Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Balance Sheet
As at 30 September 2018

(Amount in Taka)

Particulars	As at 30 September 2018	As at 31 December 2017
Property and assets		
Cash in hand	**64,150,096,191**	**83,597,093,975**
Cash in hand (including foreign currency)	14,688,381,151	14,323,659,444
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	49,461,715,040	69,273,434,531
Balance with other banks & financial institutions	**51,440,063,178**	**51,810,458,451**
In Bangladesh	50,572,456,105	49,365,743,090
Outside Bangladesh	867,607,073	2,444,715,361
Placement with banks & other financial institutions	**-**	**-**
Investments in shares & securities	**36,702,228,855**	**36,728,024,103**
Government	30,110,133,770	30,120,885,770
Others	6,592,095,085	6,605,138,333
Investments	**778,794,181,570**	**705,728,930,368**
General investments etc.	732,406,752,243	663,731,936,299
Bills purchased & discounted	46,387,429,327	41,996,994,069
Fixed assets including premises	**15,332,530,270**	**15,476,980,273**
Other assets	**10,129,353,210**	**6,259,656,854**
Non - banking assets	**-**	**-**
Total property and assets	**956,548,453,274**	**899,599,143,024**
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	**28,181,875,000**	**29,229,325,908**
Deposits & other accounts	**804,908,164,224**	**753,913,987,322**
Mudaraba savings deposits	271,097,118,733	258,617,312,636
Mudaraba term deposits	268,770,402,989	233,183,530,655
Other mudaraba deposits	186,225,284,260	178,896,339,019
Al- wadeeah current and other deposit accounts	74,188,004,019	78,777,003,219
Bills payable	4,627,354,223	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	**61,197,547,045**	**55,975,910,953**
Deferred tax liabilities	**1,656,803,702**	**1,816,789,827**
Total liabilities	**903,944,389,971**	**848,935,014,010**
Capital/shareholders' equity	**52,604,063,304**	**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	15,926,287,553	15,883,618,714
Retained earnings	3,842,172,766	1,944,903,975
Non-controlling interest	230,047	233,387
Total liabilities & shareholders' equity	**956,548,453,274**	**899,599,143,024**

ISLAMI BANK BANGLADESH LTD. DHAKA

Islami Bank Bangladesh Limited and its Subsidiaries
Condensed Consolidated Balance Sheet
As at 30 September 2018

(Amount in Taka)

Particulars	As at 30 September 2018	As at 31 December 2017
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	12,854,344,772	12,324,413,653
Irrevocable letters of credit (including back to back bills)	124,056,705,511	134,132,501,265
Bills for collection	8,607,911,528	23,291,421,693
Other contingent liabilities	959,400	959,400
Total	**145,519,921,211**	**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	**145,519,921,211**	**169,749,296,011**
Consolidated Net Asset Value (NAV) per share	**32.67**	**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. 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 Profit & Loss Account
For the 3rd Quarter ended 30 September 2018

(Amount in Taka)

Particulars	01 January to 30 September 2018	01 January to 30 September 2017	01 July to 30 September 2018	01 July to 30 September 2017
Operating income				
Investment income	49,553,843,808	41,987,057,894	17,142,393,607	14,396,288,350
Profit paid on mudaraba deposits	(27,464,994,483)	(22,862,355,625)	(8,898,142,122)	(7,752,419,933)
Net investment income	22,088,849,325	19,124,702,269	8,244,251,485	6,643,868,417
Income from investments in shares & securities	1,491,199,004	1,043,527,993	656,794,243	458,539,473
Commission, exchange & brokerage income	3,920,452,041	4,673,147,430	1,287,461,964	1,604,800,682
Other operating income	1,895,356,222	1,526,347,850	36,822,718	51,106,889
Total operating income	29,395,856,592	26,367,725,542	10,225,330,410	8,758,315,461
Operating expenses				
Salary & allowances	9,414,094,117	8,935,788,478	3,298,187,992	3,108,109,760
Rent, taxes, insurances, electricity etc.	1,067,094,152	964,052,395	381,340,032	354,184,064
Legal expenses	11,770,416	11,673,301	3,675,895	2,948,967
Postage, stamps and telecommunication etc.	84,579,519	75,738,714	27,280,408	27,038,032
Stationery, printing and advertisement etc.	115,789,132	126,148,153	38,756,407	34,423,011
Chief executive's salary & fees	11,320,000	8,400,968	3,600,000	2,800,323
Directors' fees & expenses	7,772,102	9,264,510	2,944,901	3,762,100
Shari'ah supervisory committee's fees & expenses	1,923,833	1,756,186	692,244	682,542
Auditors' fees	2,626,777	1,943,975	1,337,500	647,989
Charges on investment losses	-	-	(678,090)	-
Depreciation and repair to bank's assets	747,867,936	1,016,324,586	121,565,776	342,597,164
Zakat expenses	451,168,749	389,678,900	150,389,583	129,892,787
Other expenses	1,748,782,668	1,632,431,284	600,936,168	536,436,211
Total operating expenses	13,664,789,401	13,173,198,908	4,630,008,816	4,543,520,850
Profit/ (loss) before provision	15,731,067,191	13,194,526,633	5,595,321,594	4,214,794,611
Provision for investments & off- balance sheet items	5,811,080,000	4,526,075,000	3,047,710,000	1,958,125,000
Provision for diminution in value of investments in shares	423,204,926	37,119,147	(33,659,431)	76,318,515
Other provisions	35,784,564	-	33,615,821	(484,756)
Total provision	6,270,069,490	4,563,194,147	3,047,666,390	2,033,978,759
Total profit/(loss) before taxes	9,460,997,701	8,631,332,485	2,547,655,204	2,180,815,752
Provision for taxation for the period	6,019,071,322	5,276,575,408	2,133,218,676	1,705,537,703
Current tax	6,059,306,867	5,399,332,980	2,093,496,817	1,744,427,190
Deferred tax	(40,235,545)	(122,757,572)	39,721,859	(38,889,487)
Net profit/ (loss) after tax	3,441,926,379	3,354,757,077	414,436,528	475,278,049
Net profit after tax attributable to:	3,441,926,379	3,354,757,077	414,436,528	475,278,049
Equity holders of IBBL	3,441,929,719	3,354,726,861	414,432,350	475,272,936
Non-controlling interest	(3,340)	30,216	4,178	5,113
Retained earnings from previous year/period	1,944,903,975	1,717,280,377	3,421,132,809	3,052,686,124
Add: Net profit after tax (attributable to equity holders of IBBL)	3,441,929,719	3,354,726,861	414,432,350	475,272,936
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings	65,329,740	88,056,489	6,607,607	22,113,999
Profit available for appropriation	5,452,163,434	5,160,063,727	3,842,172,766	3,550,073,059
Appropriation:	5,452,163,434	5,160,063,727	3,842,172,766	3,550,073,059
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	1,609,990,668	1,609,990,668	-	-
Retained earnings	3,842,172,766	3,550,073,059	3,842,172,766	3,550,073,059
Consolidated Earnings Per share (EPS)	2.14	2.08	0.26	0.30

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
For the 3rd Quarter ended 30 September 2018

(Amount in Taka)

Particulars	01 January to 30 September 2018	01 January to 30 September 2017
Cash flows from operating activities		
Investment income	46,062,766,932	41,155,139,674
Profit paid on mudaraba deposits	(27,602,185,891)	(23,056,245,831)
Income/ dividend receipt from investments in shares & securities	757,718,192	1,472,596,783
Fees & commission receipt in cash	3,920,452,041	4,673,147,430
Recovery from written off investments	29,082,926	44,882,702
Payments to employees	(11,400,005,240)	(8,919,266,888)
Cash payments to suppliers	(173,544,342)	(216,855,370)
Income tax paid	(4,858,249,101)	(4,672,726,886)
Receipts from other operating activities	2,128,781,488	1,711,821,114
Payments for other operating activities	(2,947,476,505)	(2,641,628,788)
(i) Operating profit before changes in operating assets	**5,917,340,500**	**9,551,863,940**
Changes in operating assets and liabilities		
Increase/(decrease) of statutory deposits	-	-
(Increase)/decrease of net trading securities	(176,222,323)	550,376,831
(Increase)/decrease of placement to other banks	-	1,000,000,000
(Increase)/decrease of investments to customers	(72,427,438,266)	(71,878,191,899)
(Increase)/decrease of other assets	(3,626,770,722)	(3,594,750,778)
Increase/(decrease) of placement from other banks	(1,047,450,908)	5,703,027,000
Increase/(decrease) of deposits from other banks	(72,952,870)	57,883,899
Increase/(decrease) of deposits received from customers	49,959,201,917	35,167,440,054
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	3,513,414,534	4,763,009,648
(ii) Cash flows from operating assets and liabilities	**(23,878,218,638)**	**(28,231,203,246)**
Net cash flows from operating activities (A)=(i+ii)	**(17,960,878,138)**	**(18,679,339,306)**
Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchase of securities/BGIIB	189,247,171	18,540,294,253
Payment for purchase of securities/membership	-	-
Purchase/sale of property, plants & equipments	(435,751,022)	(397,259,601)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	**(246,503,851)**	**18,143,034,652**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	5,000,000,000
Payment for redemption of debt instruments	-	-
Receipts from issuing ordinary share/ rights share	-	-
Dividend paid in Cash	(1,610,011,068)	(1,609,990,668)
Net cash flows from financing activities (C)	**(1,610,011,068)**	**3,390,009,332**
Net increase/(decrease) in cash (A+B+C)	**(19,817,393,057)**	**2,853,704,678**
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 period	**115,590,159,369**	**108,456,590,132**
Consolidated Net Operating Cash Flow Per Share (NOCFPS)	(11.16)	(11.60)

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 Statement of Changes in Equity
For the 3rd Quarter ended 30 September 2018

(Amount in Taka)

Particulars	Paid-up capital	Share premium	Statutory reserve	General/ other reserves *	Assets revaluation reserve	Revaluation reserve of securities	Retained earnings (Restated)*	Non-controlling interest	01 January to 30 September 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	16,738,466,258	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	-	-	-	-	53,439,239	-	65,329,740	-	118,768,979
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	(10,770,400)	-	-	(10,770,400)
Currency translation differences	-	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	3,441,929,719	(3,340)	3,441,926,379
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 September 2018	16,099,906,680	1,989,633	16,738,466,258	6,601,472,181	9,257,448,939	65,376,800	3,842,172,766	230,047	52,604,063,304
Total shareholders' equity as on 30 September 2017 (Restated)	16,099,906,680	1,989,633	16,099,906,680	4,045,937,434	9,208,081,125	66,060,000	3,550,103,275	247,215	49,072,232,042
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	-	3,000,000,000
Add: Subordinated Bond	-	-	-	-	-	-	-	-	5,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	7,609,330,000	-	-	-	-	7,609,330,000
Adjustment for currency translation differences	-	-	-	-	-	-	-	-	-
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(8,107,551,807)	-	-	-	(8,107,551,807)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(57,226,800)	-	-	(57,226,800)
Total shareholders' equity as on 30 September 2018	16,099,906,680	1,989,633	16,738,466,258	14,210,802,181	1,149,897,132	8,150,000	3,842,172,766	230,047	60,048,614,697
Total shareholders' equity as on 30 September 2017 (Restated)	16,099,906,680	1,989,633	16,099,906,680	10,469,700,214	2,299,794,264	16,300,000	3,550,103,275	247,215	56,537,947,961

*Note : general / other reserves	01.01.2018	30.09.2017
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 have been restated due to changes of accounting policy as per BAS-8 "Accounting Policies, Changes in Accounting Estimates and Errors". A separate disclousure has been shown at note no 2.5.

Md. Ashraful Hoque, 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

CHITTAGONG STOCK

Islami Bank Bangladesh Limited
Condensed Balance Sheet
As at 30 September 2018

(Amount in Taka)

Particulars	As at 30 September 2018	As at 31 December 2017
Property and assets		
Cash in hand	**64,150,088,571**	**83,597,089,565**
Cash in hand (including foreign currency)	14,688,373,531	14,323,655,034
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	49,461,715,040	69,273,434,531
Balance with other banks & financial institutions	**45,423,071,522**	**45,908,508,558**
In Bangladesh	44,555,464,449	43,463,793,197
Outside Bangladesh	867,607,073	2,444,715,361
Placement with banks & other financial institutions	-	-
Investments in shares & securities	**37,743,596,059**	**37,943,613,630**
Government	30,110,133,770	30,120,885,770
Others	7,633,462,289	7,822,727,860
Investments	**783,584,181,570**	**710,728,930,368**
General investments etc.	737,196,752,243	668,731,936,299
Bills purchased & discounted	46,387,429,327	41,996,994,069
Fixed assets including premises	**15,330,932,260**	**15,475,408,196**
Other assets	**9,912,631,687**	**6,306,222,414**
Non - banking assets	-	-
Total property and assets	**956,144,501,669**	**899,959,772,731**
Liabilities and capital		
Liabilities		
Placement from banks & other financial institutions	**28,181,875,000**	**29,229,325,908**
Deposits & other accounts	**805,336,307,942**	**755,022,245,959**
Mudaraba savings deposits	271,166,071,191	259,389,011,780
Mudaraba term deposits	269,001,032,203	233,413,444,655
Other mudaraba deposits	186,332,015,010	178,897,159,066
Al- wadeeah current and other deposit accounts	74,209,835,315	78,882,828,665
Bills payable	4,627,354,223	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	**60,663,305,401**	**55,561,279,370**
Deferred tax liabilities	**1,658,884,924**	**1,817,939,174**
Total liabilities	**903,840,373,267**	**849,630,790,411**
Capital/shareholders' equity	**52,304,128,403**	**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	15,926,287,553	15,883,618,714
Retained earnings	3,542,467,912	1,609,990,668
Total liabilities & shareholders' equity	**956,144,501,669**	**899,959,772,731**

AMARSTOCK

Islami Bank Bangladesh Limited
Condensed Balance Sheet
As at 30 September 2018

(Amount in Taka)

Particulars	As at 30 September 2018	As at 31 December 2017
Off-balance Sheet Items		
Contingent liabilities		
Acceptances & endorsements	-	-
Letters of guarantee	12,854,344,772	12,324,413,653
Irrevocable letters of credit (including back to back bills)	124,056,705,511	134,132,501,265
Bills for collection	8,607,911,528	23,291,421,693
Other contingent liabilities	959,400	959,400
Total	**145,519,921,211**	**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	**145,519,921,211**	**169,749,296,011**
Net Asset Value (NAV) per share	**32.49**	**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
For the 3rd Quarter ended 30 September 2018

(Amount in Taka)

Particulars	01 January to 30 September 2018	01 January to 30 September 2017	01 July to 30 September 2018	01 July to 30 September 2017
Operating income				
Investment income	49,553,843,808	41,995,040,484	17,142,393,607	14,404,270,940
Profit paid on mudaraba deposits	(27,727,502,675)	(23,112,955,677)	(9,154,829,316)	(7,997,315,582)
Net investment income	**21,826,341,133**	**18,882,084,807**	**7,987,564,291**	**6,406,955,358**
Income from investments in shares & securities	1,027,437,473	404,904,208	256,387,254	63,115,880
Commission, exchange & brokerage income	3,897,188,224	4,634,695,958	1,280,605,079	1,590,973,040
Other operating income	2,125,701,198	1,752,198,472	524,351,561	504,017,977
Total operating income	**28,876,668,028**	**25,673,883,445**	**10,048,908,185**	**8,565,062,255**
Operating expenses				
Salary & allowances	9,396,412,378	8,922,336,229	3,291,735,869	3,103,705,563
Rent, taxes, insurances, electricity etc.	1,062,852,907	960,361,769	379,913,883	352,934,180
Legal expenses	11,770,416	11,673,301	3,677,395	2,946,967
Postage, stamps and telecommunication etc.	84,487,985	75,643,552	27,229,135	27,024,042
Stationery, printing and advertisement etc.	115,586,501	125,886,585	38,650,645	34,309,019
Chief executive's salary & fees	11,320,000	8,400,968	3,600,000	2,800,323
Directors' fees & expenses	7,063,702	8,353,710	2,779,301	3,476,900
Shari'ah supervisory committee's fees & expenses	1,923,833	1,756,186	692,244	682,542
Auditors' fees	2,596,125	1,875,000	1,337,500	625,000
Charges on investment losses	-	-	-	-
Depreciation and repair to bank's assets	746,344,280	1,015,270,978	120,832,149	341,690,676
Zakat expenses	451,168,749	389,678,360	150,389,583	129,892,787
Other expenses	1,605,118,481	1,463,062,454	553,722,113	485,860,127
Total operating expenses	**13,496,645,357**	**12,984,299,091**	**4,574,559,817**	**4,485,948,126**
Profit/ (loss) before provision	**15,380,022,671**	**12,689,584,354**	**5,474,348,368**	**4,079,114,129**
Provision for investments & off- balance sheet items **(Note-7.0)**	5,811,080,000	4,526,075,000	3,047,710,000	1,958,125,000
Provision for diminution in value of investments in shares	135,568,743	45,888,649	(65,241,314)	45,888,649
Other provisions	35,784,564	-	33,615,821	(464,756)
Total provision	**5,982,433,307**	**4,571,963,649**	**3,016,084,507**	**2,003,548,893**
Total profit/(loss) before taxes	**9,397,589,364**	**8,117,620,705**	**2,458,263,861**	**2,075,565,236**
Provision for taxation for the period	**5,920,451,192**	**5,170,897,433**	**2,102,274,492**	**1,670,716,738**
Current tax	5,960,754,863	5,293,717,306	2,062,558,786	1,709,606,225
Deferred tax	(40,303,671)	(122,819,873)	39,715,706	(38,889,487)
Net profit/ (loss) after tax	**3,477,138,172**	**2,946,723,272**	**355,989,369**	**404,848,498**
Retained earnings from previous year/period	1,609,990,668	1,609,990,668	3,179,870,936	2,607,817,263
Add: Net profit after tax	3,477,138,172	2,946,723,272	355,989,369	404,848,498
Add: Excess depreciation on revalued amount of building transferred from Assets revaluation reserve to retained earnings	65,329,740	88,056,489	6,607,607	22,113,999
Profit available for appropriation	**5,152,458,580**	**4,644,770,429**	**3,542,467,912**	**3,034,779,760**
Appropriation:	**5,152,458,580**	**4,644,770,429**	**3,542,467,912**	**3,034,779,760**
Statutory reserve	-	-	-	-
General reserve	-	-	-	-
Dividend	1,609,990,668	1,609,990,668	-	-
Retained earnings	3,542,467,912	3,034,779,761	3,542,467,912	3,034,779,760
Earnings Per Share (EPS)	**2.16**	**1.83**	**0.22**	**0.25**

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
For the 3rd Quarter ended 30 September 2018

(Amount in Taka)

Particulars	01 January to 30 September 2018	01 January to 30 September 2017
Cash flows from operating activities		
Investment income	46,062,766,932	41,155,139,674
Profit paid on mudaraba deposits	(27,602,185,891)	(23,055,245,831)
Income/ dividend receipt from investments in shares & securities	563,936,261	833,972,998
Fees & commission receipt in cash	3,897,188,224	4,634,695,958
Recovery from written off investments	29,082,926	44,882,702
Payments to employees	(11,382,323,501)	(8,905,814,639)
Cash payments to suppliers	(173,341,711)	(216,593,802)
Income tax paid	(4,773,138,574)	(4,598,026,813)
Receipts from other operating activities	2,096,618,272	1,687,071,684
Payments for other operating activities	(2,804,035,689)	(2,463,029,339)
(i) Operating profit before changes in operating assets	**5,914,567,249**	**9,117,052,592**
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	(72,855,251,202)	(71,878,191,899)
(Increase)/decrease of other assets	(3,606,409,273)	(3,505,197,131)
Increase/(decrease) of placement from other banks	(1,047,450,908)	5,703,027,000
Increase/(decrease) of deposits from other banks	(72,952,870)	57,883,899
Increase/(decrease) of deposits received from customers	50,387,014,853	35,519,799,754
Increase/(decrease) of other liabilities account of customers	-	-
Increase/(decrease) of trading liabilities	-	-
Increase/(decrease) of other liabilities	3,204,512,707	4,090,050,252
(ii) Cash flows from operating assets and liabilities	**(23,990,536,693)**	**(29,012,628,125)**
Net cash flows from operating activities (A)=(i+ii)	**(18,075,969,444)**	**(19,895,575,533)**
Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payment for purchase of securities/BGIIB	189,247,171	18,540,294,253
Payment for purchase of securities/membership	-	-
Purchase/sale of property, plants & equipments	(435,725,089)	(397,376,927)
Purchase/sale of subsidiaries	-	-
Net Cash flows from investing activities (B)	**(246,477,918)**	**18,142,917,326**
Cash flows from financing activities		
Receipts from issue of debt instruments	-	5,000,000,000
Payment for redemption/ profit of debt instruments	-	-
Receipts from issuing ordinary share/ rights share	-	-
Dividend paid in Cash	(1,609,990,668)	(1,609,990,668)
Net cash flows from financing activities (C)	**(1,609,990,668)**	**3,390,009,332**
Net increase/(decrease) in cash (A+B+C)	**(19,932,438,030)**	**1,637,351,125**
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	**109,573,160,093**	**101,061,919,915**
Net Operating Cash Flow Per Share (NOCFPS)	**(11.23)**	**(12.36)**

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Managing Director & CEO

Dr. Md. Zillur Rahman
Director

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Chairman

Islami Bank Bangladesh Limited
Condensed Statement of Changes in Equity
For the 3rd Quarter ended 30 September 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 September 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	-	-	-	-	53,439,239	-	65,329,740	118,768,979
Surplus/ (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/ (deficit) on account of revaluation of investments (shares & securities)	-	-	-	-	-	(10,770,400)	-	(10,770,400)
Currency translation differences	-	-	-	-	-	-	-	-
Net gain and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-		3,477,138,172	3,477,138,172
Transfer to reserve	-	-	-	-	-	-		-
Cash Dividend :	-	-	-	-	-	-	-	-
Bonus shares	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,609,990,668)	(1,609,990,668)
Issue of Share Capital	-	-	-	-	-	-	-	-
Total shareholders' equity as on 30 Septermber 2018	16,099,906,680	1,989,633	16,735,466,258	6,601,472,181	9,257,448,939	65,376,800	3,542,467,912	52,304,128,403
Total shareholders' equity as on 30 September 2017 (Restated)*	16,099,906,680	1,989,633	16,099,906,680	4,045,937,434	9,208,081,125	66,060,000	3,034,779,761	48,556,661,313
Add: Mudaraba Perpetual Bond	-	-	-	-	-	-	-	3,000,000,000
Add: Subordinated Bond	-	-	-	-	-	-	-	5,000,000,000
Add: General provision for unclassified investments and off- balance sheet items (Note-3.2)	-	-	-	7,609,330,000	-	-	-	7,609,330,000
Adjustment for currency translation differences	-	-	-	-	-	-	-	-
Less: Assets revaluation reserve (Note-3.2)	-	-	-	-	(8,107,551,807)	-	-	(8,107,551,807)
Less: Revaluation reserve of securities (Note-3.2)	-	-	-	-	-	(57,226,800)	-	(57,226,800)
Total equity as on 30 September 2018	16,099,906,680	1,989,633	16,735,466,258	14,210,802,181	1,149,897,132	8,150,000	3,542,467,912	59,748,679,796
Total equity as on 30 September 2017 (Restated)*	16,099,906,680	1,989,633	16,099,906,680	10,469,700,214	2,299,794,264	16,300,000	3,034,779,761	56,022,377,232

*Note : general / other reserves	01.01.2018	30.09.2017
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 have been restated due to changes of accounting policy as per BAS-8 "Accounting Policies, Changes in Accounting Estimates and Errors". A separate disclousure has been shown at note no 2.5.

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Managing Director & CEO

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Professor Md. Nazmul Hassan, Ph.D
Chairman

Islami Bank Bangladesh Limited and its Subsidiaries
Notes to the condensed consolidated interim financial report
As at and for the 3rd Quarter ended 30 September 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, 339 branches including 59 Authorised Dealer (AD) branches and 3 (three) 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 3rd Quarter ended 30 September 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 through currently 3(three) offshore-banking units (OBUs) located at Head Office Complex Branch, Agrabad Branch and Uttara Branch.

2.0 Basis of preparation

2.1 **Statement of compliance**

The operations of the Bank and its subsidiaries are in strict compliance with the rules of Islamic Shari'ah. This condensed consolidated and separate interim financial report for the 3rd Quarter ended 30 September 2018 of the Bank has been prepared in accordance with *"BAS: 34 Interim Financial Reporting"* and as per Bangladesh Bank (BB) Department of Banking Inspection (DBI) Circular Letter No. 01 dated 24 February 2004, per Rule 13 of Securities & Exchange Rules 1987 and Financial Reporting Act 2015. 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 30 October 2018.

2.3 Use of estimates and judgments

Preparing the interim financial report requires Management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing this condensed consolidated and separate interim financial report, significant judgements made by Management in applying the Companies'/Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated and separate financial statements as at and for the year ended 31 December 2017.

2.4 Reporting period

These condensed consolidated and separate interim financial report of the Bank and its subsidiaries cover up to 3rd Quarter from 1 January 2018 to 30 September 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 30.09.2017 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 30.09.2017 have been restated which shall be decreased of net profit after tax by Tk. 35,222,595/- equivelent to EPS by Tk. 0.02 as well as Net Asset Value (NAV) by Tk.1,553,602,108/- equivalent NAV per share by Tk. 0.96 in both solo & Consolidated basis as on 30 September 2017.

3.0 Significant accounting policies

Except as described below, the accounting policies applied by the Bank and its Subsidiaries in this condensed consolidated and separate interim financial report are the same as those applied by the Bank and its Subsidiaries 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 the period with retrospective effect.

3.2 Regulatory capital in line with Basel-III

As per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III), the amount of general provision for regulatory capital will be maximum 1.25% of Risk Weighted Assets against Credit Risk and assets revaluation reserve and revaluation reserve of securities will gradually be deducted in a transitional arrangement starting from January 2015 to December 2019 (20% in each year). Subsequently as per BRPD Circular No-5, dated 31 May 2016, the full amount of general provision has been made eligible while calculating eligible capital of the bank. 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. The Bank issued Tk.5,000 million Mudaraba Redeemable Suordinated Bond under Tier-2 capital which was considered while calculating eligible capital of the bank.

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. The dividend was paid during the 3rd quarter of the year 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 September 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 period	437,274,678	674,776,030
Less: Sale/disposal/adjustment during the period	798,153	26,194,432
Less: Depreciation charged during the period	580,926,528	760,237,374
Closing book value/writtendown value at the end of the period	**15,332,530,270**	**15,476,980,273**

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

	30 September 2018 Taka	30 September 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	**5,811,080,000**	**4,526,075,000**
General Provision for Unclassified Investment including OBU	1,322,490,000	47,770,000
Provision for Classified Investment	4,817,620,000	4,326,905,000
Provision for Off-Balance Sheet items	(329,030,000)	151,400,000
E. Closing balance as on 30 June (C+D)	**37,173,470,000**	**31,313,895,000**
General Provision for Unclassified Investment including OBU	6,240,860,000	4,889,180,000
Provision for Classified Investment	29,564,140,000	24,880,715,000
Provision for Off-Balance Sheet items	1,368,470,000	1,544,000,000

8 Shareholders Equity

	30 September 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)	15,926,287,553	15,883,618,714
Retained earnings	3,542,467,912	1,609,990,668
	52,304,128,403	**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	08.11.2003	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 @17%
146,362,788	05.06.2014	10	1,609,990,668	16,099,906,680	Bonus - 2013 (10B:100) – Stock Dividend @10%
Total			1,609,990,668	16,099,906,680	

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8.2 Other reserves

	30 September 2018 Taka	31 December 2017 Taka
General reserve	6,546,758,524	6,546,758,524
Assets revaluation reserve	9,257,448,939	9,204,009,700
Revaluation reserve of securities	65,376,800	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	**15,926,287,553**	**15,883,618,714**

9.0 Net Assets Value (NAV)

a) Net Assets of the Bank	52,304,128,403	50,328,982,320
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)	**32.49**	**31.26**
b) Consolidated Net Assets	52,604,063,304	50,664,129,014
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)	**32.67**	**31.47**

10.0 Earnings Per Shae (EPS)-Restated

	01 January to 30 September 2018 Taka	01 January to 30 September 2017 Taka
a) Earnings per share of the Bank		
Attributable profit for the period	3,477,138,172	2,946,723,272
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)	**2.16**	**1.83**

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

b) Consolidated earnings per share		
Attributable profit for distribution to shareholders of IBBL for the period	3,441,926,379	3,354,757,077
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)	**2.14**	**2.08**

(*)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 3rd quarter (September-2018) ended 30 September 2017 has been restated negetively by Tk. 0.02.

11.0 Net Operating Cash Flow Per Share (NOCFPS)

a) Net Operating Cash Flow Per Share (NOCFPS) of the Bank		
Net cash flows from operating activities	(18,075,969,444)	(19,895,575,533)
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	**(11.23)**	**(12.36)**
b) Consolidated-Net Operating Cash Flow Per Share (NOCFPS)		
Consolidated -Net cash flows from operating activities	(17,960,878,138)	(18,679,339,306)
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)	**(11.16)**	**(11.60)**

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.72,855.25 million against inflow of Tk.50,314.06 million from deposit during the period i.e. 01 January 2018 to 30 September 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 3rd Quarter ended 30 September 2018

A. Segmental operating profit and loss

Annexure - A

(Amount in Taka)

Particulars	Head Office Controlled Branches	Dhaka Central Zone	Dhaka South Zone	Dhaka North Zone	Khulna Zone	Comilla Zone	Rajshahi Zone	Chittagong South Zone	Noakhali Zone	Common	Consolidated
Investment income including Shares & Securities	13,926,820,000	7,289,690,000	1,208,220,000	2,040,440,000	2,053,200,000	1,334,690,000	3,019,800,000	676,260,000	1,249,410,000	18,044,512,812	51,045,042,812
Profit paid on mudaraba deposits	(2,589,960,000)	(2,350,000,000)	(1,091,140,000)	(1,743,560,000)	(1,268,710,000)	(2,130,280,000)	(1,064,310,000)	(1,812,330,000)	(1,912,260,000)	(11,502,444,483)	(27,464,994,483)
Profit received/(paid) on IB General Account	(8,251,700,000)	(2,209,500,000)	982,750,000	1,463,670,000	484,400,000	2,541,740,000	(622,750,000)	2,126,410,000	2,164,990,000	6,910,710,000	-
Net investment income	3,087,160,000	2,730,190,000	1,079,830,000	1,760,550,000	1,268,890,000	1,746,150,000	1,332,740,000	1,189,340,000	1,502,140,000	13,452,778,329	23,556,048,329
Commission, exchange & other income	1,447,700,000.00	866,590,000	153,160,000	198,750,000	170,970,000	121,640,000	195,390,000	107,060,000	118,470,000	2,436,078,263	5,815,808,263
Total operating income	4,534,860,000	3,596,780,000	1,232,990,000	1,959,300,000	1,439,860,000	1,867,790,000	1,528,130,000	1,296,400,000	1,620,610,000	15,888,856,592	29,396,856,592
Total operating expenses	(743,830,000)	(789,100,000)	(494,580,000)	(647,400,000)	(540,400,000)	(537,350,000)	(571,990,000)	(470,190,000)	(477,980,000)	(9,136,099,401)	(13,664,789,401)
Operating Profit for the 3rd Quarter ended 30 September 2018	3,791,030,000	2,807,680,000	738,410,000	1,311,900,000	899,460,000	1,330,440,000	956,140,000	826,210,000	1,142,630,000	6,752,757,191	15,731,067,191
Operating Profit for the 3rd Quarter ended 30 September 2017	(135,430,000)	2,206,490,000	1,976,240,000	2,063,040,000	1,025,040,000	2,612,980,000	809,410,000	4,891,490,000	2,190,960,000	(1,995,063,367)	13,194,526,633

There are 18 operating segments including subsidiaries for the period ended 30 September 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.

BANGLADESH