

Export Import Bank of Bangladesh Limited
Consolidated Balance Sheet as at 30 September 2012 (Un-audited)

PROPERTY AND ASSETS	<u>September 2012</u> Taka	<u>December 2011</u> Taka
Cash in Hand:		
Cash in Hand (including Foreign Currency)	1,029,964,739	948,773,916
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currency)	16,584,169,520	13,964,278,341
	17,614,134,259	14,913,052,257
Balance with other Banks and Financial Institutions		
In Bangladesh	6,220,886,183	3,882,017,395
Outside Bangladesh	1,825,394,025	1,414,527,197
	8,046,280,208	5,296,544,592
Placement with banks & other financial institutions	-	-
Investments in Shares & Securities		
Government	2,763,708,330	2,763,708,330
Others	6,036,148,701	3,970,320,439
	8,799,857,031	6,734,028,769
Investments:		
General Investments etc.	112,667,335,993	96,855,012,694
Bills Purchased and Discounted	4,027,206,184	3,999,007,171
	116,694,542,177	100,854,019,865
Fixed assets including Premises	424,660,692	472,209,683
Other Assets	1,925,394,674	1,439,961,675
Non-Banking Assets	-	-
Total Assets	153,504,869,041	129,709,816,841
LIABILITIES AND CAPITAL		
Liabilities:		
Placement from banks & other financial institutions	4,250,000,000	3,450,000,000
Deposits and Other Accounts:		
Mudaraba Savings Deposits	5,782,523,853	5,461,081,193
Mudaraba Term Deposits	79,634,955,430	65,776,569,258
Other Mudaraba Deposits	24,275,282,070	21,633,784,660
Al-wadeeah Current and other Deposit Accounts	16,778,581,865	13,717,312,688
Bills Payable	1,558,395,380	926,550,798
	128,029,738,598	107,515,298,597
Other Liabilities	5,621,626,134	4,275,035,477
Total Liabilities	137,901,364,732	115,240,334,074
Capital/Shareholders' Equity:		
Paid up Capital	10,514,861,660	9,223,562,860
Statutory Reserve	4,281,604,890	3,849,775,919
Other Reserve	62,775,000	62,775,000
Foreign Currency Translation Adjustment	16,423,447	11,716,177
Retained Earnings	727,750,175	1,321,550,384
EXIM Bank's shareholders' equity	15,603,415,172	14,469,380,340
Minority Interest	89,137	102,427
Total shareholders' equity	15,603,504,309	14,469,482,767
Total Liabilities and Shareholders' Equity	153,504,869,041	129,709,816,841
Off Balance Sheet items		
Contingent Liabilities:		
Acceptances & Endorsements		
Letters of Guarantee	3,689,204,538	3,923,644,884
Irrevocable Letters of Credit (including Back to Back Bills)	22,992,563,510	15,239,815,112
Bills for Collection	2,588,430,323	2,590,679,299
Other Contingent Liabilities	34,049,445,650	33,175,780,264
Total	63,319,644,021	54,929,919,559
Other commitments		
Total Off-Balance Sheet items including Contingent Liabilities	63,319,644,021	54,929,919,559


Executive Vice President & CFO


Managing Director & CEO

Export Import Bank of Bangladesh Limited

Consolidated Profit and Loss Account

for the period ended 30 September 2012 (Un-audited)

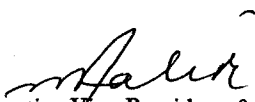
Particulars	Jan.-Sept 2012 Taka	Jan. - Sept 2011 Taka	July - Sept 2012 Taka	July - Sept 2011 Taka
Investment Income	12,232,965,761	9,049,583,178	4,167,456,871	3,470,473,722
Profit Paid on deposits, borrowings, etc.	(8,990,960,967)	(7,091,093,587)	(2,994,199,694)	(2,262,429,124)
Net Investment Income	3,242,004,794	1,958,489,591	1,173,257,177	1,208,044,598
Income from investment in shares/securities	67,752,474	40,885,363	1,891,843	13,676,962
Commission, exchange and brokerage	1,522,092,195	1,514,190,943	495,913,824	516,846,269
Gain on sale of investment in shares	43,652,823	12,100,632	37,948,754	5,851,565
Other operating income	549,251,404	446,874,386	172,549,589	163,060,114
Total operating income	5,424,753,690	3,972,540,915	1,881,561,187	1,907,479,508
Operating Expenses				
Salaries and allowances	1,073,002,930	948,196,828	427,403,568	441,109,163
Rent, taxes, insurance, lighting, etc.	196,240,908	145,925,800	72,259,852	53,552,315
Legal expenses	26,177,820	5,562,630	7,269,000	2,468,695
Postage, stamp, telegram and telephone	49,129,481	51,591,719	17,143,216	18,609,297
Auditors' Fees	1,076,630	2,415,498	274,798	297,742
Stationery, printing, advertisement, etc.	84,992,048	77,073,264	36,100,913	25,529,522
Managing Director's remuneration	5,828,387	6,006,136	2,128,387	1,651,936
Managing Director's fees	-	-	-	-
Directors' fees & Expenses	1,567,926	1,577,321	605,848	550,638
Shariah Supervisory Committee's Fees & Expenses	129,266	242,421	68,170	115,059
Charges on Investment Losses	-	-	-	-
Depreciation and Repair to Bank's Assets	124,047,763	112,993,101	41,622,276	38,400,589
Zakat Expenses	42,240,000	40,719,000	42,240,000	40,719,000
Other Expenses	381,914,690	469,617,632	190,168,649	252,524,479
Total operating expenses	1,986,347,849	1,861,921,350	837,284,677	875,528,435
Profit/(Loss) before provisions	3,438,405,841	2,110,619,565	1,044,276,510	1,031,951,073
Provision for Investments & Off balance sheet exposures	761,230,783	245,052,775	127,549,321	85,174,744
Provision for diminution in value of shares	658,942,140	290,049,850	631,149,443	252,751,607
Total Provision	1,420,172,923	535,102,625	758,698,764	337,926,351
Total Profit/(Loss) before tax	2,018,232,918	1,575,516,940	285,577,746	694,024,722
Provision for Tax	885,520,403	876,616,602	82,753,398	506,074,322
Net Profit/(Loss) after tax	1,132,712,515	698,900,338	202,824,348	187,950,400
Retained earnings brought forward	1,318,152,141	2,395,946,984	1,318,152,122	-
Profit available for appropriation	2,450,864,656	3,094,847,322	1,520,976,470	187,950,400
Appropriations				
Statutory Reserve	431,828,971	295,638,172	60,440,765	134,816,183
Stock dividend	1,291,298,800	2,391,294,070	1,291,298,800	-
	1,723,127,771	2,686,932,242	1,351,739,565	134,816,183
Retained earnings carried forward				
Export Import Bank of Bangladesh Limited	727,750,175	407,910,540	169,235,535	53,133,557
Minority Interest	(13,290)	4,540	1,370	660
	727,736,885	407,915,080	169,236,905	53,134,217
Earnings per ordinary share	1.08	0.66	0.19	0.18


Executive Vice President & CFO


Managing Director & CEO

Export Import Bank of Bangladesh Limited
Consolidated Statement of Cash Flow
for the period ended 30 September 2012 (Un-audited)

	<u>September 2012</u>	<u>September 2011</u>
	<u>Taka</u>	<u>Taka</u>
A) Cash flows from operating activities:		
Investment income receipts	12,316,269,770	9,085,018,206
Profit paid on deposits, borrowings, etc.	(7,919,744,824)	(5,734,977,555)
Dividend receipts	57,621,607	32,212,350
Fees and commission receipts	1,522,092,195	1,514,190,943
Cash payment to employees	(1,078,831,317)	(954,202,964)
Cash payment to suppliers	(4,918,970)	(10,198,672)
Income tax payments	(1,355,328,633)	(1,612,902,064)
Receipts from other operating activities	591,547,879	458,692,135
Payments for other operating activities	(799,463,126)	(807,659,750)
<i>Cash flows before changes in operating assets and liabilities</i>	<u>3,329,244,581</u>	<u>1,970,172,629</u>
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets:		
Statutory deposit	-	-
Trading security - shares	(2,055,697,395)	(2,099,185,687)
Investments to other banks	-	-
Investments to customers	(15,840,613,226)	(4,360,689,579)
Other assets	(563,818,038)	(7,805,050)
Increase/(decrease) in operating liabilities:		
Deposits from other banks	3,804,314,133	(1,040,136,859)
Deposits from customers	15,638,909,725	8,855,307,712
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	800,000,000	433,357,223
Other liabilities	396,316,878	239,526,392
<i>Net cash from operating activities</i>	<u>5,508,656,658</u>	<u>3,990,546,781</u>
B) Cash flows from investing activities:		
Receipts from sale of securities	-	-
Payment for purchase of securities	-	(10,249,980)
Purchase of fixed assets	(60,699,890)	(108,985,756)
Sale proceeds of fixed assets	1,551,823	334,385
<i>Net cash from investing activities</i>	<u>(59,148,067)</u>	<u>(118,901,351)</u>
C) Cash flows from financing activities:		
Issue of ordinary share	-	-
Dividend paid in cash	-	-
<i>Net cash from financing activities</i>	<u>-</u>	<u>-</u>
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	5,449,508,591	3,871,645,430
E) Effect of Exchange rate changes on cash and cash equivalent	1,309,027	-
F) Cash and cash equivalents at beginning of the year	<u>20,209,596,849</u>	<u>11,492,037,349</u>
G) Cash and cash equivalents at end of the year (D+E+F)	<u>25,660,414,467</u>	<u>15,363,682,779</u>
Cash and cash equivalents:		
Cash	17,614,134,259	11,762,427,644
Balance with other banks and financial institutions	8,046,280,208	3,601,255,135
	<u>25,660,414,467</u>	<u>15,363,682,779</u>


Executive Vice President & CFO

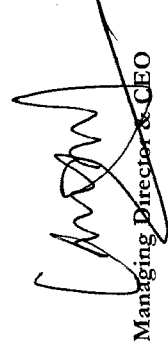

Managing Director & CEO

Export Import Bank of Bangladesh Limited
Consolidated Statement of Changes in Equity (Un-audited)
for the period ended 30 September 2012

Particulars	Paid up capital		Statutory reserve	General/ Other Reserves*		Revaluation Gain/(loss)	Foreign currency translation		Retained earnings	Minority Interest	Total
	Taka	Taka		Taka	Taka		Taka	Taka			
Balance at 01 January 2012	9,223,562,860	3,849,775,919	62,775,000	12,801,315	(1,085,138)	1,321,550,384	102,427	14,469,482,767			
Changes in accounting policies	-	-	-	-	-	-	-	-			
Restated Balance	9,223,562,860	3,849,775,919	62,775,000	12,801,315	(1,085,138)	1,321,550,384	102,427	14,469,482,767			
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-			
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	3,854,250	-	-	-	3,854,250			
Foreign Currency Translation differences	-	-	-	-	853,020	(3,398,243)	-	(2,545,223)			
Net Gain and Losses not recognized by in the income statement	-	-	-	3,854,250	853,020	(3,398,243)	-	1,309,027			
Profit for the period	-	-	-	-	-	1,132,725,805	(13,290)	1,132,712,515			
Stock Dividend paid	1,291,298,800	-	-	-	-	(1,291,298,800)	-	-			
Transferred to statutory reserve	-	431,828,971	-	-	-	(431,828,971)	-	-			
Balance at 30 September 2012	10,514,861,660	4,281,604,890	62,775,000	16,655,565	(232,118)	727,750,175	89,137	15,603,504,309			
Balance at 30 September 2011	9,223,562,860	3,450,401,823	62,775,000	-	-	407,910,540	104,540	13,144,754,763			

		30 September 2012		30 September 2011	
*General Reserve/Other Reserve					
General Reserve					
Dividend Equalization Account		62,775,000		62,775,000	
Total		62,775,000		62,775,000	

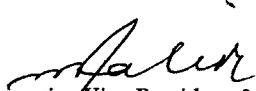

Executive Vice President & CFO


Managing Director & CEO

Export Import Bank of Bangladesh Limited

Balance Sheet as at 30 September 2012 (Un-audited)

	<u>September 2012</u>	<u>December 2011</u>
	<u>Taka</u>	<u>Taka</u>
<u>PROPERTY AND ASSETS</u>		
Cash in Hand:		
Cash in Hand (including Foreign Currency)	1,020,656,680	939,991,945
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currency)	16,584,169,520	13,964,278,341
	17,604,826,200	14,904,270,286
Balance with other Banks and Financial Institutions		
In Bangladesh	6,220,886,183	3,882,017,395
Outside Bangladesh	1,804,730,846	1,400,339,005
	8,025,617,029	5,282,356,400
Placement with banks & other financial institutions		
Investments in Shares & Securities		
Government	2,763,708,330	2,763,708,330
Others	6,938,907,905	4,890,056,290
	9,702,616,235	7,653,764,620
Investments:		
General Investments etc.	111,532,204,719	95,700,620,485
Bills Purchased and Discounted	3,748,724,144	3,999,007,171
	115,280,928,863	99,699,627,656
Fixed assets including Premises		
	419,943,125	467,981,225
Other Assets		
	2,528,991,785	1,866,423,976
Non-Banking Assets		
	-	-
Total Assets	<u>153,562,923,237</u>	<u>129,874,424,163</u>
<u>LIABILITIES AND CAPITAL</u>		
Liabilities:		
Placement from banks & other financial institutions		
	4,250,000,000	3,450,000,000
Deposits and Other Accounts:		
Mudaraba Savings Deposits	5,782,523,853	5,461,081,193
Mudaraba Term Deposits	79,951,514,440	66,067,864,576
Other Mudaraba Deposits	24,290,869,919	21,697,201,006
Al-wadeeah Current and other Deposit Accounts	16,781,835,688	13,733,096,041
Bills Payable	1,550,225,691	921,963,085
	128,356,969,591	107,881,205,901
Other Liabilities		
	5,196,344,408	4,058,993,415
Total Liabilities	<u>137,803,313,999</u>	<u>115,390,199,316</u>
Capital/Shareholders' Equity:		
Paid up Capital	10,514,861,660	9,223,562,860
Statutory Reserve	4,281,604,890	3,849,775,919
Other Reserve	62,775,000	62,775,000
Retained Earnings	900,367,688	1,348,111,068
Total shareholders' equity	<u>15,759,609,238</u>	<u>14,484,224,847</u>
Total Liabilities and Shareholders' Equity	<u>153,562,923,237</u>	<u>129,874,424,163</u>
Off Balance Sheet items		
Contingent Liabilities:		
Acceptances & Endorsements		
Letters of Guarantee	3,689,204,538	3,923,644,884
Irrevocable Letters of Credit	22,992,563,510	15,239,815,112
Bills for Collection	2,588,430,323	2,590,679,299
Other Contingent Liabilities	34,049,445,650	33,175,780,264
Total	<u>63,319,644,021</u>	<u>54,929,919,559</u>
Other commitments		
	-	-
Total Off-Balance Sheet items including Contingent Liabilities	<u>63,319,644,021</u>	<u>54,929,919,559</u>


Executive Vice President & CFO


Managing Director & CEO

Export Import Bank of Bangladesh Limited

Profit and Loss Account

for the period ended 30 September 2012 (Un-audited)


Particulars	Jan.-Sept. 2012 Taka	Jan.-Sept. 2011 Taka	July - Sept. 2012 Taka	July - Sept. 2011 Taka
Investment Income	12,207,895,102	8,906,536,802	4,235,021,357	3,425,894,461
Profit Paid on deposits, borrowings, etc.	(9,023,622,156)	(7,100,882,592)	(3,003,909,537)	(2,272,218,129)
Net Investment Income	3,184,272,946	1,805,654,210	1,231,111,820	1,153,676,332
Income from investment in shares/securities	63,631,915	95,401,817	(1,755,066)	31,822,673
Commission, exchange and brokerage	1,486,526,854	1,437,254,239	482,561,702	497,501,178
Gain on sale of investment in shares	42,562,823	-	38,833,355	-
Other operating income	606,931,431	446,874,386	193,072,756	164,020,114
Total operating income	5,383,925,969	3,785,184,652	1,943,824,567	1,847,020,297
Operating Expenses				
Salaries and allowances	1,048,299,808	938,475,936	419,665,917	438,155,898
Rent, taxes, insurance, lighting, etc.	186,537,904	137,982,447	69,331,351	52,276,145
Legal expenses	25,994,883	5,303,154	7,206,652	2,411,137
Postage, stamp, telegram and telephone	48,229,755	50,484,742	16,833,352	17,848,115
Auditors' Fees	-	-	-	-
Stationery, printing, advertisement, etc.	84,482,465	76,183,993	35,995,573	25,281,864
Managing Director's remuneration	5,828,387	6,006,136	2,128,387	1,651,936
Managing Director's fees	-	-	-	-
Directors' fees & Expenses	1,510,426	1,496,821	582,848	550,638
Shariah Supervisory Committee's Fees & Expenses	129,266	242,421	68,170	115,059
Charges on Investment Losses	-	-	-	-
Depreciation and Repair to Bank's Assets	123,171,936	112,538,331	41,368,593	38,342,116
Zakat Expenses	42,240,000	40,719,000	42,240,000	40,719,000
Other Expenses	377,546,070	459,665,571	188,280,348	248,269,228
Total operating expenses	1,943,970,900	1,829,098,552	823,701,191	865,621,136
Profit/(Loss) before provisions	3,439,955,069	1,956,086,100	1,120,123,376	981,399,161
Provision for Investments & Off balance sheet exposures	642,969,929	211,606,151	180,079,267	66,606,886
Provision for diminution in value of shares	637,840,287	266,289,091	637,840,287	240,711,362
Total Provision	1,280,810,216	477,895,242	817,919,554	307,318,248
Total Profit/(Loss) before tax	2,159,144,853	1,478,190,858	302,203,822	674,080,913
Provision for Tax	883,760,462	820,506,519	111,184,792	486,455,813
Net Profit/(Loss) after tax	1,275,384,391	657,684,339	191,019,030	187,625,100
Retained earnings brought forward	1,348,111,068	2,425,044,564	1,348,111,068	-
Profit available for appropriation	2,623,495,459	3,082,728,903	1,539,130,098	187,625,100
Appropriations				
Statutory Reserve	431,828,971	295,638,172	60,440,765	134,816,183
Stock dividend	1,291,298,800	2,391,294,070	1,291,298,800	-
	1,723,127,771	2,686,932,242	1,351,739,565	134,816,183
Retained earnings carried forward	900,367,688	395,796,661	187,390,533	52,808,917
Earnings per ordinary share	1.21	0.63	0.18	0.18


Executive Vice President & CFO


Managing Director & CEO

Export Import Bank of Bangladesh Limited
Statement of Cash Flow
for the period ended 30 September 2012 (Un-audited)

	<u>September 2012</u>	<u>September 2011</u>
	<u>Taka</u>	<u>Taka</u>
A) Cash flows from operating activities:		
Investment income receipts	12,291,199,111	8,941,971,830
Profit paid on deposits, borrowings, etc.	(7,952,406,013)	(5,744,766,560)
Dividend receipts	69,944,727	31,751,300
Fees and commission receipts	1,486,526,854	1,437,254,239
Cash payment to employees	(1,054,128,195)	(944,482,072)
Cash payment to suppliers	(4,918,970)	(10,198,672)
Income tax payments	(1,365,459,621)	(1,601,830,954)
Receipts from other operating activities	631,694,227	501,569,007
Payments for other operating activities	(781,789,299)	(784,557,844)
<i>Cash flows before changes in operating assets and liabilities</i>	3,320,662,821	1,826,710,274
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets:		
Statutory deposit	-	-
Trading security - shares	(2,038,720,748)	(2,095,094,085)
Investments to other banks	-	-
Investments to customers	(15,581,392,121)	(4,526,612,985)
Other assets	(740,952,848)	56,639,290
Increase/(decrease) in operating liabilities:		
Deposits from other banks	3,804,314,133	(1,040,136,859)
Deposits from customers	15,600,233,414	9,158,605,450
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	800,000,000	433,357,223
Other liabilities	338,330,850	182,529,388
<i>Net cash from operating activities</i>	5,502,475,501	3,995,997,696
B) Cash flows from investing activities:		
Receipts from sale of securities	-	-
Payment for purchase of securities	-	(10,249,980)
Purchase of fixed assets	(60,210,781)	(108,401,432)
Sale proceeds of fixed assets	1,551,823	334,385
<i>Net cash from investing activities</i>	(58,658,958)	(118,317,027)
C) Cash flows from financing activities:		
Issue of ordinary share	-	-
Dividend paid in cash	-	-
<i>Net cash from financing activities</i>	-	-
D) Net increase in cash and cash equivalents (A+B+C)	5,443,816,543	3,877,680,669
E) Cash and cash equivalents at beginning of the period	20,186,626,686	11,460,693,741
F) Cash and cash equivalents at end of the period (D+E)	25,630,443,229	15,338,374,410
Cash and cash equivalents:		
Cash	17,604,826,200	11,755,995,184
Balance with other banks and financial institutions	8,025,617,029	3,582,379,226
	25,630,443,229	15,338,374,410


Executive Vice President & CFO

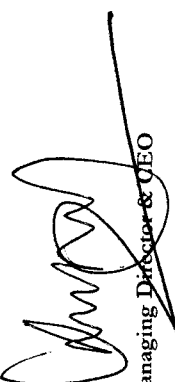

Managing Director & CEO

Export Import Bank of Bangladesh Limited
Statement of Changes in Equity (Un-audited)

for the period ended 30 September 2012

Particulars	Paid up capital		Statutory reserve		General/Other Reserves*		Retained earnings		Total	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 01 January 2012	9,223,562,860	3,849,775,919	62,775,000	1,348,111,068	14,484,224,847					
Changes in accounting policies	-	-	-	-	-					
Restated Balance	9,223,562,860	3,849,775,919	62,775,000	1,348,111,068	14,484,224,847					
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-					
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-					
Net Gain and Losses not recognized by in the income statement	-	-	-	-	-					
Profit for the period	-	-	-	1,275,384,391	1,275,384,391					
Stock Dividend paid	1,291,298,800			(1,291,298,800)						
Transferred to statutory reserve	-	431,828,971	-	(431,828,971)	-					
Balance at 30 September 2012	10,514,861,660	4,281,604,890	62,775,000	900,367,688	15,759,609,238					
Balance at 30 September, 2011	9,223,562,860	3,450,401,823	62,775,000	395,796,661	13,132,536,344					
*General Reserve/Other Reserve										
General Reserve										
Dividend Equalization Account										
Total										


Executive Vice President & CFO


Managing Director & CEO