

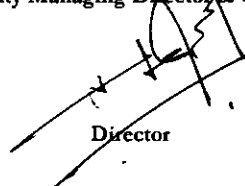
Export Import Bank of Bangladesh Limited
Shariah Based Islami Bank

Consolidated Financial Statements (Un-audited)
as at 30 September 2016

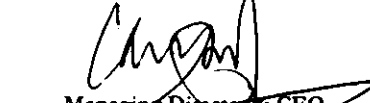
EXPORT IMPORT BANK OF BANGLADESH LIMITED
Consolidated Balance Sheet (Un-audited)
as at 30 September 2016

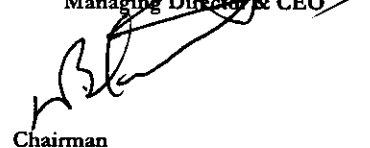
	September 2016	December 2015
	Taka	Taka
PROPERTY & ASSETS		
Cash		
In hand (including foreign currency)	1,639,050,218	1,355,903,662
Balance with Bangladesh Bank and its Agent Banks (including foreign currency)	24,386,248,723	24,646,179,045
	26,025,298,941	26,002,082,707
Balance with other banks and financial institutions		
In Bangladesh	1,683,566,483	12,429,955,363
Outside Bangladesh	2,846,026,393	2,945,712,673
	4,529,592,876	15,375,668,036
Placement with banks & other financial institutions		
	500,000,000	500,000,000
Investments in shares and securities		
Government	7,594,051,038	10,239,051,038
Others	7,159,404,712	7,342,565,510
	14,753,455,750	17,581,616,548
Investments		
General investments etc.	204,485,938,246	190,205,047,581
Bills purchased and discounted	10,237,351,950	7,331,522,761
	214,723,290,196	197,536,570,342
Fixed assets including premises		
	5,637,018,463	5,635,007,309
Other assets		
	9,895,681,957	2,517,470,984
Non-banking assets		
Total Property & Assets	276,064,338,183	265,148,415,926
LIABILITIES & CAPITAL		
Liabilities		
Placement from banks & other financial institutions	-	25,832,944
Deposits and other accounts		
Mudaraba savings deposits	15,598,327,453	12,399,415,064
Mudaraba term deposits	119,296,872,672	130,756,701,829
Other Mudaraba Deposits	69,303,312,354	60,063,811,265
Al wadeeah current and other deposit accounts	28,953,221,394	20,061,937,060
Bills payable	1,818,807,326	1,489,026,882
	234,970,541,199	224,770,892,100
Mudaraba Subordinated Bond		
	2,500,000,000	2,500,000,000
Other liabilities		
	13,839,028,676	12,729,267,955
Total liabilities	251,309,569,875	240,025,992,999
Capital/shareholders' equity		
Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	7,319,465,524	6,869,910,585
Other reserves	2,130,546,666	2,130,546,666
Foreign currency translation adjustment	(10,247,937)	(3,471,427)
Retained earnings	1,192,409,706	2,002,846,021
EXIM Bank Shareholders' Equity	24,754,684,639	25,122,342,525
Minority Interest	83,669	80,402
Total shareholders' equity	24,754,768,308	25,122,422,927
Total liabilities and shareholders' equity	276,064,338,183	265,148,415,926
Off balance sheet items		
Contingent liabilities:		
Acceptance and endorsements	-	-
Letters of guarantee	4,795,394,887	3,878,124,923
Irrevocable letters of credit	25,506,960,197	24,819,040,252
Bills for collection	4,803,412,165	3,196,782,335
Other contingent liabilities	35,897,347,105	37,958,537,494
Total contingent liabilities	71,003,114,354	69,852,485,004
Other commitments	-	-
Total off balance sheet items	71,003,114,354	69,852,485,004


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 September 2016

Particulars	Jan-Sept 2016	Jan-Sept 2015	Jul- Sept 2016	Jul- Sept 2015
	Taka	Taka	Taka	Taka
Investment income	16,013,233,342	17,214,629,564	5,089,965,029	5,736,290,713
Profit paid on deposits, borrowings, etc.	(11,344,015,950)	(12,581,577,748)	(3,790,144,693)	(4,382,522,250)
Net investment income	4,669,217,392	4,633,051,816	1,299,820,336	1,353,768,463
Income from investment in shares/securities	396,336,093	247,033,108	209,454,360	39,514,097
Commission, exchange and brokerage	1,264,120,324	1,444,941,728	436,142,393	465,623,053
Gain on sale of investment in shares	18,048,380	8,666,261	13,322,404	4,514,918
Other operating income	479,987,042	426,975,168	146,796,685	110,002,692
Total operating income (A)	6,827,709,231	6,760,668,081	2,105,536,178	1,973,423,223
Operating expenses				
Salaries and allowances	2,072,535,401	1,893,256,796	744,723,529	670,313,611
Rent, taxes, insurance, electricity etc.	458,448,769	409,281,820	185,579,346	160,277,735
Legal expenses	6,701,435	28,540,015	1,791,221	3,740,801
Postage, stamp, telegram, telephone etc.	58,314,084	54,071,386	18,187,216	16,938,465
Auditors fees	52,431	31,738	(86)	(1,241)
Stationery, printing, advertisement, etc.	146,420,595	140,398,471	45,887,873	48,565,481
Managing Director's remuneration	11,927,387	9,357,226	4,363,387	3,829,226
Managing Director's fees	-	-	-	-
Directors' fees and expenses	1,642,450	1,123,696	514,218	371,230
Shariah Supervisory Committee's Fees & Expenses	389,390	209,830	98,190	50,350
Charges on Investment Losses	-	-	-	-
Depreciation on and repair to Bank's property	179,865,235	178,436,979	58,806,159	60,040,813
Zakat expenses	133,153,386	87,478,402	45,674,984	87,478,402
Other expenses	724,607,035	654,004,774	203,960,582	320,356,437
Total operating expenses (B)	3,794,057,598	3,456,191,133	1,309,586,619	1,371,961,310
Profit before provisions (C=A-B)	3,033,651,633	3,304,476,948	795,949,559	601,461,913
Provision for investments and Off Balance Sheet	922,597,882	2,173,704,759	95,216,582	151,046,316
Provision for diminution in value of shares	(177,817,575)	273,303,899	(345,335,180)	74,482,740
Total Provision (D)	744,780,307	2,447,008,658	(250,118,598)	225,529,056
Profit before taxes (C-D)	2,288,871,326	857,468,290	1,046,068,157	375,932,857
Provision for taxation:				
Current tax	833,020,323	300,249,289	366,839,811	141,178,460
Previous years, tax	129,706,463	120,000,000	-	120,000,000
Deferred tax expense/(benefit)	-	-	-	-
	962,726,786	420,249,289	366,839,811	261,178,460
Profit after tax	1,326,144,540	437,219,001	679,228,346	114,754,397
Retained earnings brought forward	2,010,524,654	1,888,378,687	2,010,524,654	1,888,378,687
Profit available for appropriation	3,336,669,194	2,325,597,688	2,689,753,000	2,003,133,084
Appropriations:				
Statutory reserve	449,554,939	171,110,369	201,930,743	73,353,803
Cash Dividend	1,694,701,282	-	1,694,701,282	-
Issue of bonus shares	-	1,283,864,600	-	1,283,864,600
	2,144,256,221	1,454,974,969	1,896,632,025	1,357,218,403
Retained earnings carried forward	1,192,412,973	870,622,719	793,120,975	645,914,681
Export Import Bank of Bangladesh Limited	1,192,409,706	870,623,287	793,117,694	645,914,028
Minority Interest	3,267	(568)	3,281	653
	1,192,412,973	870,622,719	793,120,975	645,914,681
Earnings per ordinary share	0.94	0.31	0.48	0.08


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO


Director



Chairman

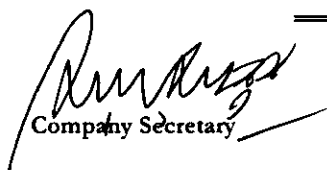
EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Cash Flow Statement (Un-audited)

for the period ended 30 September 2016

Particulars	Jan-Sept 2016 Taka	Jan-Sept 2015 Taka
A) Cash flows from operating activities		
Investment income receipts	16,089,028,233	17,272,497,611
Profit paid on deposits, borrowings, etc.	(10,120,191,692)	(11,587,134,034)
Dividend receipts	396,336,051	234,304,756
Fees and commission receipts	1,264,120,324	1,444,941,728
Cash payment to employees	(2,084,462,788)	(1,902,614,022)
Cash payment to suppliers	(4,417,808)	(1,534,695)
Income tax payments	(2,022,215,590)	(1,221,583,578)
Receipts from other operating activities	491,483,163	431,444,688
Payments for other operating activities	(1,529,109,653)	(1,375,050,650)
Cash flows before changes in operating assets and liabilities	2,480,570,240	3,295,271,804
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares	183,160,840	(477,049,247)
Investments to other banks	-	-
Investments to customers	(17,198,063,187)	(17,726,794,394)
Other assets	(7,333,843,232)	(2,180,842,480)
Increase/(decrease) in operating liabilities		
Deposits from other banks	12,540,710,789	(5,377,057,799)
Deposits from customers	(3,564,885,948)	19,515,536,296
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(25,832,944)	(452,825,605)
Other liabilities	1,320,067,727	789,560,042
	(14,078,685,955)	(5,909,473,187)
Net cash from operating activities	(11,598,115,715)	(2,614,201,383)
B) Cash flows from investing activities:		
Receipts from sale of securities - BGIIB	2,645,000,000	-
Payment for purchase of securities	-	(1,454,000,000)
Purchase of fixed assets	(183,026,313)	(221,654,703)
Sale proceeds of fixed assets	7,082,261	5,189,356
Placement of fund with BB	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	2,469,055,948	(1,670,465,347)
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments	-	2,500,000,000
Payment for redemption of Debt Instruments	-	-
Receipts from issue of ordinary share/ Right share	-	-
Dividend paid in cash	(1,694,701,282)	-
Minority investment in subsidiaries	-	-
Net cash from financing activities	(1,694,701,282)	2,500,000,000
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(10,823,761,049)	(1,784,666,730)
E) Effect of Exchange rate changes on cash and cash equivalents	902,123	(1,342,050)
F) Cash and cash equivalents at beginning of the year	41,377,750,743	32,066,531,478
G) Cash and cash equivalents at end of the period (D+E+F)	30,554,891,817	30,280,522,698
H) Cash and cash equivalents		
Cash	26,025,298,941	20,561,747,026
Balance with other banks and financial institutions	4,529,592,876	9,718,775,672
	30,554,891,817	30,280,522,698


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO


Director


Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Statement of Changes in Equity (Un-audited)

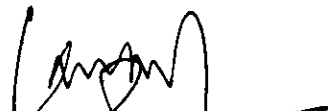
for the period ended 30 September 2016


Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/Other reserve*	Revaluation Gain/(loss) on Investment	Foreign currency translation gain/(loss)	Retained earnings	Minority Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2016	14,122,510,680	6,869,910,585	2,067,771,666	62,775,000	(5,925,266)	2,453,839	2,002,846,021	80,402	25,122,422,927
Changes in accounting policies	-	-	-	-	-	-	-	-	-
Restated Balance	14,122,510,680	6,869,910,585	2,067,771,666	62,775,000	(5,925,266)	2,453,839	2,002,846,021	80,402	25,122,422,927
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	(4,214,887)	-	-	-	(4,214,887)
Foreign currency translation difference	-	-	-	-	-	(2,561,623)	7,678,633	-	5,117,010
Net Gain and Losses not recognized in the income statement	-	-	-	-	(4,214,887)	(2,561,623)	7,678,633	-	902,123
Net Profit for the period	-	-	-	-	-	-	1,326,141,273	3,267	1,326,144,540
Stock Dividend paid during the year	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-	(1,694,701,282)	-	(1,694,701,282)
Transferred to statutory reserve	-	449,554,939	-	-	-	-	(449,554,939)	-	-
Minority interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as on 30 September 2016	14,122,510,680	7,319,465,524	2,067,771,666	62,775,000	(10,140,153)	(107,784)	1,192,409,706	83,669	24,754,768,308
Total Shareholders' Equity as on 30 September 2015	14,122,510,680	6,289,424,433	2,067,771,666	62,775,000	(2,145,341)	1,887,410	870,623,287	90,123	23,412,937,258


*General Reserve/Other Reserve	30 September 2016	30 September 2015
General Reserve	-	-
Dividend Equalization Account	62,775,000	62,775,000
Total	62,775,000	62,775,000


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO



Director

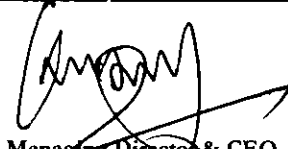

Chairman

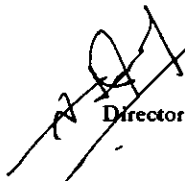
EXPORT IMPORT BANK OF BANGLADESH LIMITED
Balance Sheet (Un-audited)
as at 30 September 2016

	September 2016 Taka	December 2015 Taka
PROPERTY & ASSETS		
Cash		
In hand (including foreign currency)	1,625,584,340	1,335,925,552
Balance with Bangladesh Bank and its Agent Banks (including foreign currency)	24,386,248,723	24,646,179,045
	26,011,833,063	25,982,104,597
Balance with other banks and financial institutions		
In Bangladesh	1,683,566,483	12,429,955,363
Outside Bangladesh	2,840,011,980	2,943,664,859
	4,523,578,463	15,373,620,222
Placement with banks & other financial institutions		
	500,000,000	500,000,000
Investments in shares and securities		
Government	7,594,051,038	10,239,051,038
Others	7,735,593,363	7,953,865,834
	15,329,644,401	18,192,916,872
Investments		
General investments etc.	203,246,376,695	188,979,896,608
Bills purchased and discounted	10,237,351,950	7,331,522,761
	213,483,728,645	196,311,419,369
Fixed assets including premises		
	5,635,646,084	5,633,472,614
Other assets		
	9,844,792,822	2,659,993,873
Non-banking assets		
	-	-
Total Property & Assets	275,329,223,478	264,653,527,547
LIABILITIES & CAPITAL		
Liabilities		
Placement from banks & other financial institutions	-	25,832,944
Deposits and other accounts		
Mudaraba savings deposits	15,598,327,453	12,399,415,064
Mudaraba term deposits	119,550,997,631	130,999,726,543
Other Mudaraba Deposits	69,348,965,199	60,115,071,608
Al wadeeah current and other deposit accounts	28,956,217,925	20,063,089,901
Bills payable	1,818,541,216	1,487,234,723
	235,273,049,424	225,064,537,839
Mudaraba Subordinated Bond		
	2,500,000,000	2,500,000,000
Other liabilities		
	12,660,070,242	11,765,125,308
Total liabilities	250,433,119,666	239,355,496,091
Capital/shareholders' equity		
Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	7,319,465,524	6,869,910,585
Other reserves	2,130,546,666	2,130,546,666
Retained earnings	1,323,580,942	2,175,063,525
Total shareholders' equity	24,896,103,812	25,298,031,456
Total liabilities and shareholders' equity	275,329,223,478	264,653,527,547
Off balance sheet items		
Contingent liabilities:		
Acceptance and endorsements	-	-
Letters of guarantee	4,795,394,887	3,878,124,923
Irrevocable letters of credit	25,506,960,197	24,819,040,252
Bills for collection	4,803,412,165	3,196,782,335
Other contingent liabilities	35,897,347,105	37,958,537,494
Total contingent liabilities	71,003,114,354	69,852,485,004
Other commitments	-	-
Total off balance sheet items	71,003,114,354	69,852,485,004


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO


Director


Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED

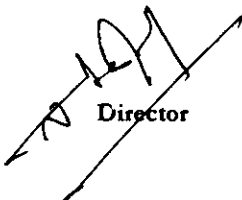
**Profit and Loss Account (Un-audited)
for the period ended 30 September 2016**

	Jan- Sept 2016 Taka	Jan- Sept 2015 Taka	July - Sept 2016 Taka	July - Sept 2015 Taka
Particulars				
Investment income	16,006,734,933	17,208,013,480	5,087,802,508	5,733,965,009
Profit paid on deposits, borrowings, etc.	(11,356,913,248)	(12,598,680,310)	(3,794,214,699)	(4,388,055,033)
Net investment income	4,649,821,685	4,609,333,170	1,293,587,809	1,345,909,976
Income from investment in shares/securities	388,451,307	241,999,354	206,140,954	37,588,052
Commission, exchange and brokerage	1,246,398,711	1,427,213,169	430,393,806	459,128,505
Gain on sale of investment in shares	12,312,610	2,812,179	12,312,610	2,812,179
Other operating income	478,133,049	426,868,024	145,047,392	110,003,092
Total operating income (A)	6,775,117,362	6,708,225,896	2,087,482,571	1,955,441,804
Operating expenses				
Salaries and allowances	2,067,537,744	1,888,203,571	743,145,177	668,745,553
Rent, taxes, insurance, electricity etc.	446,866,239	399,049,471	181,657,183	156,909,415
Legal expenses	6,641,781	28,411,160	1,775,848	3,685,063
Postage, stamp, telegram, telephone etc.	57,935,120	53,635,824	18,071,176	16,818,203
Auditors fees	-	-	-	-
Stationery, printing, advertisement, etc.	146,242,171	140,181,357	45,828,052	48,498,822
Managing Director's remuneration	11,927,387	9,357,226	4,363,387	3,829,226
Managing Director's fees	-	-	-	-
Directors' fees and expenses	1,540,522	1,089,196	450,618	359,730
Shariah Supervisory Committee's Fees & Expenses	389,390	209,830	98,190	50,350
Charges on Investment Losses	-	-	-	-
Depreciation on and repairs to Bank's property	179,410,073	177,971,451	58,595,822	59,851,596
Zakat expenses	133,153,386	87,478,402	45,674,984	87,478,402
Other expenses	719,013,841	648,475,491	202,114,985	318,128,268
Total operating expenses (B)	3,770,657,654	3,434,062,979	1,301,775,422	1,364,354,628
Profit before provisions (C=A-B)	3,004,459,708	3,274,162,917	785,707,149	591,087,176
Provision for investments and Off Balance Sheet	941,010,324	2,163,577,121	119,252,166	157,708,806
Provision for diminution in value of shares	(184,325,309)	255,033,951	(343,198,732)	66,609,353
Total Provision (D)	756,685,015	2,418,611,072	(223,946,566)	224,318,159
Profit before taxes (C-D)	2,247,774,693	855,551,845	1,009,653,715	366,769,017
Provision for taxation:				
Current tax	825,294,592	290,608,811	364,232,662	137,826,923
Previous years, tax	129,706,463	120,000,000	-	120,000,000
Deferred tax expense/(benefit)	-	-	-	-
	955,001,055	410,608,811	364,232,662	257,826,923
Profit after tax	1,292,773,638	444,943,034	645,421,053	108,942,094
Retained earnings brought forward	2,175,063,525	2,017,784,837	2,175,063,525	2,017,784,837
Profit available for appropriation	3,467,837,163	2,462,727,871	2,820,484,578	2,126,726,931
Appropriations:				
Statutory reserve	449,554,939	171,110,369	201,930,743	73,353,803
Cash Dividend	1,694,701,282	-	1,694,701,282	-
Issuc of bonus shares	-	1,283,864,600	-	1,283,864,600
	2,144,256,221	1,454,974,969	1,896,632,025	1,357,218,403
Retained earnings carried forward	1,323,580,942	1,007,752,902	923,852,553	769,508,528
Earnings per ordinary share	0.92	0.32	0.46	0.08


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO


Director



Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED

**Cash Flow Statement (Un-audited)
for the period ended 30 September 2016**

Particulars	Jan-Sept 2016	Jan-Sept 2015
	Taka	Taka
A) Cash flows from operating activities		
Investment income receipts	16,082,529,824	17,265,881,527
Profit paid on deposits, borrowings, etc.	(10,133,088,990)	(11,604,236,596)
Dividend receipts	388,451,265	229,271,002
Fees and commission receipts	1,246,398,711	1,427,213,169
Cash payment to employees	(2,079,465,131)	(1,897,560,797)
Cash payment to suppliers	(4,417,808)	(1,534,695)
Income tax payments	(2,010,622,844)	(1,203,537,988)
Receipts from other operating activities	483,893,400	425,483,462
Payments for other operating activities	(1,536,439,320)	(1,380,920,558)
Cash flows before changes in operating assets and liabilities	2,437,239,107	3,260,058,526
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares	218,272,513	(443,770,220)
Investments to other banks	-	-
Investments to customers	(17,183,652,609)	(17,726,695,388)
Other assets	(7,010,724,745)	(2,207,888,119)
Increase/(decrease) in operating liabilities		
Deposits from other banks	12,540,710,789	(5,377,057,799)
Deposits from customers	(3,556,023,462)	19,507,645,138
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(25,832,944)	(452,825,605)
Other liabilities	959,773,754	801,044,272
	(14,057,476,704)	(5,899,547,721)
Net cash from operating activities	(11,620,237,597)	(2,639,489,195)
B) Cash flows from investing activities:		
Receipts from sale of securities - BGIB	2,645,000,000	-
Payment for purchase of securities	-	(1,454,000,000)
Purchase of fixed assets	(157,456,675)	(198,958,559)
Sale proceeds of fixed assets	7,082,261	5,189,356
Placement of fund with BB	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	2,494,625,586	(1,647,769,203)
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments	-	2,500,000,000
Payment for redemption of Debt Instruments	-	-
Receipts from issue of ordinary share/Right Share	-	-
Dividend paid in Cash	(1,694,701,282)	-
Net cash from financing activities	(1,694,701,282)	2,500,000,000
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(10,820,313,293)	(1,787,258,398)
E) Effect of Exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	41,355,724,819	32,048,365,778
G) Cash and cash equivalents at end of the period (D+E+F)	30,535,411,526	30,261,107,380
H) Cash and cash equivalents		
Cash	26,011,833,063	20,542,924,390
Balance with other banks and financial institutions	4,523,578,463	9,718,182,990
	30,535,411,526	30,261,107,380


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO


Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Statement of Changes in Equity (Un-audited)

for the period ended 30 September 2016

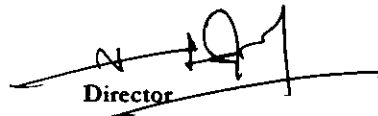
Particulars	Paid up capital Taka	Statutory reserve Taka	Revaluation reserve of Fixed Assets Taka	General/ Other Reserves* Taka	Retained earnings Taka	Total Taka
Balance at 1 January 2016	14,122,510,680	6,869,910,585	2,067,771,666	62,775,000	2,175,063,525	25,298,031,456
Changes in accounting policies	-	-	-	-	-	-
Restated Balance	14,122,510,680	6,869,910,585	2,067,771,666	62,775,000	2,175,063,525	25,298,031,456
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Net Gain and Losses not recognized in the income statement	-	-	-	-	-	-
Profit for the period	-	-	-	-	1,292,773,638	1,292,773,638
Stock Dividend paid during the year	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	(1,694,701,282)	(1,694,701,282)
Transferred to statutory reserve	-	449,554,939	-	-	(449,554,939)	-
Total Shareholders' Equity as on 30 September 2016	14,122,510,680	7,319,465,524	2,067,771,666	62,775,000	1,323,580,942	24,896,103,812
Total Shareholders' Equity as on 30 September 2015	14,122,510,680	6,289,424,433	2,067,771,666	62,775,000	1,007,752,902	23,550,234,681

*General Reserve/Other Reserve	30 September 2016	30 September 2015
General Reserve	-	-
Dividend Equalization Account	62,775,000	62,775,000
Total	62,775,000	62,775,000


Deputy Managing Director & CFO


Company Secretary


Managing Director & CEO


Director


Chairman

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements
For the period ended 30 September 2016

1.0 Status of the Bank

1.01 Legal Form of the Bank

Export Import Bank of Bangladesh Limited was incorporated in Bangladesh on 02 June 1999 as Banking Company under the Companies Act 1994. The Bank converted its banking operation into Islamic Banking based on Islamic Shariah from traditional banking operation on 01 July 2004 after obtaining approval from Bangladesh Bank. The Bank went for public issue of shares in the year 2004 and its shares are listed with Dhaka Stock Exchange and Chittagong Stock Exchange.

1.02 Nature of Business

The commercial banking activities of the Bank consist of services including mobilizing deposits, providing investment facilities, discounting bills, conducting money transfer, foreign exchange transactions and providing services like safe keeping, issuing guarantees, acceptances and letters of credit etc.

The Bank carries out its banking activities through 110 (One hundred ten) Branches operating as per Islamic Shariah in the country.

1.03 Subsidiaries

The subsidiary companies of the Bank namely EXIM Exchange Company (UK) Ltd., EXIM Exchange Company (Canada) Ltd. and EXIM Islami Investment Ltd. (EIIL) for conducting specified services to the customers. 2 (Two) foreign subsidiaries are fully owned by the bank to help expediting remittance flow in the country. EXIM Islami Investment Limited (EIIL), the only local subsidiary where Bank owns 99.99% share with substantial control and rest 0.01% is minority interest. EXIM Islami Investment Limited (EIIL) carries out merchant banking activities and conducting specified services to the customers.

1.04 Off-shore Banking Unit

Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh Limited was established under the rules and guidelines of Bangladesh Bank. The Bank obtained Off-shore Banking Unit permission vide letter no. BRPD (P-3)744(118)/2010-3861 & BRPD (P-3)744(118)/2015-6018 dated 31 August 2010 & 11 August 2015 respectively. Bank commenced the Off-shore Banking Units (OBUs) services from April 2012. Two Off-shore Banking Units (OBUs) are located at Dhaka (Motijheel & Gulshan) and another one is at Chittagong. OBUs maintain separate accounts in US Dollar.

2.0 Significant Accounting Policies

2.01 Basis of preparation

The operations of Export Import Bank of Bangladesh Limited and its subsidiaries are governed in compliance with the rules of Islamic Shariah. The consolidated financial statements and the separate financial statements of the Bank have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements

For the period ended 30 September 2016

of the Bank Company Act, 1991 as amended up to 2013 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs) adopted as Bangladesh Financial Reporting Standards (BFRSs) by the Institute of Chartered Accountants of Bangladesh (ICAB); the Companies Act, 1994; the Securities and Exchange Rules 1987; Dhaka and Chittagong Stock Exchanges' Listing Regulations and other laws and rules applicable in Bangladesh.

In case the requirement of guidelines and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and financial reporting standards, the guidelines and circulars issued by Bangladesh Bank prevails.

2.02 Investment and Provision

Investments are stated in the Balance Sheet net off unearned income. Provisions for investments are made as per instructions contained in relevant Circulars of Bangladesh Bank.

2.03 Provision for diminution in value of shares

Provision for investment in share is made on the basis of period-end review by the management and instructions from regulatory authorities.

2.04 Provision for corporate tax

Provision for current tax has been made in the accounts @ 40% as per Finance Act 2016 of the accounting profit made by the Bank.

2.05 Off-balance sheet items

Off balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. Provisions on off balance sheet items have been made as per Bangladesh Bank Circular.

2.06 Earnings per share

Earnings per share (EPS) have been computed by dividing the basic earnings by the number of Ordinary Shares being calculated as per BAS-33. Previous year's figures have been adjusted as per Guidelines of BAS-33.

2.07 Cash flow statement

Cash flow statement is prepared in accordance with BAS-7 "Cash Flow Statement" and the cash flow from operating activities has been presented under direct method as prescribed by the Securities and Exchange Rules 1987.

2.08 Reporting period

These Financial Statements cover the period from 1 January 2016 to 30 September 2016.