

Export Import Bank of Bangladesh Limited  
Shariah Based Islami Bank

Half Yearly Financial Statements (Un-audited)  
as at 30 June 2018

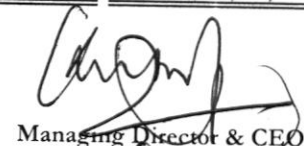
**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Balance Sheet (Un-audited)**  
as at 30 June 2018

	June 2018 Taka	December 2017 Taka
<b>PROPERTY &amp; ASSETS</b>		
<b>Cash</b>		
In hand (including foreign currency)	2,102,624,000	1,768,403,635
Balance with Bangladesh Bank and its Agent Banks (including foreign currency)	21,093,052,729	31,774,499,574
	<b>23,195,676,729</b>	<b>33,542,903,209</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	4,303,311,297	3,044,585,155
Outside Bangladesh	1,110,832,148	2,708,363,389
	<b>5,414,143,445</b>	<b>5,752,948,544</b>
<b>Placement with banks &amp; other financial institutions</b>		
	<b>500,000,000</b>	<b>500,000,000</b>
<b>Investments in shares and securities</b>		
Government	12,014,051,038	13,014,051,038
Others	9,498,996,115	8,591,311,622
	<b>21,513,047,153</b>	<b>21,605,362,660</b>
<b>Investments</b>		
General investments etc.	269,748,711,875	241,187,520,723
Bills purchased and discounted	14,113,834,138	13,845,649,270
	<b>283,862,546,013</b>	<b>255,033,169,993</b>
<b>Fixed assets including premises</b>		
	<b>5,524,809,231</b>	<b>5,575,571,211</b>
<b>Other assets</b>		
Non-banking assets	2,908,502,376	11,882,653,739
	<b>-</b>	<b>-</b>
<b>Total assets</b>	<b>342,918,724,947</b>	<b>333,892,609,356</b>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>Liabilities</b>		
<b>Placement from banks &amp; other financial institutions</b>		
	<b>15,012,231,210</b>	<b>959,733,500</b>
<b>Deposits and other accounts</b>		
Mudaraba savings deposits	20,528,721,909	19,817,048,338
Mudaraba term deposits	140,854,200,222	140,705,201,781
Other Mudaraba Deposits	80,646,685,909	81,823,472,454
Al wadeeah current and other deposit accounts	29,201,517,102	37,570,406,913
Bills payable	5,911,787,893	3,727,829,052
	<b>277,142,913,035</b>	<b>283,643,958,538</b>
<b>Mudaraba Subordinated Bond</b>		
	<b>6,000,000,000</b>	<b>6,500,000,000</b>
<b>Other Liabilities</b>		
	<b>16,932,356,655</b>	<b>15,138,548,261</b>
<b>Total liabilities</b>	<b>315,087,500,900</b>	<b>306,242,240,299</b>
<b>Capital/shareholders' equity</b>		
Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	8,929,474,825	8,885,463,506
Other reserves	2,130,546,666	2,130,546,666
Foreign currency translation adjustment	(4,968,959)	(2,927,351)
Retained earnings	2,653,557,481	2,514,674,223
<b>EXIM Bank Shareholders' Equity</b>	<b>27,831,120,693</b>	<b>27,650,267,724</b>
Minority Interest	103,354	101,333
<b>Total shareholders' equity</b>	<b>27,831,224,047</b>	<b>27,650,369,057</b>
<b>Total liabilities and shareholders' equity</b>	<b>342,918,724,947</b>	<b>333,892,609,356</b>
<b>Off balance sheet items</b>		
<b>Contingent liabilities:</b>		
<b>Acceptance and endorsements -</b>		
Letters of guarantee	50,341,890,517	46,920,884,997
Irrevocable letters of credit	6,431,229,562	6,069,018,677
Bills for collection	31,714,008,206	31,709,046,448
Other contingent liabilities	4,748,988,247	6,008,094,059
	<b>-</b>	<b>-</b>
<b>Total contingent liabilities</b>	<b>93,236,116,532</b>	<b>90,707,044,181</b>
<b>Other commitments</b>		
	<b>-</b>	<b>-</b>
<b>Total off balance sheet items</b>	<b>93,236,116,532</b>	<b>90,707,044,181</b>

  
Deputy Managing Director & CFO

  
Director

  
Company Secretary

  
Managing Director & CEO

  
Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Profit and Loss Account (Un-audited)

for the period ended 30 June 2018

Particulars	Jan-Jun 2018	Jan-Jun 2017	Apr- Jun 2018	Apr- Jun 2017
	Taka	Taka	Taka	Taka
Investment income	12,599,448,748	10,761,015,907	6,995,963,507	5,805,256,110
Profit paid on deposits, borrowings, etc.	(9,617,698,187)	(7,466,497,856)	(5,082,799,308)	(3,704,439,695)
<b>Net investment income</b>	<b>2,981,750,561</b>	<b>3,294,518,051</b>	<b>1,913,164,199</b>	<b>2,100,816,415</b>
Income from investment in shares/securities	456,093,340	293,839,184	401,561,657	276,734,478
Commission, exchange and brokerage	1,055,791,322	1,116,199,882	532,690,326	596,518,117
Gain on sale of investment in shares	4,287,177	33,123,872	2,401,101	4,396,289
Other operating income	399,435,093	360,790,898	221,245,047	234,108,432
<b>Total operating income (A)</b>	<b>4,897,357,493</b>	<b>5,098,471,887</b>	<b>3,071,062,330</b>	<b>3,212,573,731</b>
<b>Operating expenses</b>				
Salaries and allowances	1,505,878,154	1,447,060,638	809,583,385	676,231,278
Rent, taxes, insurance, electricity etc.	296,684,029	302,913,901	113,889,624	160,676,251
Legal expenses	12,754,382	3,092,271	8,845,886	1,770,344
Postage, stamp, telegram, telephone etc.	42,802,844	40,621,721	21,258,838	18,064,435
Auditors fees	121,046	90,218	62,523	36,913
Stationery, printing, advertisement, etc.	102,393,348	82,505,091	58,151,948	29,827,473
Managing Director's remuneration	9,568,461	8,726,000	5,363,500	3,863,000
Managing Director's fees	-	-	-	-
Directors' fees and expenses	1,001,800	1,280,427	636,800	649,998
Shariah Supervisory Committee's Fees & Expenses	370,700	243,260	187,800	159,560
Charges on Investment Losses	-	-	-	-
Depreciation on and repairs to Bank's property	124,147,618	117,632,538	62,116,851	59,169,911
Zakat expenses	-	-	-	-
Other expenses	421,110,193	341,119,805	270,929,015	184,985,333
<b>Total operating expenses (B)</b>	<b>2,516,832,575</b>	<b>2,345,285,870</b>	<b>1,351,026,170</b>	<b>1,135,434,496</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,380,524,918</b>	<b>2,753,186,017</b>	<b>1,720,036,160</b>	<b>2,077,139,235</b>
Provision for investments and Off-Balance Sheet	1,246,873,122	2,196,406,570	807,192,253	49,050,798
Provision for other assets	(101,593,732)	-	(101,593,732)	-
Provision for diminution in value of shares	985,762,065	(379,833,670)	340,209,300	398,159,773
<b>Total Provision (D)</b>	<b>2,131,041,455</b>	<b>1,816,572,900</b>	<b>1,045,807,821</b>	<b>447,210,571</b>
<b>Profit before taxes (C-D)</b>	<b>249,483,463</b>	<b>936,613,117</b>	<b>674,228,339</b>	<b>1,629,928,664</b>
<b>Provision for taxation:</b>				
Current tax	74,116,932	311,877,461	14,623,367	250,686,897
Deferred tax	(6,362,568)	-	(6,362,568)	-
	<b>67,754,364</b>	<b>311,877,461</b>	<b>8,260,799</b>	<b>250,686,897</b>
<b>Profit after tax</b>	<b>181,729,099</b>	<b>624,735,656</b>	<b>665,967,540</b>	<b>1,379,241,767</b>
Retained earnings brought forward	2,515,841,722	2,377,900,134	2,515,841,722	2,377,900,134
<b>Profit available for appropriation</b>	<b>2,697,570,821</b>	<b>3,002,635,790</b>	<b>3,181,809,262</b>	<b>3,757,141,901</b>
<b>Appropriations:</b>				
Statutory reserve	44,011,319	176,806,271	44,011,319	176,806,271
Issue of bonus shares	-	-	-	-
	<b>44,011,319</b>	<b>176,806,271</b>	<b>44,011,319</b>	<b>176,806,271</b>
<b>Retained earnings carried forward</b>	<b>2,653,559,502</b>	<b>2,825,829,519</b>	<b>3,137,797,943</b>	<b>3,580,335,630</b>
Export Import Bank of Bangladesh Limited	2,653,557,481	2,825,825,264	3,137,796,956	3,580,334,588
Minority Interest	2,021	4,255	987	1,042
	<b>2,653,559,502</b>	<b>2,825,829,519</b>	<b>3,137,797,943</b>	<b>3,580,335,630</b>
<b>Consolidated Earnings per ordinary share</b>	<b>0.13</b>	<b>0.44</b>	<b>0.47</b>	<b>0.98</b>

  
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