Sub-Total (b)	35,004,896,001	28,222,959,426
	Grand Total (a + b)	37,485,668,446	31,330,319,841
7.2	Balance with Bangladesh Bank & its Agent Bank (Sonali Bank Ltd.)		
	In Local Currency	31,126,157,027	21,088,836,943
	In Foreign Currency	2,937,364,440	6,039,863,882
	Sub-Total (a)	34,063,521,467	27,128,700,825
	Balance with Sonali Bank Ltd.		
	In Local Currency (b)	941,374,534	1,094,258,601
	Grand Total (a+b)	35,004,896,001	28,222,959,426
7.3	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 25 & 33 of the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as per Bangladesh Bank's Letter No. BCD (P) 744 (23)/ 5 dated January 03, 1987.		
	With effect from October 01, 2005 CRR is @ 5.00% of total Time & Demand Liabilities daily on bi-weekly average basis; but CRR position should not be less than 4.50% in any day as per BRPD Circular No.01 dated 12 January, 2009. As per guidelines given by Bangladesh Bank IBBL maintained CRR minimum @ 5.00% daily on bi-weekly average basis & CRR was not less than 4.50% in any day throughout the year.		
7.3.1	Cash Reserve Requirement (CRR):		
	Required Amount (5.00% of Average Demand & Time Liabilities)	11,765,324,500	9,885,941,000
	Actual Amount held with Bangladesh Bank	31,126,157,027	21,088,836,943
	Surplus / (Deficit)	19,360,832,527	11,202,895,943
	Maintained (%)	13.23%	10.67%
7.4	SLR of the Bank is 10.00% as like as other Islamic Banks as per Bangladesh Bank Letter No. BCD (P) 744 (23)/ 5 dated January 03, 1987. The Bank maintained SLR above the requirement throughout the year.		
7.4.1	Statutory Liquidity Ratio (SLR):		
	Required Reserve (10.00% of Average Demand & Time Liabilities)	23,530,649,000	19,771,882,000
	Actual Reserve maintained	45,646,304,006	32,784,455,959
	Surplus / (Deficit)	22,115,655,006	13,012,573,959
	Maintained (%)	19.40%	16.58%

	Amount in Taka as at December 31,	
	2009	2008
7.4.2 Components of Statutory Liquidity Ratio (SLR)		
Cash in hand including Foreign Currency	2,480,772,445	3,107,360,415
Balance with Bangladesh Bank & its Agent Bank	32,067,531,561	22,183,095,544
Unencumbered approved Securities :		
Investment in Shares of Bangladesh Shipping Corporation	1,098,000,000	494,000,000
Bangladesh Government Islamic Investment Bond	10,000,000,000	7,000,000,000
Total	45,646,304,006	32,784,455,959

8.0 Balance with other Banks & Financial Institutions

In Bangladesh

i) In Current Account	949,370,759	1,242,906,454
ii) In Mudaraba Savings & MTDR Account with Other Islamic Banks / Financial Institutions	4,909,207,792	75,823,562
Sub Total	5,858,578,551	1,318,730,016

Outside Bangladesh (Note 8.1)

i) In Current Account	1,819,794,819	4,304,451,739
ii) In Mudaraba Savings & MTDR Account with Other Islamic Banks / Financial Institutions	-	-
Sub Total	1,819,794,819	4,304,451,739
Grand Total	7,678,373,370	5,623,181,755

IBBL had a liability of Tk.14.17 million payable to the different units of BCCI world wide as against an aggregate amount of Tk.7.51 million was receivable from the same group as at December 31, 2009. However, we have made provision of Tk.6.66 million against net payable of the same group.

8.1 Balance with other Banks & Financial Institutions Outside Bangladesh

<u>Foreign Currency</u>	<u>Amount in F.C</u>	<u>Exchange Rate</u>	<u>2009</u>	<u>2008</u>
US Dollar	14,302,867.15	69.2667	990,712,408	4,035,591,575
Great Britain Pound	977,433.84	110.0994	107,614,879	22,118,830
Saudi Riyal	8,019.29	18.4632	148,062	2,310,006
EURO	3,046,942.32	99.3562	302,732,611	172,831,074
YEN	76,190,901.00	0.7524	57,326,034	28,151,238
Canadian Dollar	228,648.28	66.3601	15,173,123	4,516,606
Swiss Franc	83,086.59	66.7374	5,544,983	36,296,636
Singapore Dollar	131,111.06	49.2511	6,457,364	2,635,774
Australian Dollar	10,915.96	61.9244	675,964	-
ACU Dollar	4,813,415.27	69.2667	333,409,391	-
Total			1,819,794,819	4,304,451,739

8.2 Maturity - wise Classification

i) Repayable on Demand	3,838,373,370	5,378,224,641
With a residual maturity of		
ii) Not more than 3 months	3,700,000,000	204,957,114
iii) Over 3 months but not more than 1 year	140,000,000	40,000,000
iv) Over 1 year but not more than 5 years	-	-
v) More than 5 years	-	-
Total	7,678,373,370	5,623,181,755

		Amount in Taka			
		as at December 31,			
		2009	2008		
9.0	Investments in Shares & Securities				
		No. of Share	Face Value as at Dec. 31, 2009 Taka	Value as at Dec. 31, 2009 Taka	Remarks
a)	Government				
	i) Bangladesh Shipping Corporation	200,000	20,000,000	1,098,000,000	Quoted
	ii) Karmasangsthan Bank	100,000	10,000,000	10,000,000	Un-Quoted
	iii) Central Depository Bangladesh Ltd.	4	4,000,000	4,000,000	Un-Quoted
	iv) Sub total	300,004	34,000,000	1,112,000,000	
	v) Bangladesh Government Islamic Investment Bond (Islamic Bond)	4	10,000,000,000	10,000,000,000	
	Total (iv + v)	300,008	10,034,000,000	11,112,000,000	
b)	Subsidiary Companies	-	-	-	
	Sub total (b)	-	-	-	
c)	Others				
	Bangladesh Aroma Tea Ltd.*	1,570	157,000	157,000	De-listed
	Membership of Dhaka Stock Exchange Ltd.	1	2,000	24,453,399	Un - Quoted
	Sub Total (c)	1,571	159,000	24,610,399	
	Current Year Grand Total (a+b+c)	301,579	10,034,159,000	11,136,610,399	
	Prior Year Grand Total	301,577	7,034,159,000	7,532,610,399	

* 100% provision was made against probable losses in shares of Bangladesh Aroma Tea Ltd.

9.1 Revaluation of Shares & Securities

All Shares and Securities are shown at cost price other than the Shares of Bangladesh Shipping Corporation which have been recognized at lowest market price as on 30.12.2009 of Dhaka Stock Exchange Ltd. (DSE) as per BRPD Circular No.15 dated 31.10.2005, DOS Circular Letter No.10 dated 11.09.2006 and DOS Circular Letter No.05 dated 26.05.2008.

9.2 Maturity Grouping of Investments in Shares & Securities

i) Repayable on Demand	-	-
With a residual maturity of		
ii) Not more than 3 months	2,000,000,000	-
iii) Over 3 months but not more than 1 year	8,000,000,000	7,000,000,000
iv) Over 1 year but not more than 5 years	-	-
v) More than 5 years	1,136,610,399	532,610,399
Total	11,136,610,399	7,532,610,399

10.0 Investments	214,615,801,272	180,053,935,732
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10.1 Maturity-wise Classification

i) Repayable on Demand	-	-
With a residual maturity of		
ii) Not more than 3 months	38,551,924,516	32,343,498,000
iii) Over 3 months but not more than 1 year	69,151,438,819	58,015,247,000
iv) Over 1 year but not more than 5 years	38,441,962,653	32,251,244,465
v) More than 5 years	68,470,475,284	57,443,946,267
Total	214,615,801,272	180,053,935,732

10.2.1 Mode - wise Investment

a) In Bangladesh		
i) Bai - Murabaha	116,411,397,077	96,216,380,833
ii) Bai - Muajjal	7,325,845,456	6,550,427,021
iii) Hire Purchase under Shirkatul Melk	73,318,125,512	63,159,458,338
iv) Purchase & Negotiation	3,620,608,152	3,657,176,131
v) Bai- as- Sarf (FDB)/FCD	941,480,817	1,176,349,471
vi) Musharaka documentary Bill (MDB)	7,167,833,029	5,389,647,385
vii) Musharaka	39,488,517	34,782,229
viii) Bai - Salam	2,198,037,437	1,718,727,581
ix) Guard	2,990,398,923	2,150,986,743
Sub Total (a)	214,013,214,920	180,053,935,732

		Amount in Taka	
		as at December 31,	
		2009	2008
b) Out side Bangladesh			
i) Bai - Murabaha		-	-
ii) Bai - Muajjal		-	-
iii) Hire Purchase under Shirkatul Melk		-	-
iv) Purchase & Negotiation		-	-
v) Bai- as- Sarf (FDB)/FCD		-	-
vi) Musharaka documentary Bill (MDB)		-	-
vii) Musharaka		-	-
viii) Mudaraba Foreign Currency Investment		602,586,352	-
ix) Bai - Salam		-	-
x) Quard		-	-
xi) Others		-	-
Sub Total (b)		602,586,352	-
Grand Total (a+b)		214,615,801,272	180,053,935,732
10.2.2 Geographical Location wise Classification of Investments			
i) Within Bangladesh			
a. In Rural Areas		20,512,548,812	16,204,854,216
b. In Urban Areas		193,500,666,108	163,849,081,516
Sub total (a+b)		214,013,214,920	180,053,935,732
ii) Outside Bangladesh			
Total (i + ii)		602,586,352	-
		214,615,801,272	180,053,935,732
10.2.3 Division wise Classification of Investments			
Name of the Division			
i) Dhaka Division		134,808,853,238	112,839,801,524
ii) Chittagong Division		40,086,801,632	31,617,471,114
iii) Khulna Division		11,964,264,953	18,005,393,573
iv) Rajshahi Division		21,153,870,141	13,287,980,457
v) Barisal Division		1,966,837,628	1,908,571,719
vi) Sylhet Division		4,032,587,328	2,394,717,345
Total		214,013,214,920	180,053,935,732
10.3 Investment on the basis of significant concentration including bills purchased and discounted			
a) Investment to Directors		489,501,000	550,518,000
b) Investment to Chief Executive & Other Senior Executives		364,765,000	279,947,000
c) Investment to customer groups:			
i) Trade & Commerce		71,421,779,728	51,332,000,000
ii) Real Estate		3,388,807,885	9,341,535,000
iii) Transport		3,716,000,000	4,082,000,000
iv) Agriculture (including fertilizer & agriculture implements)		14,877,000,000	9,110,000,000
v) Industrial investment		117,510,779,728	99,233,000,000
vi) Others		2,847,167,931	6,124,935,732
Total		214,615,801,272	180,053,935,732

	Amount in Taka as at December 31,	
	2009	2008
d) Classification of Industrial Investments		
i) Textile- Spinning, Weaving & Dyeing	58,793,155,946	46,923,255,375
ii) Steel, Re-Rolling & Engineering	10,929,616,959	9,713,053,975
iii) Agro-based Industry	14,356,538,986	10,523,931,240
iv) Garments & Garments Accessories	10,571,538,986	7,707,427,761
v) Food & Beverage	659,153,900	1,894,186,420
vi) Cements Industry	731,154,000	1,417,691,875
vii) Pharmaceuticals	1,371,538,986	1,361,122,575
viii) Poultry, Poultry Feed & Hatchery	1,241,154,100	929,549,241
ix) Sanitary Wares	626,154,000	517,090,000
x) Chemicals, Toiletries & Petroleum	5,165,153,900	1,881,670,000
xi) Printing & Packaging	619,154,000	735,060,000
xii) Power (Electricity)	5,319,153,900	988,683,561
xiii) Ceramic & Bricks	446,153,900	911,960,000
xiv) Health care (Hospital & Others)	681,153,900	509,962,161
xv) Plastic Industries	208,077,973	622,612,716
xvi) Petrol Pump & CNG Filling Station	592,000,000	293,640,000
xvii) Information Technology	80,000,000	63,475,350
xviii) Hotel & Restaurant	120,000,000	18,740,000
xix) Other Industries	4,999,926,292	12,219,887,750
	117,510,779,728	99,233,000,000

e) Details of Investment to Customers Group (10.00% of Equity and above)

Number of clients with amount of sanctioned limit of investments exceeding 10.00% of total capital of the Bank & classified amount thereon are given below: Total capital of the Bank was Taka 23,619.81 Million as at 31 December, 2009 (Tk.18,572.08 Million as on 31 December, 2008).

Number of Clients	18	27
Amount of Investments	51,116,400,000	63,301,500,000
Classified amount thereon	Nil	Nil
Measures taken for recovery	Not Applicable	Not Applicable

Sl. No.	Name of Clients	Sanctioned Limit	Outstanding (Taka in million)		Total (Taka in Million)	Total (Taka in Million)
			Funded	Non-funded		
1	M/s Abdul Monem Ltd.	2,600.00	446.30	-	446.30	438.20
2	M/s Nassa Group	3,000.00	1,139.10	1,462.30	2,601.40	1,958.10
3	M/s Abdul Monem Sugar Refinery Ltd	2,830.00	1,477.20	1,852.10	3,329.30	2,577.00
4	M/s Kamal Yarn Ltd	3,450.00	3,533.40	680.50	4,213.90	2,536.50
5	M/s Aman Associates Ltd	2,958.60	1,964.40	409.40	2,373.80	2,027.40
6	The Delta Spinning Mills Ltd	2,795.00	2,067.00	156.20	2,223.20	2,997.60
7	M/s Energyprima Ltd	3,002.70	1,915.00	217.10	2,132.10	3,200.00
8	M/s MRS Industries Ltd	3,143.30	2,016.30	788.10	2,804.40	3,637.70
9	M/s S. Alam Cold Rolled Steel Mills Ltd & its sister concern	3,900.50	1,467.10	1,697.80	3,164.90	2,411.30
10	M/s S. Alam Vegetable Oil Ltd. and its sister concern	3,600.00	3,013.20	582.10	3,595.30	2,071.50
11	M/s Abul Khair Steels Ltd	3,100.00	2,126.30	122.60	2,248.90	-
12	M/s Abul Khair Steel Products Ltd	3,120.00	2,346.40	750.60	3,097.00	1,831.50
13	M/s Zaber & Zubair Fabrics Ltd.	5,707.20	3,288.00	1,522.10	4,810.10	4,450.00
14	M/s Farzana Oil Refineries	4,100.00	2,271.20	513.70	2,784.90	2,285.80
15	M/s Sheikh Brothers & its sister Concern	2,400.00	2,937.60	-	2,937.60	3,785.80
16	M/s Alhaj Karim Textile Ltd.	2,502.20	1,856.70	780.40	2,637.10	2,597.90
17	M/s Ananda Shipyard Ltd	5,885.00	1,793.80	1,897.80	3,691.60	2,862.90
18	M/s Yunus Plastic Ind. & its Sister Concern	3,157.00	1,962.90	61.70	2,024.60	-

						Amount in Taka as at December 31,	
						2009	2008
Sl. No.	Name of Clients	Sanctioned Limit	Outstanding (Taka in million)		Total (Taka in Million)	Total (Taka in Million)	
			Funded	Non-funded			
19	M/s Shaji Bazar Power Co. Ltd	2,340.30	-	-	-	2,706.70	
20	M/s Badsha Textile Ltd	2,170.00	-	-	-	1,715.60	
21	M/s Ekhlus Spinning Mills Ltd	2,202.80	-	-	-	1,708.80	
22	M/s Zaber Spinning Mills Ltd.	2,250.00	-	-	-	2,297.60	
23	M/s Mosharraf Composite Textile Mills Ltd.	2,116.60	-	-	-	2,275.90	
24	M/s R. K. Spinning Mills Ltd	1,968.00	-	-	-	2,195.20	
25	M/s S. Alam Refined Sugar Ind.	1,950.00	-	-	-	130.30	
26	M/s AA Synthetic Fibers Ltd	2,030.00	-	-	-	1,611.80	
27	M/s S.Alam Super Edible Oil Ltd.	2,105.70	-	-	-	3,097.80	
28	M/s Mahmud Denim Ltd	1,878.00	-	-	-	2,206.30	
29	M/s Mosharraf & Brothers	2,547.20	-	-	-	1,686.30	
Total		-	37,621.90	13,494.50	51,116.40	63,301.50	

Sanctioned limit of Investment clients from serial no. 19 to 29 have not been shown under the large investments due to increase of Capital/ Equity of the Bank from Tk.18,572.08 Million as on 31.12.2008 to Tk.23,619.81 Million as on 31.12.2009.

10.4 Classification of Status - wise Investments

Unclassified :

- i) Unclassified including Staff Investment
- ii) Special Mentioned Account (SMA)

Total Unclassified (i+ii)

Classified :

- iii) Substandard
- iv) Doubtful
- v) Bad and Loss

Total Classified (iii+iv+v)

Grand Total (i to v)

207,439,538,272	173,113,401,732
2,112,867,000	2,629,401,000
209,552,405,272	175,742,802,732
1,576,532,000	1,199,336,000
751,159,000	301,726,000
2,735,705,000	2,810,071,000
5,063,396,000	4,311,133,000
214,615,801,272	180,053,935,732

10.5 Pledged Collaterals against Investments

Land & Building	221,641,604,794	237,809,637,610
MTDR, Securities, etc.	70,678,701,627	53,981,328,783
Share Certificates	-	-
Total	292,320,306,421	291,790,966,393

10.6 Particulars of Investments

i) Investments considered good in respect of which the Bank is fully secured	209,200,621,272	177,986,369,041
ii) Investments considered good in respect of which the Bank holds debtors' personal security	-	-
iii) Investments considered good and secured by personal security of one or more persons in addition to personal security of debtors	5,415,180,000	2,067,566,691
iv) Investments considered bad or doubtful not provided for	-	-
Total	214,615,801,272	180,053,935,732
v) Investments due by directors or employees of the Bank or any of them either severally or jointly with any other persons	2,884,983,655	2,361,062,954
vi) Investments due by directors or employees of the Bank are interested as Directors, partners, managing agents or in the case of private companies as members	486,409,000	545,250,000
vii) Total amount of Investments, including temporary investments, made any time during the year to directors or employees of the Bank or any of them either severally or jointly with any other persons	2,884,983,655	2,361,062,954

		Amount in Taka	
		as at December 31,	
		2009	2008
viii)	Total amount of Investments, including temporary investments granted during the year to the Companies or firms in which the directors of the Bank are interested as directors, partners, managing agents or, in the case of private companies as members	486,409,000	545,250,000
ix)	Investments due from other Banks	-	-
x)	Classified Investments:		
	a) Classified Investments on which profit has not been charged	2,735,366,000	2,810,071,000
	b) Provision on classified Investments	2,490,000,000	1,883,431,000
	c) Provision kept against Investments Classified as bad debts	2,169,699,000	1,702,331,000
	d) Amount credited to Profit/ Rent /Compensation Suspense Account	949,358,941	613,761,653
xi)	Particulars of Written Off Investments		
	a) Cumulative amount of Investment Written Off since inception to 31st December last year	3,886,198,917	3,798,935,496
	b) Amount of Investment Written Off during this year	211,140,000	87,263,421
	c) Total amount Written Off (a + b)	4,097,338,917	3,886,198,917
	d) Amount recovered against Written Off Investment up to this year (*)	797,203,211	596,598,125
	e) Amount waived against Written Off Investment up to this year (*)	535,594,789	449,026,371
	f) Amount of Investment Written Off against which suit has been filed to recover the same	4,097,338,917	3,886,198,917
	* During the year of 2009, Tk.287,173,504/- was recovered from Written-Off Investments, out of which a sum of Tk.86,568,418/- was waived and remaining Tk.200,605,086/- was recovered from the clients in cash.		
11.0	Bills Purchased & Discounted		
	i) Payable in Bangladesh	10,788,441,181	9,046,823,516
	ii) Payable outside Bangladesh	941,480,817	1,176,349,471
	Total (i+ii)	11,729,921,998	10,223,172,987
11.1	Maturity-wise Classification of Bills Purchased		
	Payable within 1 month	941,480,817	1,176,349,470
	Over 1 month but less than 3 months	5,017,483,120	4,306,959,448
	Over 3 months but less than 6 months	2,150,349,909	1,845,839,764
	6 months or more	3,620,608,152	2,894,024,305
	Total	11,729,921,998	10,223,172,987
12.0	Fixed Assets including Premises, Furniture and Fixtures		
	Cost / Revaluation		
	i) Land	2,445,800,000	1,573,085,429
	ii) Building	3,483,109,504	2,278,532,121
	iii) Construction/ Capital Work-in-process	40,894,874	36,885,749
	iv) Furniture and Fixtures	381,699,435	332,100,449
	v) Mechanical Appliances and Computers	1,063,323,184	884,893,268
	vi) Motor Vehicles	342,872,384	313,820,881
	vii) Books	2,564,219	2,393,863
	viii) Others	-	-
	Total Cost / Revaluation	7,760,263,600	5,421,711,760
	Less: Accumulated Depreciation	1,247,900,219	1,014,493,107
	Net book value at the end of the year (Annexure - A)	6,512,363,381	4,407,218,653
12.1	Revaluation of Land & Building		

Land & Building of the Bank was revalued during the year 2009 by M/S Geodetic Survey Corporation Ltd. (GSCL) at Tk.5,682.50 million and the difference between book value and the revalued amount has been credited to assets revaluation reserve account in accordance with Bangladesh Bank BCD Circular Letter No. 12 & 18 dated April 20, 1993 & June 15, 1993 respectively and BRPD Circular No.10 dated November 25, 2002 & BRPD Circular No.09 dated December 31, 2008 .

Amount in Taka

		as at December 31,	
		2009	2008
13.0	Other Assets		
	i) Stock of Stationery in Hand	53,697,854	53,904,485
	ii) Stamps in Hand	3,648,184	2,673,277
	iii) Advance Rent Paid	147,801,932	124,801,427
	iv) Security Deposits Paid Account	9,190,353	8,581,593
	v) Suspense Account (Advance against Expenses)	522,321,352	312,344,869
	vi) Accrued Income	137,243,763	407,380,668
	vii) Deferred Revenue Expenses	119,400	159,200
	viii) IB General Account (Note - 13.2)	-	33,520,865
	ix) F.C. Fund Purchased	-	988,502,580
	Total	874,022,838	1,931,868,964
13.1	Classification Status of Other Assets		
	i) Unclassified	821,626,130	1,878,254,922
	ii) Doubtful	8,415,443	8,044,095
	iii) Bad/ Loss	43,981,265	45,569,947
	Total	874,022,838	1,931,868,964
13.2	IB General Account		
	Un-reconciled Entries of Inter Branch Transactions in Bangladesh		
	Age	Number	Amount in Taka
	i) Upto 3 months	28,268	(510,171,049)
	ii) Over 3 months but not more than 6 months	9,508	184,753,632
	iii) Over 6 months but not more than 9 months	8,481	345,218,994
	iv) More than 9 months	226	13,719,288
	Total (i+ii+iii+iv)	46,483	33,520,865
13.3	Un-reconciled Entries of Inter Branch Transactions outside Bangladesh		
	Age	Number	Amount in Taka
	v) Upto 3 months	-	-
	vi) Over 3 months but not more than 6 months	-	-
	vii) More than 6 months	-	-
	Total (v+vi+vii)	-	-
14.0	Deposits & Other Accounts	244,292,144,333	202,115,445,098
14.1	Maturity Wise Classification of Deposits are as under		
	i) Re-payable on Demand	3,657,164,202	3,915,606,447
	With a residual maturity of		
	ii) Re- payable within 1 month	21,942,985,207	17,565,128,778
	iii) Over 1 month but within 6 months	76,800,448,226	63,108,175,357
	iv) Over 6 months but not more than 1 year	39,009,751,480	33,056,663,283
	v) Over 1 year but not more than 5 years	36,571,642,012	30,051,512,075
	vi) Over 5 years but within 10 years	65,828,955,622	54,055,498,347
	vii) Unclaimed Deposits for 10 years or more	83,374,411	37,223,388
	Sub-total	243,894,321,160	201,789,807,675
14.2	Maturity Grouping of Inter- Bank Deposits are as under		
	i) Re-payable on Demand	-	-
	With a residual maturity of		
	ii) Re- payable within 1 month	397,823,173	325,637,423
	iii) Over 1 month but within 6 months	-	-
	iv) Over 6 months but not more than 1 year	-	-
	v) Over 1 year but not more than 5 years	-	-
	vi) Over 5 years but within 10 years	-	-
	Sub-total	397,823,173	325,637,423
	Total (14.1+14.2)	244,292,144,333	202,115,445,098

Amount in Taka

	as at December 31,	
	2009	2008
14.3 Sector Wise break up of Deposits and Other Accounts		
Government	339,447,000	871,850,000
Deposit Money Bank	397,823,173	325,637,423
Other Public	262,210,000	341,818,000
Foreign Currency	3,251,950,138	1,527,505,960
Private	240,040,714,022	199,048,633,715
Total	244,292,144,333	202,115,445,098
15.0 Other Mudaraba Deposits		
i) Mudaraba Special Notice Deposits	3,434,569,828	3,375,306,828
ii) Mudaraba Hajj Deposits	769,372,714	659,896,615
iii) Mudaraba Savings Bond	15,593,445,459	13,738,856,378
iv) Mudaraba Special Savings (Pension) Deposits	46,593,133,745	37,902,013,876
v) Mudaraba Monthly Profit Deposit Scheme	10,505,730,175	8,732,798,352
vi) Mudaraba Muhor Savings	186,187,643	150,504,182
vii) Mudaraba Waqf Cash Deposit	159,809,534	108,019,744
viii) Mudaraba Foreign Currency Deposits	360,250,804	204,584,138
Total	77,602,499,902	64,871,980,113
15.1 Other Banks' Deposits with us		
i) Al Waddeeah Current Deposits	98,852,003	90,380,246
ii) Mudaraba Special Notice Deposits	253,171,213	235,008,893
iii) Mudaraba Savings Account	45,799,957	248,284
Total	397,823,173	325,637,423
16.0 Al Waddeeah Current & Other Deposits Accounts		
i) Al Waddeeah Current Deposits	10,914,240,936	8,781,797,534
ii) Convertible Taka Account	151,708	151,708
iii) Non Resident Investors Taka Account	1,536,786	9,760,066
iv) Non Resident FC of Exchange House / Banks	113,497,360	148,394,405
v) Non Resident Taka Account	972,248,972	649,643,453
vi) Foreign Currency Deposit	208,902,910	274,311,706
vii) Foreign Currency Deposit ERQ	250,861,641	127,885,311
viii) Other FC Deposit	15,112,860	2,988,038
ix) Foreign Currency: Security Deposit	44,673,004	-
x) Foreign Currency Held against Back to Back L/C	1,857,587,457	1,749,666,265
xi) Foreign Currency held against Cash L/C	1,976,912	-
xii) Foreign Demand Draft /TT Payable	371,423,802	-
xiii) Foreign Currency Deposit against Foreign Bank Guarantee	27,663,388	22,365,000
xiv) Security Deposit - Investment	11,116,497	23,174,003
xv) Security Deposit - L/C (Wes)	226,015,313	468,213,860
xvi) Security Deposit - Foreign L/C General	1,968,010,761	1,994,409,039
xvii) Security Deposit - Back to Back L/C (Inland)	116,944	45,855,128
xviii) Security Deposit - Bank Guarantee	77,092,454	575,825,671
xix) Security Deposits - Foreign Bill Negotiation FBN/ MDB	3,747,952	147,271,486
xx) Security Deposit - IBP/ FDB/ Bai-As-Sarf	2,401,592	90,231,163
xxi) Security Deposit - Inland L/C	119,085,583	55,886,327
xxii) Profit Payable	5,339,603,086	4,981,624,810
xxiii) Sundry Deposits	1,267,303,763	580,705,656
Total	23,794,371,681	20,730,160,629
17.0 Bills Payable		
i) Payment Order	1,857,855,902	1,750,249,585
ii) T.T. Payable	55,696,708	30,915,253
iii) D.D. Payable	626,979,722	472,267,356
iv) F.T.T.PO Payable	-	54,606,045
v) FC Bills Payable	5,181,274	-
Total	2,545,713,606	2,308,038,239

Amount in Taka

	as at December 31,	
	2009	2008
	3,000,000,000	3,000,000,000
18.0 Mudaraba Perpetual Bond		
Islamic Bank Bangladesh Limited issued Mudaraba Perpetual Bond (MPB) under the Mudaraba Principles of Islamic Shari'ah as per approval of Bangladesh Bank (Central Bank) as well as Securities and Exchange Commission (SEC). The unit price of MPB is Tk.1,000/-. Credit Rating Information & Services Ltd.(CRISL) assigned A+ rating to MPB. The Investment Corporation of Bangladesh (ICB) is the Trustee of the MPB.The MPB is listed with Dhaka Stock Exchange Ltd. & Chittagong Stock Exchange Ltd. and trading of the same started from 25th November 2007.		
19.0 Other Liabilities		
i) Provision for Classified & Unclassified Investments and Off- Balance Sheet Items (Note- 19.2, 19.3 & 19.4)	5,700,000,000	4,770,000,000
ii) Provision for Other Assets (Note-19.5)	55,108,934	54,908,934
iii) Current Tax (Note-19.6)	2,555,793,565	3,007,595,033
iv) Zakat Payable	228,709,258	132,429,645
v) Dividend Payable	11,107,562	11,600,686
vi) Foreign Currency Deposit - L/C Cover A/C	-	18,132,321
vii) Foreign Correspondents Charges	941,448	3,894,861
viii) Incentive Bonus Payable	514,487,230	14,528,201
ix) Valuation Adjustments	-	1,497,811,683
x) Foreign Currency Fund Held	-	751,210,041
xi) Payable against Expenditure	101,651,793	567,370,762
xii) Clearing Adjustment	13,646,716	114,703,613
xiii) Transfer Delivery	303,088	306,013
xiv) Profit/ Rent /Compensation Suspense Account (Note - 19.7)	949,358,941	613,761,653
xv) NR Adjustment Account	-	6,684,149
xvi) Sub. Cash Assistance	65,511,887	-
xvii) Un-earned Exchange	12,986,188	-
xviii) IB General Account (Note - 19.8)	529,585,233	-
xix) Others (Note - 19.9)	-	995
Total	10,739,191,843	11,564,938,590
19.1 Provision for Investments Including Bad & Doubtful Investments		
Current year Provision for Investments		
Unclassified Investments including Off-Balance Sheet items	3,111,488,000	2,757,225,000
Special Mentioned Account	98,512,000	129,317,000
Substandard	144,878,000	176,635,000
Doubtful	175,423,000	106,868,000
Bad and Loss	2,169,699,000	1,599,955,000
	5,700,000,000	4,770,000,000
19.2 Provision for Classified Investments		
i) Provision held at the beginning of the year	1,883,431,000	1,703,127,000
ii) Fully provided Investment Written Off/ transferred	(333,029,818)	(348,209,229)
iii) Provision no longer required	(195,288,000)	(189,994,000)
iv) Provision made during the year	1,134,886,818	718,507,229
v) Recoveries and Provision no longer required	-	-
vi) Net charge to Profit & Loss Account	939,598,818	528,513,229
Total Provision held at the end of the year	2,490,000,000	1,883,431,000
19.3 General Provision on Unclassified Investment		
i) Provision held at the beginning of the year	2,315,736,000	2,005,717,000
ii) Addition during the year	384,264,000	310,019,000
iii) Balance at the end of the year	2,700,000,000	2,315,736,000
Total Provision for Investments Including Bad & Doubtful Investments (Note-19.2+19.3)	5,190,000,000	4,199,167,000
19.4 General Provision on Off-Balance Sheet Items		
Provision held at the beginning of the year	570,833,000	291,156,000
Add. Provision made/ (no longer required) during the year	(60,833,000)	279,677,000
Provision held as on 31st December	510,000,000	570,833,000
Total Provision (Note- 19.2+19.3+19.4)	5,700,000,000	4,770,000,000
19.5 Other Provisions:		
Provision for Other Assets		
Opening balance	54,908,934	42,522,934
Add: Provision made during the year	200,000	12,386,000
Closing balance	55,108,934	54,908,934

Amount in Taka

		as at December 31,	
		2009	2008
19.6 Current Tax Liability			
Balance of Provision on January 1,		3,876,143,354	2,509,547,604
Add: Provision made during the year		3,086,406,379	3,647,236,601
Add: Other Provision made during the year		58,816,756	113,777,302
Less: Settlement for the year		3,245,077,301	2,394,418,153
Total (a)		3,776,289,188	3,876,143,354
Advance Tax			
Balance of Advance Tax on January 1		868,548,321	874,218,304
Add : Payment made during the year		3,597,024,603	2,382,701,653
Less: Settlement for previous year		3,245,077,301	2,388,371,636
Total (b)		1,220,495,623	868,548,321
Net Balance as at December 31 (a-b)		2,555,793,565	3,007,595,033
19.6.1 Provision for Current Tax made during the year			
Income Tax @ 42.50% for 2009 & 2008 on taxable profit (A)		3,252,183,868	3,244,540,315
Add: Tax on dividend & Brokerage House Income		1,041,297	536,986
Add: Excess profit tax		-	-
Estimated provision required as at December 31, (i)		3,253,225,165	3,245,077,301
Provision held for Current Tax			
Balance at 1st January		3,876,143,354	2,509,547,604
Less: Tax for previous year		3,245,077,301	2,394,418,153
Actual Provision for Tax held (ii)		631,066,053	115,129,451
Estimated provision needs to be made (i-ii)		2,622,159,112	3,129,947,850
Provision actually made during the year		3,253,225,165	3,761,013,903
Computation of Taxable Profit			
Profit before Tax		6,517,658,253	6,347,833,369
Less: Written of recovery on which tax was paid earlier		200,605,086	-
Less: Brokerage House Income		11,663,100	4,488,824
Less: Dividend Income		3,000,000	2,000,000
Profit before Tax		6,302,390,067	6,341,344,545
Add : Inadmissible expenditure		1,642,146,625	1,586,942,166
Less : Further allowable expenditure		292,339,355	294,074,206
Estimated Taxable Profit for the year (A)		7,652,197,337	7,634,212,505

Provision for Tax for the year ended on 31.12.2009 has been made as per prevailing rates applicable on the net Profit considering income tax on Provision made against Classified, Un-classified investments, Off-balance sheet items, Other Assets, etc. Estimated Tax on Perquisites, Depreciation on revalued amount, tax on provision on unclassified investment as per Section 120 of Income Tax Ordinance, 1984 and claims for VAT have been shown as Contingent Liabilities as at December 31, 2009 against which Reference Applications/Appeals/Writ Petition have been filed at Commissioner (Appeal), Appellate Tribunal and High Court level. Income Tax Assessments have been completed at the Deputy Commissioner level up to the Accounting year 2007 and provisional assessment for the year 2008 has been completed at Deputy Commissioner of Taxes level.

19.7 Profit/ Rent/ Compensation Suspense Account

i) Balance at the beginning of the year	613,761,653	619,387,646
ii) Amount transferred to Suspense Account during the year	3,023,137,110	416,253,085
iii) Amount recovered from Suspense Account during the year	(2,681,946,331)	(412,696,594)
iv) Amount Written-Off / waived during the year	(5,593,491)	(9,182,484)
Balance at the end of the year	949,358,941	613,761,653

19.8 IB General Account

Un-reconciled Entries of Inter Branch Transactions in Bangladesh

Age	Number	Amount in Taka	Amount in Taka
i) Upto 3 months	3,970	529,585,233	-
ii) Over 3 months but not more than 6 months	-	-	-
iii) More than 6 months	-	-	-
Total (i+ii+iii)	3,970	529,585,233	-

Upto 29.03.2010 all the outstanding entries in the above mentioned IB General Account have been fully adjusted.

19.8.1 Un-reconciled Entries of Inter Branch Transactions outside Bangladesh

Age	Number	Amount in Taka	Amount in Taka
iv) Upto 3 months	-	-	-
v) Over 3 months but not more than 6 months	-	-	-
vi) More than 6 months	-	-	-
Total (iv+v+vi)	-	-	-

	Amount in Taka as at December 31,	
	2009	2008
19.9 Others		
i) Provident Fund Collection Account	-	40
ii) Benevolent Fund Collection Account	-	611
iii) Superannuation Fund Collection Account	-	344
Total	-	995

20.0 Deferred Tax Liabilities

At the beginning of the year	138,259,677	112,459,677
Add: Addition during the year	27,700,000	25,800,000
Exchange difference	-	-
At the end of the year	165,959,677	138,259,677

Provision for Deferred Tax has been made on all temporary differences between the Tax Base and the Carrying Amounts for financial reporting purpose as per Bangladesh Accounting Standard (BAS) -12 "Income Taxes". Tax base represents the written down value of Assets with adjustment used for tax purpose. Tax rate prevailing at the Balance Sheet date is used to determine Deferred Tax.

21.0 Share Capital

21.1 Authorized Capital

The Authorized Capital of the Bank is Tk.10,000,000,000 divided into 100,000,000 Ordinary Shares of Tk.100 each .

21.2 Paid up Capital

The Shareholders of the Bank in their 26th Annual General Meeting held on August 14, 2009 approved 30% Stock Dividend (Bonus Share) for the year 2008, thus Paid - up Capital of the Bank was increased from Tk.4,752.00 million to Tk.6,177.60 million during the year 2009 ; as detailed below:

47,520,000 Ordinary Shares of Tk.100 each	4,752,000,000
14,256,000 Ordinary Shares of Tk.100 each issued as Bonus Share	1,425,600,000
Total	6,177,600,000

- a) The Paid-up Capital of the Bank was Tk.6,177,600,000 divided into 61,776,000 Ordinary Shares of Tk.100 each fully subscribed by:

<u>Particulars</u>	No. of Shares as on 31 Dec. _			
	2009	% to Total		
(i) Sponsors/ Promoters	24,375,677	39.46%	2,437,567,700	1,876,859,000
(ii) General Public	37,399,543	60.53%	3,739,954,300	2,875,081,000
(iii) Government of the People's Republic of Bangladesh**	780	0.01%	78,000	60,000
Sub Total (a)	61,776,000	100.00%	6,177,600,000	4,752,000,000

** The shares have already been sold by the Government of Bangladesh but no transfer has been made in share register of the Bank as yet.

b) Break up of Share holding and percentage thereof

<u>Holdings</u>	No. of Shareholders	Total Holdings/ No. of Shares	Percentage (%)
Less than 500 Shares	47,315	3,793,803	6.14%
500 to 5,000 Shares	4,249	5,453,118	8.83%
5,001 to 10,000 Shares	293	2,043,426	3.31%
10,001 to 20,000 Shares	145	2,047,199	3.31%
20,001 to 30,000 Shares	47	1,139,920	1.84%
30,001 to 40,000 Shares	28	973,871	1.58%
40,001 to 50,000 Shares	11	492,299	0.80%
50,001 to 100,000 Shares	32	2,226,645	3.60%
100,001 Shares & above	44	43,605,719	70.59%
Total	52,164	61,776,000	100.00%

Amount in Taka

as at December 31,	
2009	2008

21.3 Capital (Equity) Adequacy Ratio

The Capital Adequacy Ratio of the Bank has been calculated as per BRPD Circular No. 10 dated November 25, 2002 which was subsequently amended as per BRPD Circular No.03 dated May 09, 2004, BRPD Circular No. 07 dated August 28, 2006, 05 dated May 14, 2007 & 03 dated March 12, 2008 issued by Bangladesh Bank.

	(in Million Taka)	(in Million Taka)
Total Assets including Off-Balance Sheet Items	340,638.49	288,017.19
Total Risk Weighted Assets (RWA)	202,756.56	173,289.43
A) Required Equity (based on of 10.00% total Risk Weighted Assets)	20,275.66	17,328.94
Actual Capital / Equity		
i) Core Capital (C)	14,675.67	11,272.12
ii) Supplementary Capital (D)	8,944.14	7,299.96
B .Total Equity (i + ii)	23,619.81	18,572.08
Surplus Equity (B-A)	3,344.15	1,243.14
C) Core Capital (Tier-1)		
i) Paid Up Capital	6,177.60	4,752.00
ii) Share Premium	1.99	1.99
iii) Statutory Reserve	6,244.02	4,940.49
iv) General Reserve	366.78	120.04
v) Dividend Equalization Account	32.00	32.00
vi) Retained Earnings / proposed dividend	1,853.28	1,425.60
Sub Total (C)	14,675.67	11,272.12
Core Capital (as against required minimum 5.00%)	7.24%	6.50%
D) Supplementary Capital		
i) General Provision on Unclassified Investment	2,700.00	2,315.74
ii) General Provision on Off - Balance Sheet Items	510.00	570.83
iii) Assets Revaluation Reserve (50.00%)	2,156.73	1,137.98
iv) Exchange Equalization Account	38.41	38.41
v) Revaluation Reserve of Securities (50.00%)	539.00	237.00
vi) Mudaraba Perpetual Bond (Maximum 30.00% of Core Capital)	3,000.00	3,000.00
Sub Total (D)	8,944.14	7,299.96
Grand Total (C+D)	23,619.81	18,572.08
Actual Capital (as against required minimum 10.00%)	11.65%	10.72%

E. Breakdown of Gross Risk- Weighted Assets (RWA) in the various categories of risk- weights

Risk Weights (Both Balance Sheet & Off-Balance Sheet Items)	Principal Amount 2009	Risk- Weighted Assets 2009	Principal Amount 2008	Risk- Weighted Assets 2008
0%	71,249.58	-	43,947.02	-
20%	164.45	32.89	64.45	12.89
50%	19,850.15	9,925.07	19,458.28	9,729.14
100%	192,798.60	192,798.60	163,547.40	163,547.40
Total	284,062.78	202,756.56	227,017.15	173,289.43

22.0 Statutory Reserve

Opening Balance	4,940,490,903	3,670,924,229
Add: Addition made this year	1,303,531,651	1,269,566,674
Closing balance	6,244,022,554	4,940,490,903

20% of Net Profit is transferred to Statutory Reserve Account each year until the Cumulative balance equal to the amount of Paid up Capital Account as per Section 24 of the Bank Company Act 1991.

**Amount in Taka
as at December 31,**

	<u>2009</u>	<u>2008</u>
23.0 Others Reserves		
a) General Reserve		
Opening Balance	120,046,302	140,416,208
Add: Addition/ (Adjustment) made this year	246,740,223	(20,369,906)
Sub total (i)	366,786,525	120,046,302
b) Share Premium	1,989,633	1,989,633
c) Exchange Equalization Account	38,405,141	38,405,141
d) Assets Revaluation Reserve (Note 23.1)	4,313,460,000	2,275,960,000
e) Dividend Equalization Account	32,000,000	32,000,000
f) Revaluation Reserve of Securities (Note 23.2)	1,078,000,000	474,000,000
Sub total (ii)	5,463,854,774	2,822,354,774
Grand Total (i + ii)	5,830,641,299	2,942,401,076
23.1 Assets Revaluation Reserve		
Opening balance	2,275,960,000	2,275,960,000
Addition during the year	2,037,500,000	-
Adjustment during the year	-	-
Closing balance	4,313,460,000	2,275,960,000
23.2 Revaluation Reserve of Securities		
Opening balance	474,000,000	307,950,000.00
Adjustment during the year	-	(307,950,000)
Revaluation made during the year	604,000,000	474,000,000
Closing balance	1,078,000,000	474,000,000
24.0 Letter of Guarantee		
(a) Claim against the Bank which is not acknowledged as debt	-	-
(b) Money for which the Bank is contingently liable in respect of guarantees issued favouring :		
i) Directors	-	-
ii) Government	2,758,374,462	2,504,474,624
iii) Bank and other Financial Institutions	3,698,000	16,262,119
iv) Others	3,157,039,292	3,860,882,930
Total	5,919,111,754	6,381,619,673
24.1 Security Pledged against Mudaraba Perpetual Bond (MPB) Liabilities of Tk. 3,000 Million:	4,489,100,000	3,001,100,000
	Amount in Taka	
	Year to December 31,	
	<u>2009</u>	<u>2008</u>
25.0 Investment Income		
Income from General Investment		
Bai Murabaha	11,716,348,719	11,726,139,621
Musharaka /Musharaka Documentary Bills	551,795,666	322,262,802
Bai Muajjal	947,204,133	947,650,753
Hire Purchase under Shirkatul Melk	7,129,471,361	5,817,020,909
Bai Salam	130,095,553	76,108,702
Mudaraba	-	9,822,629
Bai -As- Sarf (FDB /FCD) / Inland Bills Purchased	85,254,693	290,287,990
Others	717,497,997	301,740,263
Sub Total (i)	21,277,668,122	19,491,033,669
Profit on Deposits with other Banks & Financial Institutions		
(a) In Bangladesh	90,878,343	39,710,086
(b) Outside Bangladesh	1,985,138	13,091,717
Sub Total (ii)	92,863,481	52,801,803
Grand Total (i + ii)	21,370,531,603	19,543,835,472

Investment Income includes Profit/ Rent Suspense of Tk.717,497,997/- realized during the year.

Amount in Taka
Year to December 31,

	2009	2008
25.1 Investment Income derived from the fund deployed by		
i) Mudaraba Deposits	19,002,130,000	10,817,100,000
ii) Other Deposits/Fund	1,609,790,000	5,824,590,000
Total	20,611,920,000	16,641,690,000
26.0 Profit Paid on Deposits		
i) Profit paid on Mudaraba Savings Deposit	3,656,615,331	3,313,240,603
ii) Profit paid on Mudaraba Term Deposit Account	3,033,088,325	2,917,471,631
iii) Profit paid on other Mudaraba Deposits	6,016,790,900	5,508,746,607
iv) Profit paid on Placement	-	8,640,080
v) Profit paid on Mudaraba Perpetual Bond (MPB)	370,500,000	414,000,000
Total	13,076,994,556	12,162,098,921
<p>The Mudaraba Depositors are entitled to get minimum 65% of Investment Income earned through deployment of Mudaraba Fund as per weightages. In 2009, 68.07% of profit earned through deployment of Mudaraba Fund has been distributed/provided to the Mudaraba depositors & MPB holders. It may be mentioned here that in some Mudaraba Deposits, additional rate was allowed over the rate arrived as per weightage. An additional amount equivalent to 10.00% of the rate of dividend has been provided for MPB holders of the Bank for the year 2009.</p>		
27.0 Income From Investments in Shares & Securities		
i. Inside Bangladesh		
Bangladesh Government Islamic Investment Bond (BGIIIB)	112,163,000	406,756,167
Bangladesh Shipping Corporation (BSC)	2,000,000	2,000,000
Central Depository Bangladesh Ltd. (CDBL)	1,000,000	-
Sub Total (i)	115,163,000	408,756,167
ii. Outside Bangladesh	-	-
Sub Total (ii)	-	-
Grand Total (i+ii)	115,163,000	408,756,167
28.0 Commission, Exchange & Brokerage Income		
i) Commission Income	1,711,363,510	1,633,458,043
ii) Exchange Income (Note 28.1)	1,714,174,799	1,704,065,713
iii) Brokerage Income	11,663,100	4,454,632
Total	3,437,201,409	3,341,978,388
28.1 Exchange Income		
Gross Exchange gain	1,714,174,799	1,704,065,713
Less: Exchange loss	-	-
Net Exchange gain	1,714,174,799	1,704,065,713
29.0 Other Operating Income		
i) Rent on Locker	3,136,919	2,959,546
ii) Telephone/ Trunk Call Charge recovered	41,724,881	37,616,716
iii) P&T Charge recovered	54,463,587	51,969,262
iv) Legal Expenses recovered	1,104,172	3,477,679
v) E & TA Fees recovered	1,017,204	1,508,935
vi) Income from ATM & SWIFT	78,796,891	69,606,630
vii) Incidental Charges recovered	4,663,349	8,881,578
viii) Service Charges recovered	11,900,625	10,072,340
ix) Rent on Premises realised	2,659,642	1,309,836
x) Sale proceeds of Tender Schedule	5,678,086	1,434,347
xi) Profit on sale of Bank's Car	3,249,862	7,275,218
xii) Written-off Investment Recovery	200,605,086	193,098,125
xiii) Recruitment Fees recovered	19,412,500	5,672,373
xiv) Others	52,548,220	66,880,405
xv) Profit / (loss) due to change in profit rate	-	-
Total	480,961,024	461,762,990

Amount in Taka
Year to December 31,

2009	2008
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29.1 Income From Dealing Securities		
Income from Dealing Securities	N/A	N/A
Less: Loss from Dealing Securities		
29.2 Income From Dealing Investment		
Income from Dealing Investments	N/A	N/A
Less: Loss from Dealing Investments		
29.3 Income from Fluctuation		
Income from Profit Fluctuation	N/A	N/A
Less: Loss from Profit Fluctuation		
30.0 Rent, Taxes, Insurances, Electricity etc.		
i) Rent, Rates and Taxes	104,776,544	90,984,066
ii) Insurance	144,045,452	125,227,516
iii) Electricity and Lighting	87,891,122	76,135,683
Total	336,713,118	292,347,265
31.0 Postage, Stamps, Telecommunications etc.		
i) Postage	32,762,903	30,896,685
ii) SWIFT Charges	20,091,203	13,944,808
iii) Telephone	27,876,486	36,891,271
iv) Fax & Internet	7,492,614	5,975,600
v) Stamps	11,474	37,583
Total	88,234,680	87,745,947
32.0 Stationery, Printing and Advertisement etc.		
i) Paper & Table Stationery	13,033,520	12,642,391
ii) Printing and Stationery (Registers and Forms)	68,534,870	49,643,854
iii) Advertisement & Publicity	30,301,383	39,436,079
Total	111,869,773	101,722,324
33.0 Directors' Fees and Expenses		
i) Directors' Fees for attending Board/ Executive Committee/ Other Committees meeting	2,411,995	2,510,202
ii) TA/DA/Hotel Fare for Local & Foreign Directors	4,841,185	4,340,006
iii) Others	775,758	1,819,139
Total	8,028,938	8,669,347
33.1 Rate of Fees for attending Board/ Executive Committee/ Other Committees Meeting		
i) For Board Meeting	Tk. 4,000/-	Tk. 4,000/-
ii) For Executive Committee/ Other Committee Meeting	Tk. 3,200/-	Tk. 3,200/-
34.0 Shariah Council's Meeting Fees & Expenses		
i) Shariah Council member's Fees for attending meeting	1,006,400	529,600
ii) TA.DA./Hotel Fare	1,192,589	933,256
iii) Others	48,410	47,260
Total	2,247,399	1,510,116
34.1 Rate of Fees for attending Shariah Council Meeting		
i) For Shariah Council Meeting	Tk. 4,000/-	Tk. 4,000/-
ii) For Sub-Committee Meeting	Tk. 3,200/-	Tk. 3,200/-
35.0 Depreciation and Repair to Bank's Assets		
i) Depreciation: Premises (Building)	50,610,346	44,840,807
ii) Depreciation: Furniture & Fixtures and Other Fixed Assets	205,212,041	164,681,916
Sub Total (i+ii)	255,822,387	209,522,723
iii) Repair of Bank's Properties/Assets	20,194,824	14,257,025
Grand Total (i+ii+iii)	276,017,211	223,779,748

Amount in Taka
Year to December 31,

	2009	2008
36.0 Other Expenses		
i) T.A. & D.A.	41,404,459	35,568,795
ii) Repairs to Rented Premises	993,730	810,567
iii) Motor Car Running & Maintenance	41,497,243	40,760,007
iv) Periodicals & Newspapers	3,235,642	2,887,073
v) Entertainment	46,234,897	47,298,134
vi) Overtime	18,237,097	15,513,570
vii) Direct Expenses on Investment	3,272,899	6,167,937
viii) Training Expenses	23,871,762	21,040,957
ix) Meeting Expenses	7,955,828	7,219,361
x) Bank Charges	13,501,019	7,423,875
xi) Uniforms	5,175,398	4,449,974
xii) Conveyance	5,405,482	4,823,532
xiii) Honorarium & Cash Award	9,847,903	6,025,510
xiv) Membership Fees	6,222,550	5,410,250
xv) Staff Welfare	1,935,000	18,175,487
xvi) Evening Banking Allowance	1,351,531	1,285,522
xvii) Computer Expenses	16,209,973	18,089,134
xviii) Wages	18,214,247	15,733,968
xix) Discomfort Allowance	6,030,011	5,493,285
xx) Air Condition Maintenance	1,287,528	862,046
xxi) WASA / Gas Expenses	5,048,218	5,066,654
xxii) Washing Charges	3,406,855	2,986,060
xxiii) Transportation Charges	848,994	631,761
xxiv) ATM Charges	2,230,406	1,587,849
xxv) Reuters Charges	6,096,728	1,757,939
xxvi) Business Development Expenses	40,632,107	69,001,730
xxvii) Photocopy Expenses	6,567,027	5,925,933
xxviii) Upkeep of Office Premises	5,384,991	4,367,208
xxix) Clearing House Expenses	760,987	650,121
xxx) Bonus Share Issue Expenses	4,052,206	3,724,033
xxxi) Rating Expenses	522,500	261,250
xxxii) Band Width Charges	15,467,665	10,873,545
xxxiii) Other Regulatory Fees and Expenses	202,000	8,927,726
xxxiv) MPB Expenses	2,565,590	2,330,663
xxxv) Natural Disaster Operation	-	12,794,939
xxxvi) Brokerage House Expenses	1,232,347	369,720
xxxvii) Donation	-	11,400
xxxviii) Recruitment Expenses	3,915,309	6,306,127
xxxix) International Conference Expenses	-	583,097
xxxx) Others	13,835,695	12,133,440
Total	384,653,824	415,330,179

36.1 Motor Car Running and Maintenance

As on 31.12.2009 the Bank had 214(Two hundred fourteen) Motor Vehicles (Cars 174, Jeeps 14, Pickups 23 and Microbuses 3) including vehicles under car scheme. The Motor Vehicles are used for Carrying Cash, Development works and for other important works of the Bank. Some vehicles are attached with the Senior Executives of the Bank as per Transport Policy of the Bank. A sum of Tk.43,262,925 was incurred during the year ended on 31.12.2009 as against Tk. 43,089,892 incurred during the year 2008 against repairs, maintenance, purchase of fuel & lubricants and insurance etc. for the Motor Vehicles of the Bank.

37.0 Retained Earnings: Movement of Surplus in Profit & Loss Account

Retained Earnings as on 1 January	1,425,600,000	950,400,000
Addition during the year :		
Proposed Dividend	1,853,280,000	1,425,600,000
Total	3,278,880,000	2,376,000,000
Less: Amount transferred to Paid-up Capital (Bonus Share) & Cash Dividend	(1,425,600,000)	(950,400,000)
Balance of Retained Earnings (Proposed Dividend) as at 31, December	1,853,280,000	1,425,600,000

38.0 Post Balance Sheet Events :

- a) The Board of Directors of the Bank in its 175th meeting held on 23rd March, 2010 recommended '@20.00% Stock Dividend' and '@10.00% Cash Dividend' for the year 2009 subject to approval of the shareholders in the ensuing 27th Annual General Meeting to be held on 19 May, 2010.

- b) As per Securities and Exchange Commission's (SEC) Letter No. SEC/Reg/CSE/MB/2009/444 dated 20.12.2009 and Bangladesh Bank Letter No. BRPD (R-1)717/2010-47 dated 07.02.2010, IBBL established a Subsidiary Company named "Islami Bank Securities Limited" to operate its Stock Broker and Stock Dealer activities, which was incorporated as on 22.03.2010.
- c) As per Bangladesh Bank BRPD Circular No. 12 dated 14.10.2009 and Bangladesh Bank Letter No. BRPD (R-1)717/2010-47 dated 07.02.2010, formation of another Subsidiary Company named "Islami Bank Capital Management Limited" is under process.

	Year to December 31,	
	2009	2008
39.0 Earnings Per Share (EPS)		
a) Attributable Profit for the year	3,403,551,874	2,674,796,768
b) Number of Outstanding Shares	61,776,000	61,776,000
Earnings Per Share (EPS) (a ÷ b)	55.10	43.30

Earnings per Share (EPS) has been calculated in accordance with "Bangladesh Accounting Standard (BAS) - 33 Earnings per Share" which has been shown on the face of Profit & Loss Account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year. Previous year's figures have been adjusted due to issuance of 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008 as per guidelines of Bangladesh Accounting Standard (BAS)-33.

40.0 Net Asset Value Per Share (NAV)		
a) Capital/ Share-holders' Equity for the year	20,105,543,853	14,060,491,979
b) Number of Outstanding Shares	61,776,000	61,776,000
Net Asset Value Per Share (NAV) (a ÷ b)	325.46	227.60

Net Asset Value per Share (NAV) has been disclosed as per the Securities and Exchange Commission's Notification No. SEC/CMRRCD/2009-193/Admin/03-31 dated June 1, 2009. Previous year's number of ordinary shares has been adjusted to conform current year's presentation due to issuance of 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008.

41.0 Net Operating Cash Flow Per Share (NOCFPS)		
a) Net Cash flows from Operating Activities	11,534,007,335	3,495,076,655
b) Number of Outstanding Shares	61,776,000	61,776,000
Net Operating Cash Flow Per Share (NOCFPS) (a ÷ b)	186.71	56.58

Net Operating Cash Flow per Share (NOCFPS) has been disclosed as per the Securities and Exchange Commission's Notification No. SEC/CMRRCD/2009-193/Admin/03-31 dated June 1, 2009. Previous year's number of ordinary shares has been adjusted to conform current year's presentation due to issuance of 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008.

42.0 Reconciliation of Cash and Cash Equivalent at the end of the year		
i) Cash in hand	2,480,772,445	3,107,360,415
ii) Balance with Bangladesh Bank and its Agent Banks (Sonali Bank Ltd.)	35,004,896,001	28,222,959,426
iii) Balance with other Banks and Financial Institutions	7,678,373,370	5,623,181,755
Total	45,164,041,816	36,953,501,596

43.0 Currency wise Exposures

Currency wise exposures are shown at Annexure-B.

Md. Shahidul Islam
Director

Engr. Md. Eskander Ali Khan
Director

ATM Ataur Rahman
Director

M. Fariduddin Ahmed
Managing Director