



Islami Bank Bangladesh Limited
Profit & Loss Account
(Main Operation)
For the year ended 31 December 2010

Operating Income	Notes	2010 Taka	2009 Taka
Investment Income	25.0	24,766,264,960	21,370,531,603
Profit Paid on Deposits	26.0	(14,471,890,918)	(13,076,994,556)
Net Investment Income		10,294,374,042	8,293,537,047
Income from Investments in Shares & Securities	27.0	458,157,163	115,163,000
Commission, Exchange & Brokerage Income	28.0	3,982,778,565	3,437,201,409
Other Operating Income	29.0	921,704,256	480,961,024
Total Operating Income		15,657,014,026	12,326,862,480
Operating Expenses			
Salary & Allowances		4,285,461,029	3,149,068,585
Rent, Taxes, Insurances, Electricity etc.	30.0	416,787,433	336,713,118
Legal Expenses		12,793,807	11,389,222
Postage, Stamps and Telecommunication etc.	31.0	85,909,537	88,234,680
Stationery, Printing and Advertisement etc.	32.0	148,458,980	111,869,773
Chief Executive's Salary & Fees		5,280,000	4,280,000
Directors' Fees & Expenses	33.0	9,648,845	8,028,938
Shari'ah Supervisory Committee's Fees & Expenses	34.0	1,813,569	2,247,399
Auditors' Fees		1,150,000	1,045,000
Charges on Investment Losses		-	-
Depreciation and Repair to Bank's Assets	35.0	350,132,416	276,017,211
Zakat Expenses		220,643,761	172,426,659
Other Expenses	36.0	549,239,579	384,653,824
Total Operating Expenses		6,087,318,956	4,545,974,409
Profit/ (Loss) before Provision		9,569,695,070	7,780,888,071
Provision for Investments & Off- Balance Sheet Items (Note 19.2, 19.3 & 19.4)		1,082,989,130	1,263,029,818
Provision for diminution in value of Investments in Shares		-	-
Other Provisions	19.5	32,000,000	200,000
Total Provision		1,114,989,130	1,263,229,818
Total Profit/(Loss) before Taxes		8,454,705,940	6,517,658,253
Provision for Taxation for the Period			
Current Tax	19.6	3,994,262,716	3,086,406,379
Deferred Tax Expenses/(Income)	20.0	(3,028,685)	27,700,000
Net Profit/ (Loss) after Tax		4,463,471,909	3,403,551,874
Retained Earnings from previous year		-	-
Add: Net Profit after Tax		4,463,471,909	3,403,551,874
Profit available for Appropriation		4,463,471,909	3,403,551,874
Appropriation:		4,463,471,909	3,403,551,874
Statutory Reserve		1,690,941,188	1,303,531,651
General Reserve		177,938,721	246,740,223
Retained Earnings (Proposed Dividend)	37.0	2,594,592,000	1,853,280,000
Earnings Per Share (EPS)	39.0	60.21	45.91

The annexed notes form an integral part of the Profit & Loss Account.

Md. Shahidul Islam
Director

Md. Abdus Salam FCA, FCS
Director

Prof. NRM Borhan Uddin Ph.D
Director

Mohammad Abdul Mannan
Managing Director

This is the Profit & Loss Account referred to in our separate report of even date.

Dhaka,
24 March 2011

A. Qasem & Co.
Chartered Accountants

ACNABIN
Chartered Accountants