

Islami Bank Bangladesh Limited
Financial Highlights of The Bank
For the year ended 31 December 2010

Amount in Million Taka

Sl. No.	Particulars	2010	2009
1	Paid-up Capital	7,413.12	6,177.60
2	Total Capital (Equity)	28,400.03	23,619.81
3	Capital Surplus/ (deficit)	5,287.58	3,344.16
4	Total Assets (Excluding contra)	330,586.12	278,302.84
5	Total Deposits	291,934.60	244,292.14
6	Total Investments (excluding Investment in Shares/ Securities)	263,225.13	214,615.80
7	Total Contingent Liabilities and Commitments	113,098.67	62,335.65
8	Investment Deposit Ratio	90.17%	87.85%
9	Percentage of Classified Investment against Total General Investments	1.77%	2.36%
10	Profit after Tax & Provision	4,463.47	3,403.55
11	Amount of Classified Investment during current year	(407.77)	752.27
12	Provision kept against Classified Investments	1,840.00	2,490.00
13	Provision Surplus/ (deficit)	-	-
14	Cost of Fund	8.65%	8.76%
15	Profit Earning Assets	256,354.66	200,349.24
16	Non-Profit Earning Assets	74,231.46	77,953.60
17	Return on Investments	10.08%	10.40%
18	Return on Assets	1.47%	1.34%
19	Income from Investments	25,224.42	21,485.69
20	Earnings per Share (Taka)	60.21	45.91
21	Net Income per Share (Taka)	60.21	45.91
22	Price Earning Ratio (Times)	13.29	12.87
23	Net Asset Value (NAV)	23,494.26	20,105.54
24	Net Asset Value Per Share (NAV)	316.93	271.22
25	Net Operating Cash Flow Per Share (NOCFPS)	44.92	155.59
26	Dividend Yield Per Share	4.38%	5.08%
27	Dividend Pay out Ratio Per Share	58.13%	54.45%

	<u>Dividend Yield Per Share = Dividend Per Share</u>	35.00	30.00
	Market Price Per Share	800	591
		4.38%	5.08%
26	Dividend Pay out Ratio Per Share = Proposed Dividend	2,594,592,000	#####
	Net Profit After TAX	4,463,471,909	#####
		58.13%	54.45%
	Return on Investments = Total Investment Income	25,224.42	21,485.69
	Average Investment	250,318.11	206,669.48

10.08%

10.40%

Notes

1	Profit Earning Assets		
	a) Deposits with Other Islamic Banks/ Branches/Institu	2,272.00	4,909.39
	b) BGIIB	11,000.00	10,000.00
	c) BSC	641.00	1,098.00
	d) Membership of DSE	-	24.45
	e) CDBL	17.67	0.40
	f) General Earning Investment (b)	242,124.00	184,317
	Total Profit Earning Assets (a+b)	256,054.67	200,349.24
2	Return on Assets		
	a) Net Profit After Tax	4,463.47	3403.55
	b) Total Assets (Average)	304,444.47	254590.99
	Return on Assets (a/b)	1.47%	1.34%
3	Earnings Per Share (Taka)	2010	2009
	a) Net Profit After Tax	4,463,471,909	#####
	b) Total Number of Shares	74,131,200	74,131,200
	Earning Per Share (Taka) (a/b)	60.21	45.91
4	Net Income per Share (Taka)		
	(a) Total Profit after Taxes (Taka)	4,463,471,909	#####
	b) Total Number of Share	74,131,200	74,131,200
	Net Income per Share (Taka) (a/b)	60.21	45.91

5	Price Earning Ratio		
	a) Average Market Price per Share (Taka)	800.00	591
	b) Earning Per Share (Taka)	60.21	45.91
	Price Earning Ratio (Times) (a/b)	13.29	12.87
6	Rate of Return on Total Investment	9.45%	

Note-b:	2010	2009
Total General Investment	279,821	227,863
Less:		
Classified Investment	4,656	5,063
Rescheduled Inv. but not classified	10,537	18,502
Overdue Inv. but not classified	1,800	3,732
Security Deposit included in Inv.	8	12
Profit Receivable & Unearned Income.	16,595	13,247
Quard	4,101	2,990
	37,697	43,546
General Earning Investment	242,124	184,317

7	Return on Equity (ROE)	4,463.47	23,494.26	19.00%
8	Price Equity Ratio (Times)			
	Share Market Price	800		
	Equity Per share	317		2.52
9	Capital Adequacy Ratio	11.03%		
10	Net Investment Income Margin (NIIM)			
	Total Operating Expenses	1,833.19		
	Operating Income	4,702.06		38.99%
11	Net Investment Income (NIM)			

Net Investment Income

2,558.93

Average Earning Assets

12	Book Value Per Share	
	<u>Total Equity excluding Assets & Share Revaluation Res</u>	9,257,426,254
	Number of Shares	47,520,000
		195

Note-a:	Amount in Million Taka	
	2010	2009
Total General Investment	227,863	120,401
Less:		
Classified Investment	5,063	3,898
Rescheduled Inv. but not classified	18,502	3,169
Overdue Inv. but not classified	3,732	1,427
Security Deposit included in Inv.	12	17
Profit Receivable & Unearned Income.	13,247	6,827
Quard	2,990	1,788
	43,546	17,126
Total	184,317	103,275