Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2018

(Amount in Taka)

Particulars	As at 30 June 2018	As at 31 December 2017
Property and assets		
Cash in hand	**67,644,598,169**	**83,597,093,975**
Cash in hand (including foreign currency)	14,452,714,014	14,323,659,444
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	53,191,884,155	69,273,434,531
Balance with other banks & financial institutions	**49,988,289,078**	**51,810,458,451**
In Bangladesh	47,863,924,203	49,365,743,090
Outside Bangladesh	2,124,364,875	2,444,715,361
Placement with banks & other financial institutions	-	-
Investments in shares & securities	**36,685,449,137**	**36,726,024,103**
Government	30,113,045,770	30,120,885,770
Others	6,572,403,367	6,605,138,333
Investments	**771,862,884,526**	**705,728,930,368**
General investments etc.	722,756,974,257	663,731,936,299
Bills purchased & discounted	49,105,910,269	41,996,994,069
Fixed assets including premises	**15,293,506,946**	**15,476,980,273**
Other Assets	**11,903,557,505**	**6,259,655,854**
Non - banking assets	-	-
Total property and assets	**953,378,285,361**	**899,599,143,024**

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Balance Sheet (Un-audited)
As at 30 June 2018

(Amount in Taka)

Particulars	As at 30 June 2018	As at 31 December 2017
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	**44,353,776,650**	**29,229,325,908**
Deposits & other accounts	**790,374,663,642**	**753,913,987,322**
Mudaraba savings deposits	264,631,661,569	258,617,312,636
Mudaraba term deposits	259,037,987,368	233,183,530,655
Other mudaraba deposits	183,650,070,629	178,896,339,019
Al- wadeeah current and other deposit accounts	76,927,700,195	78,777,003,219
Bills payable	6,127,243,881	4,439,801,793
Mudaraba Bond	**8,000,000,000**	**8,000,000,000**
Mudaraba perpetual bond	3,000,000,000	3,000,000,000
Mudaraba Redeemable Subordinated Bond	5,000,000,000	5,000,000,000
Other liabilities	**56,840,224,451**	**55,975,910,953**
Deferred tax liabilities	**1,619,138,094**	**1,815,789,827**
Total liabilities	**901,187,802,837**	**848,935,014,010**
Capital/shareholders' equity	**52,190,482,524**	**50,664,129,014**
Paid - up capital	16,099,906,680	16,099,906,680
Statutory reserve	16,735,466,258	16,735,466,258
Other reserves	15,933,750,908	15,883,618,714
Retained earnings	3,421,132,809	1,944,903,975
Non-controlling interest	225,869	233,387
Total liabilities & shareholders' equity	**953,378,285,361**	**899,599,143,024**
Off-balance Sheet Items		
Contingent liabilities	-	-
Acceptances & endorsements	13,061,408,438	12,324,413,653
Letters of guarantee	130,479,216,237	134,132,501,265
Irrevocable letters of credit (including back to back bills)	8,602,709,902	23,291,421,693
Bills for collection	959,400	959,400
Other contingent liabilities	**152,144,293,977**	**169,749,296,011**
Total		
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	**152,144,293,977**	**169,749,296,011**
Consolidated Net Asset Value (NAV) per share	**32.42**	**31.47**

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

Md. Ashraful Haque, FCA
Chief Financial Officer

J Q M Habibullah, FCS
Company Secretary

Md. Manbub-ul-Alam
Managing Director & CEO

Dr. Md. Zillur Rahman
Director

Professor Md. Nazmul Hassan, Ph.D
Chairman

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Profit & Loss Account (Un-audited)
For the half year ended 30 June 2018

(Amount in Taka)

Particulars	01 January to 30 June 2018	01 January to 30 June 2017	01 April to 30 June 2018	01 April to 30 June 2017
Operating income				
Investment income	32,411,450,201	27,590,769,544	16,880,442,691	13,908,005,449
Profit paid on mudaraba deposits	(18,566,852,361)	(15,109,935,692)	(9,674,883,292)	(7,602,552,441)
Net investment income	**13,844,597,840**	**12,480,833,852**	**7,205,559,399**	**6,305,453,008**
Income from Investment in Shares & Securities	834,404,761	584,988,520	593,133,532	239,560,753
Commission, exchange & brokerage income	2,632,990,077	3,068,346,748	1,328,533,560	1,487,534,388
Other operating income	1,858,533,504	1,475,240,961	1,263,418,305	942,561,102
Total operating income	**19,170,526,182**	**17,609,410,081**	**10,390,644,796**	**8,975,109,251**
Operating expenses				
Salary & allowances	6,115,906,125	5,827,678,718	3,352,074,122	3,170,889,134
Rent, taxes, insurances, electricity etc.	685,754,120	609,868,331	378,282,402	327,797,651
Legal expenses	8,094,521	8,726,334	5,314,521	4,205,942
Postage, stamps and telecommunication etc.	57,319,111	48,698,682	34,121,091	24,589,734
Stationery, printing and advertisement etc.	77,032,725	91,725,142	50,053,040	44,563,273
Chief executive's salary & fees	7,720,000	5,600,645	5,170,000	3,270,000
Directors' fees & expenses	4,827,201	5,502,410	3,967,864	3,487,018
Shari'ah supervisory committee's fees & expenses	1,231,589	1,073,644	615,195	673,808
Auditors' fees	1,289,277	1,295,986	703,788	710,493
Charges on investment losses	678,090	-	678,090	-
Depreciation and repair to bank's assets	626,302,160	673,727,422	298,035,591	343,296,292
Zakat expenses	300,779,166	259,785,573	152,449,714	129,892,786
Other expenses	1,147,846,500	1,095,995,073	575,436,998	541,250,893
Total operating expenses	**9,034,780,585**	**8,629,677,960**	**4,856,902,416**	**4,594,627,024**
Profit/ (loss) before provision	**10,135,745,597**	**8,979,732,121**	**5,533,742,380**	**4,380,482,227**
Provision for investments & off- balance sheet items	2,763,370,000	2,567,950,000	786,750,000	717,450,000
Provision for diminution in value of investments in shares	456,864,357	(39,199,368)	204,024,718	3,405,871
Other provisions	2,168,743	464,756	4,606,036	(1,890,637)
Total provision	**3,222,403,100**	**2,529,215,388**	**995,380,754**	**718,965,234**
Total profit/(loss) before taxes	**6,913,342,497**	**6,450,516,733**	**4,538,361,626**	**3,661,516,993**
Provision for taxation for the period	**3,885,852,646**	**3,571,037,705**	**2,082,766,333**	**1,824,878,989**
Current tax	3,965,810,050	3,654,905,790	2,120,032,756	1,861,818,784
Deferred tax	(79,957,404)	(83,868,085)	(37,266,423)	(36,939,795)
Net profit/ (loss) after tax	**3,027,489,851**	**2,879,479,028**	**2,455,595,293**	**1,836,638,004**
Net profit after tax attributable to:	**3,027,489,851**	**2,879,479,028**	**2,455,595,293**	**1,836,638,004**
Equity holders of IBBL	3,027,497,369	2,879,453,925	2,455,592,140	1,836,634,022
Non-controlling interest	(7,518)	25,103	3,153	3,982
Retained earnings from previous year/period	1,944,903,975	1,717,280,377	2,516,809,204	2,713,141,572
Add: Net profit after tax (attributable to equity holders of IBBL)	3,027,497,369	2,879,453,925	2,455,592,140	1,836,634,022
Add: Excess Depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings	58,722,133	65,942,490	26,662,327	34,943,454
Profit available for appropriation	**5,031,123,477**	**4,662,676,792**	**4,999,063,671**	**4,584,719,048**
Appropriation:	**5,031,123,477**	**4,662,676,792**	**4,999,063,671**	**4,584,719,048**
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	1,609,990,668	1,609,990,668	1,609,990,668	1,609,990,668
Retained earnings	3,421,132,809	3,052,686,124	3,389,073,003	2,974,728,380
Consolidated Earnings Per share (EPS)	**1.88**	**1.79**	**1.52**	**1.14**

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

Md. Ashraful Haque, FCA
Chief Financial Officer

J Q M Habibullah, FCS
Company Secretary

Md. Mahbub-ul-Alam
Managing Director & CEO

Dr. Md. Zillur Rahman
Director

Professor Md. Nazmul Hassan, Ph.D
Chairman

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Cash Flow Statement (Un-audited)
For the half year ended 30 June 2018

(Amount in Taka)

Particulars	01 January to 30 June 2018	01 January to 30 June 2017
Cash flows from operating activities		
Investment income	30,563,221,197	26,438,434,213
Profit paid on mudaraba deposits	(17,216,978,836)	(14,493,522,995)
Income/ dividend receipt from investments in shares & securities	462,990,511	962,029,305
Fees & Commission receipt in cash	2,632,990,077	3,068,346,748
Recovery from written off investments	21,383,215	22,515,858
Payments to employees	(8,050,577,923)	(7,759,232,617)
Cash payments to suppliers	(82,388,430)	(111,268,235)
Income tax paid	(4,725,863,369)	(4,510,909,368)
Receipts from other operating activities	1,842,971,237	1,445,579,330
Payments for other operating activities	(1,803,526,054)	(1,437,918,287)
(i) Operating profit before changes in operating assets	**3,644,221,625**	**3,624,053,952**
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	(65,923,954,158)	(50,486,641,908)
(Increase)/decrease of other assets	(5,402,158,978)	(3,853,897,785)
Increase/(decrease) of placement from other banks	15,124,450,742	3,671,381,650
Increase/(decrease) of deposits from other banks	4,734,834,182	687,295,890
Increase/(decrease) of deposits received from customers	30,592,540,742	21,765,009,479
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	133,158,986	953,433,717
(ii) Cash flows from operating assets and liabilities	**(20,741,128,484)**	**(26,263,418,957)**
Net cash flows from operating activities (A)=(i+ii)	**(17,096,906,859)**	**(22,639,365,005)**
Cash flows from investing activities		
Proceeds from sale of securities	1,000,858,816	911,272,740
Payment for purchase of securities/BGIIB	301,067,120	23,092,364,117
Payment for purchase of securities/membership	(1,648,667,790)	(1,403,681,211)
Purchase/sale of property, plants & equipments	(330,996,066)	(286,873,304)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	**(677,737,920)**	**22,313,082,342**
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	(20,400)	(1,609,990,668)
Net cash flows from financing activities (C)	**(20,400)**	**(1,609,990,668)**
Net increase/(decrease) in cash (A+B+C)	**(17,774,665,179)**	**(1,936,273,331)**
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	**135,407,552,426**	**105,602,885,454**
Cash & cash equivalents at the end of the perlod	**117,632,887,247**	**103,666,612,123**
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	**(10.62)**	**(14.06)**

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Director

Professor Md. Nazmul Hassan, Ph.D
Chairman

Islami Bank Bangladesh Limited and its Subsidiaries

Condensed Consolidated Statement of Changes in Equity (Un-audited)

For the half year ended 30 June 2018

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/ other reserves *	Assets revaluation reserve (Restated)**	Revaluation reserve of securities	Retained earnings (Restated)**	Non-controlling interest	01 January to 30 June 2018
1	2	3	4	5	6	7	8	9	10(2+3+4+5+6+7+8+9)
Balance as at 01 January 2018	16,099,906,680	1,989,633	16,735,466,258	6,601,472,181	9,204,009,700	76,147,200	1,944,903,975	233,387	50,664,129,014
Depreciation adjustment & Deferred tax impact	-	-	-	-	57,568,994	-	58,722,133	-	116,291,127
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	(7,436,800)	-	-	(7,436,800)
Currency translation differences	-	-	-	-	-	-	-		-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	3,027,497,369	(7,518)	3,027,489,851
Transfer to reserve	-	-	-	-	-	-	-	-	-
Dividend:									-
Bonus shares	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,609,990,668)	-	(1,609,990,668)
Issue of Share Capital	-	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 June 2018	16,099,906,680	1,989,633	16,735,466,258	6,601,472,181	9,261,578,694	68,710,400	3,421,132,809	225,869	52,190,482,524
Total shareholders' equity as on 30 June 2017 (Restated)	16,099,906,680	1,989,633	16,099,906,680	4,045,937,434	9,221,349,524	77,760,000	3,052,711,227	242,102	48,599,803,280
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	3,000,000,000
Add: Mudaraba Subordinated Bond	-	-	-	-	-	-	-	-	5,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-		-	7,132,970,000	-	-	-	-	7,132,970,000
Adjustment for currency translation differences	-	-	-	-	-	-	-	-	-
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(8,111,681,562)	-	-	-	(8,111,681,562)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(60,560,400)	-	-	(60,560,400)
Total equity as on 30 June 2018	16,099,906,680	1,989,633	16,735,466,258	13,734,442,181	1,149,897,132	8,150,000	3,421,132,809	225,869	59,151,210,562
Total equity as on 30 June 2017 (Restated)	16,099,906,680	1,989,633	16,099,906,680	10,582,220,214	2,299,794,264	16,300,000	3,052,711,227	242,102	51,153,070,800

*Note : general/other reserves	01.01.2018	30.06.2017
General reserve	6,546,758,524	4,004,520,214
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	22,713,657	9,417,220
Total	6,601,472,181	4,045,937,434

** Retained Earnings & Assets Revaluation Reserve have been restated of the figure of 30.06.2017 due to changes in accounting policy as per BAS-8" Accounting Policies, Changes in Accounting Estimate and Errors" (Note ref.2.5)

Md. Ashraful Haque, FCA
Chief Financial Officer

J Q M Habibullah, FCS
Company Secretary

Md. Mahbub-ul-Alam
Managing Director & CEO

Dr. Md. Zillur Rahman
Director

Professor Md. Nazmul Hassan, Ph. D
Chairman

Islami Bank Bangladesh Limited
Condensed Balance Sheet (Un-Audited)
As at 30 June 2018

(Amount in Taka)

Particulars	As at 30 June 2018	As at 31 December 2017
Property and assets		
Cash in hand	**67,644,595,549**	**83,597,089,565**
Cash in hand (including foreign currency)	14,452,711,394	14,323,655,034
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	53,191,884,155	69,273,434,531
Balance with other banks & financial institutions	**43,979,889,639**	**45,908,508,558**
In Bangladesh	41,855,524,764	43,463,793,197
Outside Bangladesh	2,124,364,875	2,444,715,361
Placement with banks & other financial institutions	-	-
Investments in shares & securities	**37,815,737,389**	**37,943,613,630**
Government	30,113,045,770	30,120,885,770
Others	7,702,691,619	7,822,727,860
Investments	**776,652,884,526**	**710,728,930,368**
General investments etc.	727,546,974,257	668,731,936,299
Bills purchased & discounted	49,105,910,269	41,996,994,069
Fixed assets including premises	**15,291,869,764**	**15,475,408,196**
Other assets	**11,608,920,159**	**6,306,222,414**
Non - banking assets	-	-
Total property and assets	**952,993,897,026**	**899,959,772,731**

AMARSTOCK

Islami Bank Bangladesh Limited
Condensed Balance Sheet (Un-Audited)
As at 30 June 2018

(Amount in Taka)

Particulars	As at 30 June 2018	As at 31 December 2017
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	**44,353,776,650**	**29,229,325,908**
Deposits & other accounts	**790,695,610,620**	**755,022,245,959**
Mudaraba savings deposits	264,636,681,004	259,389,011,780
Mudaraba term deposits	259,270,496,189	233,413,444,655
Other mudaraba deposits	183,671,493,616	178,897,159,066
Al- wadeeah current and other deposit accounts	76,989,695,930	78,882,828,665
Bills payable	6,127,243,881	4,439,801,793
Mudaraba Bond	**8,000,000,000**	**8,000,000,000**
Mudaraba perpetual bond	3,000,000,000	3,000,000,000
Mudaraba Redeemable Subordinated Bond	5,000,000,000	5,000,000,000
Other liabilities	**56,374,289,504**	**55,561,279,370**
Deferred tax liabilities	**1,621,225,470**	**1,817,939,174**
Total liabilities	**901,044,902,244**	**849,630,790,411**
Capital/shareholders' equity	**51,948,994,782**	**50,328,982,320**
Paid - up capital	16,099,906,680	16,099,906,680
Statutory reserve	16,735,466,258	16,735,466,258
Other reserves	15,933,750,908	15,883,618,714
Retained earnings	3,179,870,936	1,609,990,668
Total liabilities & shareholders' equity	**952,993,897,026**	**899,959,772,731**
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	13,061,408,438	12,324,413,653
Irrevocable letters of credit (including back to back bills)	130,479,216,237	134,132,501,265
Bills for collection	8,602,709,902	23,291,421,693
Other contingent liabilities	959,400	959,400
Total	**152,144,293,977**	**169,749,296,011**
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	**152,144,293,977**	**169,749,296,011**
Net Asset Value (NAV) per share	**32.27**	**31.26**

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

Md. Ashraful Haque, FCA
Chief Financial Officer

J Q M Habibullah, FCS
Company Secretary

Md. Mahbub-ul-Alam
Managing Director & CEO

Dr. Md. Zillur Rahman
Director

Professor Md. Nazmul Hassan, Ph.D
Chairman

Islami Bank Bangladesh Limited
Condensed Profit & Loss Account (Un-Audited)
For the half year ended 30 June 2018

(Amount in Taka)

Particulars	01 January to 30 June 2018	01 January to 30 June 2017	01 April to 30 June 2018	01 April to 30 June 2017
Operating income				
Investment income	32,411,450,201	27,590,769,544	16,880,442,691	13,908,005,449
Profit paid on mudaraba deposits	(18,572,673,359)	(15,115,640,095)	(9,678,677,391)	(7,606,562,400)
Net investment income	**13,838,776,842**	**12,475,129,449**	**7,201,765,300**	**6,301,443,049**
Income from investments in shares & securities	771,050,219	341,788,328	545,527,167	227,262,605
Commission, exchange & brokerage income	2,616,583,145	3,043,722,918	1,318,120,642	1,480,306,565
Other operating income	1,601,349,637	1,248,180,495	1,122,028,037	827,403,851
Total operating income	**18,827,759,843**	**17,108,821,190**	**10,187,441,146**	**8,836,416,070**
Operating expenses				
Salary & allowances	6,104,676,509	5,818,630,666	3,345,839,222	3,166,044,123
Rent, taxes, insurances, electricity etc.	682,939,024	607,427,589	376,877,759	326,583,596
Legal expenses	8,093,021	8,726,334	5,314,521	4,205,942
Postage, stamps and telecommunication etc.	57,258,850	48,619,510	34,096,437	24,557,490
Stationery, printing and advertisement etc.	76,935,856	91,577,566	50,006,481	44,536,517
Chief executive's salary & fees	7,720,000	5,600,645	5,170,000	3,270,000
Directors' fees & expenses	4,284,401	4,876,810	3,673,464	3,192,618
Shari'ah supervisory committee's fees & expenses	1,231,589	1,073,644	615,195	673,808
Auditors' fees	1,258,625	1,250,000	696,125	687,500
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	625,512,131	673,580,302	297,699,135	343,523,852
Zakat expenses	300,779,166	259,785,573	152,449,714	129,892,786
Other expenses	1,051,396,368	977,202,327	521,427,602	495,819,883
Total operating expenses	**8,922,085,540**	**8,498,350,966**	**4,793,865,655**	**4,542,988,115**
Profit/ (loss) before provision	**9,905,674,303**	**8,610,470,224**	**5,393,575,491**	**4,293,427,955**
Provision for investments & off- balance sheet items **(Note-7.0)**	2,763,370,000	2,567,950,000	786,750,000	717,450,000
Provision for diminution in value of investments in shares	200,810,057	-	148,101,620	-
Other provisions	2,168,743	464,756	4,606,036	(1,890,637)
Total provision	**2,966,348,800**	**2,568,414,756**	**939,457,656**	**715,559,363**
Total profit/(loss) before taxes	**6,939,325,503**	**6,042,055,468**	**4,454,117,835**	**3,577,868,592**
Provision for taxation for the period	**3,818,176,700**	**3,500,180,695**	**2,043,291,037**	**1,796,602,797**
Current tax	3,898,196,077	3,584,111,081	2,080,590,379	1,833,574,475
Deferred tax	(80,019,377)	(83,930,386)	(37,299,342)	(36,971,678)
Net profit/ (loss) after tax	**3,121,148,803**	**2,541,874,773**	**2,410,826,798**	**1,781,265,795**
Retained earnings from previous year/period	1,609,990,668	1,609,990,668	2,320,312,672	2,370,599,647
Add: Net profit after tax	3,121,148,803	2,541,874,773	2,410,826,798	1,781,265,795
Add: Excess Depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings	58,722,133	65,942,490	26,662,327	34,943,454
Profit available for appropriation	**4,789,861,604**	**4,217,807,931**	**4,757,801,797**	**4,186,808,896**
Appropriation:	**4,789,861,604**	**4,217,807,931**	**4,757,801,797**	**4,186,808,896**
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	1,609,990,668	1,609,990,668	1,609,990,668	1,609,990,668
Retained earnings	3,179,870,936	2,607,817,263	3,147,811,129	2,576,818,228
Earnings Per Share (EPS)	**1.94**	**1.58**	**1.50**	**1.11**

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

Md. Ashraful Haque, FCA
Chief Financial Officer

J Q M Habibullah, FCS
Company Secretary

Md. Mahbub-ul-Alam
Managing Director & CEO

Dr. Md. Zillur Rahman
Director

Professor Md. Nazmul Hassan, Ph.D
Chairman

Islami Bank Bangladesh Limited
Condensed Cash Flow Statement (Un-Audited)
For the half year ended 30 June 2018

(Amount in Taka)

Particulars	01 January to 30 June 2018	01 January to 30 June 2017
Cash flows from operating activities		
Investment income	30,563,221,197	26,438,434,213
Profit paid on mudaraba deposits	(17,216,978,836)	(14,493,522,995)
Income/ dividend receipt from investments in shares & securities	669,615,569	718,829,113
Fees & Commission receipt in cash	2,616,583,145	3,043,722,918
Recovery from written off investments	21,383,215	22,515,858
Payments to employees	(8,039,348,307)	(7,750,184,565)
Cash payments to suppliers	(82,291,561)	(111,120,659)
Income tax paid	(4,667,462,190)	(4,459,590,511)
Receipts from other operating activities	1,579,966,372	1,212,814,461
Payments for other operating activities	(1,702,157,494)	(1,315,786,921)
(i) Operating profit before changes in operating assets	**3,742,531,110**	**3,306,110,912**
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	(65,923,954,158)	(50,486,641,908)
(Increase)/decrease of other assets	(5,302,697,745)	(3,842,483,054)
Increase/(decrease) of placement from other banks	15,124,450,742	3,671,381,650
Increase/(decrease) of deposits from other banks	4,734,834,182	687,295,890
Increase/(decrease) of deposits received from customers	30,938,530,479	22,278,161,025
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	(984,414,670)	(609,540,165)
(ii) Cash flows from operating assets and liabilities	**(21,413,251,170)**	**(27,301,826,562)**
Net cash flows from operating activities (A)=(i+ii)	**(17,670,720,060)**	**(23,995,715,650)**
Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchase of securities/BGIIB	120,439,441	22,968,808,121
Payment for purchase of securities/membership	-	-
Purchase/sale of property, plants & equipments	(330,832,316)	(286,873,304)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	**(210,392,875)**	**22,681,934,817**
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	-	(1,609,990,668)
Net cash flows from financing activities (C)	-	**(1,609,990,668)**
Net increase/(decrease) in cash (A+B+C)	**(17,881,112,935)**	**(2,923,771,501)**
Add/(less): effects of exchange rate changes on cash & cash equivalent	-	-
Add: cash & cash equivalents at beginning of the year	**129,505,598,123**	**99,424,568,790**
Cash & cash equivalents at the end of the period	**111,624,485,188**	**96,500,797,289**
Net Operating Cash Flow Per Share (NOCFPS)	**(10.98)**	**(14.90)**

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Managing Director & CEO

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Director

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Chairman

Islami Bank Bangladesh Limited
Condensed Statement of Changes in Equity (Un-Audited)
For the half year ended 30 June 2018

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/other reserves*	Assets revaluation reserve (Restated)**	Revaluation reserve of securities	Retained earnings (Restated)**	01 January to 30 June 2018
1	2	3	4	5	6	7	8	9 (2+3+4+5+6+7+8)
Balance as at 01 January 2018	16,099,906,680	1,989,633	16,735,466,258	6,601,472,181	9,204,009,700	76,147,200	1,609,990,668	50,328,982,320
Depreciation adjustment & Deferred tax impact	-	-	-	-	57,568,994	-	58,722,133	116,291,127
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investment (Shares & Securities)	-	-	-	-	-	(7,436,800)	-	(7,436,800)
Currency translation differences	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	3,121,148,803	3,121,148,803
Transfer to reserve	-	-	-	-	-	-	-	-
Dividend:								
Bonus shares	-	-	-	-	-	-	(1,609,990,668)	(1,609,990,668)
Cash dividend	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 June 2018	16,099,906,680	1,989,633	16,735,466,258	6,601,472,181	9,261,578,694	68,710,400	3,179,870,936	51,948,994,782
Total shareholders' equity as on 30 June 2017 (Restated)	16,099,906,680	1,989,633	16,099,906,680	4,045,937,434	9,221,349,524	77,760,000	2,607,817,263	48,154,667,214
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	3,000,000,000
Add: Mudaraba Redeemable Subordinated Bond	-	-	-	-	-	-	-	5,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	7,132,970,000	-	-	-	7,132,970,000
Adjustment of currency translation difference	-	-	-	-	-	-	-	-
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(8,111,681,562)	-	-	(8,111,681,562)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(60,560,400)	-	(60,560,400)
Total equity as on 30 June 2018	16,099,906,680	1,989,633	16,735,466,258	13,734,442,181	1,149,897,132	8,150,000	3,179,870,936	58,909,722,820
Total equity as on 30 June 2017 (Restated)	16,099,906,680	1,989,633	16,099,906,680	10,582,220,214	2,299,794,264	16,300,000	2,607,817,263	50,707,934,734

*Note : general / other reserves	01.01.2018	30.06.2017
General reserve	6,546,758,524	4,004,520,214
Dividend equalization	32,000,000	32,000,000
Currency translation differences (Translation reserve)	22,713,657	6,392,484
Total	6,601,472,181	4,042,912,698

**Retained Earnings & Assets Revaluation Reserve have been restated of the figure of 30.06.2017 due to changes in accounting policy as per BAS-8" Accounting Policies, Changes in Accounting Estimate and Errors"(Note ref.2.5)

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Chief Financial Officer

J Q M Habibullah, FCS
Company Secretary

Md. Manbub-ul-Alam
Managing Director & CEO

Dr. Md. Zillur Rahman
Director

Professor Md. Nazmul Hassan, Ph. D
Chairman

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 2018

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, 16 Zonal Offices, 334 branches including 59 Authorized 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 2018 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 currently through three offshore-banking units (OBUs) located at Head Office Complex Branch, Uttara 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. The consolidated financial statements and the separate financial statements have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD circular no. 15 dated 09 Novemeber 2009 with reference to the provisions of Bank Company Act 1991 as amended & Bangladesh Bank's other circulars/ instructions.This condensed consolidated and separate interim financial report for the half year ended 30 June 2018 of the Bank also has been prepared in accordance with *"BAS: 34 Interim Financial Reporting"* 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 2017. 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 23 July 2018.

2.3 Use of estimates and judgments

Preparing the interim financial report requires Management to make judgments, 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 judgments 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 2017.

2.4 Reporting period

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover half year from 1 January 2018 to 30 June 2018.

2.5 Prior period adjustments

Prior period adjustments, if any, to be recognized retrospectively as per BAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors". Accordingly for the year ended 2017 an adjustment was made through retrospective application for adjustment of opening balance of 2016 of each affected components of equity as well as Deferred Tax Liabilities. Consequently retained earnings, assets revaluation reserves as well as Deferred Tax Liabilities as on 30.06.2017 have been restated. Previously deferred tax was not recognised in interim financial statements but from 2018 the same has been calculated with retrospective effect. Due to the above prior period adjustment Net profit after tax , Retained Earnings, Assets revaluation reserve and Deferred Tax Liabilities as on 30.06.2017 have been restated which resulted to decrease of EPS by Tk. 0.02 as well as Net Asset Value (NAV) by Tk.0.97 In solo & Consolidated basis as on 30 June 2017.

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 2017.

3.1 Income tax expenses

Deferred tax has been calculated for this period with retrospective effect.

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), Assets Revaluation Reserve and Revaluation Reserve of Securities will gradually be deducted in a transitional arrangement starting from January 2015 to December 2019 (20% 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 10% cash dividend for the year 2017 in the 35th Annual General Meeting (AGM) of the Bank held on 25 June 2018. After approval of dividend through AGM the shareholders' right has already been established to recieve the approved dividend. Consequently a liability has been recognised in financial statements as on 30 June 2018 against approved dividend. However dividend has been paid after June 2018

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

	30 June 2018 Taka	31 December 2017 Taka
Opening balance (book/written down value)	**15,476,980,273**	**15,588,636,049**
Add: Acquisition/ addition/ purchase during the peric	459,250,908	674,776,030
Less: Sale/disposal/adjustment during the period	128,262,932	26,194,432
Depreciation charged during the period	514,461,303	760,237,374
Closing book value/writtendown value at the end of the period	**15,293,506,946**	**15,476,980,273**

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

	30 June 2018 Taka	30 June 2017 Taka
A. Opening balance as on 1 January	**31,362,390,000**	**26,787,820,000**
General Provision for Unclassified Investment including OBU	4,918,370,000	4,841,410,000
Provision for Classified Investment	24,746,520,000	20,553,810,000
Provision for Off-Balance Sheet items	1,697,500,000	1,392,600,000
B. Total deduction/adjustment from classified investment for the period	-	-
C. Available balance of provision (A-B)	**31,362,390,000**	**26,787,820,000**
D. Provision made during the period	**2,763,370,000**	**2,567,950,000**
General Provision for Unclassified Investment including OBU	779,850,000	252,110,000
Provision for Classified Investment	2,246,270,000	2,256,260,000
Provision for Off-Balance Sheet items	(262,750,000)	59,580,000
E. Closing balance as on 30 June (C+D)	**34,125,760,000**	**29,355,770,000**
General Provision for Unclassified Investment including OBU	5,698,220,000	5,093,520,000
Provision for Classified Investment	26,992,790,000	22,810,070,000
Provision for Off-Balance Sheet items	1,434,750,000	1,452,180,000

8 Shareholders Equity

	30 June 2018 Taka	31 December 2017 Taka
Paid up capital (8.1)	16,099,906,680	16,099,906,680
Statutory reserve	16,735,466,258	16,735,466,258
Other reserves (8.2)	15,933,750,908	15,883,618,714
Retained earnings	3,179,870,936	1,609,990,668
	51,948,994,782	**50,328,982,320**

8.1

No. of shares allotted	Date of issue	Face Value	Total allotted Shares (Cumulative Figure)	Total Paid-up Capital (Cumulative Figure)	Particulars
500	13.03.1983	1,000	500	500,000	Initial Capital
9,000	23.03.1983	1,000	9,500	9,500,000	Sponsors subscription
2,500	23.03.1983	1,000	12,000	12,000,000	Local Placement Holders subscription
56,000	23.03.1983	1,000	68,000	68,000,000	Foreign Placement Holders subscription
4,000	10.04.1984	1,000	72,000	72,000,000	Subscribed Bangladesh Bank on behalf of the Government of the Peoples Republic of Bangladesh 10.04.1984 as per approval of the Controller of Capital Issues dated 14.03.1983
8,000	22.08.1985	1,000	80,000	80,000,000	IPO subscription on 22.08.1985
80,000	12.03.1990	1,000	160,000	160,000,000	1st Rights -1989 (1R:1)
160,000	06.10.1996	1,000	320,000	320,000,000	2nd Rights -1996 (1R:1)
320,000	01.03.2001	1,000	640,000	640,000,000	3rd Rights 2000 (1R:1)
1,280,000	06.11.2003	1,000	1,920,000	1,920,000,000	4th Rights 2003 (2R:1)
384,000	27.10.2004	1,000	2,304,000	2,304,000,000	Bonus - 2003 (1B:5) – Stock Dividend @20%
460,800	17.11.2005	1,000	2,764,800	2,764,800,000	Bonus -2004 (1B:5) – Stock Dividend @20%
691,200	17.10.2006	1,000	3,456,000	3,456,000,000	Bonus -2005 (1B:4) – Stock Dividend @25%
345,600	30.10.2007	1,000	3,801,600	3,801,600,000	Bonus -2006 (1B:10) – Stock Dividend @10%
950,400	30.09.2008	1,000	4,752,000	4,752,000,000	Bonus - 2007 (1B:4) – Stock Dividend @25%
	30.11.2008	100	47,520,000	4,752,000,000	IBBL Shares have been changed from Tk.1,000/- to Tk.100/- with a market lot of 10 shares with effect from 30.11.2008
14,256,000	15.09.2009	100	61,776,000	6,177,600,000	Bonus - 2008 (3B:10) – Stock Dividend @30%
12,355,200	02.06.2010	100	74,131,200	7,413,120,000	Bonus 2009 (1B:5) – Stock Dividend @20%
25,945,920	25.05.2011	100	100,077,120	10,007,712,000	Bonus 2010 (35B:100) – Stock Dividend @35%
	04.12.2011	10	1,000,771,200	10,007,712,000	IBBL Shares have been changed from Tk.100/- to Tk.10/- with a market lot of 100 shares with effect from 04.12.2011
250,192,800	27.05.2012	10	1,250,964,000	12,509,640,000	Bonus - 2011 (1B:4) – Stock Dividend @25%
212,663,880	30.05.2013	10	1,463,627,880	14,636,278,800	Bonus - 2012 (17B:100) – Stock Dividend
146,362,788	05.06.2014	10	1,609,990,668	16,099,906,680	Bonus - 2013 (10B:100) – Stock Dividend
Total			**1,609,990,668**	**16,099,906,680**	

ISLAMI BANK BANGLADESH LTD.

8.2 Other reserves	30 June 2018 Taka	31 December 2017 Taka
General reserve	6,546,758,524	6,546,758,524
Assets revaluation reserve	9,261,578,694	9,204,009,700
Revaluation reserve of securities	68,710,400	76,147,200
Translation reserve	22,713,657	22,713,657
Share premium	1,989,633	1,989,633
Dividend equalization account	32,000,000	32,000,000
Total	**15,933,750,908**	**15,883,618,714**

9.0 Net Assets Value (NAV)

a) Net Assets of the Bank	51,948,994,782	50,328,982,320
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Net Assets Value (NAV) per share of the Bank (a ÷ b)	**32.27**	**31.26**
a) Consolidated Net Assets	52,190,482,524	50,664,129,014
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated Net Assets Value (NAV) per share (a ÷ b)	**32.42**	**31.47**

10.0 Earnings Per Shae (EPS)	01 January to 30 June 2018 Taka	01 January to 30 June 2017 Taka
a) Attributable profit for the period	3,121,148,803	2,541,874,773
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Basic earnings per share (EPS) of the Bank (a ÷ b)	**1.94**	**1.58**

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

Consolidated earnings per share

a) Attributable profit for distribution to shareholders of IBBL for the period	3,027,497,369	2,879,479,028
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated basic earnings per share (EPS) (a ÷ b)	**1.88**	**1.79**

(*)Usually, IBBL calculates deferred tax on yearly basis but the Management has decided to calculate the deferred tax on quarterly basis from 2018 with retrospective effect. Due to retrospective effect, EPS (Solo & Consolidated) of 2nd quarter (Half-year) ended 30 June 2017 has been restated negetively by Tk. 0.02.

11.0 Net Operating Cash Flow Per Share (NOCFPS)

a) Net cash flows from operating activities	(17,870,720,080)	(23,995,715,650)
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Net Operating Cash Flow Per Share (NOCFPS) of the Bank	**(10.98)**	**(14.90)**
a) Consolidated -Net cash flows from operating activities	(17,096,906,859)	(22,639,365,005)
b) Weighted average number of ordinary share during the period	1,609,990,668	1,609,990,668
Consolidated-Net Operating Cash Flow Per Share (NOCFPS)	**(10.62)**	**(14.06)**

The Net Operating Cash Flow Per Share (NOCFPS) becomes negative due to negative net cash flows from operating activities which emanates from higher disbursement of investment i.e. outflow of Tk.65,923.95 million against inflow of Tk.35,673.36 million from deposit during the period i.e. 01 January 2018 to 30 June 2018.

12.0 Consolidated Segment reporting

The consolidated segment reporting has been shown in annnexure A.

Islami Bank Bangladesh Limited
Consolidated segment reporting
For the half year ended 30 June 2018

A. Segmental operating profit and loss

Annexure - A

(Amount in Taka)

Particulars	Head Office Controlled Branchs	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chittagong South Zone	Noakhali Zone	Common	Consolidated
Investment income	8,964,570,000	4,762,300,000	817,800,000	1,351,860,000	1,363,570,000	883,950,000	1,973,480,000	603,210,000	843,800,000	11,681,314,962	33,245,854,962
Profit paid on mudaraba deposits	(1,690,190,000)	(1,622,910,000)	(738,160,000)	(1,184,060,000)	(861,260,000)	(1,443,190,000)	(722,850,000)	(1,229,770,000)	(1,296,900,000)	(7,777,562,361)	(18,566,852,361)
Profit received/(paid) on IB General Account	5,441,000,000	(1,472,100,000)	608,670,000	937,040,000	294,240,000	1,618,090,000	(404,880,000)	1,358,830,000	1,386,150,000	(9,767,040,000)	-
Net investment income	**12,715,380,000**	**1,667,290,000**	**688,310,000**	**1,104,840,000**	**796,550,000**	**1,058,850,000**	**845,750,000**	**732,270,000**	**933,050,000**	**(5,863,287,399)**	**14,679,002,601**
Commission, exchange & other income	985,990,000	598,810,000	109,880,000	148,790,000	125,330,000	98,450,000	82,550,000	142,120,000	86,970,000	2,112,633,581	4,491,523,581
Total operating income	**13,701,370,000**	**2,266,100,000**	**798,190,000**	**1,253,630,000**	**921,880,000**	**1,157,300,000**	**928,300,000**	**874,390,000**	**1,020,020,000**	**(3,750,653,818)**	**19,170,526,182**
Total operating expenses	(502,820,000)	(509,010,000)	(317,380,000)	(415,130,000)	(344,830,000)	(345,890,000)	(365,870,000)	(300,800,000)	(307,700,000)	(5,625,350,585)	(9,034,780,585)
Operating Profit for the half year ended 30 June 2018	**13,198,550,000**	**1,757,090,000**	**480,810,000**	**838,500,000**	**577,050,000**	**811,410,000**	**562,430,000**	**573,590,000**	**712,320,000**	**(9,376,004,403)**	**10,135,745,597**
Operating Profit for the half year ended 30 June 2017	**73,590,000**	**1,236,180,000**	**870,220,000**	**1,386,040,000**	**695,140,000**	**1,724,020,000**	**574,960,000**	**1,358,430,000**	**1,460,040,000**	**(398,887,879)**	**8,979,732,121**

There are 18 operating segments including subsidiaries as on 30 June 2018. Out of which only 9 are reportable as per BFRS 8 "Operating segments". 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.