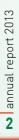
# annual report 2013













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## Our Vision

The gist of our vision is 'Together Towards Tomorrow'. Export Import Bank of Bangladesh Limited believes in togetherness with its customers, in its march on the road to growth and progress with service. To achieve the desired goal, there will be pursuit of excellence at all stages with a climate of continuous improvement, because, in EXIM Bank, we believe, the line of excellence is never ending. Bank's strategic plans and networking will strengthen its competitive edge over others in rapidly changing competitive environment. Its personalized quality services to the customers with the trend of constant improvement will be the cornerstone to achieve our operational success.



# **Our Mission**

## The bank has chalked out the following corporate objectives in order to ensure smooth achievement of its goals:

- To be the most caring and customer friendly and service oriented bank
- □ To create a technology based most efficient banking environment for its customers
- ☐ To ensure ethics and transparency at all levels
- ☐ To ensure sustainable growth and establish full value to the honourable stakeholders and
- □ Above all, to add effective contribution to the national economy

#### Eventually the bank also emphasizes on:

- Provide high quality financial services in export and import trade
- Providing efficient customer service
- Maintaining corporate and business ethics
- Being trusted repository of customers' money and their financial adviser
- Making its products superior and rewarding to the customers
- □ Display team spirit and professionalism
- Sound Capital Base
- Enhancement of shareholders' wealth
- Fulfilling its social commitments by expanding its charitable and humanitarian activities

#### **Board of Directors**

#### Chairman

Mr. Md. Nazrul Islam Mazumder

#### **Directors**

Mr. Md. Abdul Mannan

Mr. Md. Nazrul Islam Swapan

Mr. Mohammad Abdullah

Mrs. Nasreen Islam

Mr. Mohammed Shahidullah

Mr. Md. Nurul Amin

Mr. Mohammad Omar Farooque Bhuiyan

Mr. Anjan Kumar Saha

Mr. Md. Habib Ullah Dawn

Major Khandaker Nural Afser (Retd)

Lt Col (Retd) Serajul Islam BP (BAR)

Mr. Ranjan Chowdhury

Mr. Khandakar Mohammed Saiful Alam

Mr. Muhammad Sekandar Khan

#### Managing Director & CEO

Dr. Mohammed Haider Ali Miah

#### **Company Secretary**

Mr. Md. Golam Mahbub

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#### **Brief Profile of the Board of Directors**

#### Mr. Md. Nazrul Islam Mazumder

Philanthropic in mind, dynamic in thinking, far-sighted in vision; Mr. Md. Nazrul Islam Mazumder, honourable Chairman of the Bank has become an icon in the business sector as well as in the banking arena of Bangladesh. He hailed from a respectable Muslim family of Rajapur, Laksham, Comilla. He obtained Master Degree with Honours in English from Chittagong University. Mr. Mazumder is also the Chairman of Bangladesh Association of Banks (BAB), the apex body of Bangladeshi private commercial banks and NASSA Group of Industries. His giant export house NASSA Group has an annual turnover of USD 350 Million. He has vast business experience of two decades. His wife Mrs. Nasreen Islam, a Sponsor Director of the Bank, has also engaged herself in business and social activities. They have two children Walid Ibne Islam and Anika Islam. Mr. Mazumder visited almost all the countries of the world to attend seminar, symposium etc and also for business purpose. He is one of the leading pioneers to culture Corporate Social Responsibility (CSR) in Bangladesh.

#### Mr. Md. Abdul Mannan

Mr. Md. Abdul Mannan, an eminent politician of the country, has been elected Member of Parliament of the Peoples' Republic of Bangladesh in the general election of 2014 for second consecutive term. He passed B.Sc. Agr (Hons.) and M.Sc Agr. (Agronomy). He has also obtained Masters degree in Agricultural Chemistry. He is very much active in various social activities.

#### Mr. Md Nazrul Islam Swapan

Mr. Md. Nazrul Islam Swapan is a Sponsor Director of the Bank. He is a familiar name in the business arena of Bangladesh. He is an M.A with B.A (Hons). He has almost two decades of experience in 100% export oriented garments business. He is the Chairman and Managing Director of Nassa Holdings Ltd. and Managing Director of Nassa Design & Development Ltd. He has also been engaged in social activities.

#### Mr. Mohammad Abdullah

Mr. Mohammad Abdullah, is one of the Sponsor Directors of the Bank. He has been elected Member of Parliament of the People's Republic of Bangladesh in the general election 2014. He is an M.A. He has twenty two years of business experience. He is charitable.

#### Mrs. Nasreen Islam

Mrs. Nasreen Islam is a Sponsor Director of the Bank. She hailed from a respectable family of Gajimura, Laksham, Comilla. She is a graduate. She has actively engaged herself in business and social activities.

#### Mr. Mohammed Shahidullah

Mr. Mohammed Shahidullah, one of the Sponsor Directors of the company, is a prominent businessman of the country. He is a graduate and has vast experience in business for almost three decades. He is actively engaged in many social activities.

#### Mr. Md. Nurul Amin

Mr. Md. Nurul Amin is a Sponsor Director of the Bank. He hailed from Chittagong and has emerged as one of the business magnets of our country. He is a graduate. He has thirty years of experience in electronics business. He is Managing Director of Electro Mart Ltd and Trade International Marketing Ltd. He is engaged in many charitable activities.

#### Mr. Mohammad Omar Farooque Bhuiyan

Mr. Mohammad Omar Farooque Bhuiyan is one of the Directors of the Bank and the Chairman of Board Audit Committee. He is an M. Com from Dhaka University with B.Com Hon's in Accounting. He is a renowned businessman and industrialist of the country having related experience of more than two decades and good reputation in the society. He is the Chairman of Atlanta Group of Companies. Mr. Bhuiyan is a Sponsor Director of Emerging Credit Rating Ltd, Emerging Communications Ltd and Emerging Resources Ltd. He is also the Managing Director of Atlanta Enterprises Overseas Ltd., Atlanta Travel and Tours and Heritage Holdings Ltd. It is another instance of his glorious professional career that Mr. Bhuiyan is a Director in Bangladesh Chamber of Industries. He has been actively engaged in many social activities.

#### Mr. Anjan Kumar Saha

Mr. Anjan Kumar Saha, who has eighteen years experience as an importer of Raw cotton and cotton yarn business, is one of the Sponsor Directors of the Bank. He hailed from respectable Hindu family of Comilla. He is an M.Com. He participates in social activities.

#### Mr. Md. Habib Ullah Dawn

Mr. Md. Habib Ullah Dawn is a Sponsor Director of the Company. He is a graduate. He has vast experience in import and wholesale business of all kinds of new and reconditioned cars, vehicles for last twenty three years. He has successfully built the wide reputation of his "A.M. Group". He is charitable. Presently he is the President of BARVIDA (Bangladesh Reconditioned Vehicles Importers & Dealers Association). He is also the Joint Secretary of Dutch-Bangia Chamber of Commerce and Industry.

#### Major Khandaker Nurul Afser (Retd)

Major Khandaker Nurul Afser (Retd), a Director of the Bank, has vast experience of professional carrier in different sectors. He obtained B.A. degree from University of Dhaka. He has gloriously served in Bangladesh Army for 13 years. He is the Chairman and Managing Director of Afser Group of Bangladesh and Managing Director of RANS Real Estate Ltd, Afser Resources Management and Consultancy Services Ltd. and Afser Real Estate & Construction Ltd. He participates in social activities.

#### Lt Col (Retd) Serajul Islam BP (BAR)

Lt Col (Retd) Serajul Islam BP (BAR) was an ex-defense officer. He served in Bangladesh Army till 2-1-2000 and retired as Lt. Col. For his outstanding contribution for the country, the Govt. of Bangladesh has awarded him with glorious honour of Bir Pratik (BAR). He holds B.Com degree. He is one of the Directors of the Bank. He participates in social activities.

#### Mr. Ranian Chowdhury

Mr. Ranjan Chowdhury is a Director of the Bank. He is a graduate. He is one of the rising businessmen of the country. He has professional experience of seventeen years. He participates in social activities.

#### Mr. Khandakar Mohammed Saiful Alam

Mr. Khandakar Mohammed Saiful Alam, who has vast professional experience of fourteen years, is one of the Directors of the Bank. He hailed from Mulchar, Tangibari, Munshigoni. He completed B.Com (Hons) in Management and also obtained Master degree in Marketing Management from Chittagong University. He participates in social activities.

#### Mr. Muhammad Sekandar Khan

Mr. Muhammad Sekandar Khan, a Director of the Company, is an eminent thinker and economist of the country. He has forty years of teaching experience. He hailed from Panchlaish, Chittagong. He obtained B.A (Hons) and M.A degree from University of Dhaka and M. Phil from leeds. He has many research works and articles which has enriched the nation. He visited many countries to attend workshops, seminars, symposiums etc.

#### Dr. Mohammed Haider Ali Miah

Managing Director & CEO

Dr. Mohammed Haider Ali Miah was born in an aristocratic, wealthy and pious muslim family in Manikgoni District. He passed SSC examination from Ibrahimpur I.C. High School, Manikgonj in 1973 and HSC (Science) from Govt. Devendra College, Manikgonj in 1975. He obtained B. Sc (Hon's) & M.Sc. from University of Dhaka in 1978 and 1979 respectively. He completed MBA from LITR, London, U.K. with Major in Management & Marketing and obtained CGPA 4 out of 4. It was indeed a remarkable academic feat. He is the Diplomaed Associate of the Institute of Bankers, Bangladesh (DAIBB) since 1999. He obtained Post Graduate Diploma in Islamic Banking and Insurance in 1998 from the Institute of Islamic Banking and Insurance (IIBI), london, UK as well as obtained Ph. D. degree from the American World University, California, USA. During the independence war of Bangladesh he directly fought for the country and awarded by the Government of the People's Republic of Bangladesh with the prestigious title of "Freedom Fighters".

Despite of having every chance to become a government employee, he chose to be a banker, because he preferred to serve the people through banking. Dr. Mohammed Haider Ali Miah joined in banking sector in February, 1984 as a Probationary Officer in Islami Bank Bangladesh limited. Due to his dynamism, the Board of Directors of EXIM Bank picked him as the Vice President of the bank in 2000. During his service in EXIM Bank, he was awarded with gold medals by the Board of Directors of the Bank in recognition to his outstanding and unprecedented performance as the Best Branch Manager in 2001, 2002 and 2004. By the pace of time, he became the Managing Director & CEO of the bank on July 25, 2012 as the recognition of his devotion, perseverance, dedication and commitment to profession. He has many specialized publications in his credit including "A Handbook of Islamic Banking and Foreign Exchange Operation" and "A way to Islamic Banking Custom and Practice".



# SPONSOR SHAREHO SHAREHOLDERS

Mr. Md. Nazrul Islam Mazumder

Mr. Md. Nazrul Islam Swapan

Mr. Mohammad Abdullah

Mr. Md. Altaf Hossain

Mrs. Nasreen Islam

Mr. Md. Mazakat Harun

Mr. Abdullah Al-Mamun

Mr. Md. Fahim Zaman Pathan

Mrs. Asma Begum

Engr. Aminur Rahman Khan

Mr. Zubayer Kabir

Mr. Md. Nurul Amin

Mrs. Rizwana K. Riza

Mr. Md. Habib Ullah Dawn

Mr. Md. Nur Hussain

Mrs. Hasina Akhter

Mr. Anjan Kumar Saha

Mr. A.K.M. Nurul Fazal Bulbul

Mr. Md. Abdul Mannan

Mr. Abdullah Al-Zahir (Shapan)

Mrs. Rabeya Khatoon

Mrs. Mahmuda Begum

Mrs. Nasima Akhter

Mrs. Sabira Sultana

Mrs. Mamtaj Begum

Mr. Md. Shaiful Alam

Mrs. Hamida Rahman

Mr. Md. Faiz Ullah

Mr. Mohammed Shahidullah

Mrs. Rubina Shahid

Ms. Anika Islam

Ms. Nayema Akter Sonia

Ms. Tazreen Tabassum Hossain

Mr. Walid Ibne Islam

Mrs. Halima Harun

Ms. Kashfia Zaman

Mrs Ifat Akter Alin

Ms. Nur Nahar Tarin

Mrs. Suraiya Begum

Mrs. Jhumur Saha

Advocate Shaila Ferdous

Mrs. Shahadara Mannan

Mrs. Fatema Zahir

#### **Executive Committee**

#### Chairman

Mr. Md. Nazrul Islam Mazumder

#### Members

Mr. Md. Nazrul Islam Swapan

Mr. Mohammed Shahidullah

Mr. Anjan Kumar Saha

Mr. Md. Habib Ullah Dawn

Lt Col (Retd) Serajul Islam BP (BAR)

Mr. Khandakar Mohammed Saiful Alam

Dr. Mohammed Haider Ali Miah Managing Director & CEO

#### **Board Audit Committee**

#### Chairman

Mr. Mohammad Omar Farooque Bhuiyan

#### Members

Mrs. Nasreen Islam

Mr. Md. Nurul Amin

Mr. Ranjan Chowdhury

Mr. Muhammad Sekandar Khan

#### Secretary

Mr. Md. Golam Mahbub

## **Risk Management Committee**

#### Chairman

Mr. Mohammed Shahidullah

#### Members

Mr. Md. Nurul Amin

Mr. Mohammad Omar Farooque Bhuiyan

Major Khandaker Nurul Afser (Retd)

Lt Col (Retd) Serajul Islam BP (BAR)

## **Shariah Supervisory Committee**

Professor Maulana Mohammad Salah Uddin Chairman

Maulana Mohammad Sadegul Islam Member

Professor Dr. H. M. Shahidul Islam Barakaty Member

Hafez Maulana Mufti Mohammad Khairullah Member

Moulana Md. Abdur Razzaque Member

Mr. Mohammad Abdullah Member

Mrs. Nasreen Islam Member

Mr. Mohammed Shahidullah Member

Mr. Md. Nurul Amin Member

Dr. Mohammed Haider Ali Miah Member, Ex-officio

(Managing Director & CEO)

Mr. Abul Quasem Md. Safiullah Member Secretary

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#### **Management Team**

#### Managing Director & CEO

Dr. Mohammed Haider Ali Miah

#### Deputy Managing Director(s)

Mr. Md. Sirajul Islam Mr. Sirajul Haque Miah

Mr. Khondoker Rumy Ehsanul Huq

#### Senior Executive Vice President(s)

Mr. Md. Golam Mahbub Mr. A.Y.M. Naimul Islam Mr. Md. Humayun Kabir Mr. Mohammad Feroz Hossain Mr. Shah Md. Abdul Bari

Mr. Sheikh Moyeen Uddin Mr. Sheikh Bashirul Islam

#### **Executive Vice President(s)**

Mr. Mohd. Alamgir Mr. Md. Shahidullah Mr. Md. Shahidur Rahman Mr. Md. Muniruzzaman

Mr. Md. Muniruzzaman Mr. Md. Shahjahan

Mr. Md. Zoshim Uddin Bhuiyan Mr. Md. Mosharraf Hossain Mazumder

Mr. Md. Akhtar Hossain

Mr. Md. Fakhrul Islam Mr. Md. Anisul Alam

#### Senior Vice President(s)

Mr. Nasir Uddin Ahmad Dr. S. M. Abu Zaker Mr. Md. Moidul Islam Mr. Md. Main Uddin

#### Vice President(s)

Mr. Abu Hena Md. Mohsin Ms. Maksuda Khanom Mr. M. Sakhawat Hossain Mr. Md. Shamsul Islam Mr. Tariqul Islam Choudhury Mr. Kazi Nesar Uddin Ahamed Mr. Md. Rafiqur Rahman Mr. Mefta Uddin Khan

Mr. Khandker Md. Mostasir Mr. Md. Jashim Uddin

Mr. Md. Hasan Faruk

Mr. Mohammad Abul Hashem

Mr. Md. Mahbubul Alam Mr. Md. Israil Khan

Mr. Md. Mofazzal Mamun Khan

Mr. Md. Akhteruzzaman

#### Senior Assistant Vice President(s)

Mr. Md. Abdur Rahman Mr. Md. Solaiman Mridha Mr. Md. Nurul Absar Mr. Md. Rashedul Hasan Mr. Md. Aminul Islam

Mr. Md. Shahjahan Patwary Mr. Md. Osman Ali Miah

Mr. Emran Hossain Mr. Mozammel Hossain

Mr. Mohammad Ismail Hossain

Mr. Md. Azhar Uddin Mr. Md. Abdur Razzaque Mr. Md. Shamsur Rahman Mr. Kanu Lal Karmaker Mr. Shameem Faruque

Mr. Md. Arfan Ali

Dr. Md. Saiful Islam Mr. Lal Mohammad

Mr. Abu Rushd Muhammad Aktheruzzaman

Mr. Noor Muhammed Chowdhury

Mr. Md. Shafiqul Islam Mr. Golam Sagir

Mr. Nur Mohammad Ansari Mr. Enayet Karim Golder Mr. Md. Helal Uddin Mozumder Mr. Abul Quasem Md. Safiullah

#### Assistant Vice President(s)

Mr. Nurul Azim Khondaker Mr. Musa Ahmed

Mr. Shabbir Kabir Mr. Md. Mahtab Uddin Khan

Mr. Mahfuzul Hoque

Mr. Kamal Hossain Mojumder Mr. Shaikh Muhammad Abul Ahsan

Mr. Md. Zillur Rahman Mr. Md. Nazrul Islam Mr. K. M. Shaheen Mr. Abdus Samad Bhuyan

Mr. Gazi Abdullah Al Sharif Mr. Mohammed Ashraful Haque

Mr. Mohammad Bakhtiar Hossain

Mr. Md. Kamrul Islam

Mr. Mohammed Shariful Arefin Mr. Mohammad Julker Nine

Mr. Md. Rezaul Karim

Mr. Mohammed Jahangir Alam

Mr. S. M. Nazim Uddin Mr. Lehaj-Ul-Hassan

Mr. Mohammad Ali Ashraf Khan Mr. Mohammed Muzammel Hossain Mr. Mohammad Shah Newaz Hussain

Mr. Md. Solaiman Talukder Mr. Syed Zakir Hossain

Mr. Md. Shakhawat Hossain

Mr. Md. Al Mamun Mr. Muhammad Yunus Ali

Mr. Kazi Md. Asaduzzaman Mr. Md. Shahadat Hossain

Mr. Md. Asad Malek Mr. Sheikh Ishruq Osman

Mr. Rana Abdullah Al Mahmud Absar

Mr. Mohammad Mostak Ali Mr. Md. Aftab Uddin

Mr. Mohammad Kabirul Islam Mr. Mohirul Islam Golder

Mr. Mohammad Badshah Mia Mr. Abu Ahmed Ariful Gofran

Mr. Feroz Ahamed

Mr. Dewan Zakir Hossain

Ms. Amina Afrooz Mr. Mohammed K

Mr. Mohammed Kamruzzaman Ms. Jabunnessa Begum

Mr. Mohammad Monirul Islam Mr. Mohammad Abdul Matin

Mr. Mohammad Masudur Rahman

Mr. Shanti Kumer Roy

Mr. Mohammad Mojibul Karim Mr. Mohammad Arman Hossain

Mr. Miraj Muhammed Aziz

Mr. Syed Mohammed Juglul Didar

Mr. Md. Mahbub-ul-Alam Mr. Md. Rafiqul Islam

Mr. Abdul Mannan Mr. Md. Omar Faruq

Mr. Anisur Rahman Chowdhury

Ms. Farhana Hye

Mr. Mohammad Fokhruzzaman Mr. Mohammad Mahmudun Nabi

Mr. Sanjib Chatterjee

Mr. Md. Motalab Hossain Mazumder Mr. Mohammad Parvez Akhter

Mr. Bisawjit Bhattacharjee Mr. A.K.M. Belayet Hossain Ms. Niru Parvin Sultana

Ms. Nasima Akhter

Mr. Abu Sayed Mohd. Ohiduzzaman

Ms. Shanaj Parven Mr. Mahfooz Abdullah Mr. Mohammad Ali Miah Ms. Selina Azim Ms. Farzana Kaberi Mr. Md. Touhidul Islam

Mr. Mohammad Wasiur Rahman Mr. Md. Touheedur Rahman

Mr. Md. Abu Azad Mohibul Feroz

Mr. Md. Golam Rabbani Mr. Md. Ziaul Haque Mr. A.K.M. Shaifullah

Mr. Md. Showkat Rabbi Mr. Sheikh Mohammad Alamgir Kamal

Mr. Mohammed Sultanul Alam Mr. Mohammad Sadake Bin Jalal Mr. Mohammad Nasir Uddin

Mr. Khan Mohammad Anwar Hossain

Mr. Mohammad Wazi Ullah Mr. Gazi Mahbubul Huqe

Mr. Md. Idris Ali

Mr. Harun Or Rashid Mozumder Mr. Mohammad Mostak-E-Elahi Mr. Mohammed Anamul Hoque

Mr. Md. Monowar Hossain Mr. Sheikh Khurshid Alam Mr. Mohammad Elias Mr. Md. Motalib Hossain

Mr. Md. Motally Hossall Mr. Md. Anisur Rahman Mr. Saveedur Rahman Cho

Mr. Sayeedur Rahman Chowdhury Mr. Mohammad Ziaur Rahman Mr. M. M. Kamrul Hashan Mr. Ali Akhar Quoreshi

Mr. Ali Akbar Quoreshi Mr. Md. Abdul Quddus Mr. Md. Amir Hossain Mr. Kazi Shafiul Azam

Mr. Mohammad Tauhiduzzaman Khan

Mr. Akbar Kabir

Mr. Tahseen Iqbal Suzan

#### **Corporate Information**

**Date of Incorporation** : June 02, 1999

**Authorized Capital** : Taka 20,000.00 million

Paid-up-Capital : Taka 11,566.35 million

Registered Office : "SYMPHONY"

Plot No. SE (F) - 9, Road No. 142

Gulshan Avenue, Dhaka-1212, Bangladesh PABX: 880-2-988 9363, Fax: 880-2-988 9358

Website: www.eximbankbd.com

SWIFT: EXBKBDDH

Share Division : Head Office, "SYMPHONY" (Ground Floor)

Plot No. SE (F) - 9, Road No. 142, Gulshan Avenue, Dhaka-1212, Bangladesh. PABX: 880-2-988 9363

**Credit Rating** 

Long Term : 'A+' (Adequate Safety)
Short Term : 'ST-2' (High Grade)
Date of Rating : 14 May 2014

Credit Rating Information and Services Limited (CRISL)

**Auditors** : M/s. Pinaki & Co., Chartered Accountants

Ahsandell, 2/A Mymensingh Road (2nd Floor), Shahbag, Dhaka.

Name of the Chairman : Mr. Md. Nazrul Islam Mazumder

Name of the Managing Director & CEO : Dr. Mohammed Haider Ali Miah

Name of the Advisor : Mr. Md. Fariduddin Ahmed
Company Secretary : Mr. Md. Golam Mahbub

Chief Financial Officer : Mr. Md. Humayun Kabir Head of Internal Audit : Mr. Shah Md. Abdul Bari

No. of Employees : 2,282

No. of Branches (including SME/Agriculture) : 80

No. of Shareholders (31-12-2013) : 154,398

**Subsidiary Companies** 

EXIM Exchange Company (UK) Ltd.

(A fully owned subsidiary of EXIM Bank)

: Universal House (Ground Floor), 88-94 Wentworth Street, London E1 7SA, UK. Tel.: +44-[0] 207 377 2474; Fax :+44-[0] 207 377 1335

Email: eximexchangeuk@eximbankbd.com

EXIM Exchange Company (Canada) Ltd.

(A fully owned subsidiary of EXIM Bank)

: 3096 Danforth Avenue, Suite 2, Toronto, Ontario, M1L 1B1, Canada. Tel.: +1 41 66 99 5802; E-mail : eximexchangeca@eximbankbd.com

EXIM (USA) Inc.

(A fully owned subsidiary of EXIM Bank)

: 37-18 73rd Street, 1st Floor (Rear), Jackson Heights N.Y. 11372, U.S.A.

Tel.: +1 347 738 6124; Fax :+1 347 738 6146;

Email : eximusa@eximbankbd.com

EXIM Exchange (Australia) Pty. Ltd.

(A fully owned subsidiary of EXIM Bank)

: 43 Haldon Street, Lakemba, NSW 2195, Sydney, Australia.

Tel.: 0061 (02) 80 842 000; 0061 469 979 489

Email: eximau@eximbankbd.com

**EXIM Islami Investment Limited (EIIL)** 

(A subsidiary of EXIM Bank)

: Printers Building (5th Floor), 5 Rajuk Avenue, Motijheel C/A, Dhaka-1000.

PABX: 88-02-956 1604; Fax: 880-2-956 1937

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## **Five Years Financial Performance at a Glance**

(Amount in million Taka)

						int in million Takaj
Sl. No.	Particulars	2009	2010	2011	2012	2013
1	Authorized Capital	10,000.00	10,000.00	20,000.00	20,000.00	20,000.00
2	Paid-up Capital	3,373.96	6,832.27	9,223.56	10,514.86	11,566.35
3	Shareholder's Equity	6,717.21	12,474.85	14,484.22	16,641.86	20,624.36
4	Total Capital ( Tier I + Tier II)	7,718.89	13,957.40	16,109.56	18,214.31	21,198.70
5	Statutory Reserve	2,092.97	3,154.76	3,849.78	4,587.47	5,236.93
6	Total Assets	86,213.37	113,070.98	129,874.42	167,056.63	195,452.52
7	Total Liabilities	79,496.16	100,596.13	115,390.20	150,414.77	174,828.15
8	Total Deposits	73,835.46	94,949.40	107,881.21	140,369.66	165,733.25
9	Total Investment (General)	68,609.91	93,296.65	99,699.63	118,219.99	143,847.38
10	Investment (Shares & Securities excluding Subs.)	2,189.54	4,522.04	6,734.03	10,345.38	11,222.20
11	Total Contingent liabilities	30,109.11	55,098.36	54,929.92	63,950.48	60,119.38
12	Total Risk Weighted Assets	69,058.87	140,251.40	148,053.70	166,531.66	159,401.36
13	Total Fixed Assets	381.98	463.74	467.98	433.09	3,183.44
14	Total Income	10,383.62	13,723.95	15,801.88	20,357.48	23,614.71
15	Total Expenditure	7,201.84	7,830.16	11,846.06	15,023.14	18,686.81
16	Profit before provision and tax	3,181.78	5,893.79	3,955.82	5,334.35	4,927.89
17	Profit before tax	2,802.12	5,308.95	3,475.06	3,688.45	3,247.33
18	Net profit after provision and tax	1,694.10	3,476.01	2,009.37	2,157.63	1,913.39
19	Foreign Exchange Business	162,604.61	227,966.60	254,407.47	270,081.50	268,652.68
	a) Import Business	83,911.51	129,570.73	128,445.77	143,314.40	135,409.88
	b) Export Business	76,240.77	95,359.45	122,217.34	120,996.90	130,353.32
	c) Remittance	2,452.33	3,036.42	3,744.36	5,770.20	2,889.48
20	No. of Foreign Correspondent	333	354	336	398	386
21	Profit earning assets	69,006.56	97,901.97	109,707.50	131,147.17	159,705.77
22	Non profit earning assets	17,206.81	15,169.01	20,166.92	35,909.46	35,746.74
23	Investment as a % of total Deposit	92.92%	98.26%	92.42%	84.22%	86.79%
24	Capital Adequacy Ratio	11.18%	9.95%	10.88%	10.94%	13.30%
25	Dividend	35%	35%	14%	10%	11% (Proposed)
	Cash	-	-	-	-	-
	Bonus	35%	35%	14%	10%	11% (Proposed)
26	Rights Share		1R:2			
27	Cost of fund	9.09%	7.10%	9.15%	9.96%	10.21%
28	Net Asset Value Per Share*	199.09	18.26	15.70	15.83	17.83
29	Earning per share (EPS)	50.21	3.77	2.18	2.05	1.65
30	Price earning ratio (times)	7.52	11.34	12.76	10.14	7.80
31	Return on Assets (ROA) after tax	2.19%	3.54%	1.65%	1.45%	1.06%
32	No. of Shareholders	29,302	99,882	126,681	139,482	154,398
33	Number of Employees	1440	1686	1724	1909	2229
34	Number of Branches	52	59	62	72	80



#### EXPORT IMPORT BANK OF BANGLADESH LIMITED

Registered Office: 'SYMPHONY', Plot No. SE (F) - 9 Road No. 142, Gulshan Avenue, Dhaka-1212, Bangladesh

#### NOTICE OF THE FIFTEENTH ANNUAL GENERAL MEETING

Notice is hereby given that the **FIFTEENTH ANNUAL GENERAL MEETING** of the Members (Shareholders) of Export Import Bank of Bangladesh Limited (the "Company") will be held on Tuesday, 17 June 2014 at 11:00 a.m. at **'RAOWA Convention Hall', Hall-1 at Level-2, VIP Road, Mohakhali, Dhaka-1206, Bangladesh** to transact the following business:

#### **AGENDA**

- 1) To receive, consider and adopt the audited financial statements including balance sheet, profit & loss account for the year ended December 31, 2013 together with report of the Directors and Auditors thereon.
- 2) To declare Dividend for the year ended December 31, 2013.
- 3) To appoint Auditors for the term until the next Annual General Meeting and fix their remuneration.
- 4) To elect/re-elect Directors, if required.
- 5) To transact any other business with the permission of the Chair.

By Order of the Board

(Md. Golam Mahbub)

Company Secretary

Dated, Dhaka. 01 June 2014.

#### Notes:

- 1) The Record Date of the Company was Sunday, 27 April 2014. Members' (Shareholders') names appearing in the Register of Members of the Company on the Record Date, will be entitled to Dividend, attend the Annual General Meeting and vote thereat.
- 2) Any Member of the Company entitled to attend and vote at the Annual General Meeting may appoint any person, as his/her Proxy or Attorney to attend and vote on his/her behalf. A Member, being a corporation or company, may appoint its representative, duly appointed and authorized, to attend and vote on its behalf. The proxy form or power of attorney or letter of authority, as the case may be, duly signed and stamped must be submitted at the Registered Office of the Company at least 48 hours before the time fixed for the meeting.
- 3) Election of Directors, if any, shall be held in accordance with the provisions of existing Laws, Articles of Association of the Company & in compliance with the existing applicable rules/regulations/notifications/orders/circulars/directives of the Regulatory Authorities.
- 4) As per directives of Bangladesh Securities and Exchange Commission and Bangladesh Bank, the existing auditors M/s. Pinaki & Co., Chartered Accountants, will not be eligible for reappointment since they have completed the tenure of 03 (three) consecutive years' term as auditors of the Company. Therefore, the Shareholders/Auditors are hereby requested to send proposal/expression of interest for appointment as auditors of the Company alongwith relevant documents with regard to qualification and eligibility on or before 10 June 2014. Those who have already applied need not to apply again.
- 5) Admission into the Meeting will be allowed on production of the attendance slip duly signed by the Member/Proxy/Attorney/ Representative, as the case may be.





# From the Desk of the Chairman

#### My dear Fellow Members,

As-salamu Alaikum.

With humble gratefulness to the Most Benevolent Allah, I would like to state that keeping profit rate and growth rate stable and streamlined despite bleak presence of non-economic factors in the firmament of the country's economy in 2013, EXIM Bank completed an eventful and hectic year 2013. I would also like to express my joyous feelings for having been honoured for so many years by having regular chances to meet with you at large forums. Dear shareholders, all of you do reside at a special corner of my heart and here flows deep gratitude and heartiest welcome to you simply with spontaneity.

#### Valued Shareholders,

The efforts of the Banks of the country in 2013 have reiterated the same old belief: "Yes! We can!" Banks were stable in holding their pace towards growth and earnings. At the same time, they were not distracted from contributing to CSR activities in the wake of economic turmoil and all-pervading uncertainty throughout 2013. Banks of Bangladesh have already become dominant factor in country's economy as well as major catalyst in changing the outlook of the society for a better Bangladesh.

#### Dear Shareholders,

I am happy to see that the Directors' Report and audited

balance sheet are very much transparent like previous years. I believe the Directors' Report and audited balance sheet testify my opening words about the solid performance of the Bank.

Making profits only is not our blind vision. We make profits by maintaining good ethical atmosphere and complying good governance. Our prudent risk management policy helps us stay on safe side by giving timely warning about possible loopholes for financial scams. We regularly pay tax, excise duty, VAT which is a part of our good corporate citizenship.

The Bank has been adorned with "Best Corporate Award 2013" in Islamic Banking category which has been awarded by the Institute of Cost and Management Accountants of Bangladesh. Besides being recognized as a compliant and competitive bank in the country, our recognition also comes from outside every now and then. World Finance awarded us with "Best Islamic Bank in Bangladesh in 2013". EXIM also received "International BIZZ Award-2013" from World Confederation of Business (World COB).

#### Respectable Shareholders,

As the year 2013 put every bank against extreme acid test, so EXIM is very much cautious while marching ahead. The Bank is choosing business proposals more delicately and sometimes this might seem kind of go-slow policy. We are trying to find out new avenue of income as more diversification mitigates more risks. We always look for state-of-the-art technology and if found effective, we do not hesitate to introduce newer technology in our operational procedures.

We believe that skillful men behind machine or system are very much important for smooth running of the machine or system. This is why; we are always concerned about upgrading the entire workforce of the Bank to the next higher level of skill and efficiency and it is a continuous process.

To spread the amenities of modern banking among more people, EXIM has started its mobile banking operation "EXIM Cash". In South Asia, EXIM is the first Bank to display human made Corporate Logo by its employees symbolizing 'united we stand'. The Bank has strong credit line with Asian Development Bank and International Finance Corporation.

#### Beloved Shareholders,

It would not be exaggerated to say that as a Bank, EXIM stands with glorious luminosity and the CSR activities undergone by the Bank are none but added LUX. Every winter, EXIM distributes lots of blankets among the poor. EXIM donated Five Crore Taka to Prime Minister's relief fund in regard of the deadliest garment related catastrophe at Rana Plaza, Savar. EXIM donated Tk. 3.60 Crore to "Proyash", a special school for children with special needs. The Bank patronized One Core Taka in 8th Bangladesh Games. We also donated a good amount to Bangladesh Cricket Board in assisting them to organize ICC T20 World Cup in Bangladesh. We have been continuing financial support to the families of BDR carnage. Every year, new meritorious but insolvent students are included into our scholarship program. These are just few examples from our vast CSR activities.

#### Prudent Shareholders,

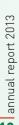
Considering the stretched situation in banking arena of Bangladesh and our capacity as well, this year the Board has recommended for stock dividend @ 11%. You are earnestly invited to decide upon the issue.

Thanksgiving is not just a mere formality; rather it comes out of sheer gratefulness and true appreciation. I earnestly thank the shareholders, patrons, business partners, Bangladesh Bank, the external auditors, regulatory bodies, Bangladesh Securities & Exchange Commission, Stock Exchanges and Register of Joint Stock Companies & Firms for their valuable support and quidance.

May Allah bless us all. Allah Hafez.

Md. Nazrul Islam Mazumder

Chairman





# Round-up Managing Director & CEO

#### Bismillahir Rahmanir Rahim

Muhtaram

Assalamu Alaikum warahmatullah.

By the grace of almighty Allah, Export Import Bank of Bangladesh Limited (EXIM Bank) has completed its fifteen years with notable success on different banking fronts despite various challenges and intensive competition in 2013. Despite the challenging environment, at home and abroad, we responded positively and were able to achieve satisfactory financial results in 2013, to the benefit of the Bank and its stakeholders. We have strong belief in our abilities which we need to develop to set

goals and try our best to achieve success by a team of experienced and dedicated professional bankers. We take special care of improving financial soundness, dynamic professionalism and corporate integrity and of creating opportunity for the customers. The business of the bank significantly increased during the year 2013. EXIM Bank's capital was adequate, assets quality was so good, earning was sufficient, and liquidity management was prudent. At the end of

the year, the paid up capital of EXIM Bank was Tk.1,156.64 crore, authorized capital was Tk.2,000.00 crore, total capital (Tier 1+Tier 2) was Tk.2,119.87 crore, deposit stood at Tk.16,573.33 crore, investment reached to Tk.14,384.74 crore, foreign exchange business was Tk.26,865.27 crore (Import Tk. 13,540.99 crore & export Tk. 13,035.33 crore, remittance Tk.288.95 crore) and operating profit on solo basis registered at Tk. 578.00 crore. Since inception of the bank, we have paid corporate tax for Tk.993.00 crore to government and 382% dividend to our valued shareholders. During its fifteen-years' journey, the bank has developed a skilled workforce and established itself as a modern and compliant Islamic Bank.

Supervisory control over the bank has been strengthened through instituting routine and periodic review of stability of the banks. The regulatory bodies are instrumental to implement stress testing for bank resilience. We are doing our business within the regulatory guidelines and policies to achieve the economic and regulatory target of Bangladesh Bank. In spite of political instability in 2013, the banking sector of Bangladesh showed remarkable resilience. With a view to fostering a sound, efficient and stable financial system, the regulatory bodies have started implementing a number of important policy measures which include strive to compel the banks to undertake timely and effective risk management practices through the issuance of revised Risk Management Guidelines. Thanks to our dynamic and generous Board of Directors for their confidence in the management of the bank to ensure ethics and transparency at all levels.

The management of the bank recognizes the importance of good corporate governance as a major factor in enhancing the efficiency of the organization for ongoing efforts to strengthen the banking system through adoption of policies aimed at both improving the financial strength of the bank as well as bringing about greater transparency in its operation. The Bank, therefore, conducts its business in line with the principles of good corporate governance, which forms a basis for sustainable growth.

EXIM Bank is a transparent bank. Its desire is to ensure better customer service. EXIM Bank is a customer friendly Bank. We believe that development of the bank depends on the enrichment of the customers. Customers are our proud, assets, repository and conveyer of good will. EXIM Bank always remains beside the customers and stands by the customers for their growth. Customers are one of the major contributors to the Bank's success and growth. The bank is committed to meet customers' needs and satisfy them with financial products and services of a high quality and standard by maintaining good relationship with them.

EXIM Bank looks forward gradually to be a model bank in the banking industry. It serves the customers by introducing new products and practicing the best custom in its day to day operation. We have launched mobile financial service under the name of "EXIM Cash" to reach out our banking services to remote areas of the country. It emphasizes on school banking to run with the desires of central bank in financial inclusion of mass people including teenagers. Recently, we have launched two new shariah based products named EXIM Ruhama and EXIM Ziadah.

We are providing online banking service by using Switzerland origin high technology based world legendary Islamic banking supported core banking software "Temonos-24". Through our Alternative Delivery Channel Division (ADCD) we are also providing: SMS Banking, Islamic Visa Credit Card and Debit Card facilities, ATMs and CDM facilities, Phone banking, Q-Cash/E-Commerce, E-Corner, Bangladesh Automated Clearing House (BACH), Quick Hub, Internet Banking etc. to our customers smoothly. We have recently introduced the following card services through our ADCD.

- 1. EXIM Hajj Card
- 2. EXIM Travel Card
- 3. EXIM Remittance Card
- 4. EXIM Gift Card
- 5. EXIM Prepaid Card
- 6. EXIM Cash Card

EXIM Bank has financed to agricultural sector for cultivation of various agricultural items including Saudi Arabian Date, rose etc. It also has always been giving priority at agricultural investment for share-croppers at rural areas through its rural branches. In 2013, EXIM Bank has achieved 120% of its Agricultural Investment target of the year as set by Bangladesh Bank. In recognition to its performance, it has received a letter of appreciation from the honorable Governor of Bangladesh Bank, Dr. Atiur Rahman.

The banking service and financial disclosure of EXIM Bank are internationally recognized. As a part of recognition, EXIM Bank achieved the following international and local awards:

- i) European Society for Quality Research (ESQR) awarded the bank with the "International Diamond Prize for Excellence in Quality" in recognition of its successful adoption and implementation of the best practices in the world.
- ii) World Finance, UK awarded the bank with the "Best Islamic Bank in Bangladesh 2013".

- iii) World Confederation of Business (WORLD COB), USA awarded the bank with "Bizz Award 2013" for best quality practice in 2013.
- iv) The Institute of Cost and Management Accountants of Bangladesh (ICMAB) awarded the bank with "Best Corporate Award 2013" in Islamic Banking category for the best corporate practice in 2013 in the country.

EXIM Bank has established a strong credit line with Asian Development Bank (ADB) and International Finance Corporation (IFC). It has channelized international banking arrangement with 400 banks in 111 countries.

EXIM Bank is pioneer in Corporate Social Responsibilities (CSR) activities for the awareness of and actions of environmentally sustainable societal development of the country. In this regard, it has provided scholarship to 2,658 poor but meritorious students in Bangladesh and 13 brilliant students for higher education to abroad. It has

- provided Quard-e-Hasana to 500 students,
- distributed 1,62,000 pieces warm cloth (blanket) to the cold affected people throughout the country,
- helped affected people in natural calamity,
- financially supported to eight families of BDR carnage,
- donated five patrol jeeps to Dhaka Metropolitan Police,
- donated to build the freedom fighters museum.
- provided free medical services to the freedom fighters through our EXIM Bank Hospital,
- taken part to construct Ahsania Cancer & General Hospital,
- extended financial support to veteran language activist Abdul Matin,
- donated ambulances to Anjuman Mofidul Islam, DOHS Society and many others,
- donated microbuses to Bangladesh Agricultural University, Mymensingh & Bangabandhu Sheikh Mujibur Rahman Agricultural University, Gazipur,
- set up a burn unit in Dhaka Medical College Hospital (DMCH),
- donated Tk.3.60 crore to "Prayas", an autistic school in Dhaka Cantonment for flourishing talents of the autistic and physically challenged children,
- donated to Asiatic Society, World Literature Centre for their development,

- donated to Bangladesh Red Crescent Society,
- constructed a foot over bridge at Kazi Nazrul Islam Avenue,
   Paribagh,
- donated Tk.5.00 crore to Prime Minister's Relief Fund for the affected garment workers at recent Rana Plaza Tragedy,

Above all these CSR activities have been bringing in environmentally sounder practices, increasing employee loyalty, commitment and registering actual and potential increase in our customer base.

EXIM Bank holds the responsibility as patronizer of Bangladesh Handball Federation and extended its cooperation from time to time for development of cricket in Bangladesh as a part of its keen interest to work for the development of sports sector of the country. Beside these, we along with other banks donated handsome amount to Bangladesh Olympic Association for organizing the 8th Olympic Games successfully. We also donated a handsome amount to Bangladesh Cricket Board (BCB) to host the fifth international cricket tournament, ICC World Twenty20 Bangladesh 2014 competition in our country.

We would like to thank the honorable members of the Board of Directors for their valuable guidance, whole hearted support and prudent counsel. We also thank to all our shareholders for their unstinted support. We would like to assure with our commitment for creating an enduring value for all Stakeholders, the Shareholders and the Society we serve. We thankfully acknowledge the support and guidance from the Government of Bangladesh, Bangladesh Bank, honorable governor of Bangladesh Bank; Dr. Atiur Rahman, Securities and Exchange Commission for their support and co-operation extended to us. We wish to place our appreciation to the employees of EXIM Bank for their commitment, dedication and hard work. Lastly, and most importantly, we acknowledge with gratitude the unstinted support and trust of all customers who constitute the strength of the Bank and who are our sources of inspiration. We look to the future with confidence for running the business optimally and maximizing the returns to our stakeholders.

Ma Assalam

Dr. Mohammed Haider Ali Miah

Managing Director & CEO



# DIRECTORS' REPORT

#### **Directors' Report**

#### Dear Shareholders,

Assalamu Alaikum,

The Board of Directors of Export Import Bank of Bangladesh Limited (EXIM Bank) is extremely pleased to welcome you

all in the Fifteenth Annual General Meeting of the Company and presents Directors' Report the audited financial statements together with Auditors' Report for the year ended December 31, 2013. In the report, the performance and affairs of the Bank for the same year have been highlighted. A brief discussion on the global and local economic affairs of 2013 is also included.



14th Annual General Meeting

#### পরিচালকমন্ডলীর প্রতিবেদন

প্রিয় শেয়ারহোন্ডারবৃন্দ, আস্সালামু আলাইকুম,

এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড এর পরিচালনা পর্ষদ কোম্পানীর পঞ্চদশ বার্ষিক সাধারণ সভায় আপনাদের সকলকে জানাচ্ছে

সাদর সম্ভাষণ এবং উপস্থাপন করছে ৩১ ডিসেম্বর ২০১৩ সমাপ্ত বছরের উপর পরিচালকমন্ডলী ও নিরীক্ষকবৃন্দের প্রতিবেদনসহ নিরীক্ষিত আর্থিক বিবরণী। প্রতিবেদনটিতে আলোচ্য বছরে ব্যাংকের কর্মকান্ড ও সাফল্যের উপর আলোকপাত সহ বিশ্ব ও জাতীয় অর্থনৈতিক ঘটনাবলীও সংক্ষিপ্ত ভাবে উপস্থাপিত হয়েছে।

#### World Economy

It is stated in various reports, particularly in Bangladesh Bank's (Central Bank) Annual Report that the global economy is growing more slowly than anticipated, and growth is projected to remain subdued at 2.9 percent in 2013. The growth in advanced economies is expected to pick up gradually following a weak 1.2 percent growth in 2013. In emerging market and developing economies, the growth rate is expected to slow to 4.5 percent in 2013. However, global activity is expected to strengthen moderately, but downside risks to global growth prospects still dominate the outlook.

IMF's latest World Economic Outlook Update (WEO Update October 2013) anticipated that average growth rate of world economy (2.9 percent) will be lower than the July 2013 WEO Update projections of 3.1 percent. The WEO forecast was revised downward mainly because of slower growth in China and in a growing number of emerging market economies, for both cyclical and structural reasons. Growth rate of the United States is projected to decline from 2.8 percent in 2012 to 1.6 percent in 2013. However, activity in the US is regaining pace, helped by a recovering real estate sector, higher household wealth, easier bank lending conditions, and more borrowing. In Japan, growth is projected to pick up at 2.0 percent in 2013, the same as in 2012, in response to the Bank of Japan's Quantitative and Qualitative Monetary Easing and the government's fiscal stimulus. In the euro area, economic growth is expected to contract by 0.4 percent in 2013, dampened by still tightening credit conditions in the periphery.

In emerging market economies, the reasons for weaker growth may include tightening capacity constraints, stabilising

#### বিশ্ব অর্থনীতি

বিভিন্ন প্রতিবেদন বিশেষত: বাংলাদেশ ব্যাংক (কেন্দ্রীয় ব্যাংক) এর বার্ষিক প্রতিবেদনে পরিলক্ষিত হয় যে বিশ্ব অর্থনীতি প্রত্যাশার চেয়ে ধীরলয়ে বৃদ্ধি পাচ্ছিল এবং প্রবৃদ্ধির অনুমিত ধারা ২০১৩ সালে ২.৯% এর নীচে ছিল। প্রাগসর অর্থনীতিতে ২০১৩ সালের ১.২% দুর্বল প্রবৃদ্ধির চেয়ে একটি পর্যায়ক্রমিক প্রবৃদ্ধির ধারা প্রত্যাশিত ছিল। উদীয়মান বাজার ও উন্নয়নশীল অর্থনীতিতে ২০১৩ সালের ৪.৫% এর ন্যায় মন্থর গতির প্রবৃদ্ধির হার প্রত্যাশিত ছিল। এছাড়া প্রত্যাশা ছিল বিশ্ব অর্থনৈতিক কার্যাবলী কিছুটা শক্তিশালী হবে। কিন্তু বিশ্ব অর্থনৈতিক প্রবৃদ্ধির নিম্নমুখী ঝুঁকির আশংকা এখনো প্রবল।

আই.এম.এফ'র সর্বশেষ ওয়ার্ল্ড ইকনমিক আউটলুক আপডেট (ডব্লিউ.ই.ও. আপডেট অক্টোবর ২০১৩) এ প্রত্যাশা করা হয়েছিল যে বিশ্ব অর্থনীতির গড় প্রবৃদ্ধির হার (২.৯%) জুলাই ২০১৩ এর ডব্লিউ.ই.ও. আপডেট এর অনুমিত ৩.১% এর চেয়ে কম হবে। মূলত: আবর্তনশীল ও কাঠামোগত উভয় কারণে চীন ও কতিপয় সম্প্রসারণশীল উদীয়মান বাজার অর্থনীতির দেশ সমূহের শ্রুথ গতির প্রবৃদ্ধির কারণে ডব্লিউ.ই.ও. এর পূর্বাভাস নিমুমুখী হিসেবে সংশোধিত হয়েছিল। যুক্তরাষ্ট্রের ২০১২ সালের প্রবৃদ্ধি ২.৮% হতে হ্রাস পেয়ে ২০১৩ সালে ১.৬% এ দাঁড়াবে ধারণা করা হয়েছিল। এছাড়া যুক্তরাষ্ট্রে রিয়েল এস্টেট সেক্টরের সংকট উত্তরণ, উচ্চতর পারিবারিক সম্পদ, সহজতর শর্তে ব্যাংক ঋণ ও অধিকতর ঋণ গ্রহণ প্রভৃতি যুক্তরাষ্ট্রের অর্থনীতিকে পূর্বাবস্থার দিকে যেতে সাহায্য করে। ব্যাংক অব জাপানের মদা ব্যবস্থার পরিমাণগত ও গুণগত সহজীকরণ ও সরকারের আর্থিক প্রণোদনার প্রেক্ষিতে জাপানে ২০১৩ সালে ২০১২ সালের সম পরিমাণ ২% প্রবদ্ধি অর্জনের পরিকল্পনা করা হয়। ২০১৩ সালে ইউরো অঞ্চলে প্রবৃদ্ধি ০.৪% হ্রাস পাবে প্রত্যাশা করা হয়, যা সে অঞ্চলে কঠিন ঋণ শর্তাবলীর মাধ্যমে নিয়ন্ত্রণ করা হয়।

উদীয়মান বাজার অর্থনীতিতে দুর্বল প্রবৃদ্ধির কারণ হিসেবে যথাযথ সামর্থ্যের অভাব, স্থিতিশীল বা ভোক্তামূল্যের পতন, অপর্যাপ্ত নীতি or falling commodity prices, less policy support, and slowing credit. The forecast for growth rate for China is reduced to 7.6 percent in 2013, which will affect commodity exporters among the emerging market and developing economies.

According to the IMF Global Financial Stability Report (GFSR, October 2013), financial stability risks are broadly under control. Accommodative monetary policies and precautionary policy measures have eased monetary and financial conditions and reduced near-term stability risks. Commitments by the European Central Bank (ECB) to provide additional debt relief for Greece have greatly decreased redenomination risk. Moreover, initiatives by the ECB have reduced sovereign liquidity risk, which helped boost the resilience in economies of Italy and Cyprus. Overall, financial market conditions have improved and are benefiting the broader economy; however, the transmission is slow and incomplete.

Despite global growth projected to recover from slightly below 3.0 percent in 2013 to 3.6 percent in 2014, the overall balance of risks to near and medium global growth outlook is still dominated by downside risks. Although near term tail risks in advanced economies have diminished, key advanced economies should maintain a supportive macroeconomic policy mix, anchored by credible plans for medium term public debt sustainability. The main downside risks are related to the possibility of a longer growth slowdown in emerging market economies, specially given risks of lower potential growth, slowing credit and weak external conditions.

#### **Bangladesh Economy**

Macroeconomic situation in Bangladesh has been quite stable for a considerable period of time in recent years and proved resilient to global financial crisis posting GDP growth rate averaging 6.2 percent during the past five years. Using

the 1995-96 base year the Bangladesh economy achieved GDP growth of 6.0 percent in FY13, and 6.2 percent using the 2005-06 base. Substantial remittance inflows and export activities helped to achieve this solid economic arowth rate. Inflation decreased sharply to 6.8 percent (using the new 2005-06 base) at the end of FY13 driven by a gradual decline both in food and non-food inflation. Broad money (M2) registered 16.7 percent growth in FY13 due mainly to growth in net

foreign assets; however, broad money growth was lower than the targeted growth of 17.7 percent and 17.4 percent actual growth in FY12. Total domestic credit declined from 19.2 percent in FY12 to 10.9 percent in FY13. The growth rate of credit to private sector declined from 19.7 percent in FY12 to 10.8 percent in FY13. This decline, however, was

সহায়তা, মন্থর ঋণ প্রক্রিয়া এ সকল বিষয় সমূহকে অন্তর্ভূক্ত করতে পারে। ২০১৩ সালে চীনে প্রবৃদ্ধি হ্রাস পেয়ে ৭.৬% এ দাঁড়াবে বলে পূর্বাভাস করা হয়েছিল যার প্রভাব উদীয়মান বাজার ও উনুয়নশীল অর্থনীতির দেশের মধ্যে ভোক্তা পণ্য রপ্তানীকারকদের উপর পড়বে।

আই.এম.এফ'র গ্লোবাল ফিনাপিয়াল স্ট্যাবিলিটি রিপোর্ট (জি.এফ.এস. আর, অক্টোবর ২০১৩) অনুসারে এককথায় আর্থিক স্থিতিশীলতা নিয়ন্ত্রণে ছিল। সঙ্গতিপূর্ণ মুদ্রানীতিমালা ও আগাম সর্তকতামূলক নীতি মূদ্রা ও আর্থিক অবস্থাকে সহনীয় করেছে এবং স্বল্পমেয়াদী স্থিতিশীলতার ঝুঁকি হ্রাস করেছে। ইউরোপিয়ান কেন্দ্রীয় ব্যাংক কর্তৃক গ্রীসকে অতিরিক্ত ঋণ সহায়তার প্রতিশ্রুতির ফলে রিডিনমিনেশন ঝুঁকি ব্যাপকভাবে হ্রাস পেয়েছে। অধিকন্ত ইউরোপিয়ান কেন্দ্রীয় ব্যাংক কর্তৃক গৃহীত উদ্যোগ সার্বভৌম তারল্য ঝুঁকি হ্রাস করেছে, যা ইতালী ও সাইপ্রাসের অর্থনীতিকে পূর্বাবস্থায় ফিরে আসতে ব্যাপক সহায়তা করেছে। সার্বিকভাবে আর্থিক বাজার পরিস্থিতির উন্নতি হয়েছে এবং ব্যাপকতর অর্থনৈতিক সুবিধা ভোগ করছে। তবে পরিচালন ব্যবস্থা ছিল শ্রুথ ও অসম্পূর্ণ।

বিশ্ব প্রবৃদ্ধি পুনরুদ্ধারে ২০১৩ সালে ৩% এর সামান্য পিছন হতে ২০১৪ সালে ৩.৬% লক্ষ্যমাত্রার পরিকল্পনা করা হলেও স্বল্প ও মধ্যমেয়াদী পূর্বাভাসের ক্ষেত্রে সার্বিক ঝুঁকি ভারসাম্য নিম্নুমুখী ঝুঁকি দ্বারা প্রভাবিত। যদিও প্রাগসর অর্থনীতিতে স্বল্পমেয়াদী ঝুঁকি হ্রাস পেয়েছে, প্রধান প্রাগসর অর্থনীতির দেশসমূহ একটি সহায়তামূলক ব্যষ্টিক অর্থনীতির মিশ্রনীতি বজায় রাখবে যা মধ্যমেয়াদী সরকারী ঋণ অব্যাহত রাখতে বিশ্বাসযোগ্য পরিকল্পনার মাধ্যমে পরিচালিত হবে। উদীয়মান বাজার অর্থনীতিতে দীর্ঘকাল ব্যাপী প্রবৃদ্ধির নিম্নগতির সম্ভাবনার সাথে প্রধান নিম্নুমুখী ঝুঁকি বিশেষ করে নিম্নুতর সম্ভাব্য প্রবৃদ্ধি হতে প্রাপ্ত ঝুঁকি, মন্থর ঋণ ও দুর্বল পারিপার্শ্বিক অবস্থার সম্পূর্ক রয়েছে।

#### বাংলাদেশ অর্থনীতি

সাম্প্রতিক বছরগুলোতে বাংলাদেশের ব্যাষ্ট্রিক অর্থনৈতিক অবস্থা উল্লেখ্যযোগ্য সময় ধরে সম্পূর্ণ স্থিতিশীল রয়েছে এবং বিগত পাঁচ বছর ধরে গড় প্রবৃদ্ধির হার ৬.২% ধরে রাখার মাধ্যমে

> বিশ্ব অর্থনৈতিক সংকটে স্থিতিশীলতার প্রমাণ রেখেছে। ১৯৯৫-৯৬ সালকে ভিত্তি বছর ধরে ২০১৩ অর্থবছরে বাংলাদেশ অর্থনীতি ৬% এবং ২০০৫-০৬ সালকে ভিত্তি বছর ধরে ৬.২% জিডিপি প্রবৃদ্ধি অর্জন করেছে। ব্যাপক রেমিট্যান্স এবং রপ্তানী কার্যক্রম মজবুত অর্থনৈতিক প্রবৃদ্ধির এ হার অর্জনে সাহায্য করেছে। ২০১৩ অর্থবছরের শেষে খাদ্য ও খাদ্য বহিভূত খাতে পর্যায়ক্রমে মুদ্রাস্ফীতি হ্রাস পাওয়ার ফলে মুদ্রাস্ফীতি দ্রুত ৬.৮% এ নেমে এসেছে (২০০৫-০৬ কে নতুন ভিত্তি বছর



ধরে)। মূলত: বৈদেশিক সম্পদের নীট প্রবৃদ্ধির কারণে ২০১২ অর্থবছরে ব্যাপক মুদ্রার ১৬.৭% প্রবৃদ্ধি হয়েছে। কিন্তু ব্যাপক মুদ্রা প্রবৃদ্ধি ২০১২ অর্থবছরের ১৭.৭% লক্ষ্যমাত্রা এবং প্রকৃত প্রবৃদ্ধি ১৭.৪% এর চেয়ে কম হয়েছে। মোট স্থানীয় ঋণ ২০১২ অর্থবছরের ১৯.২% হতে হ্রাস পেয়ে ২০১৩ অর্থবছরে ১০.৯% এ দাঁডিয়েছে। বেসরকারী খাতে ঋণ

compensated partly by newly introduced overseas financing by Bangladeshi corporates. Other than European Union and US, export diversification to the newly discovered markets improved earnings from exports to record a satisfactory growth of 10.7 percent in FY13 as against 6.2 percent in FY12. The growth of imports decreased from 2.4 percent in FY12 to 0.8 percent in FY13 due mainly to major reduction in imports of food grain, some consumer goods and capital machinery. A lower trade deficit and higher growth of workers' remittances led the current account balance to a significant surplus of USD 2525 million in FY13. The overall balance also showed a huge surplus of USD 5128 million in FY13 with substantial contributions from current account balance, capital account and financial account.

#### Near and Medium Term Outlook for Bangladesh Economy

The outlook for the Bangladesh economy is favourable over the medium term in light of a growing working age population and likely continued global demand for Bangladeshi products. Faster growth of beyond 7 percent will require sustained investments in infrastructure specially in the energy sector. BB's projections suggest that the GDP growth outlook for FY14 is unlikely to deviate significantly from the last 10 years' average of 6.2 percent. This is based on current and projected trends of a number of variables including global growth, exports, investments, imports, remittances etc.

The monetary stance of BB in FY14 will target a monetary growth path which aims to bring average inflation down to 7 percent while ensuring that credit growth is sufficient to stimulate inclusive growth. Further reductions in inflation will be targeted in subsequent years.

#### Financial Overview of the Bank

In the year 2013 Bank achieved significant growth in its overall businesses. The operating profit of the bank was Tk.4,927.89

million in 2013. Total deposit of the bank was increased from Tk. 140,369.66 million to Tk. 165,733.25 million in 2013 at a growth rate of 18.07%. Total Investment (General) was increased from Tk. 118,219.99 million to Tk. 143,847.38 million in 2013 at a growth rate of 21.68%. As on 31 December 2013 Investment to Deposit Ratio (ID) of the Bank was 86.79% due to harmonized growth Investment in (General) and Deposit. The bank maintained Capital Adequacy Ratio (CAR) at 13.30% as on 31 December 2013, which was 10.94% as on 31 December 2012. The

Participants of the Annual Business Development Conference 2013 are posing with the guests of the conference

ratio of classified Investment to total Investment came down to 3.67% as on 31 December 2013 from 4.27% of previous year.

প্রবৃদ্ধির হার ২০১২ অর্থবছরে ১৯.৭% হতে ব্রাস পেয়ে ২০১৩ অর্থবছরে ১০.৮% এ নেমে এসেছে। এই ব্রাস পাওয়ার ফলে যে ঘাটিত হয়েছে তা আংশিকভাবে নতুনভাবে প্রবর্তিত বাংলাদেশী প্রতিষ্ঠান কর্তৃক বৈদেশিক অর্থায়নের মাধ্যমে পূরণ করা হয়েছিল। ইউরোপিয়ান ইউনিয়ন ও ইউ.এস এর বাজার ব্যতীত নতুন আবিষ্কৃত বাজার সমূহে রপ্তানী eûgtukitii মাধ্যমে রপ্তানীখাতে ২০১৩ অর্থবছরে ১০.৭% এর সম্ভোষজনক প্রবৃদ্ধির একটি রেকর্ড পরিমাণ আয় বৃদ্ধি হয়েছিল যা বিগত ২০১২ অর্থবছরে হয়েছিল ৬.২%। মূলত: বিপুল পরিমাণ খাদ্যশস্য, কিছু ভোক্তাপণ্য ও মূলধন যন্ত্রপাতি আমদানী হ্রাস পাওয়ার ফলে আমদানীর পরিমাণ ২০১২ অর্থবছরের ২.৪% হতে ২০১৩ অর্থবছরে ০.৮% এ নেমে এসেছিল। স্বল্প বাণিজ্য ঘাটতি এবং শ্রমজীবিদের প্রেরিত রেমিট্যান্সের উচ্চহারের ফলে চলতি হিসাবের স্থিতিতে ২০১৩ সালে ২৫২৫ মিলিয়ন মার্কিন ডলারের একটি তাৎপর্যপূর্ণ উদ্ধৃত্ত তৈরী হয়। সার্বিকভাবে ২০১৩ অর্থবছরে চলতি হিসাব, মূলধন হিসাব ও আর্থিক হিসাবের স্থিতিতে উল্লেখযোগ্য অবদানের ফলে ৫১২৮ মিলিয়ন মার্কিন ভলারের একটি বিশাল উদ্ধৃত্ব পরিলক্ষিত হয়।

#### স্বন্ধ ও মধ্যমেয়াদে বাংলাদেশ অর্থনীতির পূর্বাভাস

কর্মোপযোগী জনসংখ্যার বৃদ্ধি এবং বিশ্বরাপী বাংলাদেশী পণ্যের ক্রমবর্ধমান চাহিদার প্রেক্ষিতে মধ্যমেয়াদে বাংলাদেশের অর্থনীতির অবস্থা অনুকূল হবে। সাত শতাংশের অধিক হারে দ্রুত প্রবৃদ্ধি অর্জনে অবকাঠামো বিশেষ করে এনার্জি খাতে অব্যাহত বিনিয়োগ আবশ্যক হবে। বাংলাদেশ ব্যাংক মনে করে ২০১৪ সালে জিডিপির পূর্বাভাস বিগত ১০ বছরের গড় জিডিপি ৬.২% এর চেয়ে খুব একটা ভিন্নরূপ হবে না। এটি মূলত: চলতি এবং বেশ কিছু অনুমিত চলক - বিশ্ব প্রবৃদ্ধি, রপ্তানী, বিনিয়োগ, আমদানী, রেমিট্যান্স ইত্যাদির উপর নির্ভরশীল।

২০১৪ অর্থবছরে বাংলাদেশ ব্যাংকের আর্থিক পরিকল্পনা হচ্ছে গড় মূদ্রাস্ফীতি ৭% এর নীচে নামিয়ে নিয়ে আসার মাধ্যমে প্রবৃদ্ধি অর্জনের পথ তৈরী করা যার লক্ষ্য হবে ঋণের সুযোগের নিশ্চয়তার পাশাপাশি প্রবৃদ্ধি ধরে রাখা। এছাড়া পরবর্তী বছর গুলোতে মূদ্রাস্ফীতি হ্রাসের লক্ষ্য থাকবে।

#### ব্যাংকের আর্থিক পরিক্রমা

২০১৩ সালে ব্যাংক সার্বিক কার্যক্রমে উল্লেখযোগ্য উন্নতি সাধন করেছে। ২০১৩ সালে ব্যাংকের পরিচালনা মুনাফা ছিল ৪৯২৭.৮৯ মিলিয়ন টাকা।২০১৩

> সালে ব্যাংকের আমানত ১৮.০৭% হারে বৃদ্ধি পেয়ে ১৪০,৩৬৯.৬৬ মিলিয়ন টাকা হতে ১৬৫,৭৩৩.২৫ মিলিয়ন টাকায় উন্নীত হয়েছে। ২০১৩ সালে ব্যাংকের বিনিয়োগ (সাধারণ) ২১.৬৮% হারে বৃদ্ধি পেয়ে ১১৮,২১৯.৯৯ মিলিয়ন টাকা হতে ১৪৩,৮৪৭.৩৮ মিলিয়ন টাকায় উন্নীত হয়েছে । বিনিয়োগ (সাধারণ) এবং আমানতের সামঞ্জস্যপূর্ন প্রবৃদ্ধির কারনে ডিসেম্বর ২০১৩ তারিখে ব্যাংকের বিনিয়োগ আমানত হার ছিল ৮৬.৭৯% । ৩১ ডিসেম্বর ২০১৩ তারিখে ব্যাংকের মুলধন পর্যাপ্ততার হার ছিল ১৩.৩০%, যা ৩১ ডিসেম্বর ২০১২ তারিখে ছিল ১০.৯৪%। মোট বিনিয়োগের

ছিল ১০.৯৪%। মোট বিনিয়োগের উপর শ্রেণীকৃত বিনিয়োগের হার পূর্ববর্তী বছরের ৪.২৭% হতে কমে ৩১শে ডিসেম্বর ২০১৩ তারিখে ৩.৬৭% এ দাঁড়ায়। As on 31 December 2013, total capital of the bank stood at Tk. 21,198.70 million, which is 16.38% higher than the previous year's total capital of Tk. 18,214.31 million. The maximum part of the total capital as on 31 December 2013 consists of Tier-1 Capital of Tk. 18,556.59 million (87.54%) and the rest part consists of Tier-2 Capital of Tk. 2,642.11 million (12.46%). The incremental capital was generated mainly from the earnings of the bank.

As on 31 December 2013, Bank's Capital Adequacy Ratio (CAR) was 13.30% which is 3.30% higher than regulatory requirement of 10.00%. The maintenance of the regulator's minimum capital requirement came through the prudent management of over all assets of the Bank in 2013. As part of capital management, the bank emphasized on increasing rated exposures. As a result, the Risk Weighted Asset (RWA) of the bank decreased by 4.28% in 2013 from the year 2012, though total asset of the bank increased by 17.00% in the same period.

It may be mentioned here that the Bank started its operation in the year 1999 with Authorized Capital of Tk.1,000.00 million and Paid-up Capital of Tk. 225.00 million. The Authorized Capital was enhanced to Tk.3,500.00 million, Tk.10,000.00 million and Tk.20,000.00 million in the years 2006, 2009 and 2011 respectively after obtaining approval from proper authority. The Bank went for IPO to raise Tk. 313.88 million as capital in the year 2004 and issued Rights Share for Tk. 571.25 million and Tk. 2,277.42 million @ 1R:2 (i.e. one rights share for every two shares) at par in the years 2006 and 2010 respectively.

#### **Deposits**

Total Deposit of the Bank was Tk.165,733.25 million as on 31 December 2013 against Tk.140,369.66 million as on 31

December 2012. The growth rate of Deposit was 18.07% in the year 2013. This growth in deposit has enabled the bank to keep Investment Deposit Ratio at 86.79% which is within the regulatory limit of 90%. Bank employs its best efforts to increase the proportion of low/no cost deposit and achieve an ideal deposit mix.

With the expansion of branch networks, service quality, competitive profit rate and innovative deposit products, bank continues to accelerate the growth of deposits.

#### মূলধন ও সঞ্চিতি তহবিল

৩১ ডিসেম্বর ২০১৩ এ ব্যাংকের মোট মূলধন ২১১৯৮.৭০ মিলিয়ন টাকায় দাঁড়িয়েছে, যা পূর্ববর্তী বছরের ১৮২১৪.৩১ মিলিয়ন টাকার চেয়ে ১৬.৩৮% বেশি। মোট মূলধনের অধিকাংশ হচ্ছে টিয়্যার-১ মূলধন যার পরিমান ছিল ১৮৫৫৬.৫৯ মিলিয়ন (৮৭.৫৪%) এবং অবশিষ্ট অংশ হচ্ছে ২৬৪২.১১ মিলিয়ন টাকার টিয়্যার-২ মূলধন (১২.৪৬%)। এই বর্ধিত মূলধন এসেছে মূলত ব্যাংকের আয় থেকে।

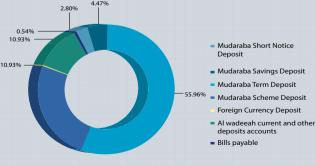
৩১ ডিসেম্বর ২০১৩ তারিখে ব্যাংকের মূলধন পর্যাপ্ততা সংরক্ষণ হার ছিল ১৩.৩০% যা নিয়ন্ত্রক সংস্থার বেঁধে দেয়া ১০.০০% হারের থেকে ৩.৩০% বেশি। সম্পদের দক্ষ ব্যবস্থাপনার মাধ্যমে ২০১৩ সালে এক্সিম ব্যাংক নিয়ন্ত্রক সংস্থার বেঁধে দেয়া মূলধন হার সংরক্ষণ করতে সক্ষম হয়েছে। মূলধন ব্যবস্থাপনার অংশ হিসেবে ব্যাংক বিনিয়োগ গ্রাহকদের রেটিং করানোর উপর জাের দিয়েছে। এর ফলস্বরূপ ২০১২ সালের তুলনায় ২০১৩ সালে ব্যাংকের ঝুঁকিভিত্তিক সম্পদ ৪.২৮% কমেছে, যদিও ব্যাংকের মােট সম্পদ একই হিসাব বছরে বেড়েছে ১৭.০০%।

উল্লেখ্য যে, ১৯৯৯ সালে ১,০০০.০০ মিলিয়ন টাকা অনুমোদিত মূলধন ও ২২৫.০০ মিলিয়ন টাকা পরিশোধিত মূলধন নিয়ে ব্যাংক তার কার্যক্রম শুরু করে। যথাযথ কর্তৃপক্ষের অনুমোদন গ্রহণপূর্বক ব্যাংকের অনুমোদিত মূলধন ২০০৬, ২০০৯ এবং ২০১১ সালে যথাক্রমে ৩,৫০০.০০ মিলিয়ন টাকা, ১০,০০০.০০ মিলিয়ন টাকা এবং ২০,০০০.০০ মিলিয়ন টাকায় উন্নীত করা হয়েছে। ২০০৪ সালে ৩১৩.৮৮ মিলিয়ন টাকা মূলধন বৃদ্ধির উদ্দেশ্যে ব্যাংক প্রাথমিক গণপ্রস্তাবে যায় এবং ২০০৬ ও ২০১০ সালে ১ : ২ (প্রতি দুইটি শেয়ারের জন্য ১টি রাইটস শেয়ার) অনুপাতে অভিহিত মূল্যে যথাক্রমে ৫৭১.২৫ মিলিয়ন টাকা এবং ২,২৭৭.৪২ মিলিয়ন টাকার রাইটস শেয়ার বিতরণ করে ।

#### আমানত

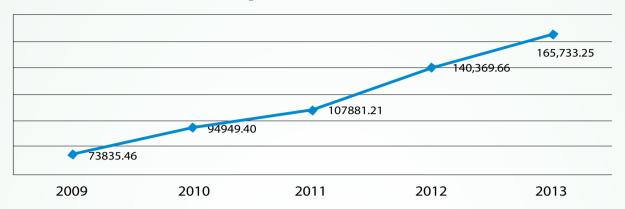
৩১ ডিসেম্বর ২০১৩ সালে ব্যাংকের মোট আমানত ছিল ১৬৫,৭৩৩.২৫ মিলিয়ন যা ৩১ ডিসেম্বর ২০১২ সালে ছিল ১৪০,৩৬৯.৬৬ মিলিয়ন। ২০১৩

সালে আমানতের প্রবৃদ্ধির হার ছিল ১৮.০৭%। আমানতের এই প্রবৃদ্ধি বিনিয়াগ-আমানত হার ৮৬.৭৯% এ বজায় রাখতে সাহায্য করেছে, যা নিয়ন্ত্রক সংস্থার নির্ধারিত মান ৯০% এর মধ্যেই ছিল । স্বল্পব্যয়ের ও ব্যয়বিহীন আমানতের অনুপাত বৃদ্ধি এবং একটি আদর্শ আমানত মিশ্রণের জন্য ব্যাংক সর্বেচ্চি প্রচেষ্ঠা চালিয়ে যাছে।



শাখার সংখ্যা বৃদ্ধি, মানসন্মত সেবা, প্রতিযোগীতামূলক মুনাফার হার এবং নতুন নতুন আমানত প্রকল্পের মাধ্যমে ব্যাংক আমানতের প্রবৃদ্ধিকে গতিশীল রাখছে।

#### **Deposits**



#### Major Product-wise Deposits

EXIM Bank has introduced a number of innovative deposit products to serve its customers from all sectors. The customers of the bank include individuals, corporations, financial institutions, government bodies, autonomous bodies and NGOs etc. The bank is maintaining significant growth in deposit from its inception through various products and resources like quality customer services, modern technologies like ATM service, internet banking, SMS banking, debit card and pleasant relationship with its customers.

#### আমানতের প্রধান খাত সমূহ

সকল শ্রেণীর গ্রাহকদেরকে আকৃষ্ট করার জন্য ব্যাংক নতুন নতুন উদ্ভাবনীমূলক আমানত প্রকল্প চালু করেছে। ব্যাংকের গ্রাহকদের মধ্যে অর্ন্তভুক্ত রয়েছে বিভিন্ন ব্যাক্তি, কর্পোরেশন, আর্থিক প্রতিষ্ঠান, সরকারী প্রতিষ্ঠান, স্বায়ত্ত্বশাষিত প্রতিষ্ঠান, এনজিও, প্রভৃতি । প্রতিষ্ঠালগ্ন থেকেই উন্নত গ্রাহকসেবা, ব্যাংকিং সেবায় আধুনিক প্রযুক্তির ব্যাবহার যেমন এটিএম সেবা, ইন্টারনেট ব্যাংকিং সেবা, এসমএস ব্যাংকিং, ডেবিট কার্ড সেবা এবং গ্রাহকদের সাথে আন্তরিক সম্পর্কের মাধ্যমে ব্যাংক উল্লেখযোগ্য আমানতের প্রবৃদ্ধির হার বজায় রাখতে সক্ষম হয়েছে।

#### Major Product wise deposit

(in million Taka)

SL. No.	Particulars	2013	2012	Growth
1	Mudaraba savings deposits	7,413.43	6,038.00	22.78%
2	Mudaraba Short Notice Deposit	4,638.72	4,346.56	6.72%
3	Mudaraba Term Deposits	92,737.75	90,462.19	2.52%
4	Mudaraba Sheme Deposits	41,550.77	20,838.95	99.39%
5	Foreign Currency Deposit	372.56	331.22	12.48%
6	Al wadeeah current and other deposit accounts	18,116.80	16,759.36	8.10%
7	Bills payable	903.22	1,593.37	-43.31%
	Total	165,733.25	140,369.66	18.07%

#### Investments (General)

Total Investment (General) of the Bank stood at Tk.143,847.38 million as on 31 December 2013 against Tk.118,219.99 million as on 31 December 2012 registering a growth of 21.68%. As on 31 December 2013 Classified Investment to total Investment ratio was 3.67% which was 4.27% as on 31 December 2012. Bank maintained required provision against Investment (General) for the year 2013.

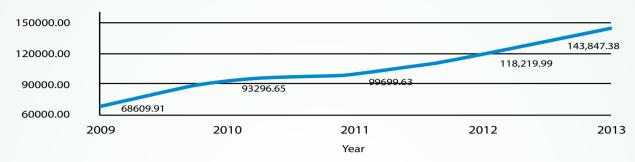
Investment (General) has increased significantly over the years due to the existence of innovative Investment products.

#### বিনিয়োগ (সাধারণ)

ব্যাংকের মোট বিনিয়োগ (সাধারণ) ৩১ ডিসেম্বর ২০১২ তারিখের ১১৮,২১৯.৯৯ মিলিয়ন টাকা হতে ৩১ ডিসেম্বর ২০১৩ তারিখে ১৪৩,৮৪৭.৩৮ মিলিয়ন টাকায় উন্নীত হয়, যার প্রবৃদ্ধির হার ছিল ২১.৬৮%। ৩১ ডিসেম্বর ২০১৩ তারিখে ব্যাংকের শ্রেণীকৃত বিনিয়োগ হার ছিল ৩.৬৭% যা ৩১ ডিসেম্বর ২০১২ তারিখে ৪.২৭% ছিল। ২০১৩ সালে ব্যাংক তার বিনিয়োগ (সাধারণ) এর বিপরীতে প্রয়োজনীয় সঞ্চিতি সংরক্ষণ করেছে।

উদ্ভাবনীমূলক বিনিয়োগ প্রকল্পের কারণে বিগত বছরগুলোতে ব্যংকের বিনিয়োগ (সাধারণ) উল্লেখযোগ্য হারে বৃদ্ধি পেয়েছে।

#### **Investment (General)**



#### **Mode-wise Investment**

#### Bank has launched a number of Shariah based Investment products under different mode of Investment which help meeting demand of all types of customer.

#### বিনিয়োগ খাতসমূহ

ব্যাংক উল্লেখযোগ্য সংখ্যক শরিয়াহসমত বিনিয়োগ প্রকল্প চালু করেছে যা বিভিন্ন শ্রেণীর গ্রাহকের চাহিদা মিটাতে সহায়তা করছে।

			(III IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	
SL. No.	Particulars	2013	2012	Growth
1	Bai-Muazzal	56,154.57	45,404.59	23.68%
2	Bai - Murabaha	22,458.66	21,436.73	4.77%
3	Bai-Salam	4,175.05	3,368.18	23.96%
4	Izara bill baia (Commercial)	53,085.45	43,007.03	23.43%
5	Izara bill baia (Staff)	1,701.43	1,066.05	59.60%
6	Bai - as - Sarf (FDBP)	575.26	369.75	55.58%
7	Musharaka Documentary Bill (MDB)	2,290.71	1,948.42	17.57%
8	Mudaraba Import Bill (UPAS)	2,079.89	766.70	171.28%
9	Murabaha Import Bill (MIB)	1,079.52	469.48	129.94%
10	Quard	246.84	383.05	-35.56%
	Total	143,847.38	118,219.99	21.68%

#### Major Industry-wise Investment

#### Bank is continuing its efforts to diversify its product in various sectors. Major industry-wise investment of the Bank is presented in the table.

#### শিল্পঅনুযায়ী বিনিয়োগ সমূহ

ব্যাংক তার বিনিয়োগ সমূহকে নানাবিধ শিল্পে বিনিয়োগের জন্য প্রচেষ্ঠা অব্যাহত রেখেছে । প্রধান প্রধান বিনিয়োগখাত সমূহ টেবিল এর মাধ্যমে উল্লেখ করা হল।

(In million Tk.)

SL. No.	Particulars	2013	2012	Growth
1	Garments	17,853.66	11,920.00	49.78%
2	Textile	8,843.25	6,622.01	33.54%
3	Agro-based Industry	11,480.30	5,710.50	101.04%
4	Other Industry	2,747.29	9,576.79	-71.31%
5	Trading and others	102,922.89	84,390.69	21.96%
	Total	143,847.38	118,219.99	21.68%

The bank always strives to achieve meaningful financial performance since its inception. Strong capital base, wide branch network, innovative products, quality services, support from stakeholders are helping the bank to make significant performance. During the year 2013, the bank earned an operating profit of Tk.4,927.89 million despite some downturn in the economy. Net profit after tax stood at Tk.1,913.39 million in 2013 after making provision for investment, provision for other assets and provision for tax.

#### পরিচালন মুনাফা এবং নিট মুনাফা

প্রতিষ্ঠালগ্ন থেকেই ব্যাংক সর্বদা অর্থবহ আর্থিক সফলতা অর্জনের জন্য চেষ্ঠা চালিয়ে যাচছে। শক্তিশালী মুলধন কাঠামো, বিস্তৃত শাখা, উদ্ভাবনী প্রকল্প, মানসম্মত সেবা, ষ্টেইকহোন্ডারদের সহযোগীতা ব্যাংকের তাৎপর্যপূর্ণ সফলতা অর্জনে সাহায্য করেছে। অর্থনীতিতে মন্দাভাব বজায় থাকার পরও ২০১৩ সালে ব্যাংক ৪,৯২৭.৮৯ মিলিয়ন টাকার পরিচালন মুনাফা অর্জন করেছে। বিনিয়োগ, অন্যান্য সম্পদ এবং আয়করের বিপরীতে সঞ্চিতি বাদ দেয়ার পর ২০১৩ সালে ব্যাংকের নীট মুনাফার পরিমান দাঁডিয়েছে ১,৯১৩.৩৯ মিলিয়ন টাকা।

Amount in Million

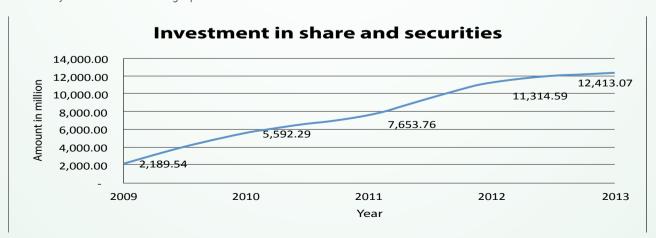
SL. No.	Particulars	2013	2012	Growth
1	Investment income	20,417.50	17,307.83	17.97%
2	Profit paid on deposits, borrowings etc.	(15,458.88)	(12,271.79)	25.97%
3	Net investment income	4,958.62	5,036.04	-1.54%
4	Commission, exchange and brokerage	2,020.16	2,023.68	-0.17%
5	Other operating income	1,177.05	1,025.98	14.72%
6	Total operating income	8,155.83	8,085.70	0.87%
7	Total operating expenses	3,227.94	2,751.35	17.32%
8	Profit before provisions	4,927.89	5,334.35	-7.62%
9	Total Provision	1,680.57	1,645.90	2.11%
10	Profit before taxes	3,247.33	3,688.45	-11.96%
11	Provision for taxation:	1,333.94	1,530.82	-12.86%
12	Profit after tax	1,913.39	2,157.63	-11.32%
13	Earnings per ordinary share	1.65	1.87	

#### Investments (Share and Securities)

The Investments (share and securities) portfolio of the Bank stood at Tk. 12,413.07 million (including equity investment in subsidiaries) as on 31 December 2013 against Tk. 11,314.59 million as on 31 December 2012. The portfolio mainly comprises of Bangladesh Government Islami Investment Bond (BGIIB), Shares of different companies and Investment in subsidiaries. Investment in shares and securities (others) of last 05 years is shown in the graph.

#### বিনিয়োগ (শেয়ার এবং সিকিউরিটিজ)

৩১ ডিসেম্বর ২০১৩ তারিখে শেয়ার এবং সিকিউরিটিজ এ ব্যাংকের বিনিয়োগের পরিমাণ ছিল ১২৪১৩.০৭ মিলিয়ন টাকা (সাবসিডিয়ারীসহ), যা ৩১ ডিসেম্বর ২০১২ তারিখে ছিল ১১৩১৪.৫৯ মিলিয়ন টাকা । এই বিনিয়োগ পোর্টপোলিও মূলতঃ বাংলাদেশ গভর্নমেন্ট ইসলামি ইনভেস্টমেন্ট বন্ড, বিভিন্ন প্রতিষ্ঠানের শেয়ার ও সাবসিডিয়ারী কোম্পানীতে বিনিয়োগ নিয়ে গঠিত। গত পাঁচ বছরে শেয়ার এবং সিকিউরিটিজ (অন্যান্য) এ ব্যাংকের বিনিয়োগের পরিমান রেখা চিত্রের মাধ্যমে প্রদর্শন করা হল।



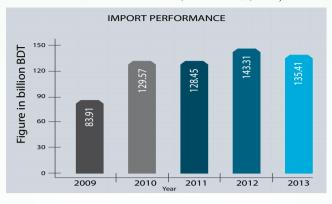
#### **Import Performance**

#### আমদানী বানিজ্য

In the year 2013, import business of the bank was BDT 135.41

২০১৩ সালে ব্যাংক ৩৭.৩৭৪ টি আমদানী ঋণপত্রের বিপরীতে ১৩৫.৪১

billion (equivalent USD 1.73 billion) by handling 37,374 number of import letter of credits. Import Business plunged by 5.52% in 2013 than that of 2012.



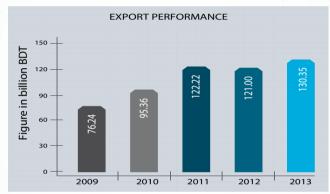
বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ১.৭৩ বিলিয়ন) মূল্যের আমদানী বানিজ্য পরিচালনা করেছে যা পূর্ববতী বছরের তুলনায় ৫.৫২% কম।

#### **Export Performance**

#### রপ্তানি বানিজ্য

In the year 2013, Export business of the bank was BDT 130.35
২০১৩ সালে ব্যাংক ৩৯,১৫০টি রপ্তানী বিলের বিপরীতে মোট ১৩০.৩৫

billion (equivalent USD 1.67 billion) by handling 39,150 number of export documents. Export business achieved 7.73% growth in 2013 than that of 2012.



বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ১.৬৭ বিলিয়ন) মূল্যের রপ্তানি বানিজ্য পরিচালনা করেছে যা পূর্ববর্তী বছরের তুলনায় ৭.৭৩% বেশী।

#### Foreign Remittance

In the year 2013, Bank received BDT 2.90 billion (equivalent USD 0.04 billion) by handling 51,254 number of wage earners' remittances. Inward Remittance plunged by 49.92% in the year 2013 than that of 2012.

#### **Exchange Company (Subsidiary)**

EXIM Bank has established 4 (four) fully owned subsidiaries named as (1) EXIM Exchange Company (UK) Limited in London, UK, (2) EXIM Exchange Company (Canada) Limited, Toronto, Canada, (3) EXIM (USA) Inc., New York, USA and (4) EXIM Exchange (Australia) Pty. Limited, Sydney, Australia with a view to render remittance service to the Bangladeshi expatriates as well as to encourage them for sending their hard earned money to Bangladesh through legal channels. One branch of EXIM (USA) Inc. has also started its operation in Brooklyn. Besides, the bank has established drawing arrangements with other famous money transfer companies like Western Union, MoneyGram, Xpress Money, Ria Money Transfer, Wall Street Exchange Centre LLC etc. to facilitate the remittance services from all over the world. Now the bank is able to deliver the remittances to the beneficiaries in time in any place of the country by using ELDORADO and Bangladesh Electronic Fund Transfer Network (BEFTN).

#### বিদেশ হতে প্রাপ্ত রেমিট্যান্স

২০১৩ সালে ব্যাংক ৫১,২৫৪ সংখ্যক রেমিট্যান্স ইন্ট্রাকশনের বিপরীতে মোট ২.৯০ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ০.০৪ বিলিয়ন) মূল্যের রেমিট্যান্স আহরণ করে যা পূর্ববর্তী বছরের তুলনায় ৪৯.৯২% কম।

#### এক্সচেঞ্জ কোম্পানী (সাবসিডিয়ারী)

প্রবাসী বাংলাদেশীদের রেমিট্যাঙ্গ সেবা প্রদান করার লক্ষ্যে এবং তাদের কষ্টার্জিত অর্থ বৈধ পথে সহজতর উপায়ে বাংলাদেশে প্রেরণ নিশ্চিত করতে এক্সিম ব্যাংক সম্পূর্ণ নিজস্ব মালিকানাধীন সাবসিডিয়ারী প্রতিষ্ঠান (১) এক্সিম এক্সচেঞ্জ কোম্পানী (ইউকে) লিমিটেড, লন্ডন, যুক্তরাজ্য (২) এক্সিম এক্সচেঞ্জ কোম্পানী (কানাডা) লিমিটেড, টরন্টো, কানাডা (৩) এক্সিম (ইউএসএ) ইনক্ নিউইয়র্ক, যুক্তরাষ্ট্র এবং (৪) এক্সিম এক্সচেঞ্জ (অস্ট্রেলিয়া) পিটিওয়াই লিমিটেড, সিডনী, অস্ট্রেলিয়া প্রতিষ্ঠা করেছে। তাছাড়া রেমিট্যাঙ্গ সেবা বৃদ্ধির লক্ষ্যে এক্সিম ব্যাংক বিশ্বখ্যাত অন্যান্য মানি ট্রাঙ্গফার কোম্পানী যেমন: ওয়েস্টার্ন ইউনিয়ন, মানিগ্রাম, এক্সপ্রেসমানি, রিয়া মানি ট্রাঙ্গফার, ওয়াল স্ট্রীট এলএলসি ইত্যাদি প্রতিষ্ঠানের সাথে ড্রিয়ং ব্যবস্থা স্থাপন করেছে। এলডোরাডো-রেমিট্যাঙ্গ সিস্টেম এবং বাংলাদেশ ইলেকট্রনিক ফান্ড ট্রাঙ্গফার নেটওয়ার্ক (বিইএফটিএন) এর সদস্য হিসাবে এক্সিম ব্যাংক বাংলাদেশের যে কোন স্থানে স্বল্প সময়ে প্রাপকের নিকট রেমিট্যাঙ্গ পৌছে দিছে।

#### **Correspondent Relationship**

In Foreign Exchange business, Correspondent relationship plays a vital role in smooth operation of its business. EXIM Bank gives emphasis on warm and friendly relationship with the existing and new Correspondent banks and Financial Institutions for smooth functioning of its Foreign Exchange Business and keeping the pace of its growth. As a part of this continuous process we have maintained correspondent relationship with 398 banks and their world-wide 1120 branches network in 109 countries around the globe. Besides, we are also enjoying credit line facilities against confirmation of our Letter of Credits from International Finance Corporation (IFC), a World Bank member, and Asian Development Bank (ADB) by signing agreements with them.

#### Prime Area of Investment

Export Import Bank of Bangladesh Ltd. is extending all sorts of Banking and Financial services to its customers under Islamic Shariah complied manner with full dedication and entire satisfaction of its customers. Bank is treating its customers as a trusted and dependable business partners and providing wide range of different deposit and investment products, trade finance and ancillary services along with counselling the technical issues with the support of expert IT and trained professionals through world famous software T-24 backbone. Bank is always positive to cover all the sectors in its operation emphasizing nationally identified thirst sectors. The Bank has given utmost preference to maintain quality asset and is committed to retain good, friendly and congenial relationship with its business partners through providing valid & legal financial services, giving patience attention to them standing their sides in bad days even within given business framework. At the same time efforts have been made to improve the level and standard of services, by exploring and innovating new products to cover un-banked customers having potentiality. Bank is also vigilant and active to diversify the business port-folio for minimizing the level of risk and uncertainty and to establish a well managed and strong asset port folio. The basic investments products of the Bank are as follows:

- Corporate and Large Investment
- Industrial Investment
- Project Investment
- Syndicate Investment
- ❖ SME Investment
- Micro Investment
- Cottage Investment
- Mode of Investment:
  - Murabaha
  - Murabaha Post Import
  - Bai-Muajjal
  - Ijara Bil Baiya
  - Wazirat Bil Wakala
  - Lease/liara
  - Ouard
  - Musharaka Documentary Bills
  - Bai-as-Sarf.

#### প্রতিসঙ্গী ব্যাংকিং

বৈদেশিক বাণিজ্য সুচারুরপে পরিচালনা করার জন্য প্রতিসঙ্গী ব্যাংকসমূহের সাথে সুসম্পর্ক অত্যন্ত গুরুত্বপূর্ণ ভূমিকা রাখে। বর্তমান ও নতুন নতুন প্রতিসঙ্গী ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহের সাথে উষ্ণ বন্ধুত্বপূর্ণ সম্পর্ক স্থাপন করাকে এক্সিম ব্যাংক গুরুত্বপূর্ণ সম্পর্ক স্থাপন করাকে এক্সিম ব্যাংক গুরুত্ব প্রদান করে, যা তার বৈদেশিক বাণিজ্যের গতিকে তুরান্বিত করে এবং ব্যাংকের সমৃদ্ধির চাকা সচল রাখে। এই চলমান প্রক্রিয়ার অংশ হিসেবে আমরা সারা বিশ্বে ছড়িয়ে থাকা ১০৯টি দেশে ৩৯৮টি ব্যাংকের কিস্কৃত নেটওয়ার্কে ১১২০টি শাখার সাথে প্রতিসঙ্গী ব্যাংকিং স্থাপন করেছি। এছাড়া বিশ্বব্যাংকের সদস্য আর্থিক প্রতিষ্ঠান ইন্টারন্যাশনাল ফিন্যান্স করপোরেশন (আইএফসি) এবং এশিয়ান ভেভেলপমেন্ট ব্যাংক (এডিবি) এর সাথে চুক্তি স্বাক্ষরের মাধ্যমেও ব্যাংক তার অনুমোদিত ঋণপত্রের বিপরীতে ক্রেডিট লিমিট ভোগ করছে।

#### ব্যাংকের প্রধান কার্যপরিধি

এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিঃ (এক্সিম ব্যাংক) ইসলামী শরীয়াহ মোতাবেক সর্ব প্রকার গ্রাহকবান্ধব ব্যাংকিং ও আর্থিক সেবাবলী গ্রাহকের চাহিদা মোতাবেক প্রদান করে থাকে। ব্যাংক তার গ্রাহকগণকে বিশৃস্ত ও নির্ভরযোগ্য ব্যবসায়িক অংশীদার হিসেবে গণ্য করে এবং এজন্যই সমাজের সর্বস্তরের গ্রাহকদের চাহিদার সাথে সঙ্গতিপর্ণ বিভিন্ন আমানত ও বিনিয়োগ প্রভাক্ট এবং অন্যান্য সহায়ক সেবাসমূহ প্রদানের লক্ষ্যে প্রশিক্ষিত ও পেশাদার দক্ষ প্রযুক্তিবিদ দ্বারা বিশ্ব বিখ্যাত ব্যাংকিং সফটওয়ার টি-২৪ এর মাধ্যমে সেবা প্রদান করে আসছে। ব্যাংক সর্বদাই অগ্রণী সেবাদানের পাশাপাশি জাতীয়ভাবে চিহ্নিত খাতসমূহের প্রতি সর্বাগ্রে সনজর প্রদান করতঃ তার বাস্তব প্রয়োগে বদ্ধপরিকর। ব্যাংক মানসম্মত সম্পদ সংরক্ষণের পাশাপাশি সুহৃদ ও বন্ধুতুপূর্ন আচরণের মাধ্যমে তার গ্রাহককে ব্যবসায়িক অংশীদার হিসেবে মেনে নিয়ে সে সম্পর্ক ক্রমনোনুয়নের জন্য সর্বাধিক গুরুত প্রদান করছে। উক্ত বাস্তবধর্মী নীতিমালার আলোকে এক্সিম ব্যাংক "ব্যাংক বি-মুখী [Un-Banked]" গ্রাহকবন্দকে নিত্য নতুন ব্যাংকিং পণ্য/সেবা ও সেবার গুণগত মান বদ্ধির মাধ্যমে আকৃষ্ট করায়ব্রত আছে। শক্তিশালী অ্যাসেট পোর্ট-ফোলিও সংরক্ষণ ও বিনিয়োগ ঝঁকির মাত্রা সহনীয় পর্যায়ে রাখার নিমিত্তে ব্যাংক অর্থনীতির প্রতিটি বিদ্যমান এবং সম্ভাব্য সেক্টরে বিনিয়োগ বিকেন্দ্রীয়করণের জন্য সর্বদাই সচেষ্ট রয়েছে। ব্যাংকের মৌলিক বিনিয়োগপণ্যসমূহঃ

- কর্পোরেট ও বৃহৎ বিনিয়োগ;
- শিল্প বিনিয়োগ;
- প্রকল্প বিনিয়োগ;
- সিন্ডিকেট বিনিয়োগ;
- ক্ষুদ্র বিনিয়োগ;
- কুটির শিল্প বিনিয়োগ;
- এস.এম.ই. বিনিয়োগ;
- বিনিয়োগের মোডসমহ;
  - ০ মুরাবাহা
  - মুরাবাহা পোস্ট ইম্পোর্ট
  - ০ বাই-মুয়াজ্জাল
  - ০ ইজারা বিল বাইয়া
  - ০ ওয়াজিরাত বিল ওয়াকালা
  - ০ লীজ/ইজারা
  - ০ করজ
  - মুশারাকা ডকুমেন্টরী বিল
  - ⊙ বাই-আস-শারফ।

However, Bank is always vigilant and active to reshape the investment port-folio with the changed socio-economic scenario of the country.

#### **SME Banking activities**

EXIM Bank emphasizing the activities relating to the promotion of sustainable economic development and taking keen interest for providing overall service with the coordination of modern technologies and expert professionals in the SME sector considering the same as centre of economic development. As a full-fledged Islamic Bank, EXIM Bank is contributing to economic progress that is contributing a lot to create employment opportunity for mass unemployed people by investing small and medium industry, trading and service sector. In this case, Bank is committed to create quality SME customers, patronize and develop them through equal management besides providing utmost importance to acquire quality assets.

As per guideline of Bangladesh Bank EXIM Bank connects with the unique undulating power of economic development by providing SME service since 2008. At present EXIM Bank is trying whole heartedly for the expansion of this sector as the pioneer of private sector keeping them beside the government sector with its 80 branches throughout the country by the dedicated and efficient employees. Besides this EXIM Bank is accelerating the sustainable development of rural economy of the country by investing to the micro and cottage industry and giving special attention to the neglected and un-banked female entrepreneurs as well as trying to connect them to the economic development by offering concession packages. In this sector Bank is ignoring investment operational cost and net spread considering economic development of the country. The year wise SME financing for last three years is as follows:

Year	No of Customer	Amount Disbursed (In Crore Taka)
2011	2440	4309.39
2012	2457	4685.36
2013	2657	6471.77

#### **Financial Products and Services**

In the competitive market condition every bank needs to introduce innovative products and services of its own in every year to attract customers and augment deposit mobilization process. Our bank is maintaining its trend of bring in continuous improvement in respect of quality of services and promoting new products. In continuity, we have launched some new deposit products to enhance our product line this year too.

At present EXIM Bank has been offering following distinctive and customer friendly 23 basic deposit products having

এছাড়াও জাতীয় আর্থ-সামাজিক অবস্থার পরিবর্তনের সাথে সঙ্গতি রেখে বিনিয়োগ পোর্ট-ফোলিওকে ঢেলে সাজানোর বিষয়ে ব্যাংক অত্যন্ত সক্রিয় ভূমিকা পালন করে যাচ্ছে।

#### এসএমই ব্যাংকিং কার্যক্রম

ব্যাপক দরিদ্র জনগোষ্ঠিকে অর্থনৈতিক কর্মকান্ডে সম্পৃক্তকরতঃ উন্নয়নশীল অর্থনীতির কেন্দ্রবিন্দু এসএমই সেক্টরে অত্যাধুনিক তথ্য প্রযুক্তি ও দক্ষ ব্যবস্থাপনার সমন্বয়ে সার্বিক সেবা প্রদানের মাধ্যমে এক্সিম ব্যাংক দেশের টেকসই অর্থনৈতিক উন্নয়নের প্রতি গুরুত্ব প্রদান করছে। একটি আধুনিক এবং পূর্নাঙ্গ ইসলামী ব্যাংক হিসেবে দেশের ক্ষুদ্র ও মাঝারী শিল্প, ব্যবসায় এবং সেবাখাতে বিনিয়োগের মাধ্যমে অর্থনৈতিক অগ্রগতি তথা বিপুল বেকার জনগোষ্ঠির কর্মসংস্থান সৃষ্টিতে যথেষ্ট অবদান রাখছে। এক্ষেত্রে ব্যাংক মানসম্মত সম্পদ অর্জনে এবং তা দেশের সার্বিক উন্নয়ন কর্মকান্ডে ব্যবহারের মাধ্যমে ব্যাংকিং কার্যক্রম পরিচালনা করছে। পাশাপাশি ব্যাংক গ্রাহক সম্পর্ক সৃষ্টি, নতুন নতুন গ্রাহক উদ্ভাবন, আর্থিক পরামর্শ প্রদান ও সম-ব্যবস্থাপনার মাধ্যমে উন্নতমানের এসএমই গ্রাহক সৃষ্টি ও উত্ররোত্তর তাদের অর্থনৈতিক সমৃদ্ধি বাস্তবায়নে প্রতিশ্রুতিবদ্ধ।

এক্সিম ব্যাংক ২০০৮ সাল থেকে বাংলাদেশ ব্যাংকের নির্দেশনাকে সামনে রেখে এসএমই সেবা প্রদানের মাধ্যমে দেশের অর্থনৈতিক উন্নয়নের মাধ্যমে এই চালিকা শক্তির সাথে যুক্ত হয়। এখাত সম্প্রসারণে এক্সিম ব্যাংক বর্তমানে দেশব্যাপী কিস্তৃত ৮০টি শাখার মাধ্যমে নিবেদিত সুদক্ষ কর্মীবাহিনী দ্বারা সেবা প্রদানের নিরন্তর প্রচেষ্টা অব্যাহত রেখেছে। ক্ষুদ্র ও কুটির শিল্পে বিনিয়োগের মাধ্যমে এক্সিম ব্যাংক দেশের গ্রামীণ অর্থনীতিকে মজবুত এবং সমাজের অবহেলিত ও অর্থনৈতিক কর্মকান্ডে পশ্চাৎপদ নারী উদ্যোক্তাদের বিশেষ প্রণোদনার মাধ্যমে অর্থনৈতিক কর্মকান্ডে সম্পৃক্ত করার ব্যাপারে ব্রতী আছে। এ ব্যাপারে ব্যাংক দেশের সার্বিক উন্নয়নের বিবেচনায় বিনিয়োগের পরিচালনা ব্যয় ও এ খাত থেকে অর্জিত নীট মুনাফার বিষয়ে অত্যন্ত উদার। বছরভিত্তিক বিগত তিন বৎসরে এসএমই বিনিয়োগের পরিমাণ ছিল নিম্নরূপঃ

বৎসর	গ্রাহকের সংখ্যা	বিনিয়োগের পরিমাণ (কোটি টাকায়)
50??	২৪৪০	টাকা ৪৩০৯.৩৯ কোটি
২০১২	২৪৫৭	টাকা ৪৬৮৫.৩৬ কোটি
২০১৩	২৬৫৭	টাকা ৬৪৭১.৭৭ কোটি

#### ব্যাংকের আর্থিক পরিসেবা সমূহ

প্রতিযোগিতামূলক বাজার ব্যবস্থায় গ্রাহক আকর্ষণ এবং আমানত সংগ্রহ কার্যক্রম বৃদ্ধির লক্ষ্যে প্রতিটি ব্যাংকের নিজস্ব নতুন আমানত হিসাব উদ্ভাবন এবং পরিসেবায় নতুনতু আনয়ন অত্যাবশ্যক। আমাদের ব্যাংক ধারাবাহিকভাবে পরিসেবার মানোন্নয়ন এবং নতুন নতুন আমানত হিসাব প্রচলনের মাধ্যমে উন্নয়নের ধারা অব্যাহত রেখেছে। প্রতি বছরের ন্যায় এ বছরও আমাদের Product Line সমৃদ্ধকরণের লক্ষ্যে আরো কিছু নতুন আমানত হিসাব যুক্ত হয়েছে।

বর্তমানে এক্সিম ব্যাংক নিম্নবর্ণিত স্বকীয় এবং গ্রাহক বান্ধব ২৩টি মূল আমানত হিসাবের সাথে অন্যান্য আরও অনেক সহযোগী আমানত

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many more sub products that are being continuously reviewed and redesigned suiting to the customer's need from time to time:

- > Al-Wadeeah Current Deposit Account
- Mudaraba Savings Deposit Account
- > Mudaraba Special Notice Deposit (MSND) Account
- Mudaraba Cash Waqf Deposit Account
- Mudaraba Term Deposit Account
- Mudaraba Monthly Savings Deposit Scheme
- Mudaraba Monthly Income Deposit Scheme (MMIDS)
- Mudaraba Multiplus Savings Deposit Scheme
- Mudaraba Super Savings Deposit Scheme
- Mudaraba Student Savings Deposit Account
- > Mudaraba Monthly Student Savings Scheme Account
- Mudaraba Hajj Deposit Scheme
- Mudaraba Denmohor/Marriage Savings Deposit Scheme
- Mudaraba Senior Monthly Benefit Scheme (MSMBS)
- Mudaraba Senior Monthly Savings Scheme (MSMSS)
- > Mudaraba Femina Monthly Benefit Scheme (MFMBS).
- > Mudaraba Femina Monthly Savings Scheme (MFMSS).
- Mudaraba Su- Grehini Monthly Benefit Scheme (MSMBS)
- Mudaraba Su- Grehini Monthly Savings Scheme (MSMSS).
- > Exim Kotipoti
- > Exim Millionaire
- Exim Ruhama Three Years' Probable Double Benefit Scheme
- Exim Ziadah Five Years' Probable Triple Benefit Scheme

All these products have been developed taking different socio-economic factors into consideration, such as per capita income, earning capacity, national propensity to save and last but not the least to help building national savings. EXIM Bank always emphasize on the policy of retaining of existing customers and induction of new ones. Inshallah, its endeavor in this regard shall continue and go unabated.

#### Agriculture & Rural Investment and its Products

Agricultural sector contributes near about 19.29% of GDP (Source: Ministry of Agriculture) and about 72% people live in rural area in Bangladesh (Source: World Bank report 2012). This sector provides us food security and generates employment opportunity which plays an important role for sustainable development of the economy. EXIM Bank has been providing direct investment to the farmers from the beginning of the bank for sustainable growth of the

হিসাবসমূহ পরিচালনা করছে যেগুলো গ্রাহক চাহিদা বিবেচনায় সবসময় পুনঃ পরীক্ষণ ও পুনর্বিন্যাসিত হয়ে থাকেঃ

- আল ওয়াদিয়াহ চলতি আমানত হিসাব
- মুদারাবা সঞ্চয়ী আমানত হিসাব
- মুদারাবা স্পেশাল নোটিশ আমানত হিসাব
- মুদারাবা ক্যাশ ওয়াকফ্ আমানত হিসাব
- মুদারাবা মেয়াদী আমানত হিসাব
- মুদারাবা মাসিক সঞ্চয়ী আমানত প্রকল্প
- মুদারাবা মাসিক আয় আমানত প্রকল্প
- মুদারাবা মাল্টিপাস সেভিংস আমানত প্রকল্প
- মুদারাবা সুপার সেভিংস আমানত প্রকল্প
- মুদারাবা এক্সিম স্টুডেন্ট সেভিংস ডিপোজিট একাউন্ট
- মুদারাবা মাসিক এক্সিম স্টুডেন্ট সেভিংস ডিপোজিট স্কিম
- মুদারাবা হজ্জ আমানত প্রকল্প
- মুদারাবা দেনমোহর/বিবাহ সঞ্চয়ী প্রকল্প
- মুদারাবা সিনিয়র মাসিক আয় প্রকল্প
- মুদারাবা সিনিয়র মাসিক সঞ্চয়ী প্রকল্প
- মুদারাবা ফেমিনা মাসিক আয় প্রকল্প
- মুদারাবা ফেমিনা মাসিক সঞ্চয়ী প্রকল্প
- মুদারাবা সু-গৃহিণী মাসিক আয় প্রকল্প
- মুদারাবা সু-গৃহিণী মাসিক সঞ্চয়ী প্রকল্প
- কোটিপতি ডিপোজিট স্ক্রিম
- মিলিওনীয়ার ডিপোজিট স্ক্রিম
- এক্সিম রুহামা ০৩ (তিন) বছর মেয়াদী সম্ভাব্য দিগুন মুনাফা প্রকল্প
- এক্সিম যিয়াদাহ ০৫ (পাঁচ) বছর মেয়াদী সম্ভাব্য তিনগুন মুনাফা প্রকল্প

এই সকল আমানত হিসাবসমূহ আর্থ-সামাজিক বিভিন্ন বিষয়াদি যেমনঃ মাথাপিছু গড় আয়, উপার্জন ক্ষমতা, জাতীয় সঞ্চয় প্রবণতা এবং সর্বোপরি জাতীয় সঞ্চয় প্রবৃদ্ধিতে কতটা সহায়ক ইত্যাদি বিবেচনা করে প্রচলন করা হয়। পুরোনো গ্রাহকদের ধরে রাখা এবং নতুন গ্রাহক আনয়নে এক্সিম ব্যাংক সর্বাধিক গুরুত্ব দেয়। এ লক্ষ্যে আমাদের প্রচেষ্টা আগের মতোই অব্যাহত থাকবে ইনশাল্লাহ।

#### কৃষি ও পল্লী বিনিয়োগ এবং সেবা সমূহ

বাংলাদেশের মোট দেশজ উৎপাদনের ১৯.২৯% আসে কৃষি খাত থেকে (সূত্রঃ কৃষি মন্ত্রনালয়) এবং দেশের প্রায় ৭২% লোক পল্লী অঞ্চলে বসবাস করে (সূত্রঃ বিশ্বব্যাংক রিপোর্ট-২০১২)। এই খাত দেশের খাদ্য নিরাপত্তা এবং কর্মসংস্থান সৃষ্টিতে অবদান রেখে দেশের টেকসই উন্নয়নে উল্লেখযোগ্য ভূমিকা রাখে। সূচনালগ্ন হতে এক্সিম ব্যাংক দেশের স্থিতিশীল উন্নয়নকল্পে কৃষি ও পল্লী খাতে সরাসরি কৃষকদের মাঝে বিনিয়োগ প্রদান করে আসছে। তবে বাংলাদেশ

country. Since 2008-09, Bank has allocated separate target for Agricultural & Rural investment as per instruction of Bangladesh Bank. Mainly crops, fisheries and livestock are 3(three) core sectors for Agricultural investment. Moreover, agricultural support sectors, exceptional and un-tapped agricultural investment, income generating and poverty alleviation in rural area are also included in Agricultural and Rural investment. Agricultural & Rural investment of EXIM Bank are as follows:

- Crops (Crops norms listed in Bangladesh Bank "Agriculture & Rural Credit Policy & Programme")
- Livestock
- Fisheries
- Irrigation Equipment
- Farm Machineries
- Crops warehouse
- Poverty alleviation programme in Rural area
- Exceptional and un-tapped area of agricultural investment
- Investment through Microfinance Institution (MFI) licensed by Micro-credit Regulatory Authority (MRA) of Bangladesh
- Other agricultural and Rural investment

It is happy to note that due to strong and continuous supervision and monitoring over agricultural investment from Bank's Head office & Branch level, the recovery rate is still about 100%.

#### Target & Achievement at a glance

(BB=Bangladesh Bank, Amount in BDT crore)

Year	2009- 10	2010- 11	2011- 12	2012- 13	2013-14	
Target fixed by	Self	Self	Self & BB	Self & BB	Self & BB	
Target criterion	Self	Self	2% of total investment as on 31st March			
Target for disbursement	25.00	30.00	179.00	203.00	225.00	
Achievement of target	25.00	30.00	158.53	242.87	110.02 (Up to 31-12-13)	
Achievement %	100%	100%	89%	120%	49% (Upto 31- 12-13)	
Achievement through	Self	Self	Self & MFI	Self & MFI	Self	
Recovery	100%	100%	100%	100%	100%	

ব্যাংকের নির্দেশনায় আনুষ্ঠানিকভাবে ২০০৮-২০০৯ অর্থ বছর থেকে এক্সিম ব্যাংক লক্ষ্যমাত্রা নির্ধারণ করে কৃষি ও পল্লী খাতে বিনিয়োগ শুরু করেছে। কৃষি ও পল্লী বিনিয়োগ কর্মসূচীর প্রধান ৩টি খাত হচ্ছে ঃ শস্য, মৎস্য ও প্রাণিসম্পদ। এছাড়াও -কৃষি সহায়ক খাত, অপ্রচলিত কৃষি খাত, পল্লী অঞ্চলের আয় উৎসারী কর্মকান্ড ও দারিদ্র্যু বিমোচন খাত ব্যাংকের কৃষি ও পল্লী বিনিয়োগ কর্মসূচীর আওতাভুক্ত। কৃষি ও পল্লী খাতে এক্সিম ব্যাংকের বিনিয়োগের ক্ষেত্র সমূহ নিম্নরূপঃ

- শস্য খাত (বাংলাদেশ ব্যাংকের " কৃষি ও পল্লী বিনিয়োগ নীতিমালা ও কর্মসূচি"-তে লিপিবদ্ধ শস্য বিনিয়োগ নর্মস অনুসারে বিনিয়োগ)
- ২) প্রাণি সম্পদ
- ৩) মৎস্য
- 8) সেচ যন্ত্রপাতি
- ৫) খামার যন্ত্রপাতি
- ৬) শস্য গুদামজাতকরণ
- ৭) পল্লী অঞ্চলে আয় উৎসারী কর্মকান্ড ও দারিদ্র বিমোচন
- ৮) অপ্রচলিত কৃষি খাত
- ৯) 'মাইক্রোক্রেডিট রেগুলেটরী অথরিটি' কর্তৃক নিবন্ধিত মাইক্রোফাইনান্স ইন্সিটিটিউট (এম, এফ, আই) এর মাধ্যমে বিনিয়োগ
- ১০) অন্যান্য কৃষি ও পল্লী বিনিয়োগ ।

এটি একটি সুখকর বিষয় যে ব্যাংকের প্রধান কার্যালয় ও শাখা সমূহ কর্তৃক কৃষি বিনিয়োগের উপর অব্যাহত তত্ত্বাবধান ও পর্যবেক্ষণের ফলে এক্ষেত্রে বিনিয়োগ আদায়ের হার প্রায় শতভাগ।

#### এক নজরে অর্জিত লক্ষ্যমাত্রা

(বিবি-বাংলাদেশ ব্যাংক, কোটি টাকায়)

অর্থবছর	২০০৯-১০ ০৯-১০	২০১০- ২০১১	<i>५०</i> ऽऽऽ-ऽ <i>५</i>	২০১২- ২০১৩	২০১৩-২০১৪	
লক্ষ্যমাত্রা নির্ধারণ কর্তৃপক্ষ	নিজস্ব	নিজস্ব	নিজস্ব ও বিবি	নিজস্ব ও বিবি	নিজস্ব ও বিবি	
লক্ষ্যমাত্রা নির্ধারণ নীতি	নিজস্ব	নিজস্ব	ব্যাংকের মোট বিনিয়োগের ২% ৩১ মার্চ এর প্রতিবেদন অনুযায়ী			
বিতরণ লক্ষ্যমাত্রা	২৫.০০	<b>9</b> 0.00	১৭৯.০০	২০৩.০০	<i>२२७</i> .००	
লক্ষ্যমাত্রা অর্জনের পরিমান	২৫.০০	<b>৩</b> 0.00	<b>১</b> ৫৮.৫ <b>৩</b>	২৪২.৮৭	১১০.০০ (৩১-১২-২০১৩ অনুযায়ী)	
লক্ষ্যমাত্রা অর্জন (%)	\$00%	\$00%	৮৯%	\$20%	৪৯% (৩১-১২-২০১৩ অনুযায়ী)	
লক্ষ্যমাত্রা অর্জনের মাধ্যম	নিজস্ব	নিজস্ব	নিজস্ব ও এম এফ আই	নিজস্ব ও এম এফ আই	নিজস্ব	
আদায়	\$00%	۵00%	\$00%	300%	\$00%	

#### Employment of "Agricultural Field Associates"

EXIM bank has already appointed 26 educated local unemployed youths as "Agricultural Field Associates" which directly promote to the Government Employment Creation Programme of unemployed youth. They are working in 20 branches in rural area in connection with Agri and Rural investment.

#### "Area Approach" Investment concept

EXIM bank has introduced "Area Approach" concept for cultivating Mushroom and Flower at Savar area, Chili cultivation at Bogra and Naria area and Potato cultivation at Rajshahi and Rangpur area, Duck farm at Fenchuganj area and Purchasing and operating fishing trawler in deep sea water for fishing in Bay of Bengal under Chittagong area through Agrabad branch.

#### Exceptional and un-tapped area of Investment

EXIM Bank promotes investment in exceptional and untapped area of agriculture. "Saudi Arabian dates and hybrid vegetables" investment at Bhaluka, Mymensing through EXIM Bank Mawna Chowrasta Branch, "Apiculture" at Savar through EXIM Bank Savar Bazar Branch, Agar plant cultivation through our Sylhet Branch and Tissue culture through our Rajuk Avenue Branch, Dhaka.

#### "EXIM KISHAN" An agricultural investment product

EXIM Bank has launched "EXIM KISHAN" a Agricultural and Rural investment product on October 31, 2009 to provide client/farm wise investment from Tk.10,000/- to Tk.20,00,000/-only. "EXIM KISHAN" mainly designed for short term Agricultural and Rural investment facility under Agricultural & Rural investment programme by which farmers specially share cropper and marginal farmers are getting agricultural investment without collateral security. By this time, this program has become popular in share-croppers and marginal farmers.

#### Basic features of the EXIM Kishan product

- Investment product for genuine farmers and trained farmers.
- Amount of investment limit from Tk.10,000.00 to Tk.20,00,000.00
- Mode of investment Bai-Muajjal (Agri) facility or limit & IBB (Agri) for 3 years.
- Investment covering area 30 km radius of the branch in town & 10 kilometer radius of the branch in rural area from branch.
- Investment purpose for crops, livestock, fisheries, income generating activity and untapped area of investment.

#### কৃষি মাঠ সহযোগী নিয়োগ

কৃষি ও পল্লী বিনিয়োগের আওতায় ২৬ জন শিক্ষিত স্থানীয় বেকার যুবককে "কৃষি মাঠ সহযোগী" হিসেবে বিভিন্ন শাখায় চুক্তিভিত্তিক নিয়োগ দেয়া হয়েছে যা নতুন কর্মসংস্থানের সুযোগ সৃষ্টি করেছে। এক্সিম ব্যাংকের এ উদ্যোগের মাধ্যমে সরকার কর্তৃক ঘোষিত বেকার যুবকদের কর্মসংস্থান সৃষ্টি কর্মসূচীর প্রয়াসে শামিল হয়েছে। বর্তমানে এ সকল কর্মী ব্যাংকের ২০টি গ্রামীন শাখায় কর্মরত রয়েছে।

#### "এরিয়া এপ্রোচ" বিনিয়োগ ধারনা

বাংলাদেশ ব্যাংকের নীতিমালার আলোকে এক্সিম ব্যাংক "এরিয়া এপ্রোচ" পদ্ধতি অনুসরণ করে বিশেষত: সাভার এলাকায় মাশরুম ও ফুল চামে, বগুড়া ও নড়িয়ায় মরিচ চামে, রাজশাহী ও রংপুরে আলু চামে, ফেঞ্চুগজ্ঞে হাঁসের খামারে ও সামুদ্রিক মৎস্য আহরনে আগ্রাবাদ শাখার মাধ্যমে ফিশিং ট্রলার ক্রয়ে ও পরিচালনায় বিনিয়োগ প্রদান করেছে।

#### ব্যতিক্রমী ও অপ্রচলিত খাতে বিনিয়োগ

এক্সিম ব্যাংক ব্যতিক্রমী ও অপ্রচলিত কৃষি খাতে বিনিয়োগে উৎসাহ প্রদান করে আসছে। ব্যাংকের মাওনা চৌরাস্তা শাখার মাধ্যমে ময়মনসিংহ জেলার ভালুকা উপজেলায় "সৌদি আরবের খেঁজুর ও উচ্চ ফলনশীল সবজী" খাতে বিনিয়োগ ও সাভার বাজার শাখার মাধ্যমে সাভার এলাকায় "মৌমাছি পালন ও মধু আহরন" খাতে বিনিয়োগ এর মাধ্যমে ব্যাংক দুটি নতুন ব্যতিক্রমধর্মী কৃষি খাতে বিনিয়োগ করেছে। এ ছাড়াও সিলেট শাখার মাধ্যমে আগর চাষে এবং রাজউক এভিনিউ শাখার মাধ্যমে টিস্যু কালচারে ব্যাংক ব্যতিক্রমধর্মী বিনিয়োগ করেছে।

#### "এক্সিম কিষাণ" কৃষি বিনিয়োগ প্রোডাক্ট

এক্সিম ব্যাংক প্রচলিত কৃষি বিনিয়োগের পাশাপাশি "এক্সিম কিষাণ" নামে একটি কৃষি ও পল্লী বিনিয়োগ প্রোডান্ট গত ৩১ অক্টোবর, ২০০৯ সাল থেকে চালু করেছে যার মাধ্যমে গ্রাহক প্রতি টাকা ১০,০০০/- থেকে সর্বোচ্চ টাকা ২০,০০০,০০০/- পর্যন্ত বিনিয়োগ প্রদান করা হচ্ছে। এটি একটি স্বল্প মেয়াদী কৃষি ও পল্লী বিনিয়োগ কর্মসূচী যার মাধ্যমে কৃষকদের বিশেষতঃ বর্গা ও প্রান্তিক চাষীদের বিনা জামানতে বিনিয়োগ প্রদান করা হচ্ছে। ইত্যবসরে বর্গা ও প্রান্তিক চাষীদের মাঝে এ কর্মসূচী ব্যাপকভাবে সমাদৃত হয়েছে।

#### এক্সিম কিষাণ প্রোডাক্টের বৈশিষ্ট্য সমূহ

- ১) প্রকৃত ও প্রশিক্ষিত কৃষকদের বিনিয়োগ।
- ২) বিনিয়োগ সীমা টাকা ১০,০০০/- হতে টাকা ২০,০০,০০০/- পর্যন্ত।
- ৩) মোড অফ ইনভেস্টমেন্টঃ বাই মুয়াজ্জাল (এগ্রি) বিনিয়োগ এবং আই বি বি (এগ্রি) ৩ বছরের জন্য।
- 8) বিনিয়োগ এলাকাঃ শহর এলাকার শাখার ৩০ কি. মি. ব্যাসার্ধের মধ্যে এবং পল্লী এলাকার শাখার ১০ কি. মি. ব্যাসার্ধের মধ্যে।
- ৫) বিনিয়োগের উদ্দেশ্যঃ শস্য, প্রানি সম্পদ, মৎস্য সম্পদ, আয় উৎসারী
  কর্মকান্ড এবং অপ্রচলিত খাত।
- ৬) বিনিয়োগ গ্রাহকের বয়স সীমা ২৫ বছর হতে ৬৫ বছর পর্যন্ত।

- ❖ Investment client age limit is 25 to 65 years.
- Investment client must submit a copy of National Identity Card.
- Investment client contact mobile number (if any).
- Guarantor information.
- ♦ 60% investment will be given in crops sector.
- Bank prescribed application form in Bengali for crops, fisheries, dairy farm, bio-gas, mushroom and poultry farm.
- Rate of profit /rent is 13%.
- Investment equity ratio: 70:30 (where applicable).
- ❖ Investment in 2.50 acres land for sugar cane or potato cultivation and 5.00 acres land for other crops cultivation under security of crops hypothecation.
- ♣ Approval authority Managing Director & CEO.
- Field level direct monitoring

#### EXIM Kishan "Model Union"

EXIM Bank has declared "Muddafaorgonj Union" at Laksham Upazilla, Comilla as an "EXIM KISHAN MODEL UNION" for integrated Agricultural & Rural investment.

#### **Automation in EXIM Bank**

In this competitive age of globalization, the key to survival, growth and success for commercial banks is to cultivate outstanding strategic plans for exploiting the modern marvels of technology. It is not only ensures superior service delivery to its customers but also makes way for cost effective banking operations with minimized risks. EXIM Bank has always been the pioneer among all banks in Bangladesh when it comes to grasp new technology in banking to ensure superior service delivery to its customers. Technology has changed operating environment of banks significantly through the changes in the internal accounting and management systems. By dint of technological advantages, EXIM Bank has already enabled to introduce innovative products to their customers in the groundbreaking new forms of Internet banking, SMS banking, ATM facility etc. EXIM Bank believes that in this competitive global village any bank that can adopt and absorb the new technology faster will have a competitive edge over their rivals in a very short span of time.

In keeping this in view, EXIM Bank has successfully implemented world renowned CORE (Centralized Online Real-time Electronic) banking software Temenos T24. With the use of T24, Bank is providing various levels of services to its valuable customers and also enhancing the management

- ৭) গ্রাহকের জাতীয় পরিচয়পত্রের অনুলিপি জমা দিতে হয়।
- ৮) গ্রাহকের সাথে যোগাযোগের ফোন/ মোবাইল নং- (যদি থাকে)।
- ৯) জামিনদারের তথ্যাবলী।
- ১০) শস্য খাতে মোট কৃষি ও পল্লী বিনিয়োগের ৬০% বরাদ্ধ করা হয়।
- ১১) বাংলায় লিখিত ব্যাংকের নির্ধারিত ফরমে শস্য, মৎস্য, দুগ্ধ খামার, মুরগীর খামার, বায়ো-গ্যাস ও মাশরুম চাষের জন্য আবেদন।
- ১২) মুনাফা/ভাড়ার হার ১৩%।
- ১৩) ব্যাংক ও গ্রাহক বিনিয়োগ অনুপাত ৭০ঃ৩০ (প্রযোজ্য ক্ষেত্রে)।
- ১৪) আলু ও ইক্ষু চাষে ২.৫০ একর পর্যন্ত এবং অন্যান্য শস্য চাষে ৫.০০ একর পর্যন্ত শস্য হাইপোথিকেশনের বিপরীতে বিনিয়োগ প্রদান করা হয়।
- ১৫) মঞ্জুরকারী কর্তৃপক্ষঃ ব্যাংকের ব্যবস্থাপনা পরিচালক ও সি.ই.ও।
- ১৬) মাঠ পর্যায়ে প্রত্যক্ষ তদারকী।

#### এক্সিম কিষাণ মডেল ইউনিয়ন

এক্সিম ব্যাংক কুমিলা জেলার লাকসাম উপজেলার অর্ন্তগত মুদাফফরগঞ্জ ইউনিয়নকে "এক্সিম কিষাণ মডেল ইউনিয়ন"-ঘোষনা করে এখানে সমন্বিত কৃষি বিনিয়োগ এবং উন্নয়ন কর্মসূচী হাতে নিয়েছে।

#### এক্সিম ব্যাংকে স্বয়ংক্রিয় পদ্ধতি

বিশ্বায়নের এই প্রতিযোগিতামূলক যুগে আধুনিক প্রযুক্তির সুযোগ গ্রহণে কৌশলী পরিকল্পনার পরিচর্যাই বানিজ্যিক ব্যাংকগুলোর টিকে থাকা, সমৃদ্ধি ও সাফল্যের ক্ষেত্রে মূল ভূমিকা পালন করে। এটি শুধু উনুততর সেবাই নিশ্চিত করে না, পাশাপাশি ন্যূনতম ঝুকি ও কম খরচে ব্যাংকিং কার্যক্রম নিশ্চিত করে। বাংলাদেশের সকল ব্যাংকের মধ্যে এক্সিম ব্যাংক গ্রাহকদের আধুনিক প্রযুক্তি উপস্থাপনের ক্ষেত্রে অগ্রণী ভূমিকা পালন করে যা শুধুমাত্র সাশ্রয়ী ব্যাংকিং সেবা নিশ্চিত করে না, একই সাথে ঝুঁকিও হ্রাস করে। প্রযুক্তি ব্যাংকের অভ্যন্তরীণ হিসাব ও ব্যবস্থাপনা পদ্ধতির পরিবর্তনের মাধ্যমে ইহার কার্য পরিবর্ণে উল্লেখযোগ্য পরিবর্তন এনেছে। প্রযুক্তির কল্যাণে এক্সিম ব্যাংক ইতোমধ্যে গ্রাহকের জন্য নতুন আকর্ষনীয় পণ্য/সেবা যেমন- ইন্টারনেট ব্যাংকিং, এসএমএস ব্যাংকিং, এটিএম সেবা ইত্যাদি যুক্ত করতে সক্ষম হয়েছে। এক্সিম ব্যাংক বিশ্বাস করে, প্রতিযোগিতামূলক এই বিশ্বে যে ব্যাংক যত দ্রুত এই নতুন প্রযুক্তি আত্মন্থ করতে পারবে, তত কম সময়ে প্রতিপক্ষকে ছাড়িয়ে যেতে পারবে।

আর সে লক্ষ্যে এক্সিম ব্যাংক সাফল্যের সাথে পৃথিবীর বিখ্যাত কোর (সেন্ট্রালাইজড অনলাইন রিয়েলটাইম ইলেকট্রনিক) ব্যাংকিং সফটওয়্যার টেমনাস টি-২৪ বাস্তবায়ন করেছে। এই টি-২৪ এর মাধ্যমে ব্যাংক গ্রাহকদের বিভিন্ন স্তরের সেবা প্রদান করার সাথে সাথে ব্যবস্থাপনা দক্ষতা ও ব্যবসায়িক সফলতা অর্জন করেছে। টি-২৪ ব্যবহার করে

efficiency & business productivity. With T24 EXIM can now provide all sorts of general banking, investment and trade finance (along with SWIFT interface) related services to its valued customers and also providing necessary reports for valued customers, management and regulatory authority. EXIM Bank started its SMS banking service limited to couple of features like "Balance Inquiry", "Mini Statement" etc. and transaction alert for all ATM transactions and high value cash deposit & withdrawal. Also EXIM Wallet is a mobile application of EXIM Bank for Mobile Banking. All Branches are also integrated with Bangladesh Electronic Fund transfers Network (BEFTN).

For Central Bank Reporting Services Bank has implemented "CIB Online" which is imperative for enlarging and upgrading the capacity of the CIB sorting, handling and delivery of credit information. IDBB (Bangladesh Bank Return) is the reporting system to Bangladesh bank about duplicate and triplicate returns and Proceeds Realization Certificate (PRC) etc. IT Division has also developed "EXIM goAML Interface & Anti-Money Laundering Utility Software" application as per the guideline of BFIU (Bangladesh Financial Intelligence Unit) and Bangladesh Bank for the convenience online reporting of the Bank. The Bank has initiated a project to develop specialized sophisticated Business Intelligence (BI) software for the purpose of BASEL-II implementation where reports of different types will be generated and also different financial forecasting will be made for the bank.

It is noted that there are many more In-House software are being used successfully by the divisions/ departments of the bank from the very beginning to ease automation of internal operational activities. It has established a secured corporate Intranet countrywide using WAN connectivity between all the branches and Head Office through fiber optic, radio link network.

To keep all the software safe and secure, particularly for easy operation of the Core banking software, the Bank has established two Data Centers: one active datacenter (DC) and the other for disaster recovery (DRS) with all modern security system installed along with servers, storage system and core network equipments.

By virtue of modern technologies in banking activity through justified and feasible investment in IT, EXIM Bank is moving towards a paperless banking environment centralizing its information collection, processing and dissemination with the help of modern digital technology that serves its customer in the best possible manner. IT implementations continue to guide the bank to achieve the ever-growing expectations of the customers, regulators, shareholders and employees.

ব্যাংক সন্মানিত গ্রাহকদেরকে সকল প্রকার সাধারণ ব্যাংকিং বিনিয়োগ ও বানিজ্যিক বিনিয়োগ সেবা প্রদান করে থাকে এবং সন্মানিত গ্রাহক, কর্তৃপক্ষ ও নিয়ন্ত্রক সংস্থাকে প্রয়োজনীয় বিবরনী সরবরাহ করে থাকে। এক্সিম ব্যাংক সীমিত পরিসরে SMS ব্যাংকিং যেমন "Balance Enquiry", "Mini statement" ইত্যাদি এবং সকল এটিএম লেনদেন এবং অধিকমূল্যের নগদ জমা ও টাকা উন্তোলনের ক্ষেত্রে সর্তকতা বার্তা প্রদান চালু করছে। এছাড়াও এক্সিম ওয়ালেট, এক্সিম ব্যাংকের একটি মোবাইল ব্যাংকিং সুবিধা। এছাড়া সব শাখা শুরু থেকেই BEFTN-এর সাথে সংযক্ত রয়েছে।

কেন্দ্রীয ব্যাংকের বিবরনী সেবার জন্য ব্যাংক "CIB Online" প্রয়োগ করেছে, যা CIB বাছাই , বিনিয়োগ তথ্য সরবরাহ সক্ষমতা সম্প্রসারন ও উন্নত করা বাধ্যতামূলক। IDBB (Bangladesh Bank return) হচ্ছে বাংলাদেশ ব্যাংক এ তথ্য সরবরাহ পদ্ধতি যা ডুপ্লিকেট ও ট্রিপলিকেট এবং PRC ইত্যাদির সাথে সম্পৃক্ত। তাছাড়া IT বিভাগ "Exim goAML Interface & Anti Money Laundering Utility Software " তৈরি করেছে BFIU এবং বাংলাদেশ ব্যাংক এর গাইড লাইন অনুযায়ী সন্ত্রাসবাদী অর্থায়ন ও মানি লন্ডারিং নজরদারী ও চিহ্নিত করে যেখানে আমাদের সকল শাখা সমূহ Online এর মাধ্যমে প্রধান কার্যালয়ে তথ্য সরবরাহ করে এবং যা অবশেষে বাংলাদেশ ব্যাংকে পাঠানো হয়। এছাড়া ব্যাংক Basel II -এর জন্য বিশেষায়িত বাস্তব ধর্মী Business Intelligence(BI) সফটওয়্যার গঠনে একটি উদ্যোগ গ্রহণ করেছে যেখানে বিভিন্ন রকম বিবরনী তৈরী করা যাবে এবং ব্যাংক এর বিভিন্ন আর্থিক পূর্বাভাষ প্রদান করা যাবে।

ইহা উল্লেখ্য যে আইটি বিভাগের তৈরি করা নিজস্ব অসংখ্য সফটওয়্যার আছে যা ব্যাংকের শুরু থেকেই বিভাগ সমূহ সহজভাবে তাদের অভ্যন্তরীণ দৈনন্দিন কার্য সম্পাদনে সফলতার সাথে ব্যবহার করে আসছে। ব্যাংক ইহার প্রধান কার্য্যালয় ও দেশব্যাপী শাখাসমূহের মধ্যে ফাইবার অপটিক ও রেডিওলিংক নেটওয়ার্ক এর মাধ্যমে সুরক্ষিত WAN সংযোগ প্রতিষ্ঠা করেছে।

ব্যাংক সকল প্রকার সফটওয়ার এর নিরাপত্তা ও সুরক্ষার জন্য, বিশেষ করে টেমনাস টি-২৪ সহজে পরিচালনার জন্য, দুটি Data Centre প্রতিষ্ঠা করেছে যার একটি সক্রিয় Data Centre এবং অন্যটি Disaster Recovery Data Centre যা দুর্যোগ পুনরুদ্ধার ব্যবস্থা হিসেবে সার্ভার, সংরক্ষণ ব্যবস্থা ও নেটওয়ার্ক ইকুপমেন্ট সহ সকল প্রকার আধুনিক নিরাপত্তা ব্যবস্থার সমন্বয়ে স্থাপন করা হয়েছে।

তথ্য প্রযুক্তি ক্ষেত্রে যথাযথ ও যুক্তিসঙ্গত বিনিয়োগের ফলশ্রুতিতে আধুনিক প্রযুক্তি ব্যবহার করে এক্সিম ব্যাংক পেপারলেস ব্যাংকিং নিশ্চিত করে, আধুনিক ডিজিটাল প্রযুক্তির মাধ্যমে তার গ্রাহকেকে সর্বোচ্চ সুন্দর উপায়ে তথ্য সংগ্রহ, বিন্যাস ও সরবরাহ করে থাকে। ব্যাংক তথ্য প্রযুক্তি ব্যবহার করে গ্রাহক, নিয়ন্ত্রক, শেয়ারহোল্ডার এবং কর্মীদের প্রত্যাশা পূরণে সক্ষম হবে।

#### **Branch Expansion**

Branch expansion is a regular process for the purpose of

business opportunities of the bank as well as socioeconomic development of the country. In this context, following branches have been opened in the year 2013 and the total number of Branches stands 80 at the end of the year 2013.

#### শাখা সম্প্রসারণ

ব্যাংকের ব্যবসার প্রসার তথা দেশের আর্থ-সামাজিক উনুয়নের লক্ষ্যে

শাখা সম্প্রসারণ ব্যাংকের একটি নিয়মিত প্রক্রিয়া। সেই ধারাবাহিকতায় ২০১৩ সালে নিম্নোক্ত ৮ (আট) টি শাখাসমূহের কার্যক্রম শুরু হয়েছে এবং বছর শেষে ব্যাংকের মোট শাখার সংখ্যা দাঁড়ায় ৮০টি।



EXIM Bank Chairman Md. Nazrul Islam Mazumder is inaugurating the shifted Gulshan Branch

Sl. No.	Name of Branches	Opening Date	Urban/ Rural
01	Sandwip Branch, Chittagong	26/05/2013	Rural
02	Bagmara Branch, Comilla	31/08/2013	Rural
03	Satarkul Branch, Dhaka	06/10/2013	Urban
04	Manikgonj Branch, Manikgonj	09/11/2013	Urban
05	Magura Branch, Magura	16/11/2013	Urban
06	Hemayetpur Branch, Savar, Dhaka	23/11/2013	Rural
07	Mouchak Branch, Kaliakoir, Gazipur	30/11/2013	Rural
08	Chapainawabgonj Branch, Chapainawabgonj	26/12/2013	Urban

ক্ৰঃ নং	শাখার নাম	শাখা খোলার তারিখ	শহর/পলী
٥٥.	সন্দ্ৰিপ শাখা, চউগ্ৰাম	২৬/০৫/২০১৩	পলী শাখা
૦૨.	বাগমারা শাখা, কুমিলা	<b>0</b> \$/0\/20\$0	পলী শাখা
oo.	সাতারকুল শাখা, ঢাকা	o৬/১০/২০১ <b>৩</b>	শহর শাখা
08.	মানিকগঞ্জ শাখা, মানিকগঞ্জ	08/33/2030	শহর শাখা
o¢.	মাগুরা শাখা, মাগুরা	<i>১৬/১১/২০১৩</i>	শহর শাখা
૦৬.	হেমায়েতপুর শাখা, সাভার, ঢাকা	২৩/১১/২০১৩	পলী শাখা
09.	মৌচাক শাখা, কালিয়াকৈর, গাজীপুর	७०/১১/২০১৩	পলী শাখা
Ob.	চাঁপাইনবাবগঞ্জ শাখা, চাঁপাইনবাবগঞ্জ	২৬/১২/২০১৩	শহর শাখা

#### Proposed Branches to be opened in the year 2014

With a vision to expand the banking service in all the district

of the country, the Bank has applied to Bangladesh Bank to obtain permission to open 10 (Ten) Branches (05 Urban & 05 rural) in the calendar year 2014. In this connection, the Management has decided to open branches at the following 10 (Ten) locations:

### ২০১৪ সালের জন্য প্রস্তাবিত শাখাসমূহ

সারা দেশে ব্যাংকিং সেবা বিস্তৃত করার লক্ষ্যে ২০১৪ সালে নিম্নে উল্লে-

খিত স্থান সমূহে ১০টি শাখা (০৫টি শহর এবং ০৫টি পল্লী) খোলার নীতিগত অনুমোদনের জন্য বাংলাদেশ ব্যাংকের নিকট উপস্থাপন করা হয়েছেঃ



Director of EXIM Bank Major (Retd.) Khandaker Nurul Afser is inaugurating the 76th Branch at Manikgonj, Dhaka

#### Proposed Branches (Urban)

Sl	Site for proposed Branch	District
01	Ring Road, Mohammadpur	Dhaka
02	Sheikh Mujib Road	Chittagong
03	Pabna	Pabna
04	Halishahar	Chittagong
05	B. B. Road	Narayangonj

#### **Proposed Branches (Rural)**

Sl	Site for proposed Branch		District
01	Nayerhat Bazar, Savar	Union Porishad	Dhaka
02	Dohazari, Chandanaish	Union Porishad	Chittagong
03	Porshuram	Municipality Grade : C	Feni
04	Seed Store Bazar	Union Porishad	Mymensingh
05	Baburhat	Union Porishad	Narshingdi

#### **Green Banking Activities**

EXIM Bank is aware about sustainable economic development of Bangladesh through addressing environmental risk for saving the environment from all probable risks of pollution. Bank is also aware that global warming is an issue that calls for a global response and we are to do something for the same.

The following approaches/steps have been taken to implement the Green Banking activities in its routine operations:

- 1. A comprehensive Green Banking Policy has formulated and approved by the Board of Directors in its 73rd meeting dated 19/06/2011.
- 2. A high powered Committee comprising the Directors of the Board of the Bank has also been formed to determine/prepare banks environmental policy, strategies and program.
- Bank has fixed its year's theme as "Be Green, Remain Green & Patronize Green" for accelerating the Green Banking activities through its every spheres of operations.
- 4. Bank has also formed a separate Green Banking Unit or Cell comprising all the Head of operational outlet assigning the responsibilities of designing, evaluating and administering related Green Banking issues of the bank.
- Bank has approved Environmental Risk as part of the existing Investment Risk Methodology (IRM) to assess a prospective customer and circulated sector wise check list for compliance at the time of preparation/ processing of relative investment proposal.

#### প্রস্তাবিত শহর শাখা

নং	প্রস্তাবিত এলাকা	জেলা
02	রিং রোড, মোহাম্মদপুর	ঢাকা
०२	শেখ মুজিব রোড	চউগ্রাম
00	পাবনা	পাবনা
08	হালিশহর	চট্টগ্রাম
90	বি. বি. রোড	নারায়নগঞ্জ

#### প্রস্তাবিত পল্লী শাখা

ন	१	প্রস্তাবিত এলাকা		জেলা
0	۷	নয়ারহাট বাজার, সাভার	ইউনিয়ন পরিষদ	ঢাকা
0	২	দোহাজারী, চন্দনাইশ	ইউনিয়ন পরিষদ	চউগ্রাম
0/	೦	পরশুরাম	পৌরসভা : গ	ফেনী
0	8	সীড স্টোর বাজার	ইউনিয়ন পরিষদ	ময়মনসিংহ
0	œ	বাবুরহাট	ইউনিয়ন পরিষদ	নরসিংদী

#### গ্রীন ব্যাংকিং কার্যাবলী

এক্সিম ব্যাংক পরিবেশগত ঝুঁকি চিহ্নিত করার মধ্য দিয়ে সম্ভাব্য সকল দূষণ হতে পরিবেশকে রক্ষার মাধ্যমে বাংলাদেশের টেকসই অর্থনৈতিক উন্নয়নে সচেতন রয়েছে। ব্যাংক আরো সচেতন যে বৈশ্বিক উষ্ণতা এমন একটি ইস্যু যার জন্য বৈশ্বিক সহায়তা প্রয়োজন এবং ব্যাংক সেজন্য কিছু করতে চায়।

গ্রীণ ব্যাংকিং কার্যক্রম বাস্তবায়নের জন্য ব্যাংক ইহার দৈনন্দিন কার্যক্রমে নিয়োক্ত পদক্ষেপ নিয়েছেঃ

- ব্যাংক সামগ্রিক গ্রীণ ব্যাংকিং পলিসি তৈরী করেছে যা বোর্ড কর্তৃক ৭৩তম সভায় অনুমোদিত।
- ২. গ্রীণ ব্যাংকিং তথা পরিবেশ ঝুঁকি নিয়ন্ত্রণ নীতি বাস্তবায়ন কার্যক্রমের অপ্রগতি পর্যালোচনা ও নতুন নির্দেশনা প্রদানের জন্য উচ্চ ক্ষমতাসম্পন্ন ঝুঁকি ব্যবস্থাপনা কমিটিকে দায়িত্ব প্রদান করা হয়েছে।
- ব্যাংক তার বার্ষিক কর্মকান্ডের মূলমন্ত্র হিসেবে "Be Green, Remain Green & Patronize Green" কে ঘোষণা করেছে।
- ব্যাংকের উর্দ্ধতন নির্বাহীবৃন্দের সমন্বয়ে একটি গ্রীণ ব্যাংকিং ইউনিট বা সেল গঠন করেছে, যারা ব্যাংকের বিভিন্ন পর্যায়ে গ্রীণ ব্যাংকিং কার্যক্রম বাস্তবায়ন নিশ্চিতকরণে নিয়োজিত আছে।
- ৫. ব্যাংক পরিবেশগত ঝুঁকিকে বিনিয়োগ ঝুঁকির একটি অবিচ্ছেদ্য অংশ হিসেবে ঘোষণা করেছে এবং খাতভিত্তিক চেকলিস্ট প্রণয়ন ও তা সার্কলেট করেছে।

- 6. EXIM Bank has declared to prefer Eco friendly business activities and energy efficient industries at the time of selecting/marketing investment customer.
- 7. Bank has inserted a mandatory clause for installing ETP for any Composite Textile, Dyeing units for availing of investment from EXIM Bank. Bank has disbursed Tk.7.01 crore for installation of ETP & Tk.1405.46 crore in projects having ETP in the year 2013.
- 8. Environmental infrastructure such as renewable energy project, clean water supply project, wastewater treatment plant, solid & hazardous waste disposal plant, bio-gas plant, bio-fertilizer plant encouraged and financed by bank. Bank has disbursed Tk.7.24 crore in above environment friendly sector.
- Bank has already introduced online communication system to circulate its circulars, office orders & transfer orders etc.
- 10. For building awareness Exim Bank has conducted 15 nos. training programs exclusively for Green Banking. Beside it, bank conduct at least 01 session for Green Banking in each & every training course arranged by Exim Bank Training & Research Academy.
- 11. Bank has formulated strategic design for specific policies for different environmental sensitive sectors such as Agriculture, Poultry & Dairy, Agro farming, Leather (Tannery), Fisheries, Textile and Apparels, Renewable Energy, Pulp and Paper, Brick Manufacturing, Ship breaking etc.
- 12. Bank is encouraging for using Energy Saving Bulbs replacing normal bulbs in Head Office & branches of the Bank. Bank has installed energy efficient solar panel at its some premises to save electricity.
- 13. EXIM Bank has evaluated among the Top 10 Banks for its excellence of promoting high level of diversified Green Banking activities by Bangladesh Bank for the year 2012. [Ref: Annual Report on Green Baning:2012: Bangladesh Bank].

#### Earlier initiatives so far taken by EXIM

- ✓ Introduction of On-line banking through Centralized Banking Software
- ✓ Islamic VISA Card / Debit Card
- ✓ ATM/ POS
- ✓ Project of Urban beautification
- ✓ Helping distressed people through its CSR activities
- ✓ Introduction of agro based scheme
- ✓ E-statements
- ✓ SMS Banking
- ✓ Electronic Fund Transfer (EFT)
- ✓ Mobile Banking
- ✓ Internet Banking

- ৬. ব্যাংক পরিবেশ বান্ধব ব্যবসা প্রতিষ্ঠানগুলোকে বিনিয়োগ প্রদানের ক্ষেত্রে অগ্রাধিকার দেয়ার ঘোষণা করছে।
- ৭. যেকোন কম্পোজিট টেক্সটাইল, ডাইং ইউনিট, পেপার মিলস্
  এবং সমজাতীয় উৎপাদন প্রতিষ্ঠানে বিনিয়োগের ক্ষেত্রে
  ইটিপি স্থাপন বাধ্যতামূলক করছে। ব্যাংক ২০১৩ সালে
  ইটিপি স্থাপনের জন্য ১৭.০১ টাকা কোটি এবং ইটিপি সম্পন্ন
  প্রকল্পে ১১৪০৫.৪৬ টাকা কোটি বিনিয়োগ করেছে।
- ৮. পরিবেশ অবকাঠামোখাতে বিনিয়োগের বিষয়ে যেমন-নবায়নযোগ্য জ্বালানী, বিশুদ্ধ পানি সরবরাহ প্রকল্প, পানি বিশুদ্ধকরণ প্রকল্প এবং বিভিন্ন ক্ষতিকর বর্জ্য পদার্থ রি-সাইকেল প্রকল্প, বায়োগ্যাস প্রকল্প, বায়ে-ফার্টিলাইজার, পরিবেশ বান্ধব ইটভাটা ইত্যাদি ক্ষেত্রে বিনিয়োগকে উৎসাহিত করছে। এসব খাতে ব্যাংক ২০১৩ সালে ১৭.২৪ টাকা কোটি বিনিয়োগ করেছে।
- ৯. ব্যাংক ইতোমধ্যে অন-লাইন কমিউনিকেশন সিস্টেম চালু করেছে, যার মাধ্যমে সার্কুলার, অফিস অর্ডার, ট্রান্সফার অর্ডারসহ সকল নির্দেশনা এর আওতায় নিয়ে এসেছে।
- ১০. বিষয়ভিত্তিক সচেতনতা বৃদ্ধির জন্য ২০১৩ সালে ১৫টি প্রশিক্ষণ কর্মসূচী সম্পন্ন করেছে এবং প্রতিটি প্রশিক্ষণ কোর্সেই গ্রীণ ব্যাংকিং এর উপর ন্যূনতম একটি সেশন অত্যাবশ্যক করা হয়েছে।
- ১১. ব্যাংক বিভিন্ন স্পর্শকাতর খাতে বিনিয়াগের জন্য কৌশলগত প্রক্রিয়া প্রণয়ন করেছে। যেমন-কৃষি, পোল্ট্রি, টেক্সটাইল, ইটভাটা, চামড়া ইত্যাদি।
- ১২. ব্যাংক নিজস্ব ব্যবহারের ক্ষেত্রেও বিদ্যুৎ সাশ্রয়ী বাল্ব এবং অন্যান্য সরঞ্জামাদি ক্রয়/সংগ্রহ/সংযোজন বাধ্যতামূলক করেছে।
- ১৩. বাংলাদেশ ব্যাংকের মূল্যায়নে দশটি প্রথমসারির কম্পাইড ব্যাংকের তালিকায় জায়গা করে নিয়েছে (সূত্র বার্ষিক গ্রীণ ব্যাংকিং রিপোর্ট-২০১২, ব্যাংলাদেশ ব্যাংক) অবশ্য ২০১৩ সালেও ভালভাবে মূল্যায়িত হবে বলে ব্যাংক আশাবাদী যদিও রিপোর্ট এখনও প্রকাশিত হয়নি।

#### অন্যান্য কার্যাবলী

- ❖ বিশ্বখ্যাত সেন্ট্রালাইজড ব্যাংকিং সফটওয়ার (এঃ-২৪) এর
  মাধ্যমে অন-লাইন ব্যাংকিং স্থাপন।
- ইসলামী ভিসা কার্ড/ডেবিট কার্ড এর প্রচলণ।
- � এটিএম/পিওএস চালকরণ।
- ক নগর সৌন্দর্যকরণ প্রকল্প।
- ❖ সিএসআর কার্যক্রম সম্প্রসারণ।
- কৃষিভিত্তিক বিনিয়োগ কার্যক্রম সম্প্রসারণ।
- ই-স্টেটমেন্ট চালুকরণ।
- � এসএমএম ব্যাংকিং চালুকরণ।
- 💠 ইএফটি চালুকরণ।
- শেবাইল ব্যাংকিং চালুকরণ।
- 💠 ইন্টারনেট ব্যাংকিং চালুকরণ।

#### **Alternate Delivery Channel Division**

ADC Division of EXIM Bank is concerned with various Banking services of the Bank. At present, ADC Division is on the way to fulfill the demand of its consistent customers by providing banking services on the basis of Green Banking technology as per the guidelines of regulatory authorities.

EXIM Bank has already setup 51 ATMs at different remarkable locations in the country and it is in the pace to setup more ATMs gradually with the view to providing Banking Financial Services throughout the country. Beside this, the Bank has more than 3600 shared ATMs of different networks across the country. Since the inception of ADC Division, the Bank has issued more than 50,000 proprietary Debit Cards to its valued customers.

EXIM ADC Division has instigated the mobile banking services under the name of "EXIM Cash" on April 2013 as a

part of its function relating to financial inclusion which will undoubtedly help the bank to extend its services to the garment workers, farmers and the mass people.

In the present situation, Call Center has become a centralized service used for the purpose of serving large volume of customers over phone. It is a new commitment of EXIM Bank

to its customers. On November, 2013, EXIM Bank launched Call Center for its valued customers. EXIM Bank Call Center Service is equipped with a special networking system where 30 customers at a time can be connected and get services concurrently by a phone call from any corner of the world.

#### Some important functions of ADC Division are as follows:

- > Installation of ATM & CDM
- > Issuance of Proprietary Debit Card
- > Issuance of Prepaid VISA Card
- SMS Banking
- Merchant POS
- > ATM Dispute Resolution

#### অল্টাবনেট ডেলিভাবী চ্যানেল বিভাগ

এক্সিম এডিসি বিভাগ ব্যাংকের বিভিন্ন সেবামূলক কার্যক্রমের সাথে সম্পৃক্ত। বর্তমানে এডিসি বিভাগ বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী গ্রীন ব্যাংকিং প্রযুক্তির ভিত্তিতে ব্যাংকের গ্রাহকদের নিয়মিতভাবে সেবা প্রদান করে যাচ্ছে।

এক্সিম ব্যাংক এখন পর্যন্ত তাদের অনেকগুলো শাখা সহ এবং দেশের বিভিন্ন গুরুত্বপূর্ণ স্থানে মোট ৫১টি এটিএম বুথ স্থাপন করেছে এবং সহসাই সকল শাখায় ও দেশের অন্যান্য গুরুত্বপূর্ণ স্থানে এটিএম বুথ স্থাপনের মাধ্যমে দেশের সকল মানুষকে ব্যাংকিং সেবার আওতায় নিয়ে আসার জন্য নিরলস কাজ করে যাচ্ছে। এছাড়াও এক্সিম ব্যাংকের এটিএম সেবা প্রসারিত করার লক্ষ্যে দেশ ব্যাপী বিভিন্ন নেটওয়ার্কের সাথে প্রায় ৩৬০০ শেয়ার এটিএম নেটওয়ার্ক রয়েছে। এক্সিম এডিসি বিভাগ এর গুরু থকে ব্যাংকের গ্রাহকদের কাছে এখন পর্যন্ত প্রায় ৫০,০০০ এর অধিক ডেবিট কার্ড হস্তান্তর করা হয়েছে।

এক্সিম ব্যাংক এডিসি বিভাগ গ্রাহক সেবা বাড়াতে এপ্রিল ২০১৩ সালে "এক্সিম ক্যাশ" নামে মোবাইল ব্যাংকিং সেবা চাল করেছে যার মাধ্যমে

গার্মেন্টস ওয়ার্কার, প্রান্তিক চাষী সহ দেশের আপামর জন-সাধারণকে অর্থনৈতিক সেবার আওতায় অন্তর্ভুক্ত করা সম্ভব হবে বলে আমরা বিশ্বাস করি। "এক্সিম ক্যাশ" সেবার মাধ্যমে করপোরেট সামাজিক দায়বদ্ধতা পূরণের পাশাপাশি ব্যাংকের সমৃদ্ধ রেটিং এর ক্ষেত্রেও বিশেষ ভূমিকা রাখছে।

সমসাময়িককালে, কেন্দ্রীয়ভাবে ফোনের মাধ্যমে বৃহৎ পরিসরে গ্রাহকদের সেবা প্রদানের লক্ষ্যে কল সেন্টার একটি বিশেষ ভূমিকা পালন করছে। তাই এক্সিম ব্যাংক



Governor of Bangladesh Bank Dr. Atiur Rahman inaugurates the Mobile Banking Service 'EXIM CASH'

তাদের গ্রাহক সেবার মান বৃদ্ধি করার জন্য নভেম্বর ২০১৩ সালে কল সেন্টার চালু করে। বিশেষ নেটওর্য়াকিং সিস্টেম এর মাধ্যমে এক্সিম ব্যাংকের কল সেন্টার সার্ভিস ৩০ জন গ্রাহককে বিশ্বের যেকোন স্থান থেকে ফোন কলের মাধ্যমে একযোগে সেবা প্রদান করতে সক্ষম, যা এক্সিম ব্যাংকের সেবায় একটি নতন সংযোজন মাত্র।

#### এডিসি বিভাগের প্রধান কাজ সমূহঃ

- এটিএম ও সিডিএম স্থাপন
- ✓ প্রোপ্রাইটরি ডেবিট কার্ড ইস্যু
- ✓ প্রিপেইড ভিসা কার্ড ইস্যু
- ✓ এস এম এস ব্যাংকিং
- ✓ ব্যবসায়িক পিওএস সেবা
- 🗸 এটিএম ডিসপুট সমাধান

এটিএম সমন্বয় বিবরণী

কল সেন্টার ইত্যাদি।

এছাড়াও, এডিসি বিভাগ টেকনোলজির পরিবর্তনের সাথে সাথে সময়ের চাহিদা মোতাবেক প্রতিনিয়তই নতুন নতুন ব্যাংকিং সেবা সংযোজন করার লক্ষ্যে নিরলস কাজ করে যাচ্ছে।

### অ্যালকোর ভূমিকা

সম্পদ ও দায় ব্যবস্থাপনা কমিটি (অ্যালকো) ব্যাংকের উর্ধ্বতন ব্যবস্থাপনা কর্মকর্তাদের সমন্বয়ে গঠিত যার সভাপতি হচ্ছেন প্রধান নির্বাহী কর্মকর্তা। এর প্রধান দায়িত্ব হচ্ছে তারল্য ঝুঁকি এবং মুনাফার হারের ঝুঁকি ব্যবস্থাপনা করা। কমিটি মাসে অন্তত একবার সভা করে, অ্যালকো পেপারস-এ উপস্থাপিত তথ্যাদি বিশ্লেষণ করে এবং সম্ভাব্য ঝুঁকি মোকাবেলার জন্য কর্ম পরিকল্পনা প্রণয়ন করে।

#### অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন

উর্ধ্বতন ব্যবস্থাপনা ও পরিচালনা পর্যদের দায়িতাবলী দক্ষতা ও কার্যকরভাবে সম্পাদনে সহায়তার লক্ষ্যে অভ্যন্তরীণ নিয়ন্ত্রণ নীতি ও পদ্ধতি প্রতিষ্ঠার নিমিত্তে এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড এর একটি অভান্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগ রয়েছে।

অত্যন্ত অভিজ্ঞ ব্যাংকারের নেতৃত্বে কার্যকর অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বাস্তবায়নের জন্য অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগ ৩টি অংশে বিভক্ত যথা- (ক) নিরীক্ষা ও পরিদর্শন ইউনিট (খ) পরিপালন ইউনিট এবং (গ) পর্যবেক্ষণ ইউনিট।

নিরীক্ষা ও পরিদর্শন ইউনিট প্রতিষ্ঠা করা হয়েছে নিয়ন্ত্রণ কর্তৃপক্ষের গাইড লাইনস এবং বিভিন্ন সময়ে ব্যাংক কর্তৃক প্রদন্ত নীতিমালার আলোকে শাখা/বিভাগে সকল স্তরে নিরীক্ষা পরিচালনার মাধ্যমে ব্যাংক পরিচালনায় স্বচ্ছতা ও জবাবদিহিতা নিশ্চিত করা।

শাখা সমূহ যথাযথ ব্যাংকিং রীতিনীতি বাস্তবায়নে পর্যবেক্ষণ ইউনিট প্রতিষ্ঠিত করেছে। নিয়ন্ত্রক সংস্থার বিধি ও পদ্ধতি, ব্যাংকের নীতিমালা এবং দূরদর্শী গাইড লাইনস সমূহ বাস্তবায়নে দৈনন্দিন কার্যাবলী হচ্ছে মূল ক্ষেত্র।

অভ্যন্তরীণ পরিদর্শন প্রতিবেদন, বহিঃ পরিদর্শন প্রতিবেদন এবং বাংলাদেশ ব্যাংকের পরিদর্শন প্রতিবেদন যথাযথভাবে সংগ্রহ ও প্রেরণের লক্ষ্যে পরিপালন ইউনিট কাজ করছে।

এক্সিম ব্যাংকের পরিচালনা পর্ষদের নিরীক্ষা কমিটি পাঁচ সদস্যের দারা গঠিত। এই কমিটি পরিচালনা পর্ষদ এবং ব্যাংকের শীর্ষ নির্বাহী, আমানতকারী শেয়ারহোন্ডারদের মধ্যে সেতুবন্ধন হিসেবে কাজ করে। কমিটি একটি দক্ষ, শক্তিশালী এবং নিরাপদ ব্যাংকিং সিস্টেম প্রতিষ্ঠায় কার্যকর ভূমিকা পালন করে।

কমিটি অভ্যন্তরীণ ব্যবস্থার উপর তার পর্যালোচনা ও সুপারিশমালা, বিধি বিধান পরিপালন এবং সংগঠনে সুশাসন প্রতিষ্ঠা উল্লেখ করে ইহার প্রতিবেদন নিয়মিতভাবে পর্ষদ সভায় উপস্থাপন করে। বাংলাদেশ ব্যাংক

- ATM Reconciliation
- E-corner
- Call Center Services

Besides, ADC Division of the Bank is working for bringing more innovative products and services in the light of changed technology and demand of time considering the desire of its customers.

#### Role of ALCO

Asset Liability Committee (ALCO) of our bank comprises of senior management personnel of the bank with CEO as the chairman. Its primary responsibility is to manage the liquidity risk and profit rate risk. The committee sits at least once in a month, analyzes various liquidity and profit rate risk indicators as presented through ALCO Papers and formulates action plan to tackle any possible threat.

#### **Internal Control & Compliance**

Export Import Bank of Bangladesh Ltd. has an Internal Control & Compliance Division to establish internal control policies and procedures with a view to assist the senior management and the board of directors in efficient and effective discharge of responsibilities.

The Internal Control & Compliance Division is divided into three separate units i.e., Audit & Inspection Unit, Compliance Unit and Monitoring Unit to implement effective internal control and compliances headed by highly experienced bankers.

Audit and Inspection unit is established with a view to carrying out comprehensive internal audit of the branch & division level to ensure the transparency and accountability in the banking operations in light of the guidelines for the regulatory authorities and policy set by the bank with regular intervals.

Monitoring Unit is established with a view to implementing proper banking practices in the Branches. Day to day operations are the focusing area to implement the rules and procedures of the regulatory bodies, bank's policies and other prudential guidelines.

Compliance unit is established to take effective measures for collection and timely submission of compliances of internal, external and Bangladesh Bank Inspection Reports.

The Audit Committee of EXIM Bank was formed comprising 05 (five) members of the Board of Directors of the Bank with a view to act better as a bridge among the Board of Directors, Executive Authority, Depositors, Shareholders etc., so the Committee plays an effective role in establishing an efficient, strong and secured banking system.

The committee places its report regularly to the Board of Directors of the Bank mentioning its review and recommendations on internal system, compliance of rules and regulations and establishment of good governance within

the organization. The Board has given the responsibility to implement internal control system in the Bank as per requirement of core risk management and framework provided by the Bangladesh Bank.

#### **Anti Money Laundering Activities**

Both money laundering and terrorist financing can weaken individual banks and they are also a threat to a country's overall financial sector reputation. The International Communities have taken several measures to combat against Money Laundering across the world. As per guidelines of Bangladesh Bank, Exim Bank has also identified the Money Laundering as one of its core risk areas and has been making all out efforts to prevent money laundering. To mitigate the risk, the bank has a designated Chief Anti-Money Laundering Compliance Officer (CAMLCO) at Central Compliance Unit under Anti-Money Laundering Division, Head Office, who has sufficient authority to implement and enforce corporate wide AML policy, procedure & measure and is reporting directly to the Senior Management including CEO and the Board of Directors. In addition, he also co-ordinates & monitors day to day compliance as required by the regulatory authorities.

Information is also provided from this division on demand regarding account query, freezing of account etc. to the regulatory bodies. Anti-Money Laundering Division also conducting Training/Workshop through EXIM Bank Training & Research Academy (EBTRA) in consultation with Human Resources Division to aware all of our employees about Prevention of Money Laundering and Terrorist Financing. In the year 2013 this division arranged 08 nos. of Daylong Workshop on "Prevention of Money Laundering and Combating Terrorist Financing" where 632 officials of total 54 nos. of branches along with Anti-Money Laundering Division of Head Office were participated. Anti-Money Laundering Division has conducted Inspection of Branches regarding Prevention of Money Laundering and Terrorist Financing as and when required from time to time.

Members of Central Compliance Unit (CCU) have been attending the meeting of Central Task Force and others meetings arranged by Bangladesh Bank and other agencies. Anti-Money laundering Division is very much adhere to the existing law/regulation & always ready to fully comply with the rules & regulations of Central Bank as well as other regulatory authorities.

#### **Capital Management**

Banks in Bangladesh are required to maintain capital as per the guideline 'Risk Based Capital Adequacy (RBCA) for Banks (Revised regulatory capital framework in the line with Basel II)' issued by Bangladesh Bank. EXIM Bank maintained Capital Adequacy Ratio (CAR) of 13.30% as on 31 December 2013 against the minimum regulatory requirement of 10.00%. The Capital was maintained against credit risk, market risk and operational risk as per Standardized Approach, Standardized (Rule Based) Approach and basic Indicator Approach respectively under pillar-1 of Basel-

কর্তৃক প্রদত্ত নিবিড় ঝুঁকি ব্যবস্থাপনা এবং কাঠামোগত প্রয়োজনীয়তা অনুসারে ব্যাংকে অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা বাস্তবায়নের দায়িত্ব পরিচালনা পর্ষদ কমিটিকে প্রদান করেছে।

#### মানি লভারিং প্রতিরোধ কার্যক্রম

মানি লভারিং এবং সন্ত্রাসী কার্যে অর্থায়ন উভয়ই ব্যাংকিং প্রতিষ্ঠানকে দুর্বল এবং সামগ্রিক অর্থনৈতিক ব্যবস্থাপনার সুনাম ক্ষুন্ন করে। আন্তর্জাতিক সম্প্রদায় বিশ্বে মানি লভারিং প্রতিহত এবং এর বিরুদ্ধে যুদ্ধ ঘোষণা করে নানাবিধ পদক্ষেপ ঘোষণা করেছে। বাংলাদেশ ব্যাংকর বিধিবিধান অনুসরণ করে, এক্সিম ব্যাংক মানি লভারিং কে কোর রিস্ক এরিয়া হিসাবে চিহ্নিত করেছে এবং তা প্রতিহত করার জন্য সর্বাত্মক ব্যবস্থা গ্রহণ করছে। ঝুঁকি দূরীকরণের লক্ষ্যে এক্সিম ব্যাংক এর মানি লভারিং প্রতিরোধ বিভাগ এর অধীনে কেন্দ্রীয় পরিপালন ইউনিটে রয়েছেন একজন প্রধান মানি লভারিং প্রতিরোধ পরিপালন কর্মকর্তা (CAMLCO), যার মানি লভারিং প্রতিরোধ সংক্রান্ত নীতি, পদ্ধতি ও প্রয়োগের ক্ষেত্রে রয়েছে পর্যাপ্ত স্থাধীনতা এবং তিনি এ সংক্রান্ত প্রতিবেদন সরাসরি সিনিয়র ম্যানেজমেন্ট এবং পরিচালনা পর্যদের নিকট পেশ করতে পারেন। অধিকন্ত, তিনি নিয়ন্ত্রণকারী কর্তৃপক্ষের দৈনন্দিন পরিপালন সংক্রান্ত বিষয়সমূহের সমন্বয় ও তদারকি করে থাকেন।

এই বিভাগ থেকে নিয়ন্ত্রণকারী কর্তৃপক্ষের চাহিদা অনুযায়ী হিসাব অনুসন্ধান, হিসাব স্থগিতকরণের তথ্য ইত্যাদি প্রেরণ করা হয়। এই বিভাগ সকল নির্বাহী ও কর্মকর্তাবৃন্দকে মানি লন্ডারিং প্রতিরোধ ও সন্ত্রাসী কর্মকান্ডে অর্থায়ন প্রতিরোধ সম্পর্কে সচেতন করতে এক্সিম ব্যাংক ট্রেনিং ও গবেষণা কেন্দ্রের মাধ্যমে এবং মানব সম্পদ বিভাগের সহায়তায় প্রশিক্ষণ প্রদান করে থাকে। এই বিভাগ ২০১৩ সালে "মানি লন্ডারিং প্রতিরোধ এবং সন্ত্রাসী কর্মকান্ডে অর্থায়ন প্রতিরোধ" বিষয়ে দিনব্যাপী ০৮ (আট) টি কর্মশালার আয়োজন করে, যেখানে প্রধান কার্যালয়ের মানি লন্ডারিং প্রতিরোধ বিভাগ সহ ৫৪টি শাখার ৬৩২ জন কর্মকর্তাকে প্রশিক্ষণ প্রদান করা হয়েছে। মানি লন্ডারিং প্রতিরোধ বিভাগ, মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ বিষয়ে প্রয়োজন অনুযায়ী শাখা পরিদর্শন করে থাকে।

বাংলাদেশ ব্যাংক ও অন্যান্য সংস্থা কর্তৃক আয়োজিত কেন্দ্রীয় টাস্কফোর্স ও অন্যান্য সভায় কেন্দ্রীয় পরিপালন ইউনিট (CCU) এর সদস্যগণ নিয়মিত যোগদান করে থাকেন। মানি লন্ডারিং প্রতিরোধ বিভাগ কেন্দ্রীয় ব্যাংকসহ সকল নিয়ন্ত্রণকারী কর্তৃপক্ষের বিধিবিধান পরিপালনে সর্বদা সচেষ্ট।

#### মূলধন ব্যবস্থাপনা

বাংলাদেশ ব্যাংক কর্তৃক জারিকৃত নীতিমালা 'ব্যাংক সমুহের জন্য ঝুঁকি ভিত্তিক মূলধন পর্যাপ্ততা (ব্যাদেল-২ এর আলোকে সংশোধিত বিধিবদ্ধ মূলধন কাঠামো)' অনুযায়ী বাংলাদেশের ব্যাংকসমূহকে প্রয়োজনীয় মূলধন সংরক্ষণ করতে হয়। ৩১ ডিসেম্বর ২০১৩ তারিখে এক্সিম ব্যাংক ১০.০০% নূ্যনতম প্রয়োজনীয় বিধিবদ্ধ মূলধনের বিপরীতে ১৩.৩০% মূলধন সংরক্ষণ করেছে। উক্ত মূলধন ব্যাদেল-২ এর পিলার-১ এর অধীনে বিনিয়োগ ঝুঁকি, বাজার ঝুঁকি ও পরিচালনা ঝুঁকির বিপরীতে যথাক্রমে ষ্ট্যাভারডাইজড এ্যাপ্রোচ, ষ্ট্যাভারডাইজড (রুল বেইজড) এ্যাপ্রোচ এবং বেসিক ইভিকেটর এ্যাপ্রোচ অনুসরণ করে সংরক্ষণ করা হয়েছে। এক্সিম ব্যাংকের উচ্চতর

II. The higher CAR of EXIM Bank strengthened is shock resilience capacity. Besides, the greater amount of capital suffices to support the Bank's forthcoming business growth.

The Bank has a Supervisory Review Process (SRP) Team to assess overall capital adequacy of the bank under pillar-2 of Basel-II. The Bank assessed additional capital requirement for different risks for the year 2011 and 2012 as per Bangladesh Bank guideline 'Revised Process Document for SRP-SREP Dialogue on ICAAP (Implementation of 2nd pillar of Basel-II)' and duly submitted to Bangladesh Bank. The risks covered in the Process Document are Residual Risk, Investment Concentration Risk, Profit Rate Risk in the Banking book, Liquidity Risk, Reputation Risk, Settlement Risk, Strategic Risk, Evaluation of Core Risk Management, Environmental & Climate Change Risk and Other Material Risk.

Bank has been making all required disclosures both in quantitative and qualitative form under pillar-3 of Basel-II on its risk profile, capital adequacy and risk management system as per guidelines of Bangladesh Bank. The disclosures are made in the annual report and website of the Bank under the title 'Disclosures on Risk Based Capital (Basel-II)' so that the stakeholders can assess the position of the Bank regarding its asset-base, associated risks and capital adequacy to meet probable loss of assets.

#### **Credit Ratings**

CRISL rated our Long Term credit as 'A+' (Adequate Safety) and Short Term as 'ST-2' (High Grade) for the year under review.

#### **Shariah Supervisory Committee**

EXIM Bank started its operation as a conventional bank on 3rd August, 1999. After that, to fulfill the demand of time and reach the benifit and worship of Islamic Banking at the doorsteps of mass people, the bank has been converted into full fledged Islamic Bank as a pioneer bank of the country on July 2004. A Shariah Supervisory Committee, consisting of renowned and judicious Mufti & well reputed banker of the country headed by Professor Maulana Mohammad Salah Uddin, honourable Khatib of Baitul Mukarram National Mosque, was formed to delineate, guide and supervise the implementation of Islamic Shariah Principles in each and every segment of banking operations. In-spite of this, the bank has a team of erudite and experienced Muraquibs for regular inspection, monitor and advise to ensure compliance of Shariah norms in day to day operations and transactions of the bank which makes firm existence of EXIM Bank as a full fledged Islamic Bank by creating clear difference with conventional banking system.

#### **Human Resources and Training**

Skilled manpower is the prerequisite of success in any organization. Every human being has unique latent qualities

মূলধন এর ঘাত-প্রতিরোধি ক্ষমতা দৃঢ় করেছে। পাশাপাশি, অধিক মূলধন ব্যাংকের আসনু ব্যবসায়িক প্রবৃদ্ধিতে সমর্থন যোগাতে যথেষ্ট।

ব্যাসেল-২ এর পিলার-২ এর অধীনে সার্বিক মূলধন পর্যাপ্ততা নিরূপনের জন্য ব্যাংকের একটি সুপারভাইজরি রিভিউ প্রসেস (এসআরপি) দল রয়েছে। বাংলাদেশ ব্যাংকের নীতিমালা 'ICAAP এর উপর এসআরপিএসআরইপি সংলাপের সংশোধিত প্রসেস ডকুমেন্ট (ব্যাসেল-২ এর দ্বিতীয় পিলার বাস্তবায়ন)' অনুযায়ী এক্সিম ব্যাংক ২০১১ ও ২০১২ সনের জন্য প্রয়োজনীয় অতিরিক্ত মূলধন নিরূপন করেছে এবং বাংলাদেশ ব্যাংকে যথাসময়ে দাখিল করেছে। প্রসেস ডকুমেন্টে অন্তর্ভুক্ত রিক্ষসমূহ হচ্ছে রিসিডিউয়াল রিক্ষ, ইনভেস্টমেন্ট কনসান্ট্রেশন রিক্ষ, প্রফিট রেট রিক্ষ অন ব্যাংকিং বুক, লিকিউডিটি রিক্ষ, রেপুটেশন রিক্ষ, সেটলমেন্ট রিক্ষ, স্ট্র্যাটেজিক রিক্ষ, ইভ্যালুয়েশন অব কোর রিক্ষ ম্যানেজমেন্ট, এনভায়রনমেন্টাল এভ ক্রাইমেট চেঞ্জ রিক্ষ এবং অন্যান্য ম্যাটেরিয়াল রিক্ষ।

ব্যাসেল-২ এর পিলার-৩ এর অধীনে বাংলাদেশ ব্যাংকের নীতিমালা অনুযায়ী ব্যাংক সংখ্যাগত ও গুণগত উভয় পদ্ধতিতে ঝুঁকির রূপরেখা, মূলধন পর্যাপ্ততা ও ঝুঁকি ব্যবস্থাপনা প্রণালীর উপর প্রয়োজনীয় সকল 'অবহিতকরণ প্রতিবেদন' প্রকাশ করে আসছে। ষ্টেকহোল্ডাররা যাতে ব্যাংকের সম্পদ ভিত্তি, আনুসঙ্গিক ঝুঁকি এবং সম্পদের সম্ভাব্য ক্ষতি পোষাতে সংরক্ষিত মূলধন সম্পর্কিত ব্যাংকের অবস্থান জানতে পারে, সে লক্ষ্যে 'অবহিতকরণ প্রতিবেদন' ব্যাংকের বার্ষিক প্রতিবেদন ও ওয়েবসাইটে 'ডিসক্রোসারস অন রিস্ক বেইজড ক্যাপিটাল (ব্যাসেল-২)' শিরোনামে প্রকাশ করা হয়।

#### ক্রেডিট রেটিং

আলোচ্য বছরে CRISL আমাদের দীর্ঘমেয়াদী ক্ষেত্রে 'A+' (Adequate Safety) ও স্বল্পমেয়াদী ক্ষেত্রে 'ST-2' (High Grade) হিসেবে রেটিং প্রদান করেছে।

#### শরী'আহ সূপারভাইজরি কমিটি

১৯৯৯ সালের ৩ আগস্ট থেকে একটি কনভেনশনাল ব্যাংক হিসেবে ব্যাংকিং জগতে এক্সিম ব্যাংকের সফল যাত্রা শুরু। সময়ের চাহিদা পরণ ও একটি বৃহৎ জনগোষ্ঠীর দোরগোড়ায় ইসলামী ব্যাংকিং সেবা পৌছে দেয়ার লক্ষ্যে এক্সিম ব্যাংক দেশের প্রথম পথিকৃত হিসেবে কনভেনশনাল ব্যাংকিং পদ্ধতি থেকে রূপান্তরিত হয়ে পূর্ণাঙ্গ ইসলামী ব্যাংক হিসেবে জুলাই-২০০৪ সাল থেকে যাত্রা শুরু করে। ব্যাংকের সার্বিক কর্মকাণ্ডে ইসলামী ব্যাংকিং নীতিমালা বাস্তবায়নের বিষয়টি যথাযথভাবে তদার্কির জন্য দেশ বরেণ্য মুফতি, স্থনামধন্য অর্থনীতিবিদ ও ব্যাংকারদের সমন্বয়ে গঠিত একটি শক্তিশালী শরী'আহ সূপারভাইজরি কমিটি কাজ করছে, যার চেয়ারম্যান জাতীয় মসজিদ বাইতুল মোকাররম এর সম্মানিত খতিব জনাব প্রফেসর মাওলানা মোহামাদ সালাহ উদ্দিন। এছাডাও ব্যাংক কর্তৃক নিয়োগকত অভিজ্ঞ মুরাক্বিবগণ ব্যাংকের দৈনন্দিন কার্যক্রমে ইসলামী শরী আহ নীতিমালা পরিপালনের ব্যাপারে সার্বক্ষণিক পরামর্শ প্রদান, পর্যবেক্ষণ ও শাখাসমূহ পরিদর্শন করে থাকেন, যা কনভেনশনাল ব্যাংকিং ব্যবস্থার সাথে সুনির্দিষ্ট পার্থক্য সৃষ্টির মাধ্যমে একটি পূর্ণাঙ্গ ইসলামী শরী আহ ভিত্তিক ব্যাংক হিসেবে এক্সিম ব্যাংকের অবস্থান আরো সুদৃঢ় করেছে।

#### মানবসম্পদ ও প্রশিক্ষণ

যে কোন প্রতিষ্ঠানের সফলতার পূর্বশর্ত হচ্ছে দক্ষ শ্রমশক্তি। প্রত্যেক মানুষের ভিতরেই এক অনন্য সুপ্ত প্রতিভা লুকিয়ে থাকে যদিও বেশিরভাগ

in him/her though the qualities remain unexplored most of the time. If the latent qualities of a newly appointed employee are explored, he/she can be trained up in a proper way, and thus an ordinary employee can be turned into an asset for the organization. The aim of Human Resources

Division of EXIM Bank is to take initiatives to explore the unexplored latent qualities in manpower and provide them with proper training which includes on-job and off-job training, attending different seminars conferences related skill development, job rotation and time to time counseling.



The participants of a training course along with Hon'ble Chairman at EXIM Bank Training and Research Academy

মানুষের ক্ষেত্রেই এটি সারাজীবন Abwe®Z থেকে যায়। যদি একজন নতুন কর্মকর্তার সুপ্ত প্রতিভাকে প্রাথমিকভাবে চিহ্নিত করা যায় তাহলে ঐ বিষয়ে তাকে আরো ভালো প্রশিক্ষণ দিয়ে প্রতিষ্ঠানের জন্য জনসম্পদে পরিণত করা সম্ভব হয়। এক্সিম ব্যাংকের মানবসম্পদ বিভাগের রক্ষাই

> হচ্ছে কর্মকর্তা ও নির্বাহীদেও মধ্যে নিহিত সেই সুপ্ত প্রতিভা কে Awe®wi করা এবং তৎপরবর্তী বিভিন প্রশিক্ষণের প্রতিভাকে আরো শাণিত করা। মানবসম্পদ বিভাগের প্রশিক্ষণ কর্মসূচির মধ্যে অন-জব, অফ-জব, জব-রোটেশন ছাড়াও আছে বিভিন্ন সেমিনার ও কনফারেন্সের আয়োজন করা এবং বিভিন্ন সময়ে দক্ষতা উনুয়ন বিষয়ক পরামর্শ প্রদান করা।

#### Training is given to the employees of EXIM Bank on the following four basic grounds:

- 1. New candidates who join the bank are given orientation training. This training familiarizes them with the organizational mission, vision, rules, regulations and the work conditions.
- 2. The existing employees are trained to refresh and enhance their knowledge.
- 3. If any updates and amendments take place in technology, training is given to the employees to cope up with those changes. The employees are trained about use of new equipment and work methods.
- When promotion and career growth becomes important. Training is given so that employees are prepared to share the responsibilities of the higher level job.

#### Training is generally given to the employees of EXIM Bank in two ways:

- 1. On the job training- In this process the employees are trained in actual work scenario. The motto of such training is "learning by doing." The on-job training methods adopted by EXIM Bank are job-rotation, group study, etc.
- 2. Off the job training- Off the job training methods are those in which training is provided away from the actual working condition. EXIM Bank adopts this training method invariabley for new employees. We also adopt this training method when we need to reach larger audiences with banking updates and soft skills at a time. For this, different workshops, seminars and conferences are arranged from time to time.

নিচের চারটি মৌলিক বিষয়ের ক্ষেত্রে সাধারণত এক্সিম ব্যাংকের কর্মীবাহিনীকে প্রশিক্ষণ প্রদান করা হয়ে থাকে -

- ১. নবনিযুক্ত কর্মকর্তাদের প্রতিষ্ঠানের লক্ষ্য, উদ্দেশ্য, নিয়ম-কানুন এবং কাজের শর্তাবলীর সাথে পরিচয় করানো
- ২. চাকুরীরত কর্মীবাহিনীর জ্ঞান বৃদ্ধি ও হালনাগাদ করা
- ৩. নতুন প্রযুক্তির প্রচলন ও বিদ্যমান প্রযুক্তিতে কোন সংশোধন আনা হলে এর ব্যবহার ও কার্যপ্রণালী সম্পর্কে কর্মীবাহিনীকে অবহিত করা
- 8. পদোন্নতি ও পদায়ন এর ক্ষেত্রে সংশিষ্ট বিষয়ে কর্মশক্তিকে দায়িত গ্রহণের জন্য প্রস্তুত করা

এক্সিম ব্যাংকের কর্মীবাহিনীকে প্রশিক্ষণ সাধারণত দুইভাবে প্রদান করা হয়ে থাকেঃ

- প্রকৃত কর্মপরিবেশ: এই পদ্ধতিতে দৈনন্দিন কাজের মাধমে কর্মকর্তাদেরকে কাজের প্রশিক্ষণ দেয়া হয়। এটি অর্থ সাশয়ী একটি সাধারণ কিন্তু গুরুত্বপূর্ণ প্রশিক্ষণ পদ্ধতি। অদক্ষ এবং অর্ধদক্ষ কর্মকর্তাদেরকে এই পদ্ধতিতে প্রশিক্ষণ দেওয়া হয়ে থাকে। এই পদ্ধতিতে বাস্তবিক কর্মপরিবেশেই প্রশিক্ষণের ব্যবস্থা করা হয়ে থাকে। এই পদ্ধতির মূলমন্ত্র হচ্ছে 'করতে করতে শেখা'। এক্সিম ব্যাংকে এই ধরণের প্রশিক্ষণের একটি উদাহরণ হচ্ছে - একই অফিসের বিভিন্ন ডেস্কে পর্যায়ক্রমে কাজ করানো।
- ২. প্রকৃত কর্মপরিবেশের বাইরে: নতুন নিয়োগপ্রাপ্ত কর্মকর্তাগণকে একসঙ্গে প্রকৃত কর্মপরিবেশের বাইরে সভা, সেমিনার বা কোন প্রশিক্ষণ প্রতিষ্ঠানের মাধ্যমে যে ধরনের প্রশিক্ষণ প্রদানের ব্যবস্থা করা হয় তা এর অন্তর্ভুক্ত। এটি প্রশিক্ষণের একটি ব্যয়বহুল মাধ্যমে হলেও অল্প সময়ে অধিক সংখ্যক কর্মকর্তাদের প্রশিক্ষণের জন্য এটি অত্যন্ত ফলপ্রসৃ।

An organization functions well when it simply harnesses the capabilities of its workforce, but it functions better when it ventures to give birth what its workforce potentially is and then goes for realizing its prowess. Training is one of the important means of exploring the potentialities of the employees. With the direction of Human Resources Division, EXIM Bank Training & Research Academy (EBTRA) renders useful training to personnel in different training programmes and workshops where eminent bankers, economists, academicians, researchers and other resource persons are invited to deliver lectures. Besides, the personnel of EXIM Bank are sent to Bangladesh Bank Training Academy, Bangladesh Institute of Bank Management, Bangladesh Foreign Exchange Dealers Association, the Central Shariah Board for Islamic Banks of Bangladesh for training on regular basis. Our employees were offered training on 174 different subjects at home and abroad in 2013. Our training details of 2013 are as follows—

Sl. No.	Name of the Institute	Number of Trainees
1.	EXIM Bank Training & Research Academy (EBTRA)	2032
2.	Bangladesh Institute of Bank Management (BIBM)	345
3.	Bangladesh Bank Training Academy (BBTA)	45
4.	Bangladesh Association of Bank (BAB)	19
5.	Other Institutes at home	122
6.	Foreign Training	6
	Total	2569

In order to groom up potential Relationship Managers and Operation Managers, useful trainings are rendered to would-be managers in different batches at EXIM Bank Training & Research Academy. In a bid to implant managerial and conceptual skills among female employees, the Human Resources Division, in collaboration with the EXIM Bank Training & Research Academy, arranges special training programmes for female employees where the senior executives deliver lectures and exchange views with them.

আমরা জানি কোন প্রতিষ্ঠানের কর্মীবাহিনীর উপর নিয়ন্ত্রণ প্রতিষ্ঠার উপর ঐ প্রতিষ্ঠানের ভালোভাবে চলা নির্ভর করে; তবে প্রতিষ্ঠানটি যদি তার শ্রমশক্তির সুপ্ত প্রতিভাকে আব্দ্ধার করে এটির যথাযথ পরিপালনের মাধ্যমে কাজে প্রয়োগ করতে পারে তাহলে প্রতিষ্ঠানটি আরো ভালোভাবে এবং অধিকতর সম্ভাবনার সাথে এগিয়ে চলবে। কর্মীবাহিনীর সুপ্ত প্রতিভাকে আব্দ্ধার করার একটি গুরুত্বপূর্ণ মাধ্যম হচ্ছে প্রশিক্ষণ। মানবসম্পদ বিভাগের নির্দেশনায় এক্সিম ব্যাংক ট্রেনিং অ্যান্ড রিসার্চ আ্যাকাডেমি (ইবিটিআরএ) কর্মকর্তা ও নির্বাহীদেরকে বিভিন্ন প্রশিক্ষণ কর্মসূচি ও কর্মশালাতে প্রশিক্ষণ প্রদান করে থাকে যেখানে প্রসিদ্ধ ব্যাংকার, অর্থনীতিবিদ, শিক্ষাবিদ, গবেষক, বিশেষজ্ঞ ছাড়াও অনেক বিখ্যাত ব্যক্তিবর্গ তাদের মূল্যবান বক্তব্য রাখেন।

মানবসম্পদ বিভাগ এক্সিম ব্যাংক ট্রেনিং অ্যান্ড রিসার্চ অ্যাকাডেমি (ইবিটিআরএ) ছাড়াও কর্মকর্তাদেরকে নিয়মিতভাবে বাংলাদেশ ব্যাংক ট্রেনিং অ্যাকাডেমি (বিবিটিএ), বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট (বিআইবিএম), বাংলাদেশ এসোসিয়েশন অব ব্যাংকস (বিএবি), বাংলাদেশ ফরেন এক্সচেঞ্জ ভিলারস অ্যাসোসিয়েশন এবং ইসলামী ব্যাংকসমূহের জন্য কেন্দ্রীয় শরীয়াহ বোর্ডে ও প্রশিক্ষণের জন্য প্রেরণ করা হয়ে থাকে। ২০১৩ সালে দেশে বিদেশে ১৭৪ টি বিষয়ের উপর আমাদের কর্মকর্তাদেরকে প্রশিক্ষণ প্রদান করা হয়েছে। ২০১৩ সালে অনুষ্ঠিত আমাদেও প্রশিক্ষণ সারসংক্ষেপ নিম্নরূপ -

ক্রমিক নম্বর	প্রতিষ্ঠানের নাম	প্রশিক্ষণার্থীর সংখ্যা
٥.	এক্সিম ব্যাংক ট্রেনিং অ্যান্ড রিসার্চ অ্যাকাডেমি (ইবিটিআরএ)	২,০ <b>৩</b> ২
ર.	বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট (বিআইবিএম)	७8৫
٥.	বাংলাদেশ ব্যাংক ট্রেনিং অ্যাকাডেমি (বিবিটিএ)	8¢
8.	বাংলাদেশ এসোসিয়েশন অব ব্যাংকস (বিএবি)	79
€.	অন্যান্য (দেশের মধ্যে)	১২২
৬.	বিদেশে প্রশিক্ষণ	৬
	মোট	২,৫৬৯

এছাড়াও এক্সিম ব্যাংকের মানবসম্পদ বিভাগ প্রতিশ্রুতিশীল ও কর্মোদ্যমী রিলেশনশিপ ম্যানেজার ও অপারেশন ম্যানেজার তৈরির জন্য সময়ে সময়ে বিভিন্ন ব্যাচে এক্সিম ব্যাংক ট্রেনিং অ্যান্ড রিসার্চ আ্যাকাডেমি (ইবিটিআরএ)-তে প্রয়োজনীয় প্রশিক্ষণ প্রদানের ব্যবস্থা করার পাশাপাশি নারী কর্মকর্তাদের ব্যবস্থাপনাগত ও বোধগত দক্ষতা বৃদ্ধির জন্য বিভিন্ন সময়ে বিশেষ প্রশিক্ষণ প্রদান করা হয়ে থাকে যেখানে জ্যেষ্ঠ ও অভিজ্ঞ নির্বাহীগণ তাদের মূল্যবান বক্তব্য প্রদান করেন। এক্সিম ব্যাংকের বিগত কয়েক বছরের প্রশিক্ষণ পরিসংখ্যান দেখলে বোঝা যায় যে কর্মকর্তা ও নির্বাহীদের প্রশিক্ষণের ব্যাপারে এই ব্যাংকের মানবসম্পদ বিভাগ কখনো আপোষ করে না।

#### Manpower Position on 31st December 2013

Sl. No.	Designation Category	Number of Employees
1.	Executive	175
2.	Officer	1594
3.	Contractual Employee	54
4.	Sub-staff (Casual)	459
	Total	2,282

#### Employee Recruitment and Turnover In 2013

In anticipation of forthcoming business expansion move of EXIM Bank, we publish job circulars in several prominent dailies of the country and on the BD Jobs' website. The details of the recruited and separated employees of 2013 are as follows—

Sl. No.	Post	Number of Recruited Employee	Number of Turnover Employee
1.	Management Trainee Officer	90	8
2.	Trainee Officer	27	4
3.	Trainee Officer (IT)	140	22
4.	Trainee Officer (Cash)	103	17
5.	Experienced Employee	21	56
6.	Contractual Employee	58	4
	Total	439	111

Exploring the latent qualities of an employee is the first step of developing the employee. If the latent qualities of the employee are explored, he/she can be developed by nurturing his/her qualities in a proper way; and if the employee is developed, he/she can contribute his/her best to the bank. Keeping this view in mind, EXIM Bank arranges proper and time-befitting training programmes from time to time.

#### EXIM Islami Investment Limited (EIIL)

EXIM Islami Investment Ltd. (EIIL), subsidiary of EXIM Bank, involves in capital market activities. The year 2013 was very tough for the capital market intermediaries. The most favourable event of the year was Special Scheme for Small Affected Investors as declared by the Government. EIIL successfully carries out all sorts of activities and keeps

#### ৩১ ডিসেম্বর ২০১৩ তারিখের মানবসম্পদ পরিসংখ্যান

ক্রমিক নম্বর	পদ	সংখ্যা
٥.	নিৰ্বাহী	১৭৫
ર.	অফিসার	3,৫৯8
٥.	কন্ট্রাকচুয়াল এমপ্রোলয়ি	<b>¢</b> 8
8.	ক্যাজুয়াল স্টাফ	8৫৯
	মোট	২,২৮২

#### ২০১৩ সালের কর্মকর্তা নিয়োগ ও চাকুরি ত্যাগের পরিসংখ্যান

এক্সিম ব্যাংকের মানবসম্পদ বিভাগ আগামী ব্যবসায়িক বিস্তৃতির কথা বিবেচনায় এনে দেশের প্রসিদ্ধ দৈনিক পত্রিকাণ্ডলোতে এবং বিডি জবস ওয়েবসাইটে চাকুরীর বিজ্ঞপ্তি প্রকাশ করে থাকে। ২০১৩ সালের কর্মকর্তা নিয়োগ ও চাকুরি ত্যাগের পরিসংখ্যান নিচে প্রদত্ত হলো -

ক্রমিক নম্বর	পদ	নিয়োগপ্রাপ্ত কর্মকর্তার সংখ্যা	চাকুরি ত্যাগকারী কর্মকর্তার সংখ্যা
٥.	ম্যানেজমেন্ট ট্রেইনি অফিসার	৯০	ъ
২.	ট্রেইনি অফিসার	২৭	8
<b>૭</b> .	ট্রেইনি অফিসার (আইটি)	\$80	২২
8.	ট্রেইনি অফিসার (ক্যাশ)	200	<b>١</b> ٩
Œ.	এক্সপেরিয়েসড এমপ্লোলয়ি	২১	৫৬
৬.	কন্ট্রাকচুয়াল এমপ্লোলয়ি	<b>৫</b> ৮	8
	মোট	৪৩৯	777

একজন কর্মকর্তাকে উন্নত ও দক্ষ করার প্রথম পদক্ষেপই হচ্ছে তার সুপ্ত প্রতিভাকে চিহ্নিত করা। যদি এই সুপ্ত প্রতিভাকে একবার চিহ্নিত করা যায় এবং প্রতিভা সংশিষ্ট বিষয়ে যুগোপযোগী প্রশিক্ষণ প্রদান করা যায় তাহলে ঐ কর্মকর্তার সুপ্ত প্রতিভা বিকশিত হওয়ার দ্বার উন্মোচিত হবে এবং এতে করে সে উন্নততর মানবসম্পদে পরিণত হওয়ায় প্রতিষ্ঠানে তার সর্বোচ্চ অবদান রাখতে সক্ষম হবে। মানবসম্পদের এই মানোন্নয়ন প্রক্রিয়ায় প্রশিক্ষণ একটি অপরিহার্য বিষয়। আর এজন্যই এক্সিম ব্যাংকের মানবসম্পদ বিভাগ কর্মকর্তা ও নির্বাহীদের প্রশিক্ষণকে সবসময় অগ্রাধিকার দিয়ে থাকে।

#### এক্সিম ইসলামী ইনভেষ্টমেন্ট লিমিটেড

এক্সিম ব্যাংকের সাবসিডিয়ারী কোম্পনী এক্সিম ইসলামী ইনভেষ্টমেন্ট লিমিটেড (ই.আই.আই.এল) পুঁজিবাজার কর্মকান্ডের সাথে সম্পৃক্ত। পুঁজিবাজারভুক্ত প্রতিষ্ঠান সমূহের জন্য ২০১৩ সাল ছিল একটি কঠিন বছর। ক্ষতিগ্রস্থ বিনিয়োগকারীদের জন্য সরকার কর্তৃক বিশেষ স্কীম ঘোষণাই ছিল এবছরের সবচেয়ে আশাপ্রদ ঘটনা। এ সুযোগ গ্রহণের

liaison with different stake holders in order to availing this opportunity which ultimately relieves portfolio investors from agonizing loss due to massive plumage of market. Despite market condition and other contingencies, EIIL has been surfing in the market with uncompromising persistent to print a foot in the arena of capital market of Bangladesh since its incorporation on 3rd February 2010. It has been maintaining pace in line with today's paradigm shift in technological up gradation and diverse need of different stakeholders. EIIL is equipped with all kind of modern technologies and human resources focusing on customer satisfaction and business growth. Since the inception EIIL provides Portfolio Management Services, Underwriting Services and Issue Management Services. The financial statement of EXIM Islami Investment Limited has also been furnished in this report.

#### **Corporate Affairs and Branding Division**

Not much longer than an era of its inception, EXIM Bank has achieved a unique position among the competitors through contributing a lot in the economic development and human welfare. The Corporate Affairs and Branding Division (CABD) remains very active to disseminate this distinctive identity of the Bank and also to establish itself as a leading brand of modern Shariah-based banks.

In 2013 CABD has ensured maximum pressence in mass media in order to create positive branding among mass people. News coverage on annual general meeting, opening of branches, get-together of business partners, business development conference, review conference, product launching, bilateral agreement, workshop, training etc were ensured in leading dailies and television channels of the country under the supervision of this division. Besides, the name of Exim Bank reached to millions through live telecast of the Bank's scholarship giving ceremony by ATN News Channel.

As a Shariah based Islami Bank, EXIM Bank always prefer the religious sentiment of the majority. Considering this sentiment as well as establish the image of the Bank, the division has been branding prayer timings and news in the highest circulated dailies and TV channels.

Apart from this, Corporate Affairs and Branding Division took various steps to brand the Bank in 2013. Some of those are mentioned below:

- Rebranding through installing new design of the Bank's all signboards and decorating ATM booths by colourful design
- Establishing a signboard at the entrance of ICU of Burn Unit of Dhaka Medical College containing the text "EXIM Bank ICU"

লক্ষ্যে EIIL সকল কর্মকান্ড সাফল্যের সাথে সম্পাদন করেছে এবং এসংশিষ্ট সকল গোষ্ঠীর সাথে যোগাযোগ রেখেছে যা প্রকৃত পক্ষে বাজার ধসে চরমভাবে ক্ষতিগ্রস্থ পোর্টফোলিও বিনিয়োগকারীদের স্বস্তি দিয়েছে। বিরূপ বাজার পরিস্থিতি ও নানা অনিশ্চয়তা সত্ত্বে EIIL বাংলাদেশের পুঁজিবাজারে তার পদচিহ্ন অংকনে বিরতিহনিভাবে ৩ ফেব্রুয়ারি ২০১০ সালে ইহার নিগমিত হওয়ার সময় হতে আপোষহীনভাবে সচেষ্ট রয়েছে। ইহা সময়োপযোগী প্রযুক্তিগত উন্নয়ন ও সুবিধাভোগীদের নানা চাহিদা পূরণে সঙ্গতি রক্ষা করে চলছে। EIIL সকল ধরনের আধুনিক প্রযুক্তি এবং মানব সম্পদে সজ্জিত যাতে ক্রেতা সন্তুষ্টি এবং ব্যবসায়িক প্রযুক্তি এবং মানব সম্পদে সজ্জিত যাতে ক্রেতা সন্তুষ্টি এবং ব্যবসায়িক প্রবৃদ্ধি অর্জন করা যায়। EIIL তার যাত্রার শুরু থেকে পোটফোলিও, ইস্যু ব্যবস্থাপনা, অবলেখন প্রভৃতি সেবা প্রদান করে আসছে। এক্সিম ইসলামী ইনভেষ্টমেন্ট লিমিটেড এর আর্থিক বিবরণী এ প্রতিবেদনে উপস্থাপিত হয়েছে।

#### করপোরেট অ্যাফেয়ার্স এন্ড ব্রান্ডিং ডিভিশন

যাত্রা শুরুর মাত্র এক যুগের কিছু বেশি সময়ের মধ্যেই এক্সিম ব্যাংক আজ দেশের অর্থনৈতিক উন্নয়ন ও মানব কল্যানে গুরুত্বপূর্ণ অবদান রেখে প্রতিদ্বন্দী ব্যাংকগুলোর মাঝে একটি আলাদা পরিচিতি লাভ করেছে। ব্যাংকের এই স্বতন্ত্র বৈশিষ্ট্যকে সর্বস্তরের মানুষের মধ্যে প্রচার ও আধুনিক শরীয়াইভিত্তিক ব্যাংকিং-এর প্রধানতম 'ব্রান্ড' হিসেবে প্রতিষ্ঠিত করার লক্ষ্যে কর্পোরেট এ্যাফেয়ার্স এন্ড ব্রান্ডিং ডিভিশন সর্বেচ্চ চেষ্টায় তৎপর রয়েছে।

গণমানুষের মধ্যে এক্সিম ব্যাংক সম্পর্কে ইতিবাচক মনোভাব সৃষ্টি এবং ব্যাংকের সুনাম বৃদ্ধির জন্য কর্পোরেট এ্যাফেয়ার্স এন্ড ব্রান্ডিং ডিভিশন ২০১৩ সালে গণমাধ্যমে ব্যাংকের সর্বোচ্চ উপস্থিতি নিশ্চিত করেছে। এ লক্ষ্যে ব্যাংকের বার্ষিক সাধারণ সভা, শাখা উদ্বোধন, গ্রাহক সমাবেশ, ব্যবসা উন্নয়ন সম্মেলন, পারফরমেন্স পর্যালোচনা সম্মেলন, প্রোডান্ট লঞ্চিং, দ্বিপাক্ষিক চুক্তি, কর্মশালা, প্রশিক্ষণসহ সকল প্রকার অনুষ্ঠানের সংবাদ এই বিভাগের তত্ত্বাবধানে দেশের প্রথম সারির দৈনিক এবং টেলিভিশন চ্যানেলসমূহে প্রচারের ব্যবস্থা নিশ্চিত করা হয়েছে। পাশাপাশি ২০১৩ সালে এটিএন নিউজ চ্যানেলে ব্যাংকের বৃত্তি প্রদান অনুষ্ঠানটি প্রায় আড়াই ঘন্টা ব্যাপী লাইভ সম্প্রচার করার মাধ্যমে বিশ্বের কোটি কোটি মানুষের কাছে এক্সিম ব্যাংকের নাম পৌছে দেয়া হয়।

শরীয়াহ ব্যাংক হিসেবে দেশের বৃহত্তর জনগোষ্ঠির ধর্মীয় মূল্যবোধকে অগ্রধিকার দিয়ে ব্যাংকের ব্রাভিংয়ের লক্ষ্যে এই বিভাগ বেশ কিছু প্রথম সারির দৈনিকে নামাজের সময়সূচী ব্রাভিং করছে। একই সাথে ব্যাংকিং সেম্ভরে নিজেদের সুদৃঢ় অবস্থানকে প্রচারের লক্ষ্যে কয়েকটি টিভি চ্যানেলেও সংবাদ ব্রাভিং করে আসছে।

এছাড়াও ব্যাংকের ব্রাভিংয়ের জন্য কর্পোরেট এ্যাফেয়ার্স এভ ব্রাভিং ডিভিশন ২০১৩ সালে যে সকল পদক্ষেপ গ্রহণ করেছে তার মধ্যে উল্লেখযোগ্য কয়েকটি নিম্নে তুলে ধরা হলো।

- একযোগে ব্যাংকের সকল সাইনবোর্ডের নতুন ডিজাইন করে রিব্রান্ডিং এবং এটিএম বুথগুলো সুদৃশ্য ডিজাইনের মাধ্যমে ব্রান্ডিং করা।
- ঢাকা মেডিকেল কলেজ বার্ন ইউনিটের আইসিইউ এর প্রবেশদার "এক্সিম ব্যাংক আইসিইউ" লেখা সম্বলিত একটি সাইনবোর্ড স্থাপন।

- Installing a Hajj Booth at the National Hajj Camp and giving a Bus, a Microbus and a Covered Van to facilitate the Hajj Pilgrims.
- 4. Installing a billboard at the arrival immigration point of Hazrat Shahjalal (Rh.) International Airport highlighting the information of four Exchange Houses of the Bank, another billboard at the Domestic Departure Lounge mentioning all deposit products.
- 5. Sponsoring Islamic program of Desh TV during the Ramadan month
- 6. Observing 'EXIM Bank Olympic Day Run'

#### Visa Islamic Card

In banking industry, Card is one of the popular banking product around the globe. It is easy, safe and secure in making payment for goods or service without carrying any currency. It is widely known as Plastic money. In order to consider the demand of modern banking as well as to satisfy its existing and prospective customers/clients, EXIM Bank has introduced Visa Islamic Card on 3rd August 2008 under shariah principle which can avail by any of one of its clients.

The Bank provides both local and international Islamic Visa cards to its customers. As a result Cardholder not only can use it at home, he may also enjoy its facilities in abroad by exercising the option of its dual currency facility. EXIM Bank has already ensured its Visa Islamic Card services to a good number of valued persons of the country and is working to manifold the number soon.

#### **Compliance of Corporate Governance Guidelines**

Pursuant to the Corporate Governance Guidelines of Bangladesh Securities and Exchange Commission (BSEC) for the companies listed with stock exchanges a compliance report is attached at Annexure I to VI.

#### **EXIM Bank Foundation & Social Responsibility**

The Bank always keeps itself associate with the various activities towards the benefit of the society as well as the nation. In order to facilitate and smooth execution of its activities, it has already established a foundation named 'EXIM Bank Foundation'. A detailed description on this issue has been included in this report as Annexure-VII.

#### Meetings of the Board & Committees

There were 14 (Fourteen) meetings of the Board of Directors, 08 (Eight) meetings of Executive Committee and 08 (Eight) meetings of Audit Committee of the Board held in the year 2013.

- জাতীয় হজ্জ ক্যাম্পে একটি হজ্জ বুথ স্থাপন এবং হজ্জ ক্যাম্প থেকে বিমানবন্দর পর্যন্ত সকল হজ্জ্যাত্রী ও তাদের মালামাল পরিবহনের জন্য একটি বড় বাস, একটি কাভার্ড ত্যান ও একটি মাইক্রোবাস প্রদান।
- হযরত শাহজালাল (রঃ) আন্তর্জাতিক বিমানবন্দরের এরাইভাল এমিগ্রেশন পয়েন্টে ব্যাংকের ৪টি এক্সচেঞ্জ হাউজের তথ্য দিয়ে একটি সুবিশাল বিলবোর্ড স্থাপন ও ডমেস্টিক ডিপারচার লাউঞ্জে ব্যাংকের সকল ডিপোজিট প্রোডাক্ট নিয়ে আরো একটি বিলবোর্ড স্থাপন।
- ৫. পবিত্র রমজান মাসে দেশ টিভির ইসলামিক অনুষ্ঠানমালায় পষ্ঠপোষকতা দান।
- ৬. ' এক্সিম ব্যাংক অলিম্পিক ডে রান' উদযাপন করা।

#### ভিসা ইসলামিক কার্ড

সাড়া বিশ্বে ব্যাংকিং শিল্পে কার্ড অত্যন্ত জনপ্রিয় একটি ব্যাংকিং পণ্য। কোনরূপ মূদ্রা বহন ব্যতিরেকে পণ্য বা সেবার মূল্য পরিশোধে এটি সহজ, নিরাপদ ও ঝুঁকিমুক্ত। এটি ব্যাপকভাবে প্রাস্টিক মূদ্রা হিসেবে পরিচিত। আধুনিক ব্যাংকিং ব্যবস্থার চাহিদার পাশাপাশি এক্সিম ব্যাংক ইহার বর্তমান এবং ভবিষ্যত গ্রাহকদের সন্তুষ্টির কথা বিবেচনায় রেখে শরীয়াহ নীতিমালার আওতায় ৩ আগস্ট ২০০৮ সালে ভিসা ইসলামিক কার্ড প্রবর্তন করেছে যা যেকোন গ্রাহক গ্রহণ করতে পারে।

ব্যাংক তার গ্রাহকদের স্থানীয় ও আন্তর্জাতিক উভয় ধরনের কার্ডই প্রদান করে থাকে। ফলে কার্ডধারী ব্যক্তি এটি শুধুমাত্র স্থানীয় ভাবেই নয় দৈত মুদ্রা ব্যবহারের শর্ত পূরণের মাধ্যমে বিদেশেও ইহার সুবিধাদি ভোগ করতে পারবে। এক্সিম ব্যাংক ইতোমধ্যে উল্লেখযোগ্য সংখ্যক সম্মানিত গ্রাহককে "এক্সিম ভিসা ইসলামিক কার্ড" এর সেবা প্রদান করতে সক্ষম হয়েছে যা নিকটতম ভবিষ্যতে eû .‡ পুদ্ধি পাবে।

#### কর্পোরেট গভর্নেস নীতিমালা পরিপালন

স্টক এক্সচেঞ্জ সমূহে তালিকাভুক্ত কোম্পানী সমূহের জন্য বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি) এর প্রাতিষ্ঠানিক সুশাসন নির্দেশনা মোতাবেক একটি পরিপালন প্রতিবেদন সংযুক্তি -১ হতে ৬ উপস্থাপন করা হয়েছে।

#### এক্সিম ব্যাংক ফাউন্ডেশন এবং সামাজিক অবদান

এক্সিম ব্যাংক সর্বদাই সমাজ তথা জাতির কল্যাণ সাধিত হয় এধরনের বিবিধ কর্মকান্ডের সাথে নিজেকে সম্পৃক্ত রেখেছে। আর এসকল কর্মকান্ড সুষ্ঠু ও সুন্দর ভাবে সম্পাদনের লক্ষ্যে 'এক্সিম ব্যাংক ফাউন্ডেশন' প্রতিষ্ঠা করেছে। এ বিষয়ে একটি বিস্তারিত প্রতিবেদন সংযুক্তি-৭ এ উপস্থাপন করা হয়েছে।

#### পর্ষদ ও কমিটি সমূহের সভা

২০১৩ সালে পরিচালনা পর্যদের ১৪টি (চৌদ্দ) এবং নির্বাহী ও নিরীক্ষা উভয় কমিটির ৮ (আট) টি সভা অনুষ্ঠিত হয়েছে।

#### **Dividend**

The Board of Directors of the Bank recommended stock dividend @11% in the form of bonus share for the year ended December 31, 2013 subject to approval of the Fifteenth Annual General Meeting of the Company.

#### **Appointment of Auditors**

As per directives of Bangladesh Securities and Exchange Commission and Bangladesh Bank, the existing auditors M/s. Pinaki & Co., Chartered Accountants, Chartered Accountants, will not be eligible for reappointment since they have completed the tenure of 03 (Three) consecutive years' term as auditors of the Company.

Therefore, new auditors shall be appointed by the shareholders in the ensuing 15th Annual General Meeting of the Company to hold the office until the next Annual General Meeting and fix their remuneration.

#### **Election of Directors**

Election/re-election of Directors, if any, will be held in accordance with the provisions of existing Laws, Articles of Association of the Company & in compliance with the existing applicable reles/regulations/notifications/orders/circulars/directives of the Regulatory Authorities.

#### **Appreciation**

The Board of Directors takes the privilege to convey its profound gratitude and heartfelt thanks to the Government of the People's Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), Registrar - Joint Stock Companies & Firms, Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh Limited (CDBL) for their cordial help and assistance, valuable guidance and advices extended to the Bank from time to time.

The Board of Directors do also highly appreciate the contribution of the honourable sponsors & shareholders, valued customers, patrons and well-wishers for the invaluable continuous support, cooperation and confidence reposed in the Bank and also to the management and all members of staff for their skillful and relentless services with utmost sincerity and dedication for attainment as well as arriving at the level of today's achievement.

Here at EXIM, we are well prepared to face all challenges in our way to higher success.

May Allah bless us all.

On behalf of the Board of Directors,

Md. Nazrul Islam Mazumder

Bli

Chairman

#### লভ্যাংশ

ব্যাংকের পরিচালনা পর্ষদ পঞ্চদশ বার্ষিক সাধারণ সভার অনুমোদন সাপেক্ষে ৩১ শে ডিসেম্বর ২০১৩ সালের জন্য ১১% স্টক ডিভিডেভ অর্থাৎ বোনাস শেয়ার প্রদানের সুপারিশ করেছে।

#### নিরীক্ষক নিয়োগ

মেসার্স পিনাকী এন্ড কোং, চাটার্ড একাউন্ট্যান্ট্স্, ধারাবাহিকভাবে বিগত ০৩ (তিন) বছর যাবত ব্যাংকের নিরীক্ষক হিসেবে দায়িত্ব পালন করেছে। এমতাবস্থায় নিয়ন্ত্রণকারী কর্তৃপক্ষ সমূহের বিধিবিধান ও নির্দেশনা অনুসারে তারা পুনঃনিয়োগ লাভে যোগ্য নন।

সেহেতু আসনু পঞ্চদশ বার্ষিক সাধারণ সভায় শেয়ারহোন্ডারগণ পরবর্তী বার্ষিক সাধারন সভা কার্যকাল পর্যন্ত নতুন নিরীক্ষক নিয়োগ ও পারিশ্রমিক নির্ধারন করবেন।

#### পরিচালক নির্বাচন

পরিচালকমন্ডলীর নির্বাচন/পুনর্নির্বাচন, যদি প্রয়োজন হয়, তাহলে বিদ্যমান আইন ও কোম্পানীর সংঘবিধির ধারা এবং বর্তমানে প্রযোজ্য নিয়ন্ত্রণকারী কর্তৃপক্ষের বিধি/প্রবিধান/প্রজ্ঞাপন/আদেশ/সার্কুলার/নির্দেশনা মোতাবেক অনুষ্ঠিত হবে।

#### ধন্যবাদ জ্ঞাপন

পরিচালনা পর্যদ গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, বাংলাদেশ ব্যাংক, বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি), নিবন্ধক - জয়েন্ট স্টক কোম্পানীজ এন্ড ফার্মস, ঢাকা স্টক এক্সচেঞ্জ (ডিএসই), চট্টগ্রাম স্টক এক্সচেঞ্জ (সিএসই) এবং সেন্ট্রাল ডিপোজিটরি বাংলাদেশ লিমিটেড (সিডিবিএল) সহ সংশিষ্ট সবাইকে বিভিন্ন সময়ে তাদের সাহায্য সহযোগিতা মূল্যবান পরামর্শ ও দিক নির্দেশনার জন্য জানাচ্ছে আন্তরিক কৃতজ্ঞতা ও গভীর শ্রদ্ধা।

পরিচালনা পর্যদ সম্মানিত স্পনসর, শেয়ারহোন্ডার, গ্রাহক, পৃষ্ঠপোষক ও শুভাকাঙ্খীদের অমূল্য সহযোগিতা, সমর্থন ও ব্যাংকের উপর আস্থা স্থাপনের জন্য এবং ব্যবস্থাপনার সকলস্তরের কর্মকর্তা/ কর্মচারীদেরকেও আজকের পর্যায়ে উপনীত হতে তাদের প্রজ্ঞা, সততা ও নিষ্ঠার জন্য জানাচ্ছে আন্তরিক ধন্যবাদ।

এক্সিম ব্যাংক সাফল্যকে উচ্চমাত্রায় নিয়ে যেতে যেকোন ধরনের চ্যালেঞ্জ মোকাবেলায় সদা প্রস্তুত।

আল্লাহ আমাদের সকলের মঙ্গল করুন। পরিচালনা পর্যদের পক্ষে.

মোঃ নজরুল ইসলাম মজুমদার

চেয়ারম্যান

#### **Compliance of Corporate Governance Guidelines**

Corporate governance (CG) is an important effort to ensure accountability and responsibility and is a set of principles, which should be incorporated into every part of the organization. Responsibility, Accountability, Fairness and Transparency (RAFT) – these four are considered "pillars" of the framework of corporate governance. It is viewed as structures and processes for decision-making, accountability, control and behavior at the governing body. There is no alternative to effective corporate governance for continuous and sustainable growth of an organization, particularly in banking industry. The Bangladesh Securities and Exchange Commission (BSEC) has issued a Corporate Governance Guidelines for the companies that are listed with Stock Exchanges. At EXIM Bank, corporate governance is given importance.

#### **Board of Directors:**

The Board of EXIM Bank consists of 15 directors including Independent Directors. Board members include persons of high caliber with academic and professional qualifications. In accordance with the directives of the regulatory authority, the Board looks after the corporate philosophy, policy issues, making rules and procedures, approving business targets & strategy to run the business. In the year 2013 & 2012, 14 (Fourteen) meetings of the Board of Directors were held in each year. The Directors are entitled to receive remuneration for attending the meeting(s) as per Bangladesh Bank circular(s) as issued from time to time. The are two key committees of the Board since long as per directives of Bangladesh Bank one is the Executive Committee and the other is Board Audit Committee since long as. In addition, The Board has already formed the Risk Management Committee as per recent directives of Bangladesh Bank in accordance with amendment of Bank Company Act, 1991.



EXIM Bank receives International BIZZ Award 2013 from US based World Confederation of Businesses

#### **Executive Committee:**

The Executive Committee comprises of 07 members as per directives of Bangladesh Bank. According to its charter, the Executive Committee takes decision on the routine and day to day operational matters beyond delegated power of management. The committee ensures implementation of policies, approves investments and other business proposals as per approved policy guideline of the board. The Committee held 8 (Eight) meetings during the year 2013 and 13 (Thirteen) meetings in 2012.

#### **Audit Committee:**

The Board Audit Committee consists of 05 members including Independent Directors. The Committee carries out business according to its charter approved by the Board on the basis of guidelines of the Bangladesh Bank. The committee works out a plan of routine audit and inspection of Branches and Divisions of Head Office and discussed/reviewed/evaluated and advised on audit and inspection report. The directors keep regular vigilance on the banking activities through the Audit Committee in order to ensure better internal control system. The Committee held 08 (Eight) meetings during the year 2013 and 2012 each.

#### Risk Management Committee:

The Risk Management Committee consists of 05 members including Independent Directors. It has been constituted as per recent amendment of Bank Company Act, 1991. The newly formed Committee carries out business on the basis of guidelines of the Bangladesh Bank in order to managing and mitigating risk as well.

#### The Directors' Report to Shareholders:

In compliance with BSEC Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, it is required to include, inter alia, additional statements in the Report which are as follows:-

- a) that discussion on industry outlook and developments
- b) that statement of segment-wise or product-wise performance
- c) that discussion on risks and concerns
- d) that a discussion on cost of goods sold, gross profit margin and net profit margin
- e) that a statement of all related party transactions should be disclosed in the annual report
- f) that utilization of proceeds from public issues, rights issues and/or through any others instruments (during 2013, there were no public or right issue of shares)
- g) that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.
- h) that proper books of account of the issuer company have been maintained.
- i) that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment.
- j) that International Accounting Standards (IAS)/ Bangladesh Accounting Standards (BAS)/ International Financial Reporting Standards (IFRS)/ Bangladesh Financial Reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure therefrom has been adequately disclosed
- k) that the system of internal control is sound in design and has been effectively implemented and monitored.
- that there are no significant doubts upon the issuer company's ability to continue as a going concern. If the issuer company is not considered to be a going concern, the fact along with reasons thereof should be disclosed.
- m) that presentation of key operating and financial data of last five years have been furnished in the Annual Report in summarized form.
- n) The number of Board meetings and the attendance of the directors during the year 2013 were as follows:

Sl. No.	Name of the Directors	Position	Meeting held	Meeting attended
1	Mr. Md. Nazrul Islam Mazumder	Chairman	14	10
2	Mr. Md. Abdul Mannan	Director	14	
3	Mr. Md. Nazrul Islam Swapan	Director	14	4
4	Mr. Mohammad Abdullah	Director	14	7
5	Mrs. Nasreen Islam	Director	14	3
6	Mr. Mohammed Shahidullah	Director	14	5
7	Mr. Md. Nurul Amin	Director	14	11
8	Mr. Mohammad Omar Farooque Bhuiyan	Director	14	11
9	Mr. Anjan Kumar Saha	Director	14	5
10	Mr. Md. Habib Ullah Dawn	Director	14	10
11	Major Khandaker Nurul Afser (Retd)	Director	14	11
12	Lt. Col. (Retd) Serajul Islam BP (BAR)	Director	14	13
13	Mr. Ranjan Chowdhury	Director	14	14
14	Mr. Khandakar Mohammed Saiful Alam	Director	14	14
15	Mr. Muhammad Sekandar Khan	Director	14	1
16	Dr. Mohammed Haider Ali Miah	Managing Director & CEO	14	14

The Authorized Capital of Export Import Bank of Bangladesh Limited is Tk.20,000,000,000.00 divided into 2,000,000,000 ordinary shares of Tk.10.00 each. The paid-up Capital of the Bank is Tk.11,566,347,820.00 divided into 1,156,634,782 ordinary shares. As per Section 1.5 (xxi) of SEC Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, the pattern of shareholding is given below:

- Parent/Subsidiary/Associated companies and other related parties: N/A
- Shares held by Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children are as follows:
- a) Shares held by the Directors and their spouses :

Sl. No.	Name of the Directors	Status	No. of hares	Name of Spouse(s)	No. of hares
1	Mr. Md. Nazrul Islam Mazumder	Chairman	50,919,410	Mrs. Nasreen Islam	41,597,828
2	Mr. Md. Abdul Mannan	Director	6,373,940	Mrs. Shahadara Mannan	1,079,857
3	Mr. Md. Nazrul Islam Swapan	Director	44,980,188	Mrs. Asma Begum	13,877,791
4	Mr. Mohammad Abdullah	Director	43,900,329	Mrs. Mahmuda Begum	13,877,791
5	Mrs. Nasreen Islam	Director	41,597,828	Mr. Md. Nazrul Islam Mazumder	50,919,410
6	Mr. Mohammed Shahidullah	Director	23,133,372	Mrs. Rubina Shahid	5,076,747
7	Mr. Md. Nurul Amin	Director	23,133,319	Mrs. Ifat Akter Alin	3,042,861
8	Mr. Mohammad Omar Farooque Bhuiyan	Director	679,275	Mrs. Kohinoor Sultana	Nil
9	Mr. Anjan Kumar Saha	Director	23,132,819	Mrs. Jhumur Saha	1,079,857
10	Mr. Md. Habib Ullah Dawn	Director	23,141,562	Mrs. Luna Parvin Shinthia Liva	Nil
11	Major Khandaker Nurul Afser (Retd)	Director	28,913,613	Mrs. Shoma Nasreen	3,463,781
12	Lt. Col.(Retd) Serajul Islam, BP (BAR)	Director	656,192	Mrs. Musfequa Islam	15,305
13	Mr. Ranjan Chowdhury	Director	719,904	Mrs. Uma Chowdhury	Nil
14	Mr. Khandakar Mohammed Saiful Alam	Director	710,127	Mrs. Jahanara Ismail	Nil
15	Mr. Muhammad Sekandar Khan	Director	Nil	Begum Syeda Tahera	Nil

b) Shares held by the Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit, and their spouses:

Sl. No.	Name	Status	No. of Shares	Name of Spouse/ Minor Children	No. of Shares
01.	Dr. Mohammed Haider Ali Miah	Managing Director	Nil	Mrs. Shahera Khatoon	Nil
02.	Mr. Md. Golam Mahbub	Company Secretary	Nil	Mrs. Naila Mahbub	Nil
03.	Mr. Md. Humayun Kabir	Chief Financial Officer	Nil	Mrs. Bilquis Akhter	Nil
04.	Mr. Shah Md. Abdul Bari	Head of Internal Audit	Nil	Mrs. Layla Shireen	Nil

iii) Shares held by top five salaried employees other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit are as follows:

Sl. No.	Name	Status	No. of Shares
01.	Mr. Md. Sirajul Islam	Deputy Managing Director	Nil
02.	Mr. Sirajul Haque Miah	Deputy Managing Director	10,157
03.	Mr. Khondoker Rumy Ehsanul Huq	Deputy Managing Director	20,174
04.	Mr. A.Y.M. Naimul Islam	Senior Executive Vice President	Nil
05.	Mr. Mohammad Feroz Hossain	Senior Executive Vice President	Nil

iv) Shareholders holdings ten percent or more voting interest in the Company: N/A

### CEO's and CFO's Declaration to the Board of Directors

In compliance to the condition no. 06 of Bangladesh Securities and Exchange Commission notification No.SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012; we declare that for the financial year ended 31 December 2013:

- i. We have reviewed the Financial Statements for the year and that to the best of our knowledge and belief:
  - a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
  - b) these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws.
- ii. There are, to the best of our knowledge and belief, no transactions entered into by the bank during the year which are fraudulent, illegal or violation of the bank's code of conduct.

**Dr. Mohammed Haider Ali Miah** Managing Director & CEO

Date: 16 April 2014

Md. Humayun Kabir Chief Financial Officer



# Certificate on Compliance with Conditions of Corporate Governance Guidelines to the Shareholders of Export Import Bank of Bangladesh Limited

(Issued under Condition No. 7 (i) of Corporate Governance Guidelines of "BSEC" vide notification no. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012)

We have examined the compliance with condition of the corporate governance guidelines by Export Import Bank of Bangladesh Limited (the "Bank") for the year ended 31 December 2013. These conditions of corporate governance were issued by the Bangladesh Securities and Exchange Commission (BSEC) vide its notification no. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 and SEC/CMRRCD/ 2006-158/147/Admin/48 dated 21 July 2013.

Those charged with governance and the management of the Bank is responsible for complying with the conditions of corporate governance guidelines were issued by the Bangladesh Securities and Exchange Commission (BSEC). Those charged with the governance of the Company are also responsible for stating in the director's report whether The Company has complied with the conditions of corporate governance guidelines.

Our responsibility is to provide a certificate about whether the Bank is in compliance with the said conditions of corporate governance based on our examination. Our examination for the purpose of issuing this certificate was limited to the procedures including implementation thereof as adopted by the Bank for ensuring the compliance of the condition of corporate governance and correct reporting of the status of the compliance on the attached statement on the basis of evidence gathered and representation received. It is neither an audit nor an expression of opinion on the financial statement of the Bank.

To the best of our information and according to the explanations provided to us by the Bank, we certify that, except as reported on the attached status of compliance Statement, Export Import Bank of Bangladesh Limited has complied with the condition of corporate governance stipulated in the above mentioned BSEC notification dated 07 August 2012.

Orun Kunder

Arun Kumer Kundu, ACA Managing Partner **ARUN & ANJAN Chartered Accountants** 

Dated, Dhaka: 24 April, 2014

#### Annexure-VI

Status of compliance with the conditions imposed by the Bangladesh Securities and Exchanges Commission's Notification No. SEC/ CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 Issued under section 2CC of the Securities and Exchange Ordinance, 1969:

Condition No.	Title	(Put √ in th	ance Status ne appropriate lumn)	Remarks (if any)	
		Complied	Not complied	(II dily)	
1.	Board of Directors			1	
1.1	Board 's Size shall not be less than 5 and more than 20	V			
1.2	Independent Directors				
1.2 (i)	Independent Director(s) - at least one fifth (1/5) of the total number of directors	V		05 Independent Directors out of 15, one is appointed by the Boar & four other (elected from general shareholders) are treated a Independent Director vide BSEC letter No. SEC/SRMIC/95- 299/ 38 dated 12.02.2012	
1.2 (ii) a)	Independent director does not hold any share or holds less than one percent (1%) shares of total paid up capital	V		04 Independent directors holless than one percent (1%) & 0 Independent directors does not holl any shares of total paid up capital	
1.2 (ii) b)	Independent Director is not a sponsor of the company and is not connected with the company's Sponsor or Director or Shareholder who holds 1% or more shares of the company (certain family members are also required to comply with this requirement)	V			
1.2 (ii) c)	Independent director does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary/ associated companies	V			
1.2 (ii) d)	Independent directors are not the members, directors or officers of any stock exchange	V			
1.2 (ii) e)	Independent director is not the shareholder, director or officers of any member of Stock Exchange or an Intermediary of the capital market	V			
1.2 (ii) f)	Independent director is/was not the partners or executives during preceding 3 (three) years of concerned company's statutory audit firm	V			
1.2 (ii) g)	Independent directors is not the independent director in more than 3 (three) listed companies	V			
1.2 (ii) h)	Independent director is not convicted by a court of competent jurisdiction as a defaulter in payment of any loan to a bank or a non-bank financial institution (NBFI)	V			
1.2 (ii) i)	Independent director has not been convicted for a criminal offence involving moral turpitude	V			
1.2 (iii)	The independent director shall be appointed by the Board of Directors and approved by the Shareholders in the AGM	V		The independent directors wer appointed by the Board and AGM	
1.2 (iv)	The post of independent directors cannot remain vacant for more than 90 days	N/A		No such vacancy created	
1.2 (v)	The Board shall lay down a Code of Conduct of all Board Members and Annual Compliance of the Code to be recorded	V		Guidelines of Bangladesh Bank ar followed in terms of Code of Conduc	
1.2 (vi)	The tenure of office of an Independent Directors shall be for a period of 3 (three) years which may be extended for 1 (one) term only	V			

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Condition No.			ance Status ne appropriate lumn)	Remarks
		Complied	Not complied	(if any)
1.3	Qualification of Independent Director (ID)			
1.3 (i)	Independent Director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business	V		
1.3 (ii)	The person should be a Business Leader/ Corporate Leader/Bureaucrat/University Teacher with Economics or Business Studies or Law background/Professionals. The independent director must have at least 12 (twelve) years of corporate management/ professional experiences along with other requisites	V		
1.3 (iii)	In special cases the above qualifications may be relaxed subject to prior approval of the Commission	N/A		
1.4	Chairman of the Board and Chief Executive Officer			
	The positions of the Chairman of the Board and the Chief Executive Officer of the companies shall be filled by different individuals. The Board of Directors shall clearly define respective roles and responsibilities of the Chairman and the Chief Executive Officer.	V		
1.5	Directors' Report to Shareholders			
1.5 (i)	Industry outlook and possible future developments in the industry	V		
1.5 (ii)	Segment-wise or product-wise performance	V		
1.5 (iii)	Risks and concerns	V		
1.5 (iv)	Discussion on cost of goods sold, gross profit margin and net profit margin	V		
1.5 (v)	Discussion on continuity of any Extra-Ordinary gain or loss	N/A		EXIM Bank has no such gain/loss
1.5 (vi)	Basis for related party transactions- a statement of all related party transactions should be disclosed in the annual report	V		Please refer to Note No. 48 of Financial Statement
1.5 (vii)	Utilization of proceeds from public issues, rights issues and/or through any others instruments	N/A		During 2013 there were no public or right issue of share
1.5 (viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Offer, Direct Listing, etc.	N/A		
1.5 (ix)	If significant variance occurs between Quarterly Financial performance and Annual Financial Statements the management shall explain about the variance on their Annual Report	N/A		No such variance occurred
1.5 (x)	Remuneration to directors including independent directors	V		
1.5 (xi)	The financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity	V		
1.5 (xii)	Keeping proper books of accounts	V		
1.5 (xiii)	Application of appropriate accounting policies consistently in preparation of Financial Statements	V		
1.5 (xiv)	International Accounting Standards (IAS)/Bangladesh Accounting Standards (BAS)/ International Financial Reporting Standards (IFRS)/Bangladesh Financial Reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there-from has been adequately disclosed	V		

Condition No.	Title	(Put √ in th	ance Status ne appropriate lumn)	Remarks
140.	Titte	Complied	Not complied	(if any)
1.5 (xv)	Soundness of Internal Control System	V		
1.5 (xvi)	Ability of the Bank to continue as going concern	· √		
1.5 (xvii)	Significant deviations from last year in operating results	V		
1.5 (xviii)	Summary of key operating and financial data for the last (05) five years	V		
1.5 (xix)	Reasons for non-declaration of Dividend (cash or stock) for the year	N/A		
1.5 (xx)	Disclosure about number of Board meeting held during the year and attendance by each Director	V		
1.5 (xxi)	The pattern of shareholding shall be reported to disclose the stated below) held by:	ne aggregate	number of share	s (along with name wise details whe
1.5 (xxi) a)	Shareholding pattern of Parent/Subsidiary/Associated Companies and other related parties	V		
1.5 (xxi) b)	Shareholding pattern of Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children	V		
1.5 (xxi) c)	Shareholding pattern of Executives	V		
1.5 (xxi) d)	Shareholding pattern of Shareholders holding ten percent (10%) or more voting interest in the company	V		
1.5 (xxii)	In case of appointment/re-appointment of a Director the Cor	mpany shall d	lisclose the follow	ring information to the Shareholders:
1.5 (xxii) a)	a brief resume of the director	V		
1.5 (xxii) b)	nature of his/her expertise in specific functional areas	V		
1.5 (xxii) c)	names of companies in which the person also holds the directorship and the membership of committees of the board	V		
2.	Chief Financial Officer (CFO), Head of Internal Audit and Con	npany Secreta	ary (CS)	
2.1	Appointment of CFO, Company Secretary & Head of Internal Audit and defining their responsibilities	V		
2.2	Attendance of CFO & Company Secretary in the Board of Directors meeting	V		
3.	Audit Committee			
3 (i)	Audit Committee as a sub-committee of the Board of Directors	V		
3 (ii)	The Audit Committee shall assist the Board of Directors in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.	V		
3 (iii)	The Audit Committee shall be responsible to the Board of Directors. The duties of the Audit Committee shall be clearly set forth in writing.	V		
3.1	Constitution of the Audit Committee			
3.1 (i)	The Audit Committee shall be composed of at least 3 (three) members	V		
3.1 (ii)	Constitution of Audit Committee with Board Members including one Independent Director	V		
3.1 (iii)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management experience	V		
3.1 (iv)	Casual Vacancy of the Audit Committee fill up immediately	N/A		There was no such vacancy
3.1 (v)	The company secretary shall act as the secretary of the Committee	V		

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Condition No.	Title	(Put √ in tl	ance Status ne appropriate lumn)	Remarks
110.	Title	Complied	Not complied	(if any)
3.1 (vi)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director	V		
3.2	Chairman of the Audit Committee			
3.2 (i)	Chairman of the Audit Committee shall be an independent director	V		
3.2 (ii)	Chairman of the audit committee shall remain present in the Annual General Meeting (AGM)	V		
3.3	Role of Audit Committee			
3.3 (i)	Oversee the financial reporting process	V		
3.3 (ii)	Monitor choice of accounting policies and principles	V		
3.3 (iii)	Monitor Internal Control Risk management process	V		
3.3 (iv)	Oversee hiring and performance of external auditors	V		
3.3 (v)	Review along with the management, the annual financial statements before submission to the board for approval	V		
3.3 (vi)	Review along with the management, the quarterly and half yearly financial statements before submission to the board for approval	V		
3.3 (vii)	Review the adequacy of internal audit function	V		
3.3 (viii)	Review statement of significant related party transactions submitted by the management	V		
3.3 (ix)	Review Management Letters/ Letter of Internal Control weakness issued by statutory auditors	V		
3.3 (x)	Utilization /applications of funds by major category when raising through IPO/Repeat IPO/ Rights Issue is required to disclose the Audit Committee	N/A		
3.4	Reporting of the Audit Committee			
3.4.1	Reporting to the Board of Directors			
3.4.1 (i)	The Audit Committee shall report on activities to the Board of Directors	V		
3.4.1 (ii)	The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:			
3.4.1 (ii) a)	Report on conflicts of interest	N/A		
3.4.1 (ii) b)	Suspected or presumed fraud or irregularity or material defect in the internal control system	N/A		
3.4.1 (ii) c)	Suspected infringement of laws, including securities related laws, rules and regulations	N/A		
3.4.1 (ii) d)	Any other matter which shall be disclosed to the Board of Directors immediately	N/A		
3.4.2	Reporting of anything having material financial impact to the Commission	N/A		
3.5	Reporting to the Shareholders and General Investors	V		
4.	External/Statutory Auditors should not be engaged in :			
4 (i)	Appraisal or valuation services or fairness opinions	V		
4 (ii)	Financial information systems design and implementation	V		
4 (iii)	Book – keeping or other services related to accounting records or Financial Statements	V		
4 (iv)	Broker – dealer services	V		
4 (v)	Actuarial services	V		
4 (vi)	Internal audit services	V		
4 (vii)	Any other services that the Audit Committee determines	V		

Condition No.	Title	(Put √ in th	ance Status ne appropriate lumn)	Remarks (if any)
		Complied	Not complied	(ii dily)
4 (viii)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company	V		
4 (ix)	Audit/certification services on compliance of corporate governance as required under clause (i) of condition No. 7	V		
5.	Subsidiary Company			
5 (i)	Provisions relating to the composition of the Board of Directors of the holding company shall be made applicable to the composition of the Board of Directors of the subsidiary company	V		
5 (ii)	At least 1 (one) independent director on the Board of Directors of the holding company shall be a director on the Board of Directors of the subsidiary company	V		Managing Director is the Director of Subsidiary company. Managing Director will be treated as independent director as per BSEC's letter No. SEC/SRMIC/95- 299/384 dated 12.02.2012
5 (iii)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company	V		
5 (iv)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also	V		
5 (v)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company	V		
6.	Duties of Chief Executive Officer (CEO) and Chief Financial O	fficer (CFO)		
6 (i)	They have reviewed financial Statements for the year and that to the best of their knowledge and belief:	V		
6 (i) a)	These financial statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading	V		
6 (i) b)	These financial statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws	V		
6 (ii)	There are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or violation of the company's code of conduct.	V		
7.	Reporting and Compliance of Corporate Governance			
7 (i)	The company shall obtain a certificate from a Professional Accountant/ Secretary (Chartered Accountant/Cost & Management Accountant/ Chartered Secretary) regarding compliance of conditions of Corporate Governance Guidelines of the Commission and shall send the same to the shareholders along with the Annual Report on a yearly basis.	V		The certificate is enclosed in this Annual Report 2013
7 (ii)	The directors of the company shall state, in accordance with the Annexure attached, in the directors' report whether the company has complied with these conditions	V		

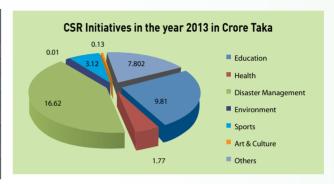
### CSR Activities of EXIM Bank-2013

EXIM Bank was constituted under a unique commitment- "Together Towards Tomorrow" in the year 1999. The fervent commitment, sense of accountability and openness of this unique institution towards all the stakeholders is evermore stronger even after a decade of attainment of appreciation and satisfaction from all the stakeholders like the employees, shareholders, clients, regulatory bodies, communities, etc. EXIM Bank has always been paying respect to social and public welfare rather than orbiting around maximization of profit. EXIM Bank energizes from implementation of every single opportunity of serving the nation regardless of the magnitude of the frame.

EXIM Bank has been into philanthropic activities since its inception in the year 1999. Since then the bank has been engaging fund into the most deserving sectors like education, health, disaster management, environment, art & culture and sports. In the year 2006, the Bank has established EXIM Bank Foundation to carry out the mainstream CSR activities into orderly manner.

#### CSR fund allocated by EXIM Bank and EXIM Bank Foundation in the year 2013 is mentioned below -

Sl. No.	CSR Initiatives of EXIM Bank & EXIM Bank Foundation	Fund Allocated (crore taka)
1.	Education	9.81
2.	Health	1.77
3.	Disaster Management	16.62
4.	Environment	0.01
5.	Sports	3.12
6.	Art and Culture	0.13
7.	Others	7.81
	Total	Tk. 39.27



#### **EDUCATION**

It was just another usual dawn beginning in a tea labor colony at Alinagar tea garden Kamalganj, Moulvibazar. The flushing rays of the sun were creating mysteries all around. Pinki was staring at the rays of the sun as if she was looking at nothing. Her poor heart was drowning into the deep ocean of anxiety about her future. The enormous joy that she brought out of the secondary school certificate exam achieving golden grades, began to feel bland and vain to her, as she found not a glimpse



Honorable Prime Minister of Bangladesh Sheikh Hasina inaugurates the Exim Bank Agricultural University, Bangladesh

of hope from anybody that may help to carry her through the rest of the path. The journalist who printed her interview into a national daily assured her to be optimistic about getting a financial help. However, as days were passing away, her hopes were fading day after day. She wanted to cry out of helplessness but once she thought, it was she who never failed against the odds that fate threw at her. All of a sudden, she heard her elder brother calling her name. He brought the surprising

news for which she has been waiting for months. Her joys knew no bounds when she came to know that she has been selected for EXIM Bank Scholarship, which will carry through until accomplishing masters degree. After few days, she came to Dhaka to attend the scholarship awarding ceremony and received the scholarship from the honorable Governor of Bangladesh Bank Dr. Atiur Rahman. Now, her dream of becoming a doctor is feeling more rational to her.

This is the story of a meritorious but extensively poor student Pinki Robidas who was born in a severely poor tea labor family. She was amongst the other 184 extraordinary students whom the dailies referred as "Adommo Medhabi", "Adhar Ghore Chander Alo" "Ovabi Ghorer Medhabi Mukh" and the like due to their merit, courage, struggle and accomplishment. It made EXIM Bank honored to enroll them into "EXIM Bank Scholarship Program".

EXIM Bank believes that education is our gateway to the future. Tomorrow belongs to the people who prepare for it today. EXIM Bank has keen consideration on this nation building phenomena for which the bank has been awarding long-term scholarship among meritorious poor students across the country through EXIM Bank Foundation. In the year 2013, we have awarded 570 new students representing most of the districts and renowned public institutions of the country of whom 385 students replaced the vacant position as part of our regular procedure of selecting poor meritorious students and the rest 185 students have been selected from the reports of the leading national dailies. As such, EXIM Bank has enrolled 2700 students since introducing "EXIM Bank Scholarship Program".

EXIM Bank Foundation has another pioneer program for the meritorious students of the poor families and that is quard or profit-free loan under "Education Promotion Scheme". EXIM Bank Foundation has distributed the quard among 178 students of whom 19 students are still enjoying the facility. The expansion of this program is underway.

EXIM Bank published its CSR report in the year 2013. In that very occasion, among others the honorable Governor of Bangladesh Bank Dr. Atiur Rahman, Deputy Governor, Mr. S K Sur Chowdhury, honorable Chairman of EXIM Bank & EXIM Bank Foundation Mr. Md. Nazrul Islam Mazumder, Board of Directors, Managing Director & CEO Dr. Mohammed Haider Ali Miah, Advisor Mr. Md. Farid Uddin Ahmad and other distinguished guests were present.

#### The unveiling ceremony of "EXIM Bank CSR Report"

Besides, "EXIM Bank Scholarship" program and "Education Promotion Scheme", the bank has been providing a large amount of financial assistance to the institutions who are engaged in such nation building activities. In this connection, EXIM Bank has donated a considerable amount to "PROYASH", "Morning Glory School", "Srijonshil Medha Annayshan 2013 Program", "Vidyasagar Rokeya Shiksa Trust", "World Literature Society", "Debate for Humanity Society", "Majid Jarina Foundation", etc. During the year 2013, EXIM Bank and EXIM Bank Foundation have donated Tk. 9.81 crore in education sector.

#### EXIM Bank Agricultural University, Bangladesh (EBAUB)

By the grace of Almighty Allah, EXIM Bank has successfully established a unique agricultural university, the first of its kind, in Chapainawabganj, Rajshahi. Her Excellency Sheikh Hasina, the hon'ble Prime Minister of the People's Republic of Bangladesh has inaugurated the university on 9 October 2013.



The members of the Board Directors of EXIM Bank are seated with the invited guests of the inagural ceremony of EXIM Bank Agricultural University, Bangladesh

EXIM Bank Agricultural University, Bangladesh (EBAUB) is a humble reflection of the commitment of the board of directors towards the nation. The university aimed at utilizing the considerable number of potential meritorious students, nature and scope of northern Bangladesh, which shall bring about effective change to the socio-economic status of this part. The University will enrol students in various faculties within a possible shortage period Insha-Allah.

#### **HEALTH**

In our country it is a common scenario that most of the poor people dies without proper treatment. In respect of expenditure, a proper treatment demands so much financial capability, which only a few percentage of the population possesses. With a view to diminish the barrier for poor people to reach at the doorstep of modern health care service, EXIM Bank has been donating a large amount in health sector. EXIM Bank has its own health service wing i.e. EXIM Bank hospital through which it reaches to the poor and helpless patients. Besides, the bank has been providing fund as supplementing initiatives for betterment of the society to large and medium hospitals like Dhaka Medical College, Red Crescent Society, Ahsania Mission Cancer Hospital, Japan Bangladesh Friendship Hospital to assist their own programs and help poor critical patients to bear medical expenses.



EXIM Bank Chairman Md. Nazrul Islam Mazumder is handing over the cheque of financial assistance to the PROYASH, an army operated school for autistic children

#### **EXIM Bank Hospital**

It is for the grace & mercy of All-Merciful, All-Beneficent Allah (The Glorified and Exalted - Subhaanahu wa Ta'ala), EXIM Bank Hospital has been profoundly complying with the endeavor of providing health services since its establishment in the year 2010. It is a reflection of the commitment of the Bank towards the nation especially for the poor sector who has rare opportunity in receiving modern health care facilities. Since inception of the Hospital, our collective effort is going on to bring about the best from this establishment considering all related issues. A group of experienced and skilled doctors and other staff headed by an efficient Resident Director in the hospital are working round the clock to ensure the best services. In the year 2013, about 6,846 patients have received heath care facilities from OPD, 622 nos. patients from IPD (In Patient Department) and 509 nos. patients got surgery from this hospital. EXIM Bank hospital has a good number of renowned & veteran consultant doctors to provide latest medical consultancy services. In the year 2013, EXIM Bank has expended Tk. 1.77 crore in health sector.

#### **Disaster Management**

One of the vital areas that the Bank has been dealing with, as a part of CSR activities, is helping people to survive natural calamities. Under this welfare program, EXIM Bank provides relief in cash and kinds for flood, fire and cyclone victims and cold-stricken people. The aim of these CSR activities is to help the target group to overcome their provisional handicap. EXIM Bank Foundation has donated thousands of blankets among poor and cold stricken people of the country. At the same time, EXIM Bank has funded Govt. programs those are devoted for wellbeing of the poor people.

On 24 April 2013, Rana Plaza, an eight-storied building collapsed in Savar and it was tolled by 1130 lives and left several thousand injured who were mostly garments workers. The shocking accident was marked as national disaster. A national day of mourning was held on 25 April. Govt. forces like Army, Police, Fire Brigade and RAB troops assisted in the rescue effort. Volunteers from all sectors played a major role in search and rescue of dead and injured garments workers. EXIM Bank Hospital sent a medical team at the spot with effective medical assistance. The search and rescue effort ended on 13 May 2013. The bereaved families, the injured and the jobless needed financial help to survive. EXIM Bank came forward to help those misfortunes and donated a considerable amount into Prime Minister's Relief Fund.

We can recall another shocking disaster which took part four years ago, the "BDR Carnage". EXIM Bank has been bearing family maintenance expenditure (Tk. 4.80 lac yearly per family) of 8 families who lost their dear ones and only earning member in BDR Carnage. Recently EXIM Bank has included the family of Subedar Major Nurul Islam and handed over a cheque worth Tk. 19.20 lac (4 years family maintenance). From now on, EXIM Bank will be taking care of 9 such families who suffered from BDR Carnage.

In the year 2013, EXIM Bank has distributed thousands of blankets among cold stricken poor people of the country under the direct supervision of EXIM Bank Foundation and by all the branches of the bank situated in different areas of the country. Along with its own initiative, EXIM Bank has donated blankets to Bangladesh Bank to facilitate such program initiated by them. In the year 2013, EXIM bank has expended Tk. 16.62 crore in disaster management sector.



EXIM Bank donates a Microbus to the Morning Glory School at Savar Cantonment

#### **ZAKAT**

Zakat is one of the five pillars of Islam. The word "Zakat" means to grow, to increase, and to spread. It also means to purify. Zakat purifies and protects our soul from selfishness and greed, and purifies our wealth and our souls from the evils of this world. Zakat is not a charity but a compulsory payment by the rich to the state. It is the social claim, as a matter of right and not as charity on the wealth of the rich.

In importance, it is next to Salat. Thats why in many verses of Quran, these two institutions have been mentioned together. Zakat has been described as wealth, which is taken from the rich and distributed among the poor. The main purpose of Zakat is to discourage accumulation of wealth by a group of society and impair the tendency of uneven distribution of wealth in society. Islam has made a system for helping poor people and an effective method to maintain balance between luxury and poverty.

By paying poor due, the rich are in fact, paying back their debt to the poor and the society. If they fail to pay this social debt, they are doing a sin in the eyes of Allah. Thus, by paying poor due the rich are not doing any favor to the society or the poor but are acting in accordance with the orders of Allah as well as a moral duty. All wealth and riches belong to Allah. He entrusts it to us, so that we may satisfy our needs and help our less fortunate brothers to satisfy their requirements.

As a Shariah based Islami Bank, EXIM Bank has been distributing due Zakat every year. Accordingly, the Bank has distributed due Zakat in the year 2013.

#### **SPORTS**

EXIM Bank has been providing fund to organize various sports events of the country. The bank has been patronizing Bangladesh Basketball Federation, Bangladesh Handball Federation and Bangladesh Olympic Association since long. EXIM Bank respects the initiatives taken by the Govt. to facilitate and develop sports and sports events as well. Thus, EXIM Bank has donated Tk. 3.12 crore during the year 2013 to patronize the "Sports" sector.

#### Sponsoring Mountaineer Mr. Shajal Khaled

Mr. Mohammed Khaled Hossain also known as Sajal Khaled was a Bangladeshi mountaineer. He was the 5<sup>th</sup> Bangladeshi to reach the summit of the Mount Everest. He reached the summit on May 21, 2013 and died while descending from there. EXIM Bank sponsored him to climb up the summit of the Mount Everest and assisted him with Tk. 10.00 lac. The courage of late Mohammed Khaled will inspire us to accomplish our peaks.



The scholars are posing together with the Chief Guest of EXIM Bank Scholarship Giving Ceremony and the Governor of Bangladesh Bank Dr. Atiur Rahman and EXIM Bank Chairman Md. Nazrul Islam Mazumder

#### **ART & CULTURE**

EXIM Bank has profound homage to the initiatives taken by the Govt. for upholding the spirit of our great liberation war and the fearless freedom fighters. In this regard, the bank has donated a considerable amount to "Jatir Janak Bangabandhu

SMR Memorial Trust" fund. EXIM Bank also sponsored BRAC Setouchi Triennial 2013 for successfully organizing the international art program.

#### **Market Environment**

EXIM Bank is extremely conscious about the effect of carbon-emission, green house-effect and global warming phenomenon. EXIM Bank has been scrutinizing the environmental and social impacts of various running and proposed projects. In this respect the Bank:

- Has imposed clause to submit NOC from environment pollution control department where there is a probability of environment pollution,
- Has made it mandatory to install ETP while funding dyeing units.
- Has given priority to those business/manufacturing units where there is an opportunity of maximum employment generation,
- Has given priority to those business/manufacturing units where there is a scope of using local machinery and technology.

EXIM Bank has been assisting self-employment investment and SME lending programs, which has been creating new employment. At the same time, the bank has been financing programs for installation of biomass processing plants, Effluent Treatment Plants (ETPs) manufacturing/establishments, etc.

#### Conclusion

We believe that a bank shall be obliged to fulfill certain social and environmental commitments to the shareholders, partners, customers, employees and communities for the way it operates its business and earn profit. It is embedded in our nature to adopt sustainable development plans for the poor but meritorious students and execute in a rational manner, to take the first move to assist community when state of survival arises due to various calamities, to provide investment in self-employment initiatives to eliminate poverty and create entrepreneur, to patronize green projects to protect environment, etc. We are not overwhelmed for the accomplishment and acknowledgement we have achieved due to our CSR practices rather we crave to engage ourselves into nation building efforts stronger than ever and to set a sustainable effect to lead to a positive change in the socio-economic scenario of the country.

\* \* \*

## **Report of the Board Audit Committee**

The Board Audit Committee was comprised of the following Directors for period under review:

Mr. Mohammad Omar Faroogue Bhuiyan - Chairman Mrs. Nasreen Islam - Member Mr. Md. Nurul Amin - Member Mr. Ranjan Chowdhury - Member Mr. Muhammad Sekandar Khan - Member

During the year under review, total 08 (Eight) meetings of the Board Audit Committee were held. Mr. Mohammad Omar Farooque Bhuiyan, Chairman of the Committee presided over the meetings. The committee discussed/ evaluated/reviewed the various issues and provided necessary quidelines and instructions. The tasks undertaken by the Committee were mainly as follows:

- the work plan of routine inspection on the affairs of Branches and Divisions of Head Office for the period under review was prepared and the related Department was advised to carry out the inspection program meticulously.
- the inspection report on branches was discussed and advised for regularization /rectification of all irregularities/ lapses as identified & furnished in the Report and the management was also advised to follow up strongly and report compliance.
- the work plan of routine IT Audit & Inspection of Branches and Divisions of Head Office for the period under review was perused and advised the Department to carry out the audit as per schedule.
- thoroughly discussed the classified /sticky liabilities of all branches and directed all to apply their all out efforts to recover the classified investment.
- advised to follow up strongly for adjustment/regularization of classified /stuck up/sticky/SMA accounts and take up the matter with the concerned branches seriously for rectification /regularization of all sorts of irregularities & lapses and advised to give special attention and ensure close monitoring of the clients concerned.
- the accounts where suits were filed were gone through and the Branches were advised to take up the matter with concerned lawyers for early disposal of the suits with a view to recover the Bank's dues.
- the summary of Inspection Report of Banqladesh Bank on different Branches of the Bank alongwith compliance report and Head Office comment thereon were gone through and advised to follow up with the Branches so that all the irregularities and lapses be rectified and report compliance to Bangladesh Bank.
- oversee the financial reporting process, monitor choice of accounting policies and principles & internal control risk management process, performance of the external auditors and making recommendation for appointment of External Auditors of the Bank upon review the proposal and expression of interest as well
- review the quarterly, half yearly and annual financial statements along with the management before submission to the board for approval and also review the financial statements of its subsidiaries
- the Annual Report on the health of the Bank as per directives of Bangladesh Bank in connection with Managing Core Risk in Banking is perused and resolution thereto is placed to Board of Directors as per guidelines of Bangladesh Bank.

Mohammad Omar Farooque Bhuiyan

Chairman

**Board Audit Committee** 

### **Annual Report of the Shariah Supervisory Committee-2013**

All praise due to the Almighty Allah Rabbul Alamin the Most Gracious, the Most Merciful and blessings of Allah be upon the great prophet Muhammad Sallallahu Alai-he-wa-Sallam who is the best model for whole mankind and his all other companions and descendants.

We take opportunity to express our appreciation to the Board of Directors and all Member of the Management Team whose continuous help and support inspired us to complete our whole activities in time. We are also grateful to our honorable Clients and Share holders for their trusted confidence reposed on us which is the source of our strength, without which we could not be reached in our position today.

In 2013, the EXIM Bank Shariah Supervisory Committee conducted various inspections and reviewed different operational activities including the issues referred by the Board of Directors & the Management of the Bank as well as provided due opinions and guidelines according to the Shariah principles.

It is the responsibility of the Management to run the banking business in accordance with the Islamic principles, rules and regulations. The Shariah Supervisory Committee is solely entrusted to analyze and prescribe opinion as per Islamic Shariah and keep constant eye on practice of Shariah Principles in different banking operations.

It appears from the record that the Shariah Supervisory Committee of EXIM Bank performed the following activities in the year 2013:

- Perused the Shariah Inspection Reports on different branches conducted by the Muraguibs, As a result, the Muraquibs have strengthened the continuous inspection schedule on branches and meticulous compliance of Shariah principles.
- 2. Organized necessary Shariah meetings.
- Provided deliberate decisions, necessary instructions, proper guidelines and decisions as per Shariah norms on 3 different issues.
- Opined and gave decision for payment of yearly Zakat against the zakatable assets of the Bank after proper 4. calculation and distribution of the same to the perfect sector as per Shariah principles which was complied accordingly. It is mentionable here that no Zakat is paid on Depositors & Share holders account.
- 5. Developed intense awareness among the employees of the bank about the compliance of Shariah rules in comparison to the preceding years.
- Arranged different training on Islamic Banking for the bank officials. 6
- 7. Ensured calculation and distribution of profit on Mudaraba deposits to the depositors properly as per Shariah principles. In this regard Bank considered excess amount of profit paid to the Mudaraba depositors as EHSAN.

#### Considering the current status, Shariah Supervisory Committee prescribes the following suggestions:

- To arrange more training for the executives and officers of the bank on different aspects of Shariah principles to execute the same properly.
- To increase comprehensive competitive knowledge among clients about the benefits and procedures of Islamic Banking by conducting workshop, meetings, seminars, symposiums, get-togethers etc.
- To strengthen Shariah Inspection and increase the number of Muraquibs gradually.
- To create more awareness among branch level officers to ensure Shariah compliance (so as to fulfill the Islamic Banking principles).
- Furthermore, EXIM Bank has been playing a praiseworthy role in performing mainstream Corporate Social Responsibility (CSR) activities like poverty alleviation, patronizing sports, ensuring sustainable development in education sector and confirming modern health care facilities for all resulting of which allocation of adequate fund in this regard may be increased.

May Allah give us Tawfique to achieve His satisfaction by establishing Shariah based banking in full. Amin.

Malahudden

Professor Maulana Mohammad Salah Uddin

Chairman

Shariah Supervisory Committee

# শরী আহ্ সুপারভাইজরি কমিটির বার্ষিক প্রতিবেদন-২০১৩

সকল প্রশংসা একমাত্র মহান আল্লাহ রাব্বুল আলামীনের যিনি অসীম দয়াময় ও ক্ষমাশীল এবং তাঁর রহমত বর্ষিত হোক বিশ্বমানবতার সর্বোত্তম আদর্শ মহানবী হজ রত মুহাম্মদ (সাঃ) এবং তাঁর সকল সাহাবী ও অনুসারীদের উপর।

আমরা শরী'আহ্ সুপারভাইজরি কমিটির পক্ষ থেকে এক্সিম ব্যাংকের পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষের সকল সদস্যকে আন্তরিক ধন্যবাদ জানাচ্ছি যাঁদের নিরবছিন্ন সহযোগিতা ও সমর্থন আমাদের সার্বিক কার্যক্রম সম্পাদনে প্রেরণা যুগিয়েছে। কৃতজ্ঞতা প্রকাশ করছি ব্যাংকের সকল গ্রাহক ও শেয়ার হোল্ডারগণের প্রতি যাদের অক্তিম আস্থা ও অকুষ্ঠ সমর্থনের বদৌলতে আমরা উত্তরোত্তর সমৃদ্ধির এ অবস্থানে আসতে পেরেছি।

২০১৩ সালে শরী'আহ্ সুপারভাইজরি কমিটি ব্যাংকে বিভিন্ন শাখা পরিদর্শন ও পরিচালনাগত বিষয়াদি পর্যালোচনা করেন, যার মধ্যে ব্যাংকের পরিচালনা পর্ষদ এবং ব্যবস্থাপনা কর্তৃপক্ষ প্রেরিত বিষয়াবলীও অন্তর্ভূক্ত ছিল এবং পাশাপাশি এ সমস্ত বিষয়াদি পর্যালোচনান্তে শরী'আহ্ মূলনীতির ভিত্তিতে প্রয়োজনীয় পরামর্শ ও দিক নির্দেশনা ও সিদ্ধান্ত প্রদান রেখেছেন।

মূলত শরী'আহ্ মূলনীতির ভিত্তিতে ব্যাংক পরিচালনার দায় দায়িত্ব ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষের উপরই বর্তায়। শরী'আহ্ সুপারভাজরি কমিটি কেবল শরী'আহ্ মূলনীতির ভিত্তিতে প্রেরিত বিষয়সমূহের নিরপেক্ষ বিশ্লেষণ ও সুচিন্তিত মতামত প্রদান করেছেন এবং ব্যাংকের বিভিন্ন কার্যক্রমে শরী'আহ্ নীতিমালা অনুশীলনের ব্যাপারে সর্বদা সজাগ দৃষ্টি রেখেছেন।

#### ২০১৩ সমাপ্ত বছরে এক্সিম ব্যাংকের শরী আহ সুপারভাইজরি কমিটি নিম্নোক্ত কার্যাবলী সম্পাদন করেছেন ঃ

- ১। শরী'আহ্ সুপারভাইজরি কমিটি মুরাক্বিগণ কর্তৃক পরিদর্শনকৃত ব্যাংকের শাখাসমূহের পরিদর্শন প্রতিবেদন পর্যালোচনা করেছেন। ফলে শরী'আহ্ সুপারভাইজরি কমিটির নির্দেশনা অনুযায়ী শাখাসমূহের উপর (শরী'আহ্ পরিপূর্ণভাবে পরিপালনার্থে) পরিদর্শন দলের তদারকি এবং শাখা সমূহের পরিপালন কার্যক্রম জোরদার করা হয়েছে।
- ২। শরী'আহু সুপারভাইজরি কমিটির প্রয়োজনীয় সভাসমূহ অনুষ্ঠিত হয়েছে।
- ৩। শরী'আহ্ নীতিমালা সংক্রান্ত বিভিন্ন বিষয়ে শরী'আহ্ সুপারভাইজরি কমিটি সুচিন্তিত মতামত ও প্রয়োজনীয় দিক নির্দেশনা প্রদান করেছেন।
- 8। ব্যাংকের যাকাতযোগ্য সম্পদের উপর শরী আহ নীতিমালার আলোকে যথাযথভাবে হিসাবান্তে বাৎসরিক যাকাত প্রদানের জন্য মতামত প্রদান পূর্বক সিদ্ধান্ত দেয়া হয়েছে এবং তা বাস্তবায়ন করা হয়েছে। উল্লেখ্য যে, আমানতকারী ও শেয়ার হোল্ডারদের হিসাব এর উপর যাকাত প্রদান করা হয়নি।
- ৫। শরী আহ্ পরিপালনের ব্যাপারে ব্যাংকের কর্মকর্তাদের মাঝে সার্বিক সচেতনতা তুলনামূলকভাবে বৃদ্ধি পেয়েছে।
- ৬। ইসলামী ব্যাংকিং এর উপর ব্যাংক কর্মকর্তাদের জ্ঞানকে অধিকতর সমৃদ্ধ করার নিমিত্তে প্রশিক্ষণের ব্যবস্থা করা হয়েছে।
- ৭। শরী'আহ্ নীতিমালা অনুসারে মুদারাবা আমানতের উপর যথাযথভাবে মুনাফা নির্ধারণপূর্বক আমানতকারীগণকে যথাসময়ে তা প্রদান করা হয়েছে। এক্ষেত্রে ব্যাংক কর্তক গ্রাহকগণকে তাদের প্রাপ্য মুনাফার চেয়ে প্রদত্ত অতিরিক্ত মুনাফা এহসান হিসেবে বিবেচনা করা হয়েছে।

#### বর্তমান অবস্থার আলোকে ভবিষ্যতের জন্য শরী'আহ্ সুপারভাইজরি কমিটি নিম্নোক্ত সুপারিশসমূহ প্রদান করেছেন ঃ

- 🕽। শরী আহ্ মূলনীতিসমূহের উপর ব্যাংকের সকল নির্বাহী ও কর্মকর্তাদেরকে আরও প্রশিক্ষিত করা প্রয়োজন।
- ২। ইসলামী ব্যাংকিং সংক্রান্ত কর্মশালা, সভা, সেমিনার ও সিম্পোজিয়াম আয়োজনের মাধ্যমে গ্রাহকদের মাঝে ইসলামী ব্যাংকিং এর ব্যাপক প্রতিযোগিতামূলক জ্ঞান, সুবিধা ও কর্ম পরিধি বৃদ্ধি বিষয়ক কর্মসূচী বাড়াতে হবে।
- ৩। শরী'আহ্ পরিদর্শন জোরদার করার জন্য মুরাক্ত্বিব এর সংখ্যা ক্রমান্বয়ে বৃদ্ধি করা প্রয়োজন।
- 8। ব্যাংকের সার্বিক কার্যক্রমে শরী'আহ নীতিমালা পরিপালন নিশ্চিত করার জন্য শাখা পর্যায়ে কর্মকর্তাদেরকে আরও সচেতন ও সজাগ হতে হবে (যাতে করে ইসলামী ব্যাংকিং ব্যবস্থায় পূর্ণতা লাভ করা যায়)।
- ৫। দেশের দারিদ্র বিমোচন, চিকিৎসা, খেলাধুলা ও শিক্ষার উন্নয়ন তথা কর্পোরেট সামাজিক দায়বদ্ধতামূলক (সি এস আর) কর্মকাণ্ডে গৃহিত ব্যাংকের পদক্ষেপসমূহ প্রশংসনীয় বিধায় উপর্যুক্ত কর্মকাণ্ডে যৌক্তিকভাবে অর্থ বরাদ্ধ করা যেতে পারে।

মহান আল্লাহ তা'আলা পরিপূর্ণভাবে ইসলামী শরী'আহ ভিত্তিক ব্যাংকিং প্রতিষ্ঠা করার মাধ্যমে আমাদেরকে তাঁর সন্তষ্টি অর্জনে তওফীক দিন। আমিন।

Moderahudden

অধ্যাপক মাওলানা মোহাম্মদ সালাহ উদ্দিন

চেয়ারম্যান

শরী আহ সুপারভাইজরি কমিটি



# FINANCIAL STATEMENTS

# INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF EXPORT IMPORT BANK OF BANGLADESH LIMITED

We have audited the accompanying consolidated financial statements of Export Import Bank of Bangladesh Limited and its subsidiaries as well as the separate financial statements of Export Import Bank of Bangladesh Limited (the "Bank") which comprise the consolidated and separate balance sheet as at 31 December 2013 and the related consolidated and separate profit and loss accounts, consolidated cash flow statement, consolidated statement of changes in equity and consolidated statement of liquidity for the year then ended and a summary of significant accounting policies and other explanatory notes.

#### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements and also separate financial statements of the bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRS) as explained in note 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements and also separate financial statements of the bank that are free from material misstatement, whether due to fraud of error. The Bank Company Act 1991 and the local central bank (Bangladesh Bank) regulations required the management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

#### Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements and the separate financial statements of the bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the consolidated financial statements and the separate financial statements of the bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements and separate financial statements of the bank. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the consolidated financial statements and the separate financial statements of the bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation of consolidated financial statements and separate financial statements of the bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements and the separate financial statements of the bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion:

In our opinion, the consolidated financial statements and separate financial statements of the bank give a true and fair view of the consolidated financial position and the separate financial position of the bank as at 31 December 2013, and of its consolidated and separate financial performance and cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) as explained in note 2.1

Report on Other Legal and Regulatory Requirements:

- (i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (iii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control:
  - (a) internal audit, internal control and risk management arrangements of the Bank as disclosed in Note 2.22 to the financial statements appeared to be materially adequate;
  - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities;
- (iii) financial statements of subsidiaries of the Bank namely EXIM Islami Investment Ltd. (EIIL) has been audited by HodaVasi Chowdhury & Co. Chartered Accountant, EXIM (USA) Inc. has been audited by CIRILLO, FRANCIS & CIRILLO, EXIM Exchange Company (UK) Ltd. has been audited by Green & Peter LLP, EXIM Exchange Company (Canada) Ltd. has been audited by Omnibus Tax & Accounting Services Inc., EXIM Exchange (Australia) Pty. Ltd. has been audited by Ahmed Zaman & Co. and have been properly reflected in the consolidated financial statements;
- (iv) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purpose of our audit have been received from branches not visited by us:
- (v) the consolidated balance sheet and consolidated profit and loss account and the separate balance sheet and separate profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the books of account and returns:
- (vi) the expenditures incurred was for the purpose of the Bank's business;

Dhaka, Date: 16.04.2014

- (vii) the consolidated financial statements and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (viii) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery:
- (ix) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements.
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) the Bank has no overseas branches but has four exchange houses abroad and a local subsidiary namely EXIM Islami Investment Ltd. (EIIL) to carry out merchant banking activities;
- (xii) we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 4,824 person hours during the audit; and
- (xiii) Capital adequacy Ratio (CAR) as required by the Bangladesh Bank has been maintained adequately during the year.

Pinaki & Company

rax: 860

Chartered Accountants

IAS 1.10 (a)	<b>CONSOLIDATED BALANCE SHEET</b> as at 31 December 2013
IAS 1.51 (c)	

IAS 1.113		Notes	Ta	ka
IAS 1.38, 39			2013	2012
	PROPERTY & ASSETS			
IAS 1.54 (i), 7.7	Cash	2 (-)	1 E/0 0E0 222	1.01/.051.///
	In hand (including foreign currency) Balance with Bangladesh Bank and its Agent Banks	3 (a) 3 (b)	1,569,959,322	1,314,251,466
	(including foreign currency)	S (D)	20,542,822,468	24,866,509,519
	(e.aag .e.e.g., eae.j),		22,112,781,790	26,180,760,985
IAS 1.54 (d)	Balance with other banks and financial institutions	4 (a)		
	In Bangladesh		8,793,193,247	6,186,227,238
	Outside Bangladesh		3,153,600,277	2,768,122,145
			11,946,793,524	8,954,349,383
IAS 1.54 (i)	Placement with banks & other financial institutions	5	-	-
IAS 1.54 (b)	Investments in shares and securities	6 (a)		
(d) 40.1 CAI	Government	0 (a)	4,264,051,038	3,263,708,330
	Others		7,179,507,442	7,081,674,745
			11,443,558,480	10,345,383,075
IAS 39.9	Investments	7(a)		
	General investments etc.		138,976,619,519	115,805,715,527
	Bills purchased and discounted		6,025,378,276 <b>145,001,997,795</b>	3,554,351,738 <b>119,360,067,265</b>
IAS 1.54 (a)	Fixed assets including premises	8 (a)	3,190,361,100	439,482,675
IAS 1.55 , 1.57 (a)	Other assets	9 (a)	1,846,754,836	1,717,886,434
IAS 1.55 , 1.57 (a)	Non-banking assets	10	-	-
	Total assets		195,542,247,525	166,997,929,817
	LIABILITIES & CAPITAL			
	Liabilities			
IAS 1.54 (k)	Placement from banks & other financial institutions	11	1,550,000,000	4,300,000,000
IAS 1.54 (m)	Deposits and other accounts			
	Mudaraba savings deposits	12.3 (a)	7,413,430,150	6,038,002,361
	Mudaraba term deposits	12.4(a)	92,425,042,708	90,136,641,065
	Other Mudaraba deposits	12.1 (a)	46,171,484,516	25,180,642,319
	Al wadeeah current and other deposit accounts	12.2 (a) 12.5 (a)	18,476,651,522 904,967,759	17,073,089,857 1,597,046,903
	Bills payable	12.5 (a)	165,391,576,655	140,025,422,505
IAS 1.55 , 1.57 (a)	Other liabilities	13 (a)	8,101,527,618	6,122,305,295
	Total liabilities		175,043,104,273	150,447,727,800
	Capital/shareholders' equity			
IAS 1.54 (r), 1.78 (e)	Paid up capital	14.2	11,566,347,820	10,514,861,660
IAS 1.54 (r), 1.78 (e)	Statutory reserve	15	5,236,931,055	4,587,465,775
IAS 1.54 (r), 1.78 (e)	Other reserves	16	2,130,546,666	62,775,000
IAS21.32	Foreign currency translation adjustment	17 (a)	9,224,261	17,708,229
IAS 1.54 (r), 1.78 (e)	Retained earnings <b>EXIM Bank shareholders' equity</b>	18(a)	1,555,994,379 <b>20,499,044,181</b>	1,367,293,534 <b>16,550,104,198</b>
IAS 1.55,1.57(a)	Minority Interest	19	99,071	97,819
, , (a)	Total shareholders' equity	. ,	20,499,143,252	16,550,202,017
	Total liabilities and shareholders' equity		195,542,247,525	166,997,929,817

IAS 1.10 (a) IAS 1.51 (c)

# **CONSOLIDATED BALANCE SHEET** as at 31 December 2013

IAS	1.113
IAS	1.55
IAS	37 28

	Notes	Tal	ka
Off balance sheet items		2013	2012
Contingent liabilities:			
Acceptance and endorsements	20	-	-
Letters of guarantee	20.1	3,750,989,566	3,667,283,774
Irrevocable letters of credit	20.2	18,083,871,566	18,331,133,277
Bills for collection	20.3	4,604,117,568	2,375,795,416
Other contingent liabilities	20.4	33,680,405,111	39,576,271,160
Total contingent liabilities		60,119,383,811	63,950,483,627
Other commitments		-	
Total off balance sheet items		60,119,383,811	63,950,483,627

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Managing Director & CEO

See annexed Auditor's Report to the shareholders of date

Signed in terms of our separate report of even date

Pinaki & Company

Dhaka, Dated: 16.04.2014 Chartered Accountants

IAS 1.85

IAS 33.66

Chairman

IAS 1.10 (b) CONSOLIDATED PROFIT AND LOSS ACCOUNT for the year ended 31 December 2013 IAS 1.51 (c) IAS 1.113 **Notes** Taka IAS 1.38, 39 2013 2012 **Particulars** IFRS 7.20 (b) Investment income 23(a) 20,476,318,100 17,321,833,473 IFRS 7.20 (b) Profit paid on deposits, borrowings etc. 24(a) (15,423,468,739) [12,228,664,694] Net investment income 5,052,849,361 5,093,168,779 IAS 1.85 IFRS 7.20 (b) Income from investment in shares/securities 25(a) 304,836,074 138,120,503 IFRS 7.20 (c) Commission, exchange and brokerage 26(a) 2,044,820,902 2,070,731,029 IAS 1.98(d) Gain on sale of investment in shares 15,440,776 51,467,200 763,577,472 IAS 1.85 27(a) 866,184,833 Other operating income IAS 1.85 Total operating income (A) 8,284,131,946 8,117,064,983 IAS 1.99 Operating expenses IAS 1.104 Salaries and allowances 28(a) 1,805,136,486 1,475,414,349 29(a) IAS 1.97 Rent, taxes, insurance, electricity etc. 394,746,877 274,271,388 38.277,696 IFRS 7.20 (c) Legal expenses 30(a) 27,672,991 IAS 1.97 Postage, stamp, telegram, telephone etc. 31(a) 75.140.767 66.565.319 IAS 1.97 Auditors' fees 32(a) 900.263 1,916,685 IAS 1.97 149,865,536 123,360,905 Stationery, printing, advertisement etc. 33(a) IAS 1.97 Managing Director's remuneration 9,169,032 8,088,387 IAS 1.97 Managing Director's fees 2,291,071 IAS 1.97 Directors' fees and expenses 34(a) 2,132,394 IAS 1.97 Shariah Supervisory Committee's fees & expenses 35 333,345 256.736 IAS 1.98(d) Charges on investment losses 175,400,143 IAS 1 104 Depreciation on and repairs to Bank's property 36(a) 160.452.801 IAS 1.97 Zakat expenses 130,948,114 102,409,570 37(a) 559,978,390 569,576,545 IAS 1.97 Other expenses 3,331,424,338 2,822,881,452 IAS 1.85 Total operating expenses (B) IAS 1.85 Profit before provision (C=A-B) 4,952,707,608 5,294,183,531 38[a] IAS 1.97 Provision for investments 1,393,805,620 937,200,819 IAS 1.97 Provision for Off balance sheet exposures 40 [38.310.998] 90.205.640 39 Provision for Off-Shore Banking Units (OBU) 12,709,972 8,088,929 IAS 1.97 IAS 1.97 Provision for other assets 544,000 IAS 1.97 Provision for diminution in value of shares 345,204,282 644,788,890 Total Provision (D) 1.713.952.876 1.680.284.278 IAS 1.85 Profit before taxes (C-D) 3,238,754,732 3,613,899,253 IAS 1.82 (d) Provision for taxation: IAS 1.82 (d) Current tax 13.3.1 (a) 1,353,146,472 1,530,817,994 IAS 1.82 (d) Deferred tax 1,353,146,472 1,530,817,994 IAS 1.85 Profit after tax 2,083,081,259 1,885,608,260 IAS 1.85 Retained earnings brought forward 18(a1) 1,313,196,323 1,369,992,951 Prior year adjustment 1,345,860 IAS 1.85 Profit available for appropriation 3,256,947,071 3,396,277,582 IAS 1.85 Appropriations: IAS 1.54 (r) Statutory reserve 649,465,280 737,689,856 Issue of bonus shares 1,051,486,160 1,291,298,800 1.700,951,440 2,028,988,656

he annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Director Director Managing Director & CEO

41(a)

1,555,995,631

1,555,994,379

1,555,995,631

1,252

1.63

Pinaki & Company
Chartered Accountants

1,367,288,926

1,367,293,534

1,367,288,926

[4,608]

1.80

Retained earnings carried forward

Earnings per ordinary share

Minority Interest

Export Import Bank of Bangladesh Limited

IAS 1.10 (d) IAS 1.51 (c)	CONS	OLIDATED CASH FLOW STATEMENT for the		
IAS 1.38, 39			2013 Ta	ka 2012
IAS 7.10 IAS 7.31	In	ash flows from operating activities vestment income receipts	20,562,234,763	17,418,067,589
IAS 7.31 IAS 7.31 IAS 7.14 (b) IAS 7.14 (d) IAS 7.14 (c) IAS 7.35	Di Fe Ca Ca	rofit paid on deposits, borrowings etc. ividend receipts ees and commission receipts ash payment to employees ash payment to suppliers come tax payments	(15,589,819,968) 155,812,902 2,044,820,902 (1,814,305,518) (617,995) (1,672,777,848)	[11,683,495,242] 75,751,667 2,070,731,029 [1,483,502,736] [5,600,822] [1,839,370,986]
IAS 7.14 (b) IAS 7.14 (c)	Re Pa	eceipts from other operating activities ayments for other operating activities ash flows before changes in operating assets and liabilities	880,457,987 (1,369,542,188) <b>3,196,263,037</b>	846,842,257 [1,200,016,767] <b>4,199,405,989</b>
IAS 7.19(b)	(lı	hanges in operating assets and liabilities: ncrease)/decrease in operating assets tatutory deposit	-	
	In	rading security - shares vestments to other banks vestments to customers	(78,298,036) - (25,650,539,070)	(3,101,222,317) - (18,506,138,315)
	In	ther assets  crease/(decrease) in operating liabilities  eposits from other banks	(618,032,929)	(354,823,937)
	Li	eposits from customers abilities on account of customers rading liabilities (borrowing)	29,294,823,116 - (2,750,000,000)	28,265,174,067 - 850,000,000
		ther liabilities et cash from operating activities	593,509,363 (2,970,855,294) 225,407,743	475,629,447 11,328,399,334 15,527,805,323
IAS 7.10 IAS 7.16 (d) IAS 7.16 (c) IAS 7.16 (a) IAS 7.16 (b) IAS 7.16( c)	Ri Pi Pi Sa	ash flows from investing activities: eceipts from sale of securities - BGIIB ayment for purchase of securities-BGIIB urchase of fixed assets ale proceeds of fixed assets urchase of Subsidiaries	(1,000,000,000) (298,624,281) 3,466,035	(500,000,000) (106,890,172) 6,960,377
		et cash from investing activities	(1,295,158,246)	(599,929,795)
IAS 7.10 IAS 7.17(c) IAS 7.17(d) IAS 7.17 (a) IAS 7.17 (a) IAS 7.31	Ri Pa Ri Di M	ash flows from financing activities eceipts from issue of Debt Instruments ayment for redemption of Debt Instruments eceipts from issue of ordinary share (rights share) ividend paid in cash linority investment in subsidiaries et cash from financing activities	- - - -	- - - - -
IAS 7.50 ( d )	E) Ef	et increase/(decrease) in cash and cash equivalents (A+B+C) ffect of exchange rate changes on cash and cash equivalents ash and cash equivalents at beginning of the year ash and cash equivalents at end of the year (D+E+F)	(1,069,750,503) (5,784,551) 35,135,110,368 34,059,575,314	14,927,875,528 (2,362,009) 20,209,596,849 35,135,110,368
IAS 7.45	Ca	ash and cash equivalents ash alance with other banks and financial institutions	22,112,781,790 11,946,793,524 <b>34,059,575,314</b>	26,180,760,985 8,954,349,383 <b>35,135,110,368</b>

Director

Director

Managing Director & CEO

IAS 1.10 (c)

IAS 1.51 (c)

# CONSOLIDATED STATEMENT OF CHANGES IN EQUITY for the year ended 31 December 2013

S.1.106 (b) Changes in accounting policies/last year profit S.1.106 Restated Balance RIC 1.6 (a) Surplus/(Deficit) on Account of Revaluation of Investment RIC 1.6 (a) Surplus/(Deficit) on Account of Revaluation of Investment RIC 1.6 (a) Surplus/(Deficit) on Account of Revaluation of Investment S.1.106 (a) Net Gain and Losses not recognized in the income statement Net Profit for the year S.1.107 Stock Dividend paid during the year S.1.107 Transferred to statutory reserve Minority interest		reserve	reserve of Fixed Assets	Other reserve*	Revaluation Gain/(loss) on Investment	Foreign currency translation gain/ (loss)	Retained earnings	Minority Interest	Total
IAS 1.106 (b) Changes in accounting policies/last year profit Changes in accounting policies/last year profit Restated Balance IFRIC 1.6 (a) Surplus/(Deficit) on Account of Revaluation Propertic IFRIC 1.6 (a) Surplus/(Deficit) on Account of Revaluation of Investment Currency translation difference IFRIC 1.6 (a) Net Gain and Losses not recognized in the income statement IAS 1.106 (a) Net Profit for the year IAS 1.107 Stock Dividend paid during the year IAS 1.108 (d) Transferred to statutory reserve Minority interest	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
(d) (a) (d) (d)	10,514,861,660	4,587,465,775	,   	62,775,000	17,634,647	73,582	1,367,293,534	97,819	16,550,202,017
(a) (b) (b)	1	•	1	1	1	ı	1,345,860	1	1,345,860
	10,514,861,660	4,587,465,775		62,775,000	17,634,647	73,582	1,368,639,394	97,819	16,551,547,877
	- les	•	2,067,771,666	•	1	ı	ı	1	2,067,771,666
	1	•		•	(10,039,416)	1	ı	1	(10,039,416)
		1		1	1	1,555,448	2,699,417	1	4,254,865
			2,067,771,666		(10,039,416)	1,555,448	2,699,417		2,061,987,115
	ı	I		'	1	1	1,885,607,008	1,252	1,885,608,260
	1,051,486,160	1		1	1	1	(1,051,486,160)	1	1
Minority interest	ı	649,465,280		1	1	ı	[649,465,280]	1	ı
	1	1	1	1	1	ı	ı	1	ı
Total Shareholders' Equity as on 31 December 2013	11,566,347,820	5,236,931,055	2,067,771,666	62,775,000	7,595,231	1,629,030	1,555,994,379	140'66	20,499,143,252
Add: General Provision for Unclassified (standard)									1,007,032,206
Investment Add: Provision for Off balance sheet exposures									601,193,838
Less: 50% of Assets Revaluation Reserve									(1,033,885,833)
Total Equity as on 31 December 2013									21,073,483,463

*General Reserve/Other Reserve	2013	2012
General Reserve	'	1
Dividend Equalization Account	62,775,000	62,775,000
Total	62,775,000	62,775,000

Chairman

Director

Director

Managing Director & CEO

CONSOLIDATED STATEMENT OF LIQUIDITY (Maturity Analysis of Assets and Liabilities) as at 31 December 2013

IAS 1.51 (c)

IAS 1.65

Particulars	Within one month	Above one to three	Above three to	Above one to five years	More than five years	Total
	Taka	montns Taka	twelve montns Taka	Taka	Taka	Taka
Assets						
Cash	13,023,077,470	1	1	1	9,089,704,320	22,112,781,790
Balance with other banks and financial institutions	8,646,793,524	1,500,000,000	1,800,000,000	1	1	11,946,793,524
Placement with other banks and financial institutions	ı	ı	1	1	ı	1
Investments (shares and securities)	7,177,248,377	250,000,000	4,000,000,000	1	16,310,103	11,443,558,480
Investments (general etc.)	10,038,048,938	11,975,542,891	73,303,719,646	29,532,488,434	20,152,197,886	145,001,997,795
Fixed assets including Premises (Land and Building)	1	1	1	286,311,589	2,904,049,511	3,190,361,100
Other assets	306,383,397	344,952,661	1,037,455,999	1	157,962,779	1,846,754,836
Non-banking assets	ı	1	ı	1	ı	1
Total assets	39,191,551,706	14,070,495,552	80,141,175,645	29,818,800,023	32,320,224,599	195,542,247,525
Liabilities						
Placement from other banks and other financial institutions	1,050,000,000	200,000,000	1	1	1	1,550,000,000
Deposits and other accounts	59,341,302,755	26,553,978,485	62,331,146,001	11,574,862,154	5,590,287,260	165,391,576,655
Provisions and other liabilities	231,328,852	1,002,860	1,626,383,516	4,651,338,420	1,591,473,970	8,101,527,618
Total liabilities	60,622,631,607	27,054,981,345	63,957,529,517	16,226,200,574	7,181,761,230	175,043,104,273
Net liquidity difference	(21,431,079,901)	(12,984,485,793)	16,183,646,128	13,592,599,449	25,138,463,369	20,499,143,252

IAS 1.10 (a)	BALANCE SHEET as at 31 Decemb	er 2013		
IAS 1.51 (c)				
IAS 1.113 IAS 1.38, 39		Notes	Tal	Ca 2012
1.00,07	PROPERTY & ASSETS		2010	2012
IAS 1.54 (i), 7.7	Cash	3		
	In hand (including foreign currency)		1,563,645,229	1,256,309,598
	Balance with Bangladesh Bank and its Agent Banks (including foreign currency)		20,542,822,468	24,866,509,519
			22,106,467,697	26,122,819,117
IAS 1.54 (d)	Balance with other banks and financial institutions	4		
	In Bangladesh		8,793,193,247	6,186,227,238
	Outside Bangladesh		3,084,739,598 <b>11,877,932,845</b>	2,746,578,779 <b>8,932,806,017</b>
			11,077,702,040	0,702,000,017
IAS 1.54 (i)	Placement with banks & other financial institutions	5	-	-
IAS 1.54 (b)	Investments in shares and securities	6		
	Government		4,264,051,038	3,263,708,330
	Others		8,149,016,624	8,050,886,317 <b>11,314,594,647</b>
IAS 39.9	Investments	7.2	12,413,067,662	11,314,374,647
17.007.7	General investments etc.	7.2	137,822,001,867	114,665,641,259
	Bills purchased and discounted		6,025,378,276	3,554,351,738
	· ·		143,847,380,143	118,219,992,997
IAS 1.54 (a)	Fixed assets including premises	8	3,183,437,491	433,091,621
IAS 1.55 , 1.57 (a)	Other assets	9	2,024,230,402	2,033,321,720
IAS 1.55 , 1.57 (a)	Non-banking assets	10	-	
	Total assets		195,452,516,240	167,056,626,119
	LIABILITIES & CAPITAL			
	Liabilities			
IAS 1.54 (k)	Placement from banks & other financial institutions	11	1,550,000,000	4,300,000,000
IAS 1.54 (m)	Deposits and other accounts			
	Mudaraba savings deposits	12.3	7,413,430,150	6,038,002,361
	Mudaraba term deposits	12.4	92,737,753,770	90,462,187,026
	Other Mudaraba Deposits	12.1	46,201,635,014	25,194,565,446
	Al wadeeah current and other deposit accounts	12.2	18,477,209,026	17,081,530,155
	Bills payable	12.5	903,217,293 <b>165,733,245,253</b>	1,593,372,169 <b>140,369,657,157</b>
			,,,,,	
IAS 1.55 , 1.57 (a)	Other liabilities	13	7,544,907,228	5,745,112,830
	Total liabilities		174,828,152,481	150,414,769,987
	Capital/shareholders' equity			
IAS 1.54 (r), 1.78 (e)	Paid up capital	14.2	11,566,347,820	10,514,861,660
IAS 1.54 (r), 1.78 (e)	Statutory reserve	15	5,236,931,055	4,587,465,775
IAS 1.54 (r), 1.78 (e)	Other reserves	16	2,130,546,666	62,775,000
IAS 1.54 (r), 1.78 (e)	Retained earnings	18	1,690,538,218	1,476,753,697
	Total shareholders' equity		20,624,363,759	16,641,856,132
	Total liabilities and shareholders' equity		195,452,516,240	167,056,626,119

IAS 1.10 (a)

# **BALANCE SHEET** as at 31 December 2013

IAS 1.51 (c)

IAS 1.113		Notes	Та	ka
IAS 1.55	Off balance sheet items		2013	2012
IAS 37.28	Contingent liabilities:			
	Acceptance and endorsements	20	-	-
	Letters of guarantee	20.1	3,750,989,566	3,667,283,774
	Irrevocable letters of credit	20.2	18,083,871,566	18,331,133,277
	Bills for collection	20.3	4,604,117,568	2,375,795,416
	Other contingent liabilities	20.4	33,680,405,111	39,576,271,160
	Total contingent liabilities		60,119,383,811	63,950,483,627
	Other commitments		-	
	Total off balance sheet items		60,119,383,811	63,950,483,627

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Dhaka, Dated: 16.04.2014

Managing Director & CEO

Signed in terms of our separate report of even date

Pinaki & Company

Chartered Accountants

IAS 1.10 (b) PROFIT AND LOSS ACCOUNT for the year ended 31 December 2013 IAS 1.51 (c)

IAS 1.113		Notes	Tak	a
IAS 1.38, 39			2013	2012
17 10 1.00, 07	Particulars		2010	
IFRS 7 20 (b)	Investment income	23.1	20,417,497,250	17,307,827,684
IFRS 7.20 (b)		24	(15,458,877,855)	(12,271,789,204)
IAS 1.85	Net investment income	2	4,958,619,395	5,036,038,480
	Income from investment in shares/securities	25	296,948,854	132,324,453
IFRS 7.20 (c)		26	2,020,162,379	2,023,679,387
IAS 1.98(d)	Gain on sale of investment in shares	20	15,440,776	51,467,200
IAS 1.76(d)	Other operating income	27	864,658,379	842,186,159
IAS 1.85	Total operating income (A)	21	8,155,829,783	8,085,695,679
IAS 1.99	Operating expenses		0,100,027,700	0,000,070,077
IAS 1.77	Salaries and allowances	28	1,764,751,197	1,440,473,901
IAS 1.104	Rent, taxes, insurance, electricity etc.	29	371,029,651	258,147,595
IFRS 7.20 ( c )		30	19,953,603	· ·
				33,071,219
IAS 1.97	Postage, stamp, telegram, telephone etc.	31	74,032,556	65,131,475
IAS 1.97	Auditors' fees	32	550,000	550,000
IAS 1.97	Stationery, printing, advertisement etc.	33	148,389,981	122,519,510
IAS 1.97	Managing Director's remuneration		9,169,032	8,088,387
IAS 1.97	Managing Director's fees	0.4	-	- 0.000.0074
IAS 1.97	Directors' fees and expenses	34	990,198	2,220,971
IAS 1.97	Shariah Supervisory Committee's fees & expenses	35	333,345	256,736
IAS 1.98(d)	Charges on investment losses			-
IAS 1.104	Depreciation on and repairs to Bank's property	36	172,687,711	158,521,361
IAS 1.97	Zakat expenses		130,948,114	102,409,570
IAS 1.97	Other expenses	37	535,100,834	559,959,125
IAS 1.85	Total operating expenses (B)		3,227,936,222	2,751,349,850
IAS 1.85	Profit before provisions (C=A-B)		4,927,893,561	5,334,345,829
IAS 1.97	Provision for investments	38	1,365,093,404	909,761,694
IAS 1.97	Provision for Off balance sheet exposures	40	(38,310,998)	90,205,640
IAS 1.97	Provision for Off-Shore Banking Units (OBU)	39	12,709,972	8,088,929
IAS 1.98	Provision for other assets		544,000	-
IAS 1.97	Provision for diminution in value of shares		340,530,785	637,840,287
	Total Provision (D)		1,680,567,163	1,645,896,550
IAS 1.85	Profit before taxes (C-D)		3,247,326,398	3,688,449,279
	Provision for taxation:			
IAS 1.82 (d)	Current tax	13.3.1	1,333,936,297	1,530,817,994
IAS 1.82 (d)	Deferred tax		-	-
			1,333,936,297	1,530,817,994
IAS 1.85	Profit after tax		1,913,390,101	2,157,631,285
IAS 1.85	Retained earnings brought forward		1,476,753,697	1,348,111,068
	Prior year adjustment		1,345,860	_
IAS 1.85	Profit available for appropriation		3,391,489,658	3,505,742,353
IAS 1.85	Appropriations:		, ,	
	Statutory reserve		649,465,280	737,689,856
	Issue of bonus shares		1,051,486,160	1,291,298,800
			1,700,951,440	2,028,988,656
IAS 1.85	Retained earnings carried forward		1,690,538,218	1,476,753,697
IAS 33.66	Earnings per ordinary share	41	1.65	1.87
., 10 00.00		71	1.00	1.07

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Chairman

**Director** 

Director

Managing Director & CEO

Chartered Accountants

			Taka	
IAS 1.38, 39			2013	2012
	Part	iculars		
IAS 7.10	A)	Cash flows from operating activities		
IAS 7.31		Investment income receipts	20,503,413,913	17,404,061,800
IAS 7.31		Profit paid on deposits, borrowings etc.	(15,625,229,084)	(11,726,619,752)
IAS 7.31		Dividend receipts	147,925,682	69,955,617
IAS 7.14 (b)		Fees and commission receipts	2,020,162,379	2,023,679,387
IAS 7.14 (d)		Cash payment to employees	(1,773,920,229)	(1,448,562,288)
IAS 7.14 (c)		Cash payment to suppliers	(617,995)	(5,600,822)
IAS 7.35		Income tax payments	(1,667,653,718)	(1,790,965,604)
IAS 7.14 (b)		Receipts from other operating activities	878,931,533	925,450,944
IAS 7.14 (c)		Payments for other operating activities	(1,308,234,654)	(1,165,084,234)
		Cash flows before changes in operating assets and liabilities	3,174,777,827	4,286,315,048
IAS 7.19(b)		Changes in operating assets and liabilities:		
		(Increase)/decrease in operating assets		
		Statutory deposit	-	-
		Trading security - shares	(78,595,646)	(3,150,698,038)
		Investments to other banks	-	-
		Investments to customers	(25,635,995,686)	(18,520,456,256)
		Other assets	(480,073,209)	(243,796,922)
		Increase/(decrease) in operating liabilities		
		Deposits from other banks	(3,762,317,738)	3,699,780,389
		Deposits from customers	29,292,257,062	28,243,501,415
		Liabilities on account of customers	-	-
		Trading liabilities (borrowing)	(2,750,000,000)	850,000,000
		Other liabilities	461,553,196	300,461,390
			(2,953,172,021)	11,178,791,978
		Net cash from operating activities	221,605,806	15,465,107,026
IAS 7.10	B)	Cash flows from investing activities:		
IAS 7.16 (d)		Receipts from sale of securities - BGIIB	-	-
IAS 7.16 (c)		Payment for purchase of securities-BGIIB	(1,000,000,000)	(500,000,000)
IAS 7.16 (a)		Purchase of fixed assets	(296,296,433)	(103,068,955)
IAS 7.16 (b)		Sale proceeds of fixed assets	3,466,035	6,960,377
IAS 7.16 (c)		Purchase of Subsidiaries	-	-
		Net cash from investing activities	(1,292,830,398)	(596,108,578)
IAS 7.10	C)	Cash flows from financing activities		
IAS 7.17 (c)		Receipts from issue of Debt Instruments	-	-
IAS 7.17 (d)		Payment for redemption of Debt Instruments	-	-
IAS 7.17 (a)		Receipts from issue of Ordinary Share/Right Share	-	-
IAS 7.31		Dividend paid in Cash	-	-
		Net cash from financing activities	-	-
IAC 7 FO ( -1 )	D)	Not in second (I do second) in such and such assistants (A. D. C)	(1.071.007.500)	1/ 0/0 000 //0
IAS 7.50 (d)	D)	Net increase/(decrease) in cash and cash equivalents (A+B+C)	(1,071,224,592)	14,868,998,448
	E)	Effect of exchange rate changes on cash and cash equivalents	OF OFF (OF 10)	- 10/ /0/ /0/
	F)	Cash and cash equivalents at beginning of the year	35,055,625,134	20,186,626,686
IAC 7 /F	G)	Cash and cash equivalents at end of the year (D+E+F)	33,984,400,542	35,055,625,134
IAS 7.45	H)	Cash and cash equivalents	22 10/ //7 /07	0/ 100 010 117
		Cash  Polones with other banks and financial institutions	22,106,467,697	26,122,819,117
		Balance with other banks and financial institutions	11,877,932,845	8,932,806,017
			33,984,400,542	35,055,625,134

Chairman

Director

Director

Managing Director & CEO

IAS 1.10 (c)

# STATEMENT OF CHANGES IN EQUITY for the year ended 31 December 2013

IAS 1.51 (c)

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/ Other Reserves*	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2013	10,514,861,660	4,587,465,775	1	62,775,000	1,476,753,697	16,641,856,132
IAS 1.106 (b) Changes in accounting policies/last year profit	1	ı	1	1	1,345,860	1,345,860
Restated Balance	10,514,861,660	4,587,465,775	•	62,775,000	1,478,099,557	16,643,201,992
IFRIC 1.6 (a ) Surplus/(Deficit) on Account of Revaluation Properties	1	I	2,067,771,666	1	1	2,067,771,666
IFRIC 1.6 (a ) Surplus/(Deficit) on Account of Revaluation of Investment	1	ı	1	1	ı	ı
Currency translation difference	ı	ı	1	1	ı	ı
IFRIC 1.6 (a) Net Gain and Losses not recognized in the income statement		•	2,067,771,666		•	2,067,771,666
IAS 1.106 (a) Net Profit for the year	1	I		1	1,913,390,101	1,913,390,101
Stock Dividend paid during the year	1,051,486,160	ı		1	(1,051,486,160)	ı
AS 1.106 (d) Transferred to statutory reserve	1	649,465,280		ı	[649,465,280]	ı
Total Shareholders' Equity as on 31 December 2013	11,566,347,820	5,236,931,055	2,067,771,666	62,775,000	1,690,538,218	20,624,363,759
Add: General Provision for Unclassified Investments						1,007,032,206
Add: Provision for Off balance sheet Exposures						601,193,838
	ment r20	perties nvestment me statement	Paid up capital Taka 10,514,861,660 4,9	Paid up capital capital reserve         Statutory reserve           Taka         Taka           10,514,861,660         4,587,465,775           perties         -           nvestment         -           -         -           1,051,486,160         -           r 2013         11,566,347,820           serve         -           - <t< td=""><td>Paid up capital capital reserve         Statutory reserve           Taka         Taka           10,514,861,660         4,587,465,775           perties         -           nvestment         -           -         -           1,051,486,160         -           r 2013         11,566,347,820           serve         -           -         <t< td=""><td>Paid up capital capital capital capital capital reserve of capital reserve of capital reserve of Taka         Revaluation Other reserve of Fixed Assets         Reserves*           Taka         Taka</td></t<></td></t<>	Paid up capital capital reserve         Statutory reserve           Taka         Taka           10,514,861,660         4,587,465,775           perties         -           nvestment         -           -         -           1,051,486,160         -           r 2013         11,566,347,820           serve         -           - <t< td=""><td>Paid up capital capital capital capital capital reserve of capital reserve of capital reserve of Taka         Revaluation Other reserve of Fixed Assets         Reserves*           Taka         Taka</td></t<>	Paid up capital capital capital capital capital reserve of capital reserve of capital reserve of Taka         Revaluation Other reserve of Fixed Assets         Reserves*           Taka         Taka

*General Reserve/Other Reserve	2013	2012
General Reserve	1	I
Dividend Equalization Account	62,775,000	62,775,000
Total	62,775,000	62,775,000

(1,033,885,833) 21,198,703,970

Less: 50% of Assets Revaluation Reserve Total Equity as on 31 December 2013

Director

Director

Managing Director & CEO

STATEMENT OF LIQUIDITY (Maturity Analysis of Assets and Liabilities) as at 31 December 2013

IAS 1.65

IAS 1.51 (c)

Particulars	Within one month	Above one to three	Above three to	Above one to five years	More than five years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets						
Cash	13,016,763,377	1	ı	1	9,089,704,320	22,106,467,697
Balance with other banks and financial institutions	8,577,932,845	1,500,000,000	1,800,000,000	1	1	11,877,932,845
Placement with other bank and financial institutions	1	1	1	1	1	1
Investments (shares and securities)	6,955,887,049	250,000,000	4,000,000,000	1	1,207,180,613	12,413,067,662
Investments (general etc.)	8,883,431,286	11,975,542,891	73,303,719,646	29,532,488,434	20,152,197,886	143,847,380,143
Fixed assets including Premises (Land and Building)	1	1	ı	551,938,742	2,631,498,749	3,183,437,491
Other assets	306,383,397	344,952,661	644,365,318	1	728,529,026	2,024,230,402
Non-banking assets	1	1	ı	1	1	ı
Total assets	37,740,397,954	14,070,495,552	79,748,084,964	30,084,427,176	33,809,110,594	195,452,516,240
Liabilities						
Placement from other banks and other financial institutions	1,050,000,000	200,000,000		1	1	1,550,000,000
Deposits and other accounts	59,340,109,793	39,217,481,508	50,010,504,538	11,574,862,154	5,590,287,260	165,733,245,253
Provisions and other liabilities	231,328,852	63,740,220	1,007,025,766	4,651,338,420	1,591,473,970	7,544,907,228
Total liabilities	60,621,438,645	39,781,221,728	51,017,530,304	16,226,200,574	7,181,761,230	174,828,152,481
Net liquidity difference	(22,881,040,691)	(25,710,726,176)	28,730,554,660	13,858,226,602	26,627,349,364	20,624,363,759

IAS 1.10 (e)

## Notes to the Financial Statements For the year ended 31 December 2013

IAS 1.138 (a), (b)

### 1.0 The Bank and its activities

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.

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 80 (eighty) Branches operating as per Islamic Shariah in the country.

Bank also has 5 (five) subsidiary companies; EXIM Exchange Company (UK) Ltd., EXIM Exchange Company (Canada) Ltd., EXIM (USA) Inc., EXIM Exchange (Australia) Pty. Ltd. and EXIM Islami Investment Ltd. (EIIL) for conducting specified services to the customers. Four 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. Bank has also two Offshore Banking Units (OBU) approved by Bangladesh Bank. One unit of Offshore Banking Units (OBU) is located at Dhaka and another one is at Chittagong. OBUs maintain separate accounts in US Dollar.

### IAS 1.112 (a)

### 2.0 Significant accounting policies

### IAS 1.117(a)

### 2.1 Basis of preparation of the financial statements

The financial statements of the Bank are prepared on a going concern basis under historical cost convention, except for land and building which are measured at revalued amount, in accordance with the first schedule of the Bank Companies Act 1991, BRPD circular no.14 and 15 dated June 25, 2003 and November 09, 2009 respectively, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as Bangladesh Financial Reporting Standard (BFRS), the Companies act 1994, the Securities and Exchange Rules 1987 and other laws and rules applicable in Bangladesh in compliance with the rules of Islamic Shariah. Wherever appropriate, such principles are explained in succeeding notes. The Balance Sheet, Profit and Loss Account, Statement of Cash Flow and Statement of Changes in Equity, Liquidity Statement have been drawn as per proforma's prescribed by Bangladesh Bank.

### IAS 1.119

### 2.2 Consolidation

A separate set of records for consolidating the statement of affairs and income and expenditure statements of eighty Branches were maintained at the Corporate Office of the Bank in Dhaka. Based on those and Financial Statements provided by subsidiary companies of the bank, these financial statements have been prepared.

The consolidated financial statements comprises of the financial statements of Export Import Bank of Bangladesh Limited and all of its subsidiaries; EXIM Islami Investment Limited (EIIL), EXIM Exchange Company (UK) Limited, EXIM Exchange Company (Canada) Limited, EXIM (USA) Inc. and EXIM Exchange (Australia) Pty. Ltd. as per IFRS-10 "Consolidated Financial Statements".

All intra-company transactions, balances, income and expenses are eliminited on consolidation.

### IAS 1.119

### 2.3 Revenue recognition

The accounting policies adopted for the recognition of revenue are as follows:

- a. Profit on investment is taken into income account proportionately from profit receivable account.
- b. Fees and commission income are recognized when earned.
- c. As per IAS 18 Revenue should be recognized on accrual basis but due to the unique nature of Islamic Banking, income from investment under Mudaraba, Musharaka, Bai Salam and Bai-as-Sarf modes is accounted for on realization basis.

# Notes to the Financial Statements For the year ended 31 December 2013

### IAS 1.118, 18.35 (a) 2.4 Investment in Shares and Securities and revenue recognition:

- a) Investment in shares & securities has been stated at cost and provisions have been made for probable losses as per DOS circular no. 04 dated 24 November 2011 except for Tk. 749,525,600/which will be provided in 04 (four) quarters of the year 2014 as per Bangladesh Bank letter no. DOS(SR)1153/161/2014-001 dated 02-01-2014.
- b) Dividend income is recognized when it is realized.
- c) Profit on Investment in Bangladesh Government Islamic Investment Bond is recognized on accrual basis.

### IAS 18.35 (a) 2.5 Profit/rent/compensation/ suspense account and irregular income

Profit/rent/compensation accrued on classified investments are suspended and accounted for as per Circulars issued by the Bangladesh Bank. Moreover, income which are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank.

Compensation on unclassified overdue Bai-Murabaha, Bai-Muazzal and Bai-Salam investments are charged. As per Islamic Shariah such compensation is not shown as income of the Bank.

Profit received from the balances held with foreign banks abroad and from foreign currency clearing account with Bangladesh Bank is also not credited to regular income since these are not permissible as per Shariah.

### IAS 21.23 **2.6 Foreign currency transactions:**

Items included in the financial statements of each entity in the group are measured using the currency of the primary economic environment in which the entity operates i.e. the functional currency. The financial statements of the group and the Bank are presented in Taka which is the Bank's functional and presentation currency.

### a) Conversion of transactions in foreign currencies

Foreign currencies are converted into equivalent Taka using the ruling exchange rates on the respective date of transaction. Assets and liabilities including balance with other Banks denominated in foreign currencies are translated into Taka currency at the weighted average rate of inter bank market declared by Bangladesh Bank. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying cross rates of New York closing of the previous day.

### b) Foreign operations:

The results and financial position of the subsidiaries whose functional currency is other than Bangladeshi Taka are translated as follows:

- i) Assets and liabilities are translated at the exchange rate ruling at balance sheet date
- ii) Income and expenses are translated at an average rate
- iii) Resulting exchange differences are recongnized as a separate component of equity.
- iv) When a foreign operation will be disposed of, such currency translation differences will be recognized in the income statement.

### c) Translation gains and losses:

The resulting exchange transaction gains and losses are included in the profit and loss account, except those arising on the translation on net investment in foreign subsidiaries.

### 2.7 Sharing of investment income:

Mudaraba Fund gets preference over cost free fund. The investment income earned through deployment of Mudaraba Fund is shared by the Bank and the Mudaraba Depositors at the pre determined ratio fixed by the Bank and agreed by the Mudaraba Depositors at the time of opening account. In cases, where higher than the profit payable as per predetermined ratio has already given to the depositors due to applying higher provisional rate, the excess amount has not been taken back from the customer. However, in future, Bank may similarly waive such excess profit as Ihsan (Benevolence) or may take back from depositors at its discretion.

### 2.8 Assets and their presentation

IAS 7.45

### 2.8.1 Cash and cash equivalents

Cash and cash equivalent accounts for notes and coins in hand, highly liquid financial assets, unrestricted balances held with other banks/financial institutions and Bangladesh Bank.

### IAS 1.118

### 2.8.2 Investments in Shares and Securities

Value of investments has been stated as follows:

Items	Applicable accounting value
Bangladesh Government Islami Investment Bond (BGIIB)	At cost
Investment in Shares	At cost

### IAS 1.119

### 2.8.3 Investments

Investments are stated in the Balance Sheet net off unearned income. Provisions for investments are made as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012 and BRPD Circular No. 05 dated 29 May 2013 at the following rates:

Sl. No.	Particulars	Rate (%)
a.	General provision on off balance sheet exposures	1
b.	General provision on standard & SMA investment (except Sl. No. c, d, e, f & g)	1
C.	General provision on standard & SMA investment to SME	0.25
d.	General provision on standard & SMA investment to BH/MB/SD etc.	2
e.	General provision on unclassified (standard & SMA) consumer finance- Other than Housing Finance (HF) & Investment for professional to set up business (IP)	5
f.	General provision on standard & SMA consumer finance- HF & IP	2
g.	General/specific provision on unclassified (regular/irregular), SS & DF short term agri-investment and micro investment	5
h.	Specific provision on substandard investment (Except short term Agri-investment and micro investment)	20
i.	Specific provision on doubtful investment (Except short term Agri-investment and micro investment)	50
j.	Specific provision on bad/loss investment	100

### IAS 16.73

### 2.8.4 Fixed assets and depreciation

Fixed assets except Land and Building are stated at cost less accumulated depreciation. Land and Buildings are stated at revalued amount less accumulated depreciation, where applicable. Revaluation has been done as per IAS-16 "Property, Plant and Equipment", Bangladesh Bank Circulars and Circulars/ Notifications issued by regulators by engaging a professional valuer.

Depreciation is charged at the following rates on straight-line method on cost/revalued amount of assets from the date of purchase/revaluation:

Assets Category	Rate of depreciation p.a. (%)
Land	0.00
Building and Construction	2.50
Leasehold Property - Building	2.50
Furniture and fixtures	10.00
Office equipment	20.00
Interior decoration	10.00
Vehicles	20.00
Books	20.00

# Notes to the Financial Statements For the year ended 31 December 2013

### IAS 1.119 2.8.5 Other assets

### a) Provision for other assets

Other assets are classified as per BRPD circular no. 14 dated 25-06-2001 of Bangladesh Bank and necessary provisions are made thereon for items considering their eligibility.

### b) Write off other assets

No 'Other assets' have been written off and subsequently recovered during the year.

### IFRS 7.30 2.9 Assets pledged as security

The bank has no other assets pledged as security against liabilities except Mudaraba Term Deposit Receipt of different Banks against borrowings from Bangladesh Bank.

### IAS 1.119 2.10 Other Liabilities and provisions

### IAS 37 84 2.10.1 Provision for investments

Provision for investment is made as per Bangladesh Bank Circular and the prescribed rate of provision is stated in note no. 2.8.3 above.

### IAS 37 84 2.10.2 Provision for diminution in value of shares

Provision for investment in share is made on the basis of year-end review by the management and in compliance with instructions contained in Bangladesh Bank DOS circular no.04 dated 24 November 2011 and Bangladesh Bank letters issued from time to time. Details note on provision for share has been provided in note no.13.5.

### IAS 37.84 2.10.3 Provision for Zakat:

Zakat is paid by the bank at a rate of 2.58% of the closing balance of Statutory Reserve, Dividend Equalization Account, and net amount of Retained earnings. Payment of Zakat on Paid up capital and Deposits is the responsibility of Shareholders and depositors respectively so it is not paid by the bank.

### IAS 37.84 IAS 12.12, 46

### 2.10.4 Provision for corporate tax

Provision for current tax has been made in the accounts @ 42.50% as per Finance Act 2013 of the accounting profit made by the Bank. Details of tax position as on 31 December 2013 are shown in note 13.3.

### IAS 12.15, 47 2.10.5 Deferred tax

Deferred tax liabilities and assets are the amounts of income taxes payable and recoverable in future periods in respect of taxable temporary differences. Deferred tax assets and liabilities are recognized for the future tax consequences of timing differences arising between the carrying amount of assets, liabilities, income and expenditure and their respective tax base.

### 2.10.6 Retirement benefits IAS 19.120

- a. The Bank operates a contributory provident fund for its eligible employees. The provident fund is contributed on monthly basis and operated by separate Board of Trustee of the Bank. The fund is recognized by the National Board of Revenue.
- b. The bank has made provision against gratuity for the employees for the year 2013.
- c. The Bank operates a Superannuation Fund Scheme, provision in respect of which is made annually. It is operated by a separate Board of Trustees of the Bank.
- d. The Bank has introduced a safety scheme against Employees' House Building Investment to compensate death and disability of its contributory members.

# Notes to the Financial Statements For the year ended 31 December 2013

### 2.11 Revenues, gains, expenses & losses prohibited by Shariah:

Any gains, expenses & losses not permitted in the Shariah and not duly approved by the Shariah Supervisory Committee is not accounted for and income thus derived is transferred/expensed as per approval of the Shariah Supervisory Committee.

### IAS 1.114 (d) 2.12 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 and provision thereof are shown in the note no. 13.1(f) under "other liabilities".

### IAS 1.117 (b) 2.13 Reconciliation of books of accounts

Books of accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) and interbranch transactions are reconciled on continuous basis and any material difference which may affect the financial statements are reconciled as prime concern. No provision required for un-reconciled entries in Nostro accounts as of 31 December 2013.

### IAS 1.32 2.14 Off-setting of Asset and liability

The values of any assets or liabilities as shown in the Balance Sheet are not off-set by way of deduction from another liabilities or assets unless there is a legally enforceable right to off-set. Advance income tax has been netted off against income tax liability in the note no.13.3.

### IAS 8.19 (a) 2.15 Changes in accounting policies:

No changes in accounting policies were made during the year 2013 except first time adoption of revaluation method for Land and Building as per IAS 16 "Property, Plant and Equipment".

### IAS 10.8 **2.16 Disclosures of significant subsequent events:**

Any subsequent events to the date of financial position that may affect significantly after the date of Balance Sheet as at 31 December 2013 are stated under note no.49.1.

### IAS 8.49 (a) 2.17 Correction of error in prior period Financial Statements:

No other material correction was made in the prior year's Financial Statements except restatement of Retained Earnings in the statement of changes in Equity as per Bangladesh Bank instruction to account for USD 18,000/-(equivalent taka 1,345,860/-), as part of Capital of EXIM (USA) Inc, which was previously accounted for as conveyance bill.

### 2.18 Disclosure of compensating balances:

No compensating balance has been deposited with other financial institutions.

### IAS 24.17 **2.19 Related party disclosure:**

Position of related party transaction has been shown under the note no.48.

### 2.20 Audit Committee:

As per the directives of the Bangladesh Bank vide BRPD Circular no.11 dated 27 October 2013, the Audit Committee was formed by the Board of Directors of the Bank consisting of the Board members. Name of the members on Audit Committee has been given in the note no 46.

### 2.21 Creation of Reserves:

- **2.21.1 Statutory Reserve:** As per section 24 of the Bank Company Act 1991 (amended up to 2013), 20% of the profit is transferred to the Statutory Reserve every year.
- **2.21.2 Dividend Equalization Account:** Dividend Equalization Account was created and provided for as per Bangladesh Bank BRPD circular letter no.18 dated 20-08-2002.

# Notes to the Financial Statements For the year ended 31 December 2013

2.21.2 Revaluation Reserve: Revaluation Reserve is done as per International Accounting Standard 16 (IAS 16) "Property, Plant and Equipment". Bank revalued its land and building by engaging a professional Valuer as per norms and practice.

### IAS 1.114 (d) 2.22 Risk management

Risk management has become an integral part of day to day operations of the Banks. Risk means the probability or chance of loss in terms of finance, operation, reputation, etc. Risk may arise from each and every activity of a Bank. Management of these risks is related to the techniques, policies and procedures for mitigating them as much as possible.

The risk management of the Bank covers various risks, of which, 6 (six) core risk areas are mostly studied and regularly monitored by Bangladesh Bank namely; Investment Risk Management, Foreign Exchange Risk Management, Asset Liability Management, Prevention of Money Laundering, Internal Control & Compliances Risk management and Information and Communication Technology (ICT) Risk Management.

The Bank's risk management procedure can be described as under -

### IFRS 7.33 2.22.1. Investment risk management

Risk is the chance that an investment's actual return will be different than expected. Risk includes the possibility of losing some or all of the original investment. Investment risk arises from the potential that a bank's borrower will fail to meet its obligations in accordance with agreed terms. Generally Investments are the largest and most obvious source of Investment risk. However, Investment risk could steam from both on-balance sheet and off-balance sheet activities. It may arise from either an inability or an unwillingness to perform in the pre committed contracted manner. Investment risk comes from a bank's dealing with individuals, corporate, banks and financial institutions or a sovereign. Thus, for Banks and financial institutions, investment risk is an essential factor that needs to be managed.

Risk management needs to be a robust process that enables banks to proactively manage investment portfolios in order to minimize risk of losses and earn an acceptable level of return for stakeholders. Central to this, an IT system, which should have the ability to capture all key customer data, risk management and transaction information including trade & Forex. Given the fast changing, dynamic global economy and the increasing pressure of globalization, liberalization, consolidation and disintermediation, it is essential that banks have robust investment risk management policies and procedures that are sensitive and responsive to these changes.

Smooth business operation of a bank necessarily requires effective and successful management of risk element and also maintenance of effective relationship with the customer, marketing of existing investment product in an acceptable manner and exploring /innovating new product covering unexplored/uncovered area of business activities. To achieve the goal 2 (two) divisions are working with the investment portfolio one of which is Corporate Banking Division headed by Head of Corporate Banking and is responsible for relationship management/marketing of customer, innovation, exploring and customizing different investment product of the bank and another one headed by Head of investment Risk Management/Head of Investment, responsible for approval of potential and high quality investment proposal, ensure standard asset portfolio and recovery of delinquent investment. The Bank has adopted a framework for investment risk management, set up an independent Investment Risk Management (IRM) team to establish better control and check. The Head of Investment Risk Management (HoIRM) has clear responsibility for management of investment risk. In this connection policies/instructions are approved by the Board of Directors or authorities depending on their delegation. Besides, subjective appraisal of investment application, bank uses a numerical grading system for quantifying the risk associated with a customer, which is not a decision making tool but a general indicator to compare risk perception about the customers. The grading is based on Investment Risk Grading Matrix (IRGM) that analyzes a customer against a range of quantitative and qualitative measures.

In addition to risk grading customer are also rated through external rating agencies in applicable cases. Retail and small investments are managed under separate Product Program Guidelines, approved by the Board of Directors. In selecting customers as corporate, medium or small central Bank guidelines are followed meticulously through core banking system.

IFRS 7.39 (b)

# Notes to the Financial Statements For the year ended 31 December 2013

Investment exposure of EXIM Bank is measured and monitored monthly through an MIS system which is submitted to MD & CEO. Bank complies with related norms on exposure stipulated by Bangladesh Bank and its self made sector wise and product wise exposure capping. Bank can automatically generate daily reports on customer wise limits, utilizations, overdue, repayments etc.

Investment Risk Management Division of this bank is subdivided into 3 (three) departments to manage investment/asset separately as a) Investment Risk Management Approval Department-I, b) Investment Risk Management Approval Department-II, and c) Investment Risk Management Administration & Recovery Department. Before entertaining an investment proposal, IRMAD-I and IRMAD-II appraise the proposal in terms of customer risk analysis, financial statement analysis, industrial analysis, historical performance of the customer, security of the proposed investment facility and market reputation of the customer etc as instructed by Banqladesh Bank and IRMA & R department ensures proper documentation as per sanction stipulation. IRMA & R department also ensures proper management/treatment of delinquent investment with a view to maintain quality of assets.

### IAS 1.119 2.22.2 Foreign exchange risk management

The behaviour of Foreign Exchange (Forex) market is fully different from other markets. The rocket speed, unprecedented volatility and enormous size of the Forex market are unlike anything else in the financial world. The Forex market is unpredictable - no single event, individual or factor can rule it. Just like any other speculative business, increased risk entails chances for a higher profit/loss.

Since Foreign Exchange involves purchase and sale of any national currency against other national currency, the Foreign Exchange risk arises due to volatile and unexpected movement of market price of the holding currencies or the price of the assets denominated in foreign currencies.

All the foreign exchange transactions are carried out with the Corporate Customers against their transactions related to export, import and remittance. Further, the foreign exchange transactions of retail customers and the different overseas exchange houses are carried out against their covered fund of wage earner's remittances. Hence the foreign exchange risk of the Bank lies at a minimum/ minimal level.

For effective and efficient management of Foreign Exchange Risk, the Bank has a well developed and well structured Foreign Exchange Risk Manual and an international standard Dealing Room Manual approved by the Board. It has also established a Risk Management Division (RMD) within the guideline of Central Bank. Further, in order to mitigate risk bank follows all kinds of guidelines and directives that Central Bank advises from time to time.

The Treasury Division of the Bank is mainly divided into three departments namely Front Office, Mid Office and Back Office. With the help of these three departments, the Treasury carries out the activities of Foreign Exchange as per procedures of Dealing Room Manual and advices of Risk Management Division (RMD). The Front Office independently conducts the transactions in the domestic and international market with the counter parties within the limits set against by the Board. It is responsible to manage risk in accordance to the bank's policy set by the Management of the Bank. The Back Office is responsible for verification and settlement of the deals, passing of their entries in the books of account and providing all support services to Front Office. The reporting lines of both the offices to the Managing Director and the CEO are also separate. The Mid Office plays a vital role in the process by checking the Foreign Exchange procedures performed by the Front and Back Offices and by reporting it directly to the Managing Director and the CEO of the Bank.

All foreign exchange transactions and its holdings are revaluated daily at Mark to Market rate as determined by inter-bank and as per directives of Bangladesh Bank. All Nostro accounts are reconciled on monthly basis and the outstanding entries are reviewed by the management and they take necessary steps to reconcile the outstanding entries timely.

### 2.22.3 Asset liability management

Asset Liability Management (ALM) of our bank oversees the Balance Sheet risks i.e., liquidity risk and profit rate risk which arise due to mismatches between assets and liabilities. Liquidity risk is the chance of failure to pay any obligation when it falls due without adversely affecting the financial condition of the bank. Profit rate risk is the risk of losses resulting from movements in profit rates and their impact on future cash-flows. We manage these risks through a separate and well staffed

# Notes to the Financial Statements For the year ended 31 December 2013

ALM Desk in Treasury and Financial Institutions division under direct supervision of a well developed Asset Liability Committee (ALCO) formed in line with Bangladesh Bank guidelines. The bank has an ALM guideline rich in contents. We have liquidity management policy, transfer pricing policy, profit rate policy etc which are reviewed annually. The ALCO sits at least once in a month and regularly reviews various liquidity risk and profit rate risk indicators as presented through ALCO Papers. Daily liquidity position is provided to senior management each working day. Fund management and day to day liquidity management are important tasks of our ALM.

### IAS 1.114 (d) 2.22.4 Prevention of money laundering

Money Laundering is the process by which criminals attempt to hide and disguise the actual origin and ownership of the proceeds of their criminal activities, thereby avoiding prosecution, conviction and confiscation of the criminal funds. Terrorism and its financing are also affecting both the national and the international economies. Both money laundering and terrorist financing can weaken individual banks and they are also a threat to a country's overall financial sector reputation.

As per quidelines of Banqladesh Bank, EXIM Bank has also identified the Money Laundering as one of its core risk areas and has been making all out efforts to prevent money laundering. To mitigate the risk, the bank has a designated Chief Anti-Money Laundering Compliance Officer (CAMLCO) at Central Compliance Unit under Anti-Money Laundering Division, Head Office, who has sufficient authority to implement and enforce corporate wide AML policy, procedure & measure and is reporting directly to the Senior Management including CEO and the Board of Directors. Moreover, every branch of our bank has a designated Branch Anti-Money Laundering Compliance Officer (BAMLCO) under Branch Anti-Money Laundering Compliance Unit, who is assigned for ensuring AML compliance at branch level. As per requirement for implementation of Pillar 2 of Basel II this division prepared "EXIM Bank's AML Risk Assessment Methodology" which was approved by the Executive Committee, Board of Directors in its 677th E.C. Meeting held on July 25, 2013.

Anti-Money Laundering Division is providing Cash Transaction Report (CTR) to Bangladesh Bank regularly on monthly basis and Suspicious Transaction Report (STR), if found any. It is mentionable that, Bangladesh Bank is going to implement "goAML Web Application" for reporting of CTR & STR. Information is also provided from this division on demand regarding account guery, freezing of account etc. to the regulatory bodies. Anti-Money Laundering Division also conducting Training/ Workshop through EXIM Bank Training & Research Academy (EBTRA) in consultation with Human Resources Division to aware all of our employees about Prevention of Money Laundering and Terrorist Financing. In the year 2013 this division arranged 08 nos. of Daylong Workshop on "Prevention of Money Laundering and Combating Terrorist Financing" where 632 officials of total 54 nos. of branches along with Anti-Money Laundering Division of Head Office were participated. Anti-Money Laundering Division has conducted an Inspection of Branches regarding Prevention of Money Laundering and Terrorist Financing as and when required from time to time.

To protect the financial system from becoming corrupt, it is equally important to government and financial institutions to guard against the activities of money launderers. Therefore banker should learn the concept well in themselves for the reason that it can potentially ruin the integrity & reputation of their institution. EXIM Bank is very much adhere to the existing law i.e. Anti-Money Laundering Act, 2012 & Anti Terrorism Act, 2009 (amended in 2013) & regulation and always tries to fully comply with the rules & regulation of Government, Bangladesh Bank as well as other regulatory authorities in Money Laundering Risk Management.

As per Guidelines of Bangladesh bank, EXIM bank has formed the Central Compliance Unit (CCU) comprising with 11 members of divisional heads & others. The CCU initially has been conducting review meeting quarterly but later, it was decided to conduct the review meeting monthly to address all related issues as well as to expedite the AML/CTF activities of the bank. In every meeting two branch Relationship Managers are also invited for assessing their activities; this type of short gap review meeting and branch's participation accelerate the AML/CTF functions of the bank and create the base for success.

### IAS 1.114 (d) 2.22.5 Internal control and compliance

Internal Control and Compliance Division plays a vital role in any financial institution. It is a review process of operations & records of an organization. Well devised internal controls can help to ensure that the goals and objectives of a bank are being met and that the bank will achieve long-term

# Notes to the Financial Statements For the year ended 31 December 2013

profitability targets and maintains reliable financial reporting. This also helps to ensure that the bank is compliant with laws and regulations as well as policies plans internal rules and procedures, which helps to minimize the risk of unexpected loss or damages to the banks reputation.

Internal Control and Compliance Division of EXIM Bank was formed in 2004 in accordance with Core Risk Management Guidelines prescribed by Bangladesh Bank. To segregate duties and establish accountabilities in a more vigorous way, it has been further subdivided into three independent Departments namely: i. Audit and inspection Operation Department ii. Audit and inspection Compliance Department iii. Audit and inspection Monitoring Department headed by a Senior level Executive for co-ordination from a single platform. As per Core Risk Guidelines of Bangladesh Bank, ICCD is acknowledged as one of the key risk management organ of the bank. To mitigate its operational risks identity various malpractices prevailing in operational activities the division has formulated robust and resourceful policy guideline to be followed which ensure that Bank demonstrates compliance and conformity with relevant regulations of the Central Bank and other regulatory bodies. In addition, they ensure that corrective action plans are implemented within the set dead line as well as ensure proper corporate discipline and awareness. During the year 2013, the Division successfully conducted comprehensive inspection on some Divisions of Head Office and 77 Branches out of 80 including 8 new Branches opened in that year strictly as its inspection schedule and submitted findings thereon to the Board Audit Committee for discussion, review, suggestion and evaluation.

### IAS 1.114 (d) 2.22.6 Information and Communication Technology (ICT) Risk Management

In recent times, the key to survival, growth, success and generating profit for any commercial bank is to develop unique plans for exploiting the modern technology to ensure superior service delivery to its customers and will make way for cost effective banking operations with minimized risks. Such integration of Information and Communication Technologies (ICT) helps banks to develop and maintain their competitive advantages which bring numerous benefits including faster business transactions, increasing automation, improved customer service and provision for effective and timely decision making by the management. However, the adoption of ICT applications has also brought many additional risks to banks related to ICT such as strategic risk, financial risk, operational risk and technological risk. Risk management is the process of identifying risks, assessing risks and taking steps to reduce risks to an acceptable level.

With the aid of an ICT risk management process, risk should be identified and possible countermeasures should be taken. In general, ICT risk management is based on four steps: risk identification, risk analysis, risk treatment and risk mitigation. In order to minimize and control these risks successfully, ICT risk management policies and strategies have been developed and implemented in Exim Bank. However, this management control emphasizes both business control and technological control which support business requirements and corporate governance.

In banking, Information is treated as "assets" and this "assets" are critical to the services provided by the Bank to its customers. Protection and maintenance of these assets are vital to its sustainability. In order to guarantee the protection of critical IT system from unauthorized access, modification, disclosure and destruction, the Bank has implemented a world renowned core banking software ensuring adequate security. Also, the bank has successfully incorporated other delivery channel services such as Automated Teller Machines (ATM), Internet Banking (IB) and Mobile Banking which had introduced some level of vulnerability to our Core Banking system. Also threats like: identity theft, unauthorized account access, fraudulent transactions, phishing etc has been the growing concern of the banking industry in recent years. In this regard we have incorporated the most superior security measures: Two Factor Authentication with zero level of penetration threat and Secure Sockets Layer (SSL) most secure cryptographic measure to ensure communication security over the Internet and telecommunication network. To protect sensitive information of core banking software and other software in the event of any disaster, the bank has implemented a disaster recovery site having synchronous mirroring facility of live system. The Bank has already developed its own ICT policies for various operation and services which are closely in line with the ICT guidelines of Bangladesh Bank. The Bank has been maintaining separate insurance coverage for its critical ICT assets. The Bank management has been putting continuous efforts to improve IT Operation Management, Problem Management, Change Management, Assets & Inventory Management and Request Management to maintain maximum uptime of automated banking business. The Bank is strictly following the Information Security policy of Bangladesh Bank covering Password Control, User ID Maintenance, Input Control, Network Security, Data Encryption, Virus Protection and Access Control to Internet

# Notes to the Financial Statements For the year ended 31 December 2013

and Emailing. The bank is regularly conducting internal ICT audit to all its' branches and Head Office divisions to ensure proper implementation of the ICT policies. The Bank has been maintaining Service Level Agreement (SLA) with the vendors that are providing critical services on behalf of the Bank. Also, Enterprise Data Warehousing (EDW) is successfully running which facilitates the management with reporting & critical business analysis for improving bank's performance.

In conclusion, it is suffice to say that in EXIM Bank we have a very strong ICT Risk Management system in practice which is capable to ensure business continuity at any contingency situation.

### 2.23 Others

### IAS 1.117 (b) **2.23.1 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 International Accounting Standard (IAS-33). Previous year's figures have been adjusted as per Guidelines of IAS-33.

### IFRS 7.39 (a) 2.23.2 Statement of liquidity

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

- a. Balance with other banks and financial institutions are on the basis of their maturity term.
- b. Investments (shares and securities) are on the basis of their maturity.
- c. Investments are on the basis of their repayment/maturity schedule.
- d. Fixed assets are on the basis of their useful life.
- e. Other assets are on the basis of their probable date of adjustment.
- f. Deposits and other accounts are on the basis of their maturity term and behavioral past trend.
- g. Provisions and other liabilities are on the basis of their adjustment.

### IAS 1.111 2.23.3 Cash flow statement

Cash flow statement is prepared in accordance with IAS-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.

### IAS 1.36 **2.23.4 Reporting period**

These financial statements cover one calendar year from 1 January 2013 to 31 December 2013.

### 2.23.5 Number of employees

Number of employees at 31 December 2013 was 2229; (as on 31 December 2012: 1909) who were in receipt of remuneration for that year which in the aggregate was not less than Tk.36,000 per annum and those employed for a part that year who were also in receipt of remuneration of not less than Tk.3,000 per month.

			Ta	
	No.	Particulars	2013	2012
IAS 7.45	3	Cash in hand		
IAJ 7.4J	3	i) Local currency	1,552,010,322	1,248,416,763
		ii) Foreign currencies (note 3.1)	11,634,907	7,892,835
		Sub total (a)	1,563,645,229	1,256,309,598
		iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)	.,000,040,227	1,200,007,070
		Balance with Bangladesh Bank	20,378,197,295	24,683,455,651
		Balance with Sonali Bank (as agent of Bangladesh Bank)	164,625,173	183,053,868
		Sub Total (b)	20,542,822,468	24,866,509,519
		Grand total ( a+b)	22,106,467,697	26,122,819,117
IAS 1.77	3.1	In Foreign Currency		
IAJ 1.77	J. I	US Dollar	11,362,385	7,747,596
		Great Britain Pound (GBP)	241,427	145,239
		Saudi Arabian Riyal (SAR)	31,095	143,237
		Total	11,634,907	7,892,835
1404 55				
IAS 1.77	3.2	Balance with Bangladesh Bank and its agent (Sonali Bank) Balance with Bangladesh Bank		
		i) Local currency	15,586,822,889	17,475,965,923
		ii) Foreign currencies	4,791,374,406	7,207,489,728
		Sub total (a)	20,378,197,295	24,683,455,651
			, , ,	
		Balance with Sonali Bank		
		i) Local currency (b)	164,625,173	183,053,868
			164,625,173	183,053,868 24,866,509,519
IAS 1.77	3.3	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve DRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.	<b>20,542,822,468</b> quirement (SLR) are 14 & 05 dated 01 Dec	24,866,509,519 maintained as percember 2010 and in
IAS 1.77	3.3	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve DRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0	<b>20,542,822,468</b> quirement (SLR) are 14 & 05 dated 01 Dec	24,866,509,519 maintained as percember 2010 and in
IAS 1.77	3.3	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement (CRR) and the Statutory Liquidity Requirement.	20,542,822,468  quirement (SLR) are 14 & 05 dated 01 December (SLR) and deposite	24,866,509,519  maintained as percember 2010 and in the state of the s
		i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requiremagainst with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44	24,866,509,519  maintained as percember 2010 and in the state of the s
		i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requiremagainst with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite the control of	24,866,509,519  maintained as percember 2010 and in ts there
		i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requiremagainst with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44	24,866,509,519  maintained as per cember 2010 and in ts there  95,072,000/-  7,325,538,200
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve Department (CRR) and the Statutory Liquidity Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve  Actual reserve held with Bangladesh Bank (Annexure D)  Surplus/(deficit)	20,542,822,468  quirement (SLR) are 04 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44  9,089,704,320 15,577,747,009 6,488,042,689	24,866,509,519  maintained as per tember 2010 and in tts there  95,072,000/-  7,325,538,200  17,428,881,482  10,103,343,282
		i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 00 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve  Actual reserve held with Bangladesh Bank (Annexure D)  Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite the control of	24,866,509,519  maintained as per cember 2010 and in ts there  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 00 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve  Actual reserve held with Bangladesh Bank (Annexure D)  Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demanded in the control of the	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44  9,089,704,320 15,577,747,009 6,488,042,689  erage demand and tin 17,421,933,280	24,866,509,519  maintained as percember 2010 and in ts there  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities 14,040,615,000
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 00 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve  Actual reserve held with Bangladesh Bank (Annexure D)  Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite the control of	24,866,509,519  maintained as per cember 2010 and in ts there  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 00 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve  Actual reserve held with Bangladesh Bank (Annexure D)  Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44  9,089,704,320 15,577,747,009 6,488,042,689  erage demand and tin 17,421,933,280 21,556,017,000	24,866,509,519  maintained as percember 2010 and in ts there  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities 14,040,615,000 22,150,746,000
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Red BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requiremagainst with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve Actual reserve held with Bangladesh Bank (Annexure D) Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).	20,542,822,468  quirement (SLR) are 14 & 05 dated 01 Dec 15 dated 01 Dec 16 da	24,866,509,519  maintained as percember 2010 and in ts there  95,072,000/-  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities  14,040,615,000 22,150,746,000 8,110,131,000
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve Actual reserve held with Bangladesh Bank (Annexure D) Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Components of Statutory Liquidity Requirement (SLR) Cash in hand including Foreign Currencies	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44  9,089,704,320 15,577,747,009 6,488,042,689  erage demand and tin 17,421,933,280 21,556,017,000 4,134,083,720	24,866,509,519  maintained as per tember 2010 and in tts there  95,072,000/-  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities  14,040,615,000 22,150,746,000  8,110,131,000
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve Department (CRR) and the Statutory Liquidity Reserve Department (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve Actual reserve held with Bangladesh Bank (Annexure D) Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Components of Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Components of Statutory Liquidity Requirement (SLR)  Cash in hand including Foreign Currencies  Balance with Bangladesh Bank and its agents	20,542,822,468  quirement (SLR) are 14 & 05 dated 01 Dec 15 dated 01 Dec 16 da	24,866,509,519  maintained as percember 2010 and in ts there  95,072,000/-  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities  14,040,615,000 22,150,746,000 8,110,131,000
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requirement against with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve Actual reserve held with Bangladesh Bank (Annexure D) Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Components of Statutory Liquidity Requirement (SLR) Cash in hand including Foreign Currencies	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44  9,089,704,320 15,577,747,009 6,488,042,689  erage demand and tin 17,421,933,280 21,556,017,000 4,134,083,720	24,866,509,519  maintained as per tember 2010 and in tts there  95,072,000/-  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities  14,040,615,000 22,150,746,000  8,110,131,000
IAS 1.77	3.4	i) Local currency (b)  Grand Total (a+b)  The Cash Reserve Requirement (CRR) and the Statutory Liquidity Reserve BRPD Circular No. 11 & 12 dated 25 August 2005, MPD circular No. 0 consistent with Islami banks.  Cash Reserve Requirement (CRR) and the Statutory Liquidity Requiremagainst with Bangladesh Bank at 31 December 2013 are as follows:  Cash Reserve Requirement (CRR): 6.00% of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Required reserve Actual reserve held with Bangladesh Bank (Annexure D) Surplus/(deficit)  Statutory Liquidity Requirement (SLR): 11.50% (including 6.00% CRR) of average demand and time as on 31-12-2013 (of Tk.122,092,303,300/- for 2012).  Components of Statutory Liquidity Requirement (SLR)  Cash in hand including Foreign Currencies  Balance with Bangladesh Bank and its agents  Balance with Bangladesh Bank (FC clearing account)	20,542,822,468  quirement (SLR) are 1/4 & 05 dated 01 December (SLR) and deposite liabilities of Tk.151,44  9,089,704,320 15,577,747,009 6,488,042,689  erage demand and tin 17,421,933,280 21,556,017,000 4,134,083,720	24,866,509,519  maintained as per tember 2010 and in tts there  95,072,000/-  7,325,538,200 17,428,881,482 10,103,343,282  ne liabilities  14,040,615,000 22,150,746,000  8,110,131,000

			Ta	ıka
	No.	Particulars	2013	2012
IAS 7.45	3 (a)	Consolidated Cash in hand		
		Export Import Bank of Bangladesh Limited	1,563,645,229	1,256,309,598
		Add: Bank's subsidiaries	6,314,093	57,941,868
			1,569,959,322	1,314,251,466
IAS 7.45	3 (b)	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)		
		Export Import Bank of Bangladesh Limited	20,542,822,468	24,866,509,519
		Add: Bank's subsidiaries	-	_
			20,542,822,468	24,866,509,519
IAS 1.77	4	Balance with other banks and financial institutions		
		In Bangladesh (Annexure - B)		
		i) In Current Accounts	60,525,375	73,215,626
		ii) In Mudaraba Savings, MSND & MTDR Account with other		
		Islamic Banks/Financial Institutions*	8,732,667,872	6,113,011,612
			8,793,193,247	6,186,227,238
		Add: Off-shore Banking Units (OBU)	2,140,010	410,668
			8,795,333,257	6,186,637,906
		Less: Off-shore Banking Units (OBU)	2,140,010	410,668
		Sub total (a)	8,793,193,247	6,186,227,238
		Outside Bangladesh (Annexure - C)		
		i) In Current Account	3,084,739,598	2,746,578,779
		ii) In Mudaraba Savings & MTDR Account with other		
		Islamic Banks/Financial Institutions	-	
		Sub total (b)	3,084,739,598	2,746,578,779
		Grand total (a+b)	11,877,932,845	8,932,806,017
		*Mudaraba Term Deposit Receipt for Tk.1,550,000,000/- has been kept lien wit	h Bangladesh Bank fo	or availing borrowing.

IAS 1.61	4.1	Maturity-wise Classification of balance with other banks & Financial I	nstitutions	
		i) Repayable on Demand	3,912,708,683	2,829,116,750
		With a residual maturity of	/ 1/5 00/ 1/0	0.500,400,047
		ii) Not more than 3 months	6,165,224,162	2,503,689,267
		iii) Over 3 months but not more than 1 year iv) Over 1 year but not more than 5 years	1,800,000,000	3,600,000,000
		v) More than 5 years		
		Total	11,877,932,845	8,932,806,017
146.4.77	,,,	6 P. 18 1 P. 1 P. 1 P. 16 P. 17 P. 17	,077,702,0	
IAS 1.77	4 (a)	Consolidated Balance with other banks and financial institutions In Bangladesh		
		Export Import Bank of Bangladesh Limited	8,793,193,247	6,186,227,238
		Add: Bank's subsidiaries	343,419,064	347,909,386
		Less: Intra group transactions	(343,419,064)	(347,909,386)
		Sub total (a)	8,793,193,247	6,186,227,238
		Outside Bangladesh		
		Export Import Bank of Bangladesh Limited	3,084,739,598	2,746,578,779
		Add: Bank's subsidiaries	68,860,679	21,543,366
		Sub total (b)	3,153,600,277	2,768,122,145
		Grand total (a+b)	11,946,793,524	8,954,349,383
IAS 1.77	5	Placement with banks & other financial institutions a) In Bangladesh		
		Islamic Bank	-	-
		b) Outside Bangladesh	-	-
		Grand Total (a+b)	-	

# Notes to the Financial Statements as at 31 December 2013

No. Particulars

IAS 1.77

NO.	Particulars					
6	Investment in Shares & Securities	Holding Share	Face Value Taka	Purchase price Taka	Market Value at 31 Dec'2013 Taka	Remarks
i) Go	vernment securities:					
	Bangladesh Govt. Islamic Investment Bond (BGIIB) Central Depository Bangladesh Limited Sub total	17 13 541	10	4,250,000,000 14,051,038 <b>4,264,051,038</b>	4,250,000,000 14,051,038 <b>4,264,051,038</b>	Unquoted Unquoted
ii) In	vestment in Subsidiary Companies  EXIM Exchange Company (UK) Limited			52,098,416	52,098,416	Unquoted
	EXIM Exchange Company (Canada) Limited EXIM (USA) INC.			40,053,870 75,382,117	40,053,870	Unquoted
	EXIM (USA) INC. EXIM Exchange (Australia) Pty Ltd			23,436,107	75,382,117 23,436,107	Unquoted Unquoted
	EXIM Islami Investment Limited (EIIL)  Sub total			999,900,000	999,900,000 <b>1,190,870,510</b>	Unquoted
iii) O	thers			1,190,870,510	1,170,070,510	
111, 0	Islami Bank BD Ltd.	1 27 18 572	10	481,595,223	440,062,591	Quoted
	Prime Bank Ltd.	1 10 23 320	10	349,168,416	285,503,988	Quoted
	Beximco Pharmaceuticals Ltd.	35 08 392	10	256,633,472	165,596,102	Quoted
	National Bank Ltd. TITASGAS	89 71 600 17 29 000	10 10	209,910,082 145,435,088	105,864,880 127,600,200	Quoted Quoted
	UCBL	57 27 500	10	136,994,839	143,760,250	Quoted
	Lafarge Surma Cement Ltd.	1 04 500	10	4,057,583	3,500,750	Quoted
	Shahjalal Islami Bank Ltd.	4 17 58 500	10	988,479,433	701,542,800	Quoted
	Southeast Bank Ltd.	2 58 69 325	10	752,801,141	463,060,918	Quoted
	Jamuna Bank Limited Social Islami Bank Ltd.	2 22 97 500 1 48 81 900	10 10	555,528,727 384,343,361	363,449,250 197,929,270	Quoted Quoted
	City Bank Ltd.	1 25 48 470	10	347,442,276	253,479,094	Quoted
	NĆC Bank Ltd.	1 39 22 359	10	326,212,224	182,382,903	Quoted
	Bank Asia Ltd.	79 20 000	10	284,036,513	182,160,000	Quoted
	Dutch Bangla Bank Ltd.	21 46 000	10	275,165,253	224,686,200	Quoted
	Mercantile Bank Ltd Uttara Bank Ltd.	1 00 17 128 62 21 957	10 10	234,687,085 218,374,506	167,286,038 193,502,863	Quoted Quoted
	AB Bank Ltd.	15 52 500	10	112,460,520	40,675,500	Quoted
	One Bank Ltd.	23 17 250	10	92,569,458	36,612,550	Quoted
	Premier Bank Ltd.	20 71 520	10	71,846,469	22,579,568	Quoted
	Al-Arafah Islami Bank Ltd. Dhaka Bank Ltd.	12 81 943 7 47 959	10 10	30,035,475 19,172,643	24,485,111 14,061,629	Quoted Quoted
	Standard Bank Ltd.	9 31 320	10	17,172,843	13,783,536	Quoted
	First Security Islami Bank Ltd.	2 40 941	10	3,134,621	3,638,209	Quoted
	Peoples Insurance	20 66 600	10	66,891,446	69,437,760	Quoted
	Fareast Islami Life Insurance	4 68 222	10	50,597,056	44,949,312	Quoted
	Asia Pacific General Insurance BGIC	11 67 000 9 05 000	10 10	42,031,625	35,010,000	Quoted Quoted
	Karnafuli Insurance	7 49 300	10	32,124,345 30,069,756	26,245,000 18,207,990	Quoted
	City General Insurance	7 42 500	10	26,560,913	20,418,750	Quoted
	Shinepukur Ceramics	1 74 900	10	9,601,958	3,200,670	Quoted
	Pragati Insurance	1 07 500	10	6,806,130	5,783,500	Quoted
	Prime Islami Life Insurance LINDE Bangladesh Ltd.	9 601 800	10 10	1,488,196 511,750	975,462 503,440	Quoted Quoted
	EBL NRB MF	54 24 448	10	50,424,448	42,310,694	Quoted
	EXIM Bank 1st MF	2 19 74 000	10	219,740,000	171,397,200	Quoted
	EBL 1STMF	10 91 575	10	16,456,302	7,641,025	Quoted
	ICBEPMF 1S1	10 00 000	10	15,592,734	5,700,000	Quoted
	TRUSTB 1STMF DBH 1STMF	10 87 260 10 00 000	10 10	15,492,290 14,946,229	7,828,272 5,600,000	Quoted Quoted
	IFIC 1STMF	10 87 412	10	15,029,477	7,176,919	Quoted
	PRIME 1ICBA	10 00 000	10	13,505,254	5,500,000	Quoted
	MBL 1STMF	10 00 000	10	10,000,000	6,300,000	Quoted
	POPULAR1MF	10 23 607	10	10,023,607	6,141,642	Quoted
	PHPMF1 SWIFT	10 00 000 13	10 173,774	10,000,000 2,259,065	5,500,000 2,259,065	Quoted Unquoted
	Sub total	13	1/3,//4	6,958,146,114	4,855,290,901	onquoted
	Grand total (i+ii+iii)			12,413,067,662	10,310,212,449	

			Ta	ka
	No.	Particulars	2013	2012
IAS 1.61	6.1	Maturity grouping of investment (shares and securities )		
		i) Repayable on Demand	6,955,887,049	6,697,986,747
		With a residual maturity of		
		ii) Not more than 3 months	250,000,000	-
		iii) Over 3 months but not more than 1 year	4,000,000,000	-
		iv) Over 1 year but not more than 5 years	-	3,250,000,000
		v) More than 5 years	1,207,180,613	1,366,607,900
			12,413,067,662	11,314,594,647
IAS 1.77	6 (a)	Consolidated Investment in Shares & Securities i) Government securities:		
		Export Import Bank of Bangladesh Limited	4,264,051,038	3,263,708,330
		Add: EXIM Bank's Subsidiaries	-	-
		Sub total	4,264,051,038	3,263,708,330
		ii) Others		
		Export Import Bank of Bangladesh Limited	8,149,016,624	8,050,886,317
		Add: EXIM Islami Investment Limited (EIIL)	221,361,328	181,428,933
		Less: Bank's subsidiaries	(1,190,870,510)	(1,150,640,505)
		Sub total	7,179,507,442	7,081,674,745
		Grand Total (i+ii)	11,443,558,480	10,345,383,075
IAS 1.77	7	Investments		
IAS 1.61	7.1	Maturity-wise classification	0.000 /04.00/	5 450 040 050
		i) Repayable on Demand	8,883,431,286	5,150,818,252
		With a residual maturity of	44 055 5 (0 004	44.000.070.050
		ii) Not more than 3 months	11,975,542,891	11,002,063,850
		iii) Over 3 months but not more than 1 year	73,303,719,646	61,409,572,589
		iv) Over 1 year but not more than 5 years	29,532,488,434	25,697,651,551
		v) More than 5 years	20,152,197,886 <b>143,847,380,143</b>	14,959,886,755 <b>118,219,992,997</b>
IAS 1.77	7.2	Mode-wise Investment	143,047,300,143	110,217,772,777
IAS 1.77	7.2	a) In Bangladesh		
		i) General Investment		
		Bai-Muazzal	56,154,568,026	45,404,593,852
		Bai - Murabaha	22,458,662,664	21,436,726,226
		Bai-Salam	4,175,054,439	3,368,183,634
		Izara bill baia (Commercial)	53,085,452,032	43,007,033,766
		Izara bill baia (Staff)	1,701,426,146	1,066,054,117
		Quard	246,838,560	383,049,664
		Sub total (i)	137,822,001,867	114,665,641,259
		ii) Bill discounted and purchased		
		Bai - as - Sarf (FDBP)	575,255,111	369,753,419
		Musharaka Documentary Bill (MDB)	2,290,713,858	1,948,424,188
		Mudaraba Import Bill (UPAS)	2,079,890,139	766,696,403
		Murabaha Import Bill (MIB)	1,079,519,168	469,477,728
		Sub total (ii)	6,025,378,276	3,554,351,738
		Total in Bangladesh (a)	143,847,380,143	118,219,992,997
		b) Outside Bangladesh		
		Total Outside Bangladesh (b)	_	/_
		Grand Total (a+b)	143,847,380,143	118,219,992,997

			Ta	ka
	No.	Particulars	2013	2012
IAS 1.77	7.2.1	Geographical Location-wise Classification of Investment		
		i) Within Bangladesh		
		a) In Rural Areas	6,841,620,825	5,025,506,173
		b) In Urban Areas	137,005,759,318	113,194,486,824
		Sub total (a+b)	143,847,380,143	118,219,992,997
		ii) Outside Bangladesh	-	
		Total (i+ii)	143,847,380,143	118,219,992,997
IAS 1.77	7.2.2	Division-wise classification of investment		
IAS 1.//	1.2.2	i) Dhaka Division	101,141,066,109	86,867,067,527
		ii) Chittagong Division	34,513,527,818	24,396,177,405
		iii) Khulna Division	1,305,568,312	1,162,649,399
		iv) Rajshahi Division	4,090,393,379	3,143,807,584
		,		
		v) Barisal Division vi) Sylhet Division	307,683,937 1,419,378,364	199,440,674
				1,478,536,388
		vii) Rangpur Division  Total	1,069,762,224	972,314,020
		ισται	143,847,380,143	118,219,992,997
IAS 1.77	7.3	Group-wise Classification of Investments		
		i) Investments to directors	-	-
		ii) Investments to Chief Executive & Other Senior Executives	110,367,218	113,565,444
		iii) Investment (funded & nonfunded) to Customers		/= a/= 400 and
		Group (10% of Equity and above) note 7.8	50,337,577,000	47,865,100,000
		iv) Industry-wise Classification of Investments a) Garments	17,853,655,092	11,920,002,343
		b) Textile		
			8,843,246,393	6,622,006,946
		c) Agrobased Industry	11,480,300,000	5,710,500,000
		d) Other Industry	2,747,288,654	9,576,790,711
		Total (iv)	40,924,490,139	33,829,300,000
		v) Trading and others	102,922,890,004	84,390,692,997
		Total (iv+v)	143,847,380,143	118,219,992,997
IAS 1.77	7.4	Classification of investments		
		Unclassified:		
		i) Unclassified investments including staff investment	137,488,676,758	110,646,094,397
		ii) Special mention account (SMA)	1,078,763,925	2,522,128,393
		Total Unclassified (i+ii)	138,567,440,683	113,168,222,790
		Classified:		
		iii) Substandard	285,957,135	1,518,471,919
		iv) Doubtful	198,448,872	658,246,551
		v) Bad/loss	4,795,533,453	2,875,051,737
		Total Classified (iii+iv+v)	5,279,939,460	5,051,770,207
		Grand Total (i to v)	143,847,380,143	118,219,992,997
IAS 1.114 (c)	7.5	Pledged collateral against investment		
(0 1.11+(0)	,.0	Land & Building	128,948,178,659	120,232,649,953
		MTDR, Securities etc	9,172,623,189	8,664,796,945
		Share Certificates	4,825,000	4,760,000
		Others	15,035,329,152	3,426,593,102
		Total	153,160,956,000	132,328,800,000
		Total	100,100,700,000	102,020,000,000

			Tal	(a
No.	Par	ticulars	2013	2012
7.6	Des	scription of investments		
	i)	Investments considered good in respect		
		of which the bank is fully secured	138,134,792,959	115,037,730,673
	ii)	Investments considered good in respect of which		
		the bank holds debtors personal security	5,712,587,184	3,182,262,324
	iii)	Investments considered good and secured		
		by the personal security of one or more persons		
		in addition to the personal security of debtors	-	-
	iv)	Investments considered bad or doubtful		
		not provided for	-	-
		Total	143,847,380,143	118,219,992,997
	v)	Investments due by directors or employees of		
		the bank or any of them either severally or		
		jointly with any other persons	1,701,426,146	1,066,054,116
	vi)	Investments due by directors or employees of		
		of the bank are interested as Directors, partners,		
		managing agents or, in case of private		
		companies, as members	-	
	vii)	Total amount of investments,		
		including temporary investments, made		
		any time during the year to directors		
		or employees of the bank or		
		any of them either severally or jointly		
		with any other persons	1,701,426,146	1,066,054,116
	viii)	Total amount of investments,		
		including temporary investments, granted		
		during the year to the companies or firms in		
		which the directors of the bank are interested		
		as directors, partners, managing agents or,		
		in case of private companies, as members	-	-
	ix)	Investment due from other banks	-	-
	x)	Classified investments on which		
		profit has not been charged:	4,795,533,453	2,875,051,737
	xi)	Particulars of Written Off Investments		
		a) Cumulative amount of Investment Written Off since		
		inception up to 31 December 2013	302,501,026	302,501,026
		b) Amount of Investment Written Off during this year	-	-
		c) Total amount of Investment Written Off (a+b)	302,501,026	302,501,026
		d) Amount recovered against such Written Off		
		Investment up to this year	19,800,000	16,200,000
		e) Amount of investment Written Off against which suit	AM/ 224 /24	AME 224 452
		has been filed to recover the same*	276,201,423	279,801,423

 $<sup>^{*}</sup>$  Tk. 0.65 crore has been waived from total written off investment during the year 2012

### IAS 1.77 7.7 Bills discounted and purchased

IAS 1.114 (c)

- Payable in Bangladesh
- Payable outside Bangladesh Total

6,025,378,276	3,554,351,738
2,655,145,250	1,136,449,822
3,370,233,026	2,417,901,916

					Tal	ka	
	No.	Particulars		2013			2012
IAS 1.77	7.7.1	Maturity grouping of bills discounted a	nd purchased				
		Payable within 1 month		529,	303,198		98,412,090
		Over 1 month but less than 3 month	ns	499,	331,579		289,800,203
		Over 3 months but less than 6 mont	ths	1,480,	726,857		755,594,190
		6 months or more			516,642		2,410,545,255
		Total		6,025,3	378,276		3,554,351,738
IAS 1.114 (c)	7.8	Detail of Large Investments Investments above 10% of total capital crore for the years 2013 & 2012 respect Number of clients Amount of outstanding investments Funded (7.8.1) Non-funded (7.8.1)	ctively)	30,987,	17 250,000 327,000		1821.43 19 22,256,400,000 25,608,700,000 .7,865,100,000
		Amount of classified investments			-		-
		Managementation for management along	aifiad invastus sut	Not onali	aabla	NI	at applicable
		Measures taken for recovery of clas		s Not appli	caple	IN	ot applicable
IAS 1.114 (c)	7.8.1	Investments above 10% of total capital	of the bank	Outstanding			Outstanding
				Outstanding Taka			Outstanding Taka
				2013			2012
		Name of the Clients	Funded	Non-funded	Total		Total
		1 AKH Group 2 Masco Group 3 S.Alam Vegetable Oils Ltd. 4 Badsha Group 5 Pretty Group (S.Suhi) 6 S.Alam Super Edible Oil Ltd. 7 Meghna Group 8 City Group 9 OK Group 10 Impressive Textile Mills Ltd. & Its Associates 11 S.Alam Group 12 Anowar Khan Mordern Hospital 13 HsN Developers Ltd 14 Prince Group 15 RKD Group 16 Nahar Trading Corporation 17 Hasan Pulp & its Associates 18 Sikder Real Estate Ltd & Its Associates 19 Marine Vegetable Oils & Its Associates 19 MP Spinning Mills Ltd & Its Associates 20 MP Spinning Mills Ltd & Its Associates 21 ABA Group 22 Unitex Spinning Mills Ltd. 23 Outware Group	770,832,000 1,626,227,000 2,119,470,000 1,759,120,000 1,877,190,000 2,697,684,000 1,032,133,000 2,475,849,000 1,737,492,000 2,373,512,000 2,556,957,000 2,288,462,000 1,587,108,000 2,129,400,000 2,153,200,000 1,802,614,000	3,325,527,000 2,142,778,000 1,966,617,000 1,893,220,000 538,855,000 837,409,000 3,099,712,000 3,059,734,000 493,209,000 409,737,000 916,913,000 339,787,000 326,829,000	4,096,359 3,769,005 4,086,087 3,652,340 2,416,045 3,535,093 4,131,845 3,059,734 2,475,849 2,230,701 2,783,249 2,556,957 2,288,462 2,504,021 2,469,187 2,153,200 2,129,443	,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000 ,,000	4,356,400,000 3,528,800,000 3,322,400,000 2,933,500,000 2,769,600,000 2,158,800,000 2,156,100,000 1,878,000,000 1,878,000,000 1,853,600,000
		24 Comfit Composite Ltd		10.000.000		-	1,928,900,000
		Total	30,987,250,000	19,350,327,000	50,337,577	,000	47,865,100,000
IAS 1.77	7(a)	Consolidated Investment	LI	107.000	001 0/7	1	1///E//1050
		Export Import Bank of Bangladesh Limit	teu	137,822,		'	14,665,641,259
		Add: Bank's subsidiaries <b>Sub total</b>		138,976,6	617,652 810 510	11	1,140,074,268 <b>5,805,715,527</b>
		Bill discounted and purchased		130,770,0	,,,,,,,,,		0,000,710,027
		Bai - as - Sarf (FDBP)		575	255,111		369,753,419
		Musharaka Documentary Bill (MDB)			713,858		1,948,424,188
		Mudaraba Import Bill (UPAS)			890,139		766,696,403
		Murabaha Import Bill (MIB)			519,168		469,477,728
		Sub total			<b>378,276</b>		3,554,351,738
		Total		145,001,9			9,360,067,265
				140,001,7	77,770		,,000,007,200

			Tak	a
	No.	Particulars	2013	2012
IAS 16.73	8	Fixed assets including premises (Annexure-A)		
		i) Land	1,240,796,000	582,400
		ii) Building & Construction	1,216,197,507	16,618,462
		iii) Leasehold Property - Building	272,550,762	-
		iv) Furniture and Fixtures	42,641,541	34,294,196
		v) Interior Decoration	138,328,278	108,086,806
		vi) Office Equipment	259,498,951	256,055,483
		vii) Vehicles	13,241,969	17,262,338
		viii) Books	182,483	191,936
		Total	3,183,437,491	433,091,621
IAS 16.73	8 (a)	Consolidated fixed assets		
		Export Import Bank of Bangladesh Limited	3,183,437,491	433,091,621
		Add: Bank's subsidiaries	6,923,609	6,391,054
14.0.4.55			3,190,361,100	439,482,675
IAS 1.77	9	Other assets	550 5 / / 0 / 5	550 544 045
		Income Generating (note 9.1)	570,566,247	570,566,247
		Non Income Generating (note 9.2)	1,453,664,155	1,462,755,473
			2,024,230,402	2,033,321,720
	9.1	Income Generating	550 5 / / O / B	550 577 078
		Fund to EXIM Islami Investment Limited (EIIL)	570,566,247	570,566,247
	9.2	Non Income Generating		
		Stock of stationery in hand	30,647,133	30,711,564
		Advance Rent (9.2.1)	195,511,631	117,680,819
		Suspense Account (9.2.2)	583,476,227	554,340,328
		Security Deposit (Telephone deposit)	6,832,779	6,804,458
		Stamps in Hand	2,789,711	2,107,285
		Income Receivable on Investment (9.2.3)	392,475,000	185,700,000
		Other Receivable	67,559,495	51,202,984
		Prepaid Expenses	179,186	300,499
		Clearing Adjustment	121,150	234,873
		Others (9.2.4)	174,071,843	513,672,663
		Total	1,453,664,155	1,462,755,473
10011111	• • •			
IAS 1.114 (c)	9.2.1	Advance Rent		
		Office rent	184,848,184	108,899,980
		Godown rent	10,663,447	8,780,839
IAS 1.78	9.2.2	Suspense Account	195,511,631	117,680,819
	,	EDF loan receivable from Bangladesh Bank	331,957,013	151,824,816
		Advance against new branches	12,995,648	187,484,199
		Others*	238,523,566	215,031,313
		others	583,476,227	554,340,328
			303,470,227	334,340,328

<sup>\*</sup> This includes advance against Salary, TA/DA, Postage, Sundry debtors, DD paid without advice, Suspense-(cash remitted), FRMD, etc.

			Tal	<b>ca</b>
	No.	Particulars	2013	2012
IAS 1.114 (c)	9.2.3	Income Receivable on Investment		
		Profit receivable on BGIIB	154,575,000	110,000,000
		Profit receivable on deposit with other banks	237,900,000	75,700,000
			392,475,000	185,700,000
IAS 1.78	9.2.4	Others		
		Advance against purchase of building (including the value		
		of portion of Land)	151,130,000	510,087,522
		Prepaid insurance premium	3,859,460	3,585,141
		Receivable from EIIL	19,082,383	-
			174,071,843	513,672,663
IAS 1.77	9.3	Classification of other assets		
		Unclassified	2,023,686,402	2,033,321,720
		Doubtful	-	-
		Bad/loss	544,000	-
			2,024,230,402	2,033,321,720
IAS 1.77	9.4	Fictitious Assets		
		No fictitious assets has been accounted for during the year.	-	
IAS 1.77	9 (a)	Consolidated other assets		
IAS 1.77	/ (a)	Export Import Bank of Bangladesh Limited	2,024,230,402	2,033,321,720
		Add: Bank's subsidiaries	393,090,681	255,130,961
		Less: Placement with Exim Islami Investment Ltd. (EIIL)	(570,566,247)	(570,566,247)
		Less: Flacement with Exim Islam investment Ltd. (EIIL)	1,846,754,836	1,717,886,434
			1,040,734,030	1,717,000,434
IAS 1.77	10	Non Banking Assets	-	-
IFRS 7.7	11	Placement from banks & other financial institutions		
IAS 1.77		a) In Bangladesh		
		Islamic Banks	-	-
		Bangladesh Bank	1,550,000,000	4,300,000,000
		Sonali Bank	-	-
		Sub Total (a)	1,550,000,000	4,300,000,000
IAS 1.77		b) Outside Bangladesh	-	-
		Grand Total (a+b)	1,550,000,000	4,300,000,000
IAS 1.61	11.1	Security against placement from banks & other financial i	nstitutions	
		Secured	1,550,000,000	4,300,000,000
		Unsecured	-	-
			1,550,000,000	4,300,000,000
		TI. 1 FF0 000 000/ b b b		Dit Dint
		Tk.1,550,000,000/-has been borrowed from Bangladesh Ban of Tk.1,550,000,000/- of different Banks.	k against Mudaraba Te	erm Deposit Receipt
		of TK.1,550,000,000/- of different ballks.		
IAS 1.61	11.2	Maturity grouping of placement from banks & other finan	cial institutions	
		i) Re-payable on demand	-	-
		With a residual maturity of		
		ii) Re-payable within 1 month	1,050,000,000	1,550,000,000
		iii) Over 1 month but within 6 months	500,000,000	2,750,000,000
		iii) Over 1 month but within 6 months		, , ,
		iv) Over 6 months but not more than 1 year	, , , , , , , , , , , , , , , , , , ,	-
		iv) Over 6 months but not more than 1 year	, , , , , , , , , , , , , , , , , , ,	-
		iv) Over 6 months but not more than 1 year v) Over 1 year but not more than 5 years	, , . - -	
		iv) Over 6 months but not more than 1 year	' ' - - -	- - - -

			Taka		
	No.	Particulars	2013	2012	
IFRS 7.7	12	Deposits and other accounts			
IAS 1.78		Maturity-wise classification of Deposits			
		From banks			
		i) Re-payable on demand	6,030,542	8,140,665	
		With a residual maturity of			
		ii) Re-payable within 1 month	805,149,433	2,065,812,300	
		iii) Over 1 month but within 6 months	2,800,600,000	5,300,144,748	
		iv) Over 6 months but not more than 1 year	-	-	
		v) Over 1 year but not more than 5 years	-	-	
		vi) Over 5 years but not more than 10 years	-	-	
		vii) More than 10 years	-	-	
			3,611,779,975	7,374,097,713	
IAS 1.78		From other than banks			
		i) Re-payable on demand	20,041,604,491	19,210,199,986	
		With a residual maturity of			
		ii) Re-payable within 1 month	38,487,325,327	37,732,631,973	
		iii) Over 1 month but within 6 months	67,732,789,491	46,374,416,435	
		iv) Over 6 months but not more than 1 year	18,694,596,555	13,493,165,149	
		v) Over 1 year but not more than 5 years	11,574,862,154	10,940,672,633	
		vi) Over 5 years but not more than 10 years	4,502,648,139	4,594,200,249	
		vii) More than 10 years	1,087,639,121	650,273,019	
		,	162,121,465,278	132,995,559,444	
		Total	165,733,245,253	140,369,657,157	
IAS 1.77	12.1	Other Mudaraba Deposits			
		Mudaraba Short Notice Deposit	4,638,715,679	4,346,561,997	
		Mudaraba Cash Waqf Deposit	12,149,945	9,051,520	
		Mudaraba Monthly Savings Scheme	9,691,416,907	8,488,696,592	
		Mudaraba Monthly Income Deposit Scheme	19,103,993,170	3,912,354,444	
		Mudaraba Monthly Benefit Deposit Scheme	2,889,885,605	-	
		Mudaraba Multiplus Savings Scheme	376,762,065	471,181,213	
		Mudaraba Education Savings Scheme	2,851,909	4,158,832	
		Mudaraba Super Savings Scheme	9,460,368,700	7,946,617,392	
		Mudaraba Hajj Deposit	18,802,048	14,209,931	
		Mudaraba Denmohor/Marriage Scheme	6,688,986	1,733,525	
		Total	46,201,635,014	25,194,565,446	
	12.1 (a)	Consolidated Other Mudaraba Deposits			
		Export Import Bank Of Bangladesh Limited	46,201,635,014	25,194,565,446	
		Less: Intragroup transaction	(30,150,498)	(13,923,127)	
		J 1	46,171,484,516	25,180,642,319	

			Ta	ka
	No.	Particulars	2013	2012
IAS 1.77	12.2	Al-Wadeeah Current and Other Deposit Accounts		
		Al-wadeeah Current Deposits	4,113,725,113	3,698,120,283
		Foreign Currency Account (USD)	365,807,615	324,604,382
		Foreign Currency Account (GBP)	2,407,052	2,399,695
		Foreign Currency Account (EURO)	458,468	148,578
		Foreign Currency Account (CAD)	3,882,274	4,069,395
		Sundry Deposit	1,715,690,970	728,567,812
		Security Deposit: LC	1,362,391,521	1,329,098,110
		Security Deposit: Back to Back LC & ABP	8,769,475,678	8,698,857,122
		Security Deposit: Bank Guarantee	216,552,424	194,775,287
		Security Deposit: Inland Bill Purchased (IBP)	47,302,340	55,022,691
		Profit payable	1,879,515,571	2,045,866,800
			18,477,209,026	17,081,530,155
IAS 1.77	12.2 (a)	Consolidated Al-Wadeeah Current and Other Deposit Acco		
		Export Import Bank Of Bangladesh Limited	18,477,209,026	17,081,530,155
		Less: Intragroup transaction	(557,504)	(8,440,298)
		5	18,476,651,522	17,073,089,857
			, , ,	
IAS 1.77	12.3	Mudaraba savings bank deposits	7,413,430,150	6,038,002,361
		· ·	, ,	
	12.3 (a)	Consolidated Mudaraba savings bank deposits		
	1210 (41,	Export Import Bank Of Bangladesh Limited	7,413,430,150	6,038,002,361
		Less: Intragroup transactions	-	-
		Less. Intragroup transactions	7,413,430,150	6,038,002,361
			.,,,	
IAS 1.77	12.4	Mudaraba term deposits	92,737,753,770	90,462,187,026
		·		
IAS 1.77	12.4 (a)	Consolidated Mudaraba Term Deposit		
		Export Import Bank Of Bangladesh Limited	92,737,753,770	90,462,187,026
		Less: Intragroup transactions	(312,711,062)	(325,545,961)
			92,425,042,708	90,136,641,065
IAS 1.77	12.5	Bills payable		
		Pay order	857,797,922	1,508,730,627
		Demand draft	45,419,371	84,641,542
			903,217,293	1,593,372,169
IAS 1.77	12.5 (a)	Consolidated bills payable		
		Export Import Bank Of Bangladesh Limited	903,217,293	1,593,372,169
		Add: Bank's subsidiaries	1,750,466	3,674,734
			904,967,759	1,597,046,903
IAS 1.77	13	Other liabilities	<u> </u>	
		Provision for classified investments (note-13.1b)	2,755,392,083	1,460,285,242
		Provision for unclassified (standard) investments (note-13.1c)	969,481,231	787,337,542
		Provision for placement with EIIL (note-13.1d)	11,411,320	11,411,320
		Provision for unclassified SMA investments (note-13.1e)	5,340,754	126,106,420
		Provision for Off balance sheet exposures (note-13.1f)	601,193,838	639,504,836
		Provision for Off-Shore Banking Unit (note-13.1g)	20,798,901	8,088,929
			,,,,,,,,,,	3,000,.27

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	No.	Particulars	2013	2012
IAS 37.84		e) Provision for unclassified special mention account (SMA)		
IAS 57.04		Balance at 1 January	126,106,420	87,110,350
		Add: Provision made during the year	(120,765,666)	38,996,070
		Less: Provision no longer required	(120,703,000)	30,770,070
		Balance at 31 December	5,340,754	126,106,420
IAS 37.84		f) General Provision for off balance sheet exposure		
		Balance at 1 January	639,504,836	549,299,196
		Provision made for the year	(38,310,998)	90,205,640
		Balance at 31 December	601,193,838	639,504,836
		g) General Provision for OBU		
		Balance at 1 January	8,088,929	_
		Provision made for the year	12,709,972	8,088,929
		Balance at 31 December	20,798,901	8,088,929
IAS 37.84	13.2	Profit suspense account		
		Balance at 1 January	247,264,896	165,663,596
		Add: Net amount credited during the year to suspense account	57,919,328	81,601,300
		Less: Net amount recovered during the year	-	-
		Less: Amount written off/waived during the year	-	-
		Balance at 31 December	305,184,224	247,264,896
IAS 1.114 (c)	13.3	Income tax Liability		
		Balance at 1 January	8,443,136,990	6,912,318,996
		Add: Provision made for the year (note 13.3.1)	1,333,936,297	1,530,817,994
		Less: Settlement of tax liabilities for the years	-	-
		Balance at 31 December (a)	9,777,073,287	8,443,136,990
		Advance Tax	, ,	
		Balance at 1 January	7,767,726,627	5,976,761,023
		Add: Payment made during the year	1,667,653,718	1,790,965,604
		Less: Settlement of tax liabilities for the years	-	-
		Balance at 31 December (b)	9,435,380,345	7,767,726,627
		Net Balance at 31 December (a-b)	341,692,942	675,410,363
IAS 37.84	13.3.1	Provision for Current Tax made during the year		
IAS 57.04	13.3.1	Income tax @ 42.50% on estimated taxable profit (From A)	1,302,807,083	1,511,680,151
		Add: Tax on dividend income @ 20%	29,585,136	13,991,123
		Add: Tax on capital gain @10%	1,544,078	5,146,720
		Add: Excess profit tax	1,344,070	3,140,720
		Estimated provision required as at 31 December	1,333,936,297	1,530,817,994
		A. Computation of Taxable Profit	.,,	
		Profit before tax	3,247,326,398	3,688,449,279
		Less: Gain on share (Capital gain)	(15,440,776)	(51,467,200)
		· 1 3=/	, ,,,	, , , , ,
		Less: Cash dividend	(147.925.682)	(69.955.617)
		Less: Cash dividend Less: Nominal value of bonus share	(147,925,682) (18,531,509)	(69,955,617) (10,131,989)

		1	aka
No.	Particulars	2013	2012

- \* Assessment Year 2000-01, 2001-02 & 2002-03: High Court has been issued order in favor of the Bank, but tax authority not yet issue the demand notice based on the High Court Order.
- \* Assessment Year 2003-04 has been finalized.
- \* Assessment Year 2004-05 has been reopened and still pending before Taxes Appeallate Tribunal.
- \* Assessment Year 2005-06, 2006-07, 2007-08 & 2008-09 has been finalized.
- \* Assessment Year 2009-10 has been reopened and still pending before Commissioner of Taxes (Appeal) for set-a-side.
- \* Assessment Year 2010-11: Demand Notice has been received after passing order by the Commissioner of Taxes (Appeal).
- \* Assessment Year 2011-12 is pending before the Commissioner of Taxes (Appeal).
- \* Corporate tax return for the assessment year 2012-13 & 2013-14 has been filed with DCT, LTU, Dhaka, which is yet to be assessed.

IAS 37.84	13.3.1 (a)	Consolidated Provision for Current Tax made during the year		
		Export Import Bank of Bangladesh Limited	1,333,936,297	1,530,817,994
		Add: Bank's subsidiaries	19,210,175	-
			1,353,146,472	1,530,817,994
IAS 1.114 (c)	13.3 (a)	Consolidated Income tax Liability		
		Export Import Bank of Bangladesh Limited	341,692,942	675,410,363
		Add: Bank's subsidiaries	8,390,854	(5,695,191)
			350,083,796	669,715,172
	13.4	Deferred tax liability/(Assets)		
		Balance at 1 January	50,256,000	50,256,000
		Transfer (to)/from Profit & loss account	-	-
		Balance at 31 December	50,256,000	50,256,000
IAS 37.84	13.5	Provision for diminution in value of shares		
		Balance at 1 January	1,012,798,828	374,958,541
		Provision made for the year	340,530,785	637,840,287
		Balance at 31 December*	1,353,329,613	1,012,798,828

<sup>\*</sup>Additional taka 749,525,600/- required for the year 2013 will be provided in the next 04 (Four) Quarters of the year 2014 as per Bangladesh Bank letter No. DOS (SR) 1153/161/2014-001 dated 02-01-2014.

8,101,527,618

	13.5 (a)	Consolidated Provision for diminution in value of shares		
		Export Import Bank of Bangladesh Limited	1,353,329,613	1,012,798,828
		Add: Bank's subsidiaries	28,414,969	23,741,472
		Balance at 31 December	1,381,744,582	1,036,540,300
IAS 37.84	13.6	Provision for Gratuity		
		Balance at 1 January	192,355,324	166,984,323
		Less: Disbursed during the year	(56,178,824)	(24,628,999)
		Add: Provision made during the year	50,000,000	50,000,000
		Balance at 31 December	186,176,500	192,355,324
IAS 1.77	13 (a)	Consolidated other liabilities		
		Export Import Bank of Bangladesh Limited	7,544,907,228	5,745,112,830
		Add: Bank's subsidiaries	556,620,390	377,192,465

6,122,305,295

					Ta	
	No.	Particulars			2013	2012
AS 1.79	14	Share Capital				
AS 1.79 (a) (i)	14.1	Authorized Capital	(T) 10/		00 000 000 000	00.000.000.
		2,000,000,000 ordinary share			20,000,000,000	20,000,000,000
		The Bank raised its authorized ordinary General meeting he			,000 to Tk.20,000,000,	000 in its 8th Extra
AS 1.79 (a) (ii)	14.2	Paid up capital				
		1,051,486,166 ordinary shares of Tk.10/- e each)	ach (922,356,286 ordin	ary shares of Tk.10/-	10,514,861,660	9,223,562,860
		105,148,616 ordinary shares of Tk.10/- each	(129,129,880 ordinary s	hares of Tk.10/- each)		
		1.15/ /0/ 700			1,051,486,160	1,291,298,80
		1,156,634,782			11,566,347,820	10,514,861,660
		The bank has increased its which was approved in the 1				f 10% stock divider
AS 1.114 (c)	14.2.1	Initial public offer (IPO) & ri	ghts share	9		
35 1.114 (C)	14.2.1	Out of the total issued, sub		llv paid up capi	tal of the Bank 3.138	.750 ordinary share
		of Tk.100/- each amounting				
		year 2004 & in the year 200				
		of Tk.100/- each. In the year				
		share at 1: 2 shares of Tk.10,		ther raised rk.	2,277,422,700/ 111100	gir issuarice or rigir
AS 1.79 (a)	14.2.2	a) The Paid up Capital of the		,566,347,820 di	vided into 1,156,634,78	32 ordinary shares
		Tk.10/- each fully subscribed	d by:			
			,	2013		2012
		Particulars	No. of	2013 % of total	Amount (Taka)	2012 Amount (Taka)
			,		Amount (Taka) 5,224,523,640	Amount (Taka)
		Particulars  i) Promoters/Sponsors ii) General Public & Others	No. of Shares	% of total		
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB	No. of Shares 522,452,364 634,182,418	% of total 45.17% 54.83%	5,224,523,640 6,341,824,180	Amount (Taka) 4,789,839,830 5,725,021,830
		Particulars  i) Promoters/Sponsors ii) General Public & Others	No. of Shares 522,452,364	% of total 45.17% 54.83%	5,224,523,640	Amount (Taka) 4,789,839,830 5,725,021,830
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares	Amount (Taka) 4,789,839,830 5,725,021,830 10,514,861,660 % of holdings
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475	Amount (Taka) 4,789,839,831 5,725,021,831  10,514,861,661  % of holding: 47.9099
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293	Amount (Taka) 4,789,839,83 5,725,021,83  10,514,861,66  % of holding 47.9099 16.5149
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655	Amount (Taka) 4,789,839,831 5,725,021,831  10,514,861,661  % of holding: 47.9099 16.5149 0.2879
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944	Amount (Taka) 4,789,839,83 5,725,021,83  10,514,861,666  % of holding 47.9099 16.5149 0.2879 0.0019
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496	Amount (Taka) 4,789,839,83 5,725,021,83  10,514,861,66  % of holding 47.9099 16.5149 0.2879 0.0019 0.4469
AS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals	No. of Shares 522,452,364 634,182,418 - 1,156,634,782	% of total 45.17% 54.83% - 100%	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919	Amount (Taka) 4,789,839,830 5,725,021,830  10,514,861,660  % of holdings 47.909% 16.514% 0.287% 0.001% 0.446% 34.843%
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100%  ecember 2013	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496	Amount (Taka) 4,789,839,831 5,725,021,831  10,514,861,661  % of holding: 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100% ecember 2013	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782	Amount (Taka) 4,789,839,830 5,725,021,830  10,514,861,660  % of holdings 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439 10009
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100% ecember 2013 No. of	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782	Amount (Taka) 4,789,839,836 5,725,021,836  10,514,861,666  % of holding: 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439 1009
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100% ecember 2013 No. of share	5,224,523,640 6,341,824,180 - 11,566,347,820 No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782 % of holding	Amount (Taka) 4,789,839,831 5,725,021,831  10,514,861,661  % of holding: 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439 1009
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding Range of holding of shares	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100%  ecember 2013  No. of share holders	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares	Amount (Taka) 4,789,839,836 5,725,021,836  10,514,861,666  % of holdings 47.909 16.5149 0.2879 0.0019 0.4469 34.8439 1009  No. of shares
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public c) Range-wise shareholding Range of holding of shares Less than 500	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100%  ecember 2013  No. of share holders 79,280	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares 0.90%	Amount (Taka) 4,789,839,836 5,725,021,836  10,514,861,666  % of holdings 47.909 16.5149 0.2879 0.0019 0.4469 34.8439 1009  No. of shares
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding Range of holding of shares  Less than 500 500 to 5,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100%  ecember 2013  No. of share holders 79,280 60,868	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares  0.90% 8.55%	Amount (Taka) 4,789,839,831 5,725,021,831  10,514,861,661  % of holding: 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439 1009  No. of shares  10,440,266 98,917,842
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public c) Range-wise shareholding Range of holding of shares Less than 500 500 to 5,000 5,001 to 10,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100%  ecember 2013  No. of share holders 79,280 60,868 8,878	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares  0.90% 8.55% 5.52%	Amount (Taka) 4,789,839,831 5,725,021,831  10,514,861,661  % of holding: 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439 1009  No. of shares  10,440,266 98,917,841 63,863,893
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83% - 100%  ecember 2013  No. of share holders 79,280 60,868 8,878 3,082	5,224,523,640 6,341,824,180	Amount (Taka)  4,789,839,83  5,725,021,83  10,514,861,66  % of holding  47.9099  16.5149  0.2879  0.0019  0.4469  34.8439  1009  No. of  shares  10,440,26  98,917,84  63,863,89  42,176,92
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 30,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83%  - 100%  ecember 2013  No. of share holders 79,280 60,868 8,878 3,082 903	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares  0.90% 8.55% 5.52% 3.65% 1.89%	Amount (Taka)  4,789,839,83  5,725,021,83  10,514,861,66  % of holding  47.9099  16.5149  0.2879  0.0019  0.4469  34.8439  1009  No. of shares  10,440,26 98,917,84 63,863,89 42,176,92 21,915,34
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding  Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 30,000 30,001 to 40,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83%  - 100%  ecember 2013  No. of share holders 79,280 60,868 8,878 3,082 903 335	5,224,523,640 6,341,824,180	Amount (Taka)  4,789,839,83  5,725,021,83  10,514,861,66  % of holding  47.9099  16.5149  0.2879  0.0019  0.4469  34.8439  1009  No. of shares  10,440,26 98,917,84 63,863,89 42,176,92 21,915,34 11,577,71
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding  Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 30,000 30,001 to 40,000 40,001 to 50,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83%  - 100%  ecember 2013  No. of share holders 79,280 60,868 8,878 3,082 903 335 211	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares  0.90% 8.55% 5.52% 3.65% 1.89% 1.00% 0.82%	Amount (Taka)  4,789,839,83  5,725,021,83  10,514,861,66  % of holding  47.9099  16.5149  0.2879  0.0019  0.4469  34.8439  1009  No. of shares  10,440,26 98,917,84 63,863,89 42,176,92 21,915,34 11,577,71 9,504,06
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding  Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 30,000 30,001 to 40,000 40,001 to 50,000 50,001 to 100,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83%  - 100%  secember 2013  No. of share holders 79,280 60,868 8,878 3,082 903 335 211 403	5,224,523,640 6,341,824,180	Amount (Taka)  4,789,839,831  5,725,021,831  10,514,861,661  % of holding: 47.9099 16.5149 0.2879 0.0019 0.4469 34.8439  1009  No. of shares  10,440,266 98,917,841 63,863,891 42,176,922 21,915,341 11,577,711 9,504,066 27,430,966
		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding  Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 30,000 30,001 to 40,000 40,001 to 50,000 50,001 to 100,000 100,001 to 100,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	## of total  45.17% 54.83%	5,224,523,640 6,341,824,180 - 11,566,347,820  No. of shares 554,131,475 191,007,293 3,318,655 9,944 5,160,496 403,006,919 1,156,634,782  % of holding of shares  0.90% 8.55% 5.52% 3.65% 1.89% 1.00% 0.82% 2.37% 7.74%	Amount (Taka)  4,789,839,836  5,725,021,836  10,514,861,666  % of holdings  47,909  16,5149  0,2879  0,0019  0,4469  34,8439  1009  No. of shares  10,440,266 98,917,843 63,863,898 42,176,923 21,915,346 11,577,710 9,504,066 27,430,968 89,517,52
IAS 1.79 (a) (vi)		Particulars  i) Promoters/Sponsors ii) General Public & Others iii) GOB  Grand total (i+ii+iii)  b) Percentage of shareholdi Sponsors/Directors Corporate bodies - Local Corporate bodies - Foreign Foreign individuals Non-resident Bangladeshi General public  c) Range-wise shareholding  Range of holding of shares  Less than 500 500 to 5,000 5,001 to 10,000 10,001 to 20,000 20,001 to 30,000 30,001 to 40,000 40,001 to 50,000 50,001 to 100,000	No. of Shares 522,452,364 634,182,418 - 1,156,634,782 ings as at 31 De	% of total  45.17% 54.83%  - 100%  secember 2013  No. of share holders 79,280 60,868 8,878 3,082 903 335 211 403	5,224,523,640 6,341,824,180	Amount (Taka) 4,789,839,830 5,725,021,830  10,514,861,660  % of holdings 47,909% 16.514% 0.287% 0.001% 0.446% 34.843% 100%

		Taka		
Particulars		2013	2012	
Capital Adequacy Ratio (a	as per Basel II)			
Total assets of the bank		195,452,516,240	167,056,626,11	
Total risk weighted assets	(As per Basel II)	159,401,357,863	166,531,664,00	
A. Required capital		15,940,135,786	16,653,166,40	
(10% of risk weighted ass	ets as per RBCA guidelines in	line with Basel II)		
B. Actual Capital/Equity-	Solo:			
i) Core capital (Tier I) - No	te C	18,556,592,093	16,641,856,13	
ii) Supplementary capital	Tier II) -Note D	2,642,111,877	1,572,449,04	
Actual Capital/ Equity (i+ii)		21,198,703,970	18,214,305,1	
Surplus/(deficit) Capital	[B-A]	5,258,568,184	1,561,138,7	
C. core capital (Tier I)				
Paid up capital		11,566,347,820	10,514,861,6	
Statutory reserve		5,236,931,055	4,587,465,7	
Dividend equalization A/C		62,775,000	62,775,0	
Retained earnings		1,690,538,218	1,476,753,6	
		18,556,592,093	16,641,856,1	
D. Supplementary capita	l (Tier II)			
General provision on Un c	lassified investments	1,007,032,206	932,944,2	
General provision on Off b	alance sheet exposures	601,193,838	639,504,8	
Assets Revaluation Reser	ves up to 50%	1,033,885,833		
		2,642,111,877	1,572,449,0	
Percentage of capital held	against risk weighted assets	13.30%	10.94	
Capital requirement	Required for 2013	Held	Held	
Tier - I	5.00%	11.64%	9.99	
Tier - II		1.66%	0.95	
Total	10.00%	13.30%	10.94	

		Credit Risk:	136,273,043,057	142,121,916,000
		On Balance Sheet items	116,125,484,506	111,726,713,000
		Off Balance Sheet items	20,147,558,551	30,395,203,000
		Market Risk	11,595,141,332	13,111,700,000
		Operational Risk	11,533,173,474	11,298,048,000
		Total	159,401,357,863	166,531,664,000
IAS 1.135 (d)	14.3 (a)	Consolidated Capital Adequacy Ratio		
		Total assets of the bank	195,542,247,525	166,997,929,817
		Total risk weighted assets	159,662,180,013	166,630,437,000
		A. Required capital 10% of risk weighted assets as per Basel II	15,966,218,001	16,663,043,700
		B. Actual Capital/Equity-Consolidated:		
		i) Core capital (Tier I) - Note C	18,422,147,325	16,532,493,788
		ii) Supplementary capital (Tier II) -Note D	2,642,111,877	1,572,449,047
		Actual Capital/ Equity (i+ii)	21,064,259,202	18,104,942,835
		Surplus/(deficit) Capital (B-A)	5,098,041,201	1,441,899,135

			Ta	itu .
	No.	Particulars	2013	2012
		C. core capital (Tier I)		
		Paid up capital	11,566,347,820	10,514,861,660
		Statutory reserve	5,236,931,055	4,587,465,775
		Dividend equalization A/C	62,775,000	62,775,000
		Retained earnings	1,555,994,379	1,367,293,534
		Minority interest in subsidiaries	99,071	97,819
		Millority litterest in substataties	18,422,147,325	16,532,493,788
		D. Supplementary capital (Tier II)	10,422,147,020	10,002,470,700
		General provision on Un classified investments	1,007,032,206	932,944,211
		General provision on Off balance sheet exposures	601,193,838	639,504,836
		Assets Revaluation Reserves up to 50%	1,033,885,833	007,004,000
		Assets Nevatuation Neserves up to 30 %	2,642,111,877	1,572,449,047
		Percentage of capital held against risk weighted assets	13.19%	10.87%
		r creentage of capital field against risk weighted assets	10.1770	10.07 /6
		Capital requirement Required for 2013	Held	Held
		Tier - I 5.00%	11.54%	9.92%
		Tier - II	1.65%	0.95%
		Total 10.00%	13.19%	10.87%
		E. Breakdown of gross Risk-Weighted Assets (RWA) ir	the various categories o	of risk exposures
			404,000,000,444	4/4 000 000 000
		Credit Risk:	136,020,000,144	141,853,005,000
		On Balance Sheet items	115,872,441,592	111,457,802,000
		Off Balance Sheet items	20,147,558,551	30,395,203,000
		Market Risk	11,943,646,108	13,371,480,000
		Market Risk Operational Risk	11,943,646,108 11,698,533,761	13,371,480,000 11,405,952,000
		Market Risk	11,943,646,108	13,371,480,000
AS 1.77	15	Market Risk Operational Risk Total	11,943,646,108 11,698,533,761	13,371,480,000 11,405,952,000
AS 1.77	15	Market Risk Operational Risk Total Statutory reserve	11,943,646,108 11,698,533,761 159,662,180,013	13,371,480,000 11,405,952,000 166,630,437,000
AS 1.77	15	Market Risk Operational Risk Total Statutory reserve Balance at 1 January	11,943,646,108 11,698,533,761 159,662,180,013	13,371,480,000 11,405,952,000 166,630,437,000
AS 1.77	15	Market Risk Operational Risk Total Statutory reserve	11,943,646,108 11,698,533,761 159,662,180,013	13,371,480,000 11,405,952,000 166,630,437,000
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
	15	Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i)	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January Addition/(adjustment) made this year	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January Addition/(adjustment) made this year Sub total (ii)	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January Addition/(adjustment) made this year Sub total (ii) c) Asset Revaluation Reserves	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January Addition/(adjustment) made this year Sub total (ii) c) Asset Revaluation Reserves Balance at 1 January	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775
		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January Addition/(adjustment) made this year Sub total (ii) c) Asset Revaluation Reserves Balance at 1 January Addition/(Adjustment) during the year	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775
AS 1.77 AS 1.77		Market Risk Operational Risk Total  Statutory reserve Balance at 1 January Addition during the year Balance at 31 December  Other reserves a) General Reserve Balance at 1 January Addition/(adjustment) made this year Sub total (i) b) Dividend equalization Account Balance at 1 January Addition/(adjustment) made this year Sub total (ii) c) Asset Revaluation Reserves Balance at 1 January	11,943,646,108 11,698,533,761 159,662,180,013 4,587,465,775 649,465,280 5,236,931,055 	13,371,480,000 11,405,952,000 166,630,437,000 3,849,775,919 737,689,856 4,587,465,775

No.   Particulars   2013   2012				Tai	ka
Revaluation gain/[loss] on Investment [17.1]		No.	Particulars	2013	2012
Revaluation gain/[loss] on Investment [17.1]	IAS21.32	17	Foreign currency translation adjustment		
AS21.32				-	-
Consolidated Revaluation gain/(loss) on Investment 17.1 (a)   7,595,231   1,634,647   73,582   73,582   17,708,229     IAS 21.32   17.1   Revaluation gain/(loss) on investment   Balance at 1 January			-	-	-
Consolidated Revaluation gain/(loss) on Investment 17.1 (a)   7,595,231   1,634,647   73,582   73,582   17,708,229     IAS 21.32   17.1   Revaluation gain/(loss) on investment   Balance at 1 January	IAS21 32	17 (a)	Consolidated Foreign currency translation adjustment	-	
Foreign currency translation gain/(loss)   1,629,030   73,582   17,708,229   17,708,245   17,7	" 102 1102			7.595.231	17.634.647
IAS21.32					
ASS 21.32					
Addition/(Adjustment) during the year   -   -   -   -   -	IAS21.32	17.1	Revaluation gain/(loss) on investment	, ,	
IAS21.32			Balance at 1 January	-	-
IAS 21.32   17.1 (a)   Consolidated revaluation gain/(loss) on investment   Export Import Bank of Bangladesh Limited   7,595,231   17,634,647   17,644,647   17			Addition/(Adjustment) during the year	-	-
Export Import Bank of Bangladesh Limited Add: Bank's subsidiaries Balance at 31 December 7,595,231 17,634,647   17,634,6			Balance at 31 December	-	
Export Import Bank of Bangladesh Limited Add: Bank's subsidiaries Balance at 31 December 7,595,231 17,634,647   17,634,6	IAS21.32	17.1 (a)	Consolidated revaluation gain/floss) on investment		
Add: Bank's subsidiaries   7,595,231   17,634,647   17,		,	_	-	_
Balance at 31 December   7,595,231   17,634,647     IAS 1.77   18   Retained earnings   Balance brought forward   1,476,753,697   1,348,111,068   -1,345,860   -1,445,860				7.595.231	17.634.647
Balance brought forward			l l		
Balance brought forward					
Prior year Adjustment	IAS 1.77	18	Retained earnings		
Add: Profit for the year Less: Transfer to statutory reserve Less: Stock dividend Balance carried forward  IAS 1.77  I8(a)  Consolidated retained earnings Export Import Bank of Bangladesh Limited Add: Bank's subsidiaries Foreign currency translation gain/(loss) Balance carried forward  IAS 1.77  I8(a)  Consolidated Retained earnings  Export Import Bank of Bangladesh Limited Add: Bank's subsidiaries Foreign currency translation gain/(loss) Balance carried forward  IAS 1.77  I8(a)  Consolidated Retained earnings brought forward Balance at 1 January Deficit Beginning (prior year adjustment) Foreign currency translation gain/(loss) Retained earning brought forward  IAS 27.33  IAS 27.33  IAS 27.33  IAS 27.33  IAS 27.33  IAS 27.33  IAM Minority interest Share Capital Retained earnings-EXIM Islami Investment Limited (EIIL)  IAM J., 1,913,390,101 [(1,64,545,441)] (1,271,293,534) [(1,271,293,534)] (1,271,293,800) [(1,271,293,800)] (1,271,293,800) [(1,271,293,800)] (1,271,293,800) [(1,271,293,800)] (1,271,293,800) [(1,271,293,800)] (1,271,293,800) [(1,271,293,800)] (1,271,293,800) [(1,271,293,800) [(1,271,293,800)] (1,271,293,800) [(1,271,293,801) [(1,271,293,901) [(1,271,293,801) [(1,271,293,801) [(1,271,293,801) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,271,293,901) [(1,27			Balance brought forward	1,476,753,697	1,348,111,068
Less: Transfer to statutory reserve   (649,465,280)   (737,689,856)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,291,298,800)   (1,290,382,18   (1,476,753,697   (109,386,581)   (1,629,030)   (1,367,293,534)   (1,629,030)   (1,62			Prior year Adjustment	1,345,860	-
Less: Stock dividend   1,051,486,160    1,291,298,800    1,690,538,218   1,476,753,697			Add: Profit for the year	1,913,390,101	2,157,631,285
Balance carried forward   1,690,538,218   1,476,753,697     IAS 1.77   18(a)   Consolidated retained earnings   Export Import Bank of Bangladesh Limited   1,690,538,218   1,476,753,697   Add: Bank's subsidiaries   (132,914,809)   (109,386,581)   (109,386,581)   (109,386,581)   (1,629,030)   (73,582)   (1,629,030)   (73,582)   (1,629,030)   (73,582)   (1,629,030)   (73,582)   (1,629,030)   (73,582)   (1,629,030)   (1,629,030)   (1,629,030)   (1,629,030)   (1,367,293,534)   (1,321,550,384)   (			Less: Transfer to statutory reserve	(649,465,280)	(737,689,856)
IAS 1.77			Less: Stock dividend	(1,051,486,160)	(1,291,298,800)
Export Import Bank of Bangladesh Limited   1,690,538,218   1,476,753,697   Add: Bank's subsidiaries   (132,914,809)   (109,386,581)   (109,3			Balance carried forward	1,690,538,218	1,476,753,697
Add: Bank's subsidiaries Foreign currency translation gain/(loss)  Balance carried forward  I,555,994,379  I8(a1)  Consolidated Retained earnings brought forward  Balance at 1 January Deficit Beginning (prior year adjustment) Foreign currency translation gain/(loss) Retained earning brought forward  IAS 27.33  PMinority interest Share Capital Retained earnings-EXIM Islami Investment Limited (EIIL)  Retained earnings  (132,914,809) (1,629,030) (73,582)  1,367,293,534  1,321,550,384  1,321,550,384  1,321,550,384  1,369,992,951  1,313,196,323  1,313,196,323	IAS 1.77	18(a)	Consolidated retained earnings		
Foreign currency translation gain/(loss)   (1,629,030)   (73,582			Export Import Bank of Bangladesh Limited	1,690,538,218	1,476,753,697
IAS 1.77			Add: Bank's subsidiaries	(132,914,809)	(109,386,581)
IAS 1.77			Foreign currency translation gain/(loss)	(1,629,030)	(73,582)
Balance at 1 January   1,367,293,534   1,321,550,384   (6,455,944)   (6,455,944)   (1,898,117)   (			Balance carried forward		1,367,293,534
Balance at 1 January   1,367,293,534   1,321,550,384   (6,455,944)   (6,455,944)   (1,898,117)   (	IAS 1.77	18(a1)	Consolidated Retained earnings brought forward		
Deficit Beginning (prior year adjustment) Foreign currency translation gain/(loss) Retained earning brought forward  1,369,992,951  IAS 27.33  19  Minority interest Share Capital Retained earnings-EXIM Islami Investment Limited (EIIL) Retained earnings-EXIM Islami Investment Limited (EIIL)  990,710,577  978,187,967		•		1,367,293.534	1,321.550.384
Foreign currency translation gain/(loss)   2,699,417   (1,898,117)				-	
Retained earning brought forward  1,369,992,951  1,313,196,323  19 Minority interest Share Capital Retained earnings-EXIM Islami Investment Limited (EIIL) (9,289,423) (21,812,033) 990,710,577 978,187,967				2,699,417	
Share Capital       1,000,000,000       1,000,000,000         Retained earnings-EXIM Islami Investment Limited (EIIL)       (9,289,423)       (21,812,033)         990,710,577       978,187,967			3		
Share Capital       1,000,000,000       1,000,000,000         Retained earnings-EXIM Islami Investment Limited (EIIL)       (9,289,423)       (21,812,033)         990,710,577       978,187,967	IAS 27 33	19	Minority interest		
Retained earnings-EXIM Islami Investment Limited (EIIL)       (9,289,423)       (21,812,033)         990,710,577       978,187,967	17 W Z 7 .00	.,	•	1 000 000 000	1 000 000 000
990,710,577 978,187,967			·		
			Trocames carriings Extra Islami investment Ennited (EIIE)		
			Minority interest		

			Taka	
	No.	Particulars	2013	2012
IAC 27 20	20	Continuent liabilities and commitments		
IAS 37.28 IAS 1.77	20 20.1	Contingent liabilities and commitments Letters of guarantee		
IAS 1.77	20.1	a) Claims against the Bank which is not acknowledged as debt		
		b) Money for which the Bank is contingently liable in	-	_
		respect of guarantees given favoring:		
		i) Directors	_	_
		ii) Government	_	_
		iii) Bank and other financial institutions	_	_
		iv) Others	3,750,989,566	3,667,283,774
		W) Strict's	3,750,989,566	3,667,283,774
IAS 1.77	20.2	Irrevocable letters of credit	0,700,707,000	
,, e 1., ,		Letter of credit (cash)	8,343,753,157	8,536,786,783
		Letter of credit (EDF)	719,229,389	938,033,203
		Letter of credit (back to back)	9,020,889,020	8,856,313,291
		Zatta. at a cart (past) to past)	18,083,871,566	18,331,133,277
IAS 1.77	20.3	Bills for collection	,,	
		Outward bills for collection	8,756,229	11,194,981
		Local documentary bills for collection	2,318,130,346	1,107,074,334
		Foreign documentary bills for collection	2,277,230,993	1,257,526,101
		reference to the second of the	4,604,117,568	2,375,795,416
IAS 1.77	20.4	Other contingent liabilities		
		Accepted bills for payment	33,680,405,111	39,576,271,160
		Total Contingent Liabilities and Commitments	60,119,383,811	63,950,483,627
IAS 1.114©	21	Litigation filed by the Bank		
		Motijheel branch	968,247,130	662,238,203
		Panthapath branch	204,040,691	224,214,757
		Agrabad branch	293,581,629	40,371,132
		Khatungonj branch	74,991,896	74,991,896
		Gazipur Chowrasta branch	4,377,549	4,377,549
		Imamgonj branch	73,886,736	71,817,736
		Gulshan branch	447,984,461	303,391,274
		Rajuk Avenue branch	267,085,045	267,085,045
		Nawabpur branch	1,030,336,540	178,494,787
		Jubilee Road branch	62,735,997	62,735,997
		Narayangonj branch	19,620,044	19,620,044
		Mirpur branch	16,199,281	4,553,718
		Jessore branch		7,010,082
		Chowmuhani	5,681,611	5,681,611
		Uttara branch	102,296,373	52,643,472
		Malibagh branch	63,386,204	63,386,204
		Karwanbazar branch	38,981,657	31,659,472
		HO Corporate branch	31,143,000	-
		Moulvibazar branch	56,477,069	-
		Rajshahi branch	6,336,711	-
14.0.1.07	00	In	3,767,389,624	2,074,272,979
IAS 1.97	22	Income statement	00 /4 / 505 /00	00.057.404.000
		Income (note-22.1)	23,614,707,638	20,357,484,883
		Expenses (note-22.2)	18,686,814,077	15,023,139,054
			4,927,893,561	5,334,345,829

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	No.	Particulars	2013	2012
IAS 1.97	22(a)	Consolidated Income statement		
IAS 1.77	22(d)		/ 027 002 E/1	E 227 27 E 020
		Export Import Bank of Bangladesh Limited  Add: Bank's subsidiaries	4,927,893,561	5,334,345,829
		Add: Bank's Subsidiaries	35,016,309 <b>4,962,909,870</b>	[40,162,298] <b>5,294,183,531</b>
IAS 1.97	22.1	Income	4,702,707,070	3,274,103,331
,,,,,,		Profit, discount and similar income	20,547,988,913	17,360,064,531
		Dividend income	166,457,191	80,087,606
		Fee, commission and brokerage	1,325,114,229	1,254,896,361
		Gains less losses arising from dealing securities	-	-
		Gains less losses arising from investment securities	15,440,776	51,467,200
		Gains less losses arising from dealing in foreign currencies	695,048,150	768,783,026
		Income from non-banking assets	-	-
		Other operating income	864,658,379	842,186,159
		Profit less losses on profit rate changes	-	-
		Tront tess tosses on prontrate enanges	23,614,707,638	20,357,484,883
IAS 1.97	22.2	Expenses	20,014,707,000	20,007,404,000
IAS 1.77	22.2	Profit, fee and commission	15,458,885,610	12,279,564,729
		Losses on investments	13,430,003,010	12,277,304,727
		Administrative expenses	2,417,429,779	1,951,420,043
		Other operating expenses	666,041,193	654,593,170
		Depreciation on banking assets	144,457,495	137,561,112
		Depreciation on banking assets	18,686,814,077	15,023,139,054
IFRS 7.20 (b)	23	Investment income	10,000,014,077	10,020,107,004
IAS 1.77	23.1	i) Income from General Investment		
11.01.77	20.1	Bai-Muazzal	8,169,046,408	6,928,423,386
		Bai-Murabaha	3,792,231,367	3,453,457,014
		Bai-Salam	649,146,219	503,210,380
		Izara bill baia	6,612,260,127	5,828,152,069
		Musharaka	135,654,230	35,781,357
		Foreign Bill Negotiation	27,138,816	11,425,105
		Sub Total (i)	19,385,477,167	16,760,449,311
IAS 1.77		ii) Profit on Deposit with other Islamic Banks	17,000,477,107	10,700,447,011
11.01.77		In Bangladesh	1,032,020,083	547,378,373
		Outside Bangladesh	-	-
		Sub Total (ii)	1,032,020,083	547,378,373
		Grand Total (i+ii)	20,417,497,250	17,307,827,684
		orana rotat (r·n)	20,417,477,200	
IAS 1.77	23.2	Investment income derived from the fund deployed by :		
		i) Mudaraba Deposits	15,480,546,415	13,520,874,987
		ii) Other deposits/Fund	4,936,950,835	3,786,952,697
		· ·	20,417,497,250	17,307,827,684
IFRS 7.20 (b)	23(a)	Consolidated Investment income		<u> </u>
IAS 1.77		Export Import Bank of Bangladesh Limited	20,417,497,250	17,307,827,684
		Add: Bank's subsidiaries	94,229,966	57,130,299
		Less: Intragroup transactions	(35,409,116)	(43,124,510)
			20,476,318,100	17,321,833,473

			Ta	ka
	No.	Particulars	2013	2012
IFRS 7.20 (b)	24	Profit paid on deposits, borrowings etc.		
		Profit on deposits (note 24.1)	15,177,783,834	12,069,632,671
		Profit on borrowings	281,094,021	202,156,533
		. To the one control of the control	15,458,877,855	12,271,789,204
IAS 1.77	24.1	Profit paid on deposits	, ,	
		Mudaraba savings deposits	335,043,600	342,060,576
		Mudaraba short notice deposits	142,759,705	175,375,583
		Mudaraba term deposits	10,622,244,184	9,443,981,470
		Mudaraba deposit under scheme	4,076,455,885	2,107,322,695
		Mudaraba Cash Waqf deposits	1,280,460	892,347
			15,177,783,834	12,069,632,671
IFRS 7.20 (b)	24(a)	Consolidated Profit paid on deposits, borrowings etc.		
		Export Import Bank of Bangladesh Limited	15,458,877,855	12,271,789,204
		Add: Bank's subsidiaries	-	78,650,972
		Less: Intragroup transactions	(35,409,116)	(121,775,482)
			15,423,468,739	12,228,664,694
IAS 18.35	25	Income from investment in shares/securities		
IAS 1.77		i) Inside Bangladesh		
		Profit on Bangladesh Government Islamic Investment Bond (BGIIB)	130,491,663	52,236,847
		CDBL	9,424,475	1,370,833
		Others:		
		Dividend on shares	138,501,207	68,584,784
		Nominal value of bonus shares received	18,531,509	10,131,989
		Sub Total (i)	296,948,854	132,324,453
IAS 1.77		ii) Out side Bangladesh	-	-
		Grand Total (i+ii)	296,948,854	132,324,453
IFRS 7.20 (b)	25(a)	Consolidated income from investment in shares/securities		
11 1(3 7.20 (b)	20(4)	Export Import Bank of Bangladesh Limited	296,948,854	132,324,453
		Add: Bank's subsidiaries	7,887,220	5,796,050
		, tua. Barino substatarios	304,836,074	138,120,503
IFRS 7.20 ©	26	Commission, exchange and brokerage		
11 110 7.20 0		Commission (note 26.1)	1,325,114,229	1,254,896,361
		Exchange gain (note 26.2)	695,048,150	768,783,026
		Brokerage Income	-	-
		2. c. c. c. gcccc	2,020,162,379	2,023,679,387
IAS 1.77	26.1	Commission	<u> </u>	
		Commission on L/Cs	722,578,041	678,685,537
		Commission on L/Gs	69,786,192	65,848,590
		Commission on bills purchased	9,338,898	10,577,513
		Commission on accepted bills	399,154,112	375,660,595
		Commission on OBC, IBC etc.	3,362,849	3,410,397
		,		. / .
		Commission on PO, DD, TT & Remittance	12,148.526	12.345.953
		Commission on PO, DD, TT & Remittance Other commission	12,148,526 108,745,611	12,345,953 108,367,776

			Taka			
	No.	Particulars	2013	2012		
IAS 1.97	26.2	Exchange gain				
17.6		Exchange gain	695,048,150	768,783,026		
		Less: Exchange loss	-	-		
		Net Exchange Gain	695,048,150	768,783,026		
IFRS7.20 <sup>©</sup>	26(a)	Consolidated Commission, exchange and brokerage				
11 1\37.20	20(a)	Export Import Bank of Bangladesh Limited	2,020,162,379	2,023,679,387		
		Add: Bank's subsidiaries	24,658,523	47,051,642		
		Auu. Darik 5 Subsidial les	2,044,820,902	2,070,731,029		
IAS 1.97	27	Other operating income	2,044,020,702	2,070,701,027		
17.0 1.77	_,	Rent on locker	1,536,250	1,297,150		
		Postage charge recovered	624,285	192,084		
		Telephone/Telex/SWIFT/Fax etc.	86,800,247	61,647,790		
		Courier service charge	42,156,568	39,467,245		
		Service and other charges	314,832,589	303,878,398		
		Rent recovered-property and godown	10,486,714	12,663,764		
		Gain on sale of fixed assets-Bank's car	-	6,230,099		
		Gain on sale of other fixed assets	1,167,622	475,047		
		Income from Islamic Credit card	19,466,086	17,279,325		
		Income from fund to Exim Islami Investment Ltd. (EIIL)	-	78,650,972		
		Income from Islami Inter Bank Fund	-	116,438		
		Others	387,588,018	320,287,847		
			864,658,379	842,186,159		
IAS 1.97	27(a)	Consolidated Other operating income				
		Export Import Bank of Bangladesh Limited	864,658,379	842,186,159		
		Add: Bank's subsidiaries	1,526,454	42,285		
		Less: Intragroup transactions	-	(78,650,972)		
			866,184,833	763,577,472		
IAS 1.104	28	Salaries and allowances				
		Basic salary	831,074,977	663,721,395		
		Allowances	496,691,197	405,937,706		
		Provident fund	64,365,568	53,306,142		
		Bonus and ex-gratia	322,619,455	267,508,658		
		Gratuity	50,000,000	50,000,000		
			1,764,751,197	1,440,473,901		
IAS 1.104	28(a)	Consolidated Salaries and allowances	4 8 / / 854 408	4 //0 /50 004		
		Export Import Bank of Bangladesh Limited	1,764,751,197	1,440,473,901		
		Add: Bank's subsidiaries	40,385,289	34,940,448		
146407			1,805,136,486	1,475,414,349		
IAS 1.97	29	Rent, taxes, insurance, electricity etc.	00/050 155	1/5 000 /0/		
		Rent Rates and taxes	226,353,157	145,028,696		
		Insurance	97,073,673	72,761,844		
		Electricity/Gas/Wasa	47,602,821	40,357,055		
IAC 1 07	20(-)	Consolidated Dont tayon incurrence electricity etc	371,029,651	258,147,595		
IAS 1.97	29(a)	Consolidated Rent, taxes, insurance, electricity etc.	271 020 /51	250 1/7 505		
		Export Import Bank of Bangladesh Limited Add: Bank's subsidiaries	371,029,651	258,147,595		
		Auu: Dalik's Subsidialies	23,717,226	16,123,793		
			394,746,877	274,271,388		

			Taka		
	No.	Particulars	2013	2012	
IAS 1.97	30	Legal expenses			
17.60 1.77		Legal expenses	17,624,103	27,519,212	
		Other professional fees	2,329,500	5,552,007	
		Other professionatiees	19,953,603	33,071,219	
IAS 1.97	30(a)	Consolidated Legal expenses	17,733,003	33,071,217	
IAS 1.77	30(a)	Export Import Bank of Bangladesh Limited	19,953,603	33,071,219	
		Add: Bank's subsidiaries	7,719,388	5,206,477	
		Add. Dalik 5 Subsidialies	27,672,991	38,277,696	
IAS 1.97	31	Postage, stamp, telegram, telephone etc.	27,072,771	30,277,070	
IAS 1.77	51	Postages	83,119	85,335	
			20,073,081	19,420,330	
		Courier charge			
		SWIFT charge	10,772,624	9,277,960	
		Telephone bill - Office	6,141,648	5,142,200	
		Telephone bill - Residence	2,034,404	1,851,477	
		Fax/Telex charge	42,496	20,001	
		Internet charge	1,548,900	1,476,759	
		Wide area network charges	23,690,298	20,845,150	
		Reuter charges	5,690,880	5,818,484	
		ATM expense	2,144,760	327,650	
		Tele Banking charge	1,681,566	844,712	
		Other IT expenses	128,780	21,417	
			74,032,556	65,131,475	
IAS 1.97	31(a)	Consolidated postage, stamp, telegram, telephone etc.			
		Export Import Bank of Bangladesh Limited	74,032,556	65,131,475	
		Add: Bank's subsidiaries	1,108,211	1,433,844	
			75,140,767	66,565,319	
IAS 1.97	32	Auditors' fees	550,000	550,000	
			550,000	550,000	
IAS 1.97	32(a)	Consolidated Auditors' fees			
		Export Import Bank of Bangladesh Limited	550,000	550,000	
		Add: Bank's subsidiaries	350,263	1,366,685	
			900,263	1,916,685	
IAS 1.97	33	Stationery, printing, advertisement etc.			
		Stationery and printing	45,651,745	42,428,854	
		Computer consumable stationery	38,577,592	31,382,816	
		Books and periodicals	1,123,608	1,515,926	
		Advertisement and publicity	63,037,036	47,191,914	
		,	148,389,981	122,519,510	
IAS 1.97	33(a)	Consolidated stationery, printing, advertisement etc.	, ,		
		Export Import Bank of Bangladesh Limited	148,389,981	122,519,510	
		Add: Bank's subsidiaries	1,475,555	841,395	
			149,865,536	123,360,905	
IAS 1.97	34	Directors fees & expenses	,,	,,	
		Directors' Fees for attending Board/Executive Committee/			
		Other Committee meeting	870,000	1,410,000	
		TA/DA/Hotel Fare for Local & Foreign Directors	120,198	810,971	
		42.4. Total Crais for Essal a Foreign Birectors	990,198	2,220,971	
			770,170	2,220,771	

			Tal	ka
	No.	Particulars	2013	2012
IAS 1.97	34(a)	Consolidated Directors fees & expenses		
17.0 1.77	0-1(0)	Export Import Bank of Bangladesh Limited	990,198	2,220,971
		Add: Bank's subsidiaries	1,142,196	70,100
			2,132,394	2,291,071
IAS 1.97	35	Shariah Supervisory Committee's fees & expenses	, ,	
		i) Shariah Supervisory Committee members' Fees for attending meeting	205,000	160,000
		ii) Others	128,345	96,736
			333,345	256,736
IAS 1.104	36	Depreciation on and repairs to Bank's property		
		Depreciation (note-36.1)	144,457,495	137,561,112
		Repairs and maintenance	28,230,216	20,960,249
			172,687,711	158,521,361
IAS 1.77	36.1	Depreciation		
		Building and constructions	702,893	481,905
		Leasehold Property - Building	89,238	-
		Furniture and fixtures	7,799,971	6,701,438
		Interior decoration	22,634,045	20,447,375
		Office equipment	107,082,336	104,310,348
		Vehicles	6,049,416	5,511,442
		Books	99,596	108,604
IAS 1.104	36(a)	Concelidated depresention on and remains to Bould's present.	144,457,495	137,561,112
IAS 1.104	30(a)	Consolidated depreciation on and repairs to Bank's property  Export Import Bank of Bangladesh Limited	172,687,711	158,521,361
		Add: Bank's subsidiaries	2,712,432	1,931,440
		Aud. Dalik's Subsidialies	175,400,143	160,452,801
IAS 1.97	37	Other expenses	170,400,140	100,102,001
		Discount and commission paid	7,755	7,775,525
		Charges of banks	8,427,802	20,027,165
		Security & Cleaning	51,802,304	32,930,203
		Entertainment	28,791,280	23,430,980
		Car expenses	117,898,361	96,779,068
		Subscription	10,433,155	9,334,341
		Expenses for ESSS fund	1,000,000	1,000,000
		Donation	29,594,000	11,900,700
		Travelling expenses	84,606,578	70,917,830
		Conveyance, cartage, freight and labor	5,907,647	5,176,415
		Business development	7,176,273	7,296,037
		Welfare and recreation	2,301,004	-
		Training and internship expenses	6,354,221	5,665,502
		Liveries and uniform	1,558,420	1,965,338
		Medical expenses	257,054	194,955
		Meeting expenses	277,659	754,953
		AGM expenses	46,061,440	44,575,614
		Loss on sale of assets	1,323,844	142,216
		CDBL charges	310,251	483,382
		BEPS and Master card service charge	4,154,257	3,373,628
		Corporate social responsibility	107,023,048	201,936,071
		Miscellaneous expenses	19,834,481	14,299,202
			535,100,834	559,959,125

			Ta	ıka
	No.	Particulars	2013	2012
IAS 1.97	37(a)	Consolidated other expenses		
IAS 1.77	07(u)	Export Import Bank of Bangladesh Limited	535,100,834	559,959,125
		Add: Bank's subsidiaries	24,877,556	9,617,420
		Add. Barik's substitution	559,978,390	569,576,545
IAS 37.84	38	Provision for investment		
		Provision for classified investment (note-38.1)	1,303,715,381	1,060,938,560
		Provision for un-classified (standard) investment (note-38.2)	182,143,689	(190,173,256)
		Provision for placement with EIIL (note-38.3)	-	320
		Provision for unclassified (SMA) (note-38.4)	(120,765,666)	38,996,070
			1,365,093,404	909,761,694
IAS 1.77	38.1	Provision for classified investments		
		Amount of classified investments:		
		Bad/loss	4,795,533,453	2,875,051,737
		Doubtful	198,448,872	658,246,551
		Substandard	285,957,135	1,518,471,919
		Total classified investments	5,279,939,460	5,051,770,207
		Provision required	2,755,392,083	1,460,285,242
		Provision made earlier	1,460,285,242	399,437,597
		less: fully provided investment written off	-	-
		Less: Waived	(8,608,540)	(90,915)
			1,451,676,702	399,346,682
		Provision made during the year	1,303,715,381	1,060,938,560
IAS 1.77	38.2	Provision for un-classified (standard) investments		
		Total investment	143,847,380,143	118,219,992,997
		Less: classified	(5,279,939,460)	(5,051,770,207)
			138,567,440,683	113,168,222,790
		Less: staff investment	(1,701,426,146)	(1,066,054,117)
			136,866,014,537	112,102,168,673
		Less: Special Mention Account	(1,078,763,925)	(2,522,128,393)
		Less: SME Investment	(61,500,476,751)	(47,827,398,955)
		Less: Agriculture Investment	(2,134,166,413)	(1,207,627,868)
		Less: Consumer Investment	(257,401,520)	(315,858,279)
			71,895,205,928	60,229,155,178
		Provision required for unclassified (standard) investments	969,481,231	787,337,542
		Less: provision made earlier	(787,337,542)	(977,510,798)
		Provision made during the year	182,143,689	(190,173,256)
		Tronslott made during the year	102,140,007	(170,170,200)
	38.3	Provision for placement with EIIL		
		Provision required for EIIL	11,411,320	11,411,320
		Less: provision made earlier	(11,411,320)	(11,411,000)
		Provision made during the year	-	320
IAS 1.77	38.4	Provision for Special Mention Account (SMA)		
., 1., /	55.4	Provision required for SMA	5,340,754	126,106,420
		Less: provision made earlier	(126,106,420)	(87,110,350)
		Provision no longer required/made	(120,765,666)	38,996,070
		1 Tovision no tonger required/made	(120,700,000)	33,770,070

			Tal	ka
	No.	Particulars	2013	2012
IAS 37.84	38(a)	Consolidated Provision for investment		
		Export Import Bank of Bangladesh Limited	1,365,093,404	909,761,694
		Add: Bank's subsidiaries	28,712,216	27,439,125
			1,393,805,620	937,200,819
	39	Provision for Off-shore Banking Units (OBU)		
		Provision required	20,798,901	8,088,929
		Less: provision made earlier	(8,088,929)	-
		Provision made during the year	12,709,972	8,088,929
IAS 1.77	40	Provision for Off Balance sheet exposures		
		Provision required	601,193,838	639,504,836
		Less: provision made earlier	(639,504,836)	(549,299,196)
		Provision made during the year	(38,310,998)	90,205,640
IAC 22 70		Familian Day Chang (FDC)		
IAS 33.70	41	Earnings Per Share (EPS)		. D Ch (EDC)"
		Earnings Per Share has been calculated in accordance v Previous year's figures have been adjusted for the issue of the control		
		Net profit after tax	1,913,390,101	2,157,631,285
		Weighted average number of ordinary shares outstanding	1,156,634,782	1,156,634,782
		Basic EPS	1,130,034,762	1.87
IAS 33.70	41(a)	Consolidated Earnings Per Share (CEPS)		
		Net profit after tax	1,885,608,260	2,083,081,259
		Weighted average number of ordinary shares outstanding	1,156,634,782	1,156,634,782
		Consolidated Earnings Per Share	1.63	1.80
	42	Reconciliation of Cash and Cash Equivalents at the end of	the vear	
		i) Cash in hand	1,563,645,229	1,256,309,598
		ii) Balance with Bangladesh Bank and Sonali Bank	20,542,822,468	24,866,509,519
		iii) Balance with other Banks and Financial Institutions	11,877,932,845	8,932,806,017
		iii, Balanee mareane Baline and maneal memalene	33,984,400,542	35,055,625,134
	42(a)	Consolidated Reconciliation of Cash and Cash Equivalents at		
		i) Cash in hand	1,569,959,322	1,314,251,466
		ii) Balance with Bangladesh Bank and Sonali Bank	20,542,822,468	24,866,509,519
		iii) Balance with other Banks and Financial Institutions	11,946,793,524	8,954,349,383
		,	34,059,575,314	35,135,110,368
	43	Number of meetings held	<u>, , , ,                              </u>	
		Board meeting	14	14
		Executive Committee meeting	8	13
		Board Audit Committee meeting	8	8
		Shariah Supervisory Committee meeting	6	4
		Total	36	39
	44	Number of branches	80	72
	-1-1	ranser of stationes		
	45	Number of SME/Krishi Branches	3	3

#### 46 Audit Committee

In pursuance of the directives of the Bangladesh Bank vide BRPD Circular no.11 dated 27 October 2013 the Audit Committee was formed by the Board of Directors of the Bank consisting of the Board members. As on 31 December 2013 following Directors were the members of the Audit Committee:

Sl. No.	Name	Status with the committee	Educational qualifications
i)	Mr. Mohammad Omar Farooque Bhuiyan	Chairman	B. Com.Hon's (Accounting), M. Com (DU)
ii)	Mrs. Nasreen Islam	Member	B.A
iii)	Mr. Md. Nurul Amin	Member	B.A
iv)	Mr. Ranjan Chowdhury	Member	B.Com
v)	Mr. Muhammad Sekandar Khan	Member	B.A(Hons), M.A(DU), M.Phil. (Leeds)

Eight meetings of the Board Audit Committee were held during the year 2013 in which, inter alia, the following issues were transacted;

- i) Work Plan of routine inspection of Branches and Head Office Divisions during the year 2013 and 2014.
- ii) Review of Head office inspection reports on different branches.
- Review on the Annual Report on the health of the Bank for the year 2012 as per directives/guidelines of Bangladesh Bank in connection with Managing Core Risks in Banking.
- iv) Review of inspection reports of Bangladesh Bank on different branches.
- v) Review of summary report on Audit findings of various branches of the Bank.

#### Name of the directors and the entities in which they had interest as at 31 December 2013

Sl. No.	Name	Status with the bank	Name of firms/companies in which directors are interested as proprietor/director/managing agent/ guarantor/employee/partner etc.
1	Mr. Md. Nazrul Islam Mazumder	Chairman	A.J. Super Garments Ltd.
			ANW Homes Ltd
			ANW Securities Ltd
			Chinese Furniture Ltd.
			Eden Apparels Ltd.
			Feroza Garments Ltd.
			Global Nassa Wear Ltd.
			Kimia Apparels Inds. Ltd.
			Kimia Garments Inds. Ltd.
			Kimia Washing Inds. Ltd.
			Liz Apparels Ltd.
			Liz Wash Ltd.
			Mam Garments Ltd.
			MNC Apparels Ltd.
			Nassa Apparels Ltd.
			Nassa Basics Ltd.
			Nassa Basics Wash Ltd.
			Nassa Clothing Ltd.
			Nassa Embroidery Ltd.
			Nassa Fashions Ltd.
			Nassa Hi Tech Wear Ltd.
			Nassa Hospital Ltd.

IAS 24.16

Sl. No.	Name	Status with the bank	Name of firms/companies in which directors are interested as proprietor/director/managing agent/guarantor/employee/partner etc.
			Nassa Knit Ltd.
			Nassa Properties Ltd.
			Nassa Real Estate Ltd.
			Nassa Spinners Ltd.
			Nassa Spinning Ltd.
			Nassa Taipei Denim Ltd.
			Nassa Taipei Spinners Ltd.
			Nassa Taipei Textile Mills Ltd.
			Nassa Wash Ltd.
			Native Packages Ltd.
			New World Apparels Ltd.
			Planet Travels Ltd.
			Starlight Knitwear Ltd.
			Sun-seeds Apparels Ltd.
			The Rainbow Accessories Ltd.
			The Rainbow Trims Ltd.
			Toy Woods (BD) Co. Ltd.
			Western Dresses Ltd.
2	Mr. Md. Nazrul Islam Swapan	Director	Fast Trade International
			Galaxy Stitch Limited
			Golden Stitch Design Limited
			M/S Md. Nazrul Islam & Asma Islam
			Nassa Design & Development Ltd.
			Nassa Holdings Ltd.
			R.R Engineers & Construction
3	Mr. Mohammad Abdullah	Director	A.J. Super Garments Ltd.
			Bay Pacific Enterprise Ltd.
			Eden Apparels Ltd.
			Feroza Garments Ltd.
			Global Nassa Wear Ltd.
			Kimia Apparels Industries Ltd
			Kimia Garments Industries Ltd.
			Kimia Washing Inds. Ltd.
			Liz Apparels Ltd.
			Liz Wash Ltd.
			Mam Garments Ltd.
			MNC Apparels Ltd.
			Nassa Apparels Ltd.
			Nassa Apparels Ltd.,Unit - 2
			Nassa Basics Ltd.
			Nassa Basics Wash Ltd.
			Nassa Embroidery Ltd.
			Nassa Fashions Ltd.
			Nassa Hi Tech Wear Ltd.
			Nassa Knit Ltd.
			Nassa Spinners Ltd.

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Sl. No.	Name	Status with the bank	Name of firms/companies in which directors are interested as proprietor/director/managing agent/guarantor/employee/partner etc.
			Nassa Spinnings Ltd.
			Nassa Taipei Denims Ltd.
			Nassa Taipei Spinners Ltd.
			Nassa Taipei Textile Mills Ltd.
			Nassa Wash Ltd.
			Native Packages Ltd
			New World Apparels Ltd.
			Planet Travels Ltd.
			Sun Seeds Apparels Ltd.
			The Rainbow Trims Ltd.
			Toy Woods (BD) Co. Ltd.
			Western Dresses Ltd.
			Western Dresses Ltd. Unit - 2
4	Mrs. Nasreen Islam	Director	A.J. Super Garments Ltd.
			ANW Homes Ltd.
			ANW Securities Ltd.
			Chinese Furniture Ltd.
			Eden Apparels Ltd.
			Feroza Garments Ltd.
			Global Nassa Wear Ltd.
			Kimia Apparels Inds. Ltd.
			Kimia Garments Inds. Ltd.
			Kimia Washing Inds. Ltd.
			Liz Apparels Ltd.
			Liz Wash Ltd.
			Mam Garments Ltd.
			MNC Apparels Ltd.
			Nassa Apparels Ltd.
			Nassa Basics Ltd.
			Nassa Basics Wash Ltd.
			Nassa Clothing Ltd.
			Nassa Embroidery Ltd.
			Nassa Fashions Ltd.
			Nassa Hi Tech Wear Ltd.
			Nassa Hospital Ltd.
			Nassa Knit Ltd.
			Nassa Properties Ltd.
			Nassa Real Estate Ltd.
			Nassa Spinners Ltd.
			Nassa Spinning Ltd.
			Nassa Taipei Denim Ltd.
			Nassa Taipei Spinners Ltd.
			Nassa Taipei Textile Mills Ltd.
			Nassa Wash Ltd.
			Native Packages Ltd.
			New World Apparels Ltd.

Sl.		Status	Name of firms/companies in which directors are
No.	Name	with the bank	interested as proprietor/director/managing agent/ guarantor/employee/partner etc.
			Planet Travels Ltd.
			Starlight Knitwear Ltd.
			Sun-seeds Apparels Ltd.
			The Rainbow Accessories Ltd.
			The Rainbow Trims Ltd.
			Toy Woods (BD) Co. Ltd.
			Western Dresses Ltd.
5	Mr. Mohammed Shahidullah	Director	Aziz Corporation
			Eastern Corporation
			Sabuj Traders
6	Mr. Md. Nurul Amin	Director	Amin Electronic
			Amin International
			Azim Enterprise
			Electro Appliances Mfg. Industries Ltd.
			Electro Mart Ltd.
			Mercantile Insurance Co. Ltd.
			Sunny Agency
			Trade International Marketing Ltd.
7	Mr. Mohammad Omar Farooque Bhuiyan	Director	Alliance Power System Ltd.
			Atlanta Enterprise Overseas Ltd.
			Atlanta Travels & Tours
			Emerging Communication Ltd.
			Emerging Credit Rating Ltd.
			Emerging Resources Ltd.
			FA Holding & Development Ltd.
			Heritage Holdings Ltd.
			JIHO Dyetech (BD) Ltd.
8	Mr. Anjan Kumar Saha	Director	Cosmo Knitwear (Pvt) Ltd.
			Cosmopolitas Traders
			Eastern Yarn Trade Agency
			M/s. G.A. Enterprise
			M/s. G.N. Cotton Spinning Mills Ltd.
9	Mr. Md. Abdul Mannan	Director	Shahadara Agro Limited
10	Mr. Md. Habib Ullah Dawn	Director	A.M. Corporation
			Alpha Holdings Ltd.
			Auto Museum Ltd.
			D.F Automobiles Ltd.
			EXOTIC Motors
			MITSUOKA Motors Japan
11	Major Khandaker Nurul Afser (Retd.)	Director	Afser Real Estate and Construction (AREAC) Ltd.
			Afser Resources Management and Consultancy [ARMAC] Services Ltd.
			ARMAC Services Ltd.
			RANS Real Estate Limited

Sl. No.	Name	Status with the bank	Name of firms/companies in which directors are interested as proprietor/director/managing agent/guarantor/employee/partner etc.
			Shopin Trade
			Sports Line Limited
12	Lt. Col. (Retd.) Serajul Islam BP (BAR)	Director	POSH Enterprise
13	Mr. Ranjan Chowdhury	Director	Western Dresses Ltd.
			Shaptapashi Ltd.
			R. Chowdhury Enterprise
14	Mr. Khandakar Mohammed Saiful Alam	Director	Bay Pacific Enterprise Ltd.
			S. Alam & Co.
			Nassa Apparel Ltd.
			Nassa Apparel Ltd., Unit-2
15	Mr. Muhammad Sekandar Khan	Director	-
16	Dr. Mohammed Haider Ali Miah	Managing	Not applicable
		Director	

#### IAS 24.17 48 Related party transactions

Significant contracts where bank is a party and wherein directors have interest:

Nature of contract	Purpose	Name and Relationship
Deposit maintained with EXIM Bank	Transaction	EXIM Islami Investment Ltd. (EIIL), Subsidiary of the bank
Fund provided to EIIL	Operation	EXIM Islami Investment Ltd. (EIIL), Subsidiary of the bank

#### IAS 1.121 49 General

#### IAS 10.12, 13 49.1 Events after balance sheet date

#### **Proposed Dividend**

The Board of directors of the company in its 86th Board Meeting held on 15th April 2014 has recommended for declaration of Stock dividend @ 11% (Bonus Shares) for the year ended 2013 subject to approval of the Shareholders in the ensuing 15th Annul General Meeting of the company.

- IAS 1.51(e) 49.2 Figures have been rounded off to the nearest taka.
  - Previous year's figures have been rearranged, where necessary, to confirm to current year's presentation.

Chairman

Director

**Director** 

**Managing Director & CEO** 

IAS 1.78 (a), 16.73

Fixed assets schedule for the year ended 31 December 2013

		Cost	st				De	Depreciation		Written
Category of assets	Balance at 1 January 2013	Additions / Accretion during the year	Disposals during the year	Balance at 31 December 2013	Rate of dep.	Balance at 1 January 2013	Charged for the year	Adjustments for disposals	Balance at 31 December 2013	value at 31 December 2013
_and	582,400	1,240,213,600	'	1,240,796,000	%0:0	'	'	,	,	1,240,796,000
Building and Constructions	19,276,201	1,200,281,938	,	1,219,558,139	2.5%	2,657,739	702,893	1	3,360,632	1,216,197,507
easehold Property (Building)	ı	272,640,000	1	272,640,000	2.5%	1	89,238	•	89,238	272,550,762
Furniture and fixtures	84,104,157	16,579,103	(1,680,756)	99,002,504	10.0%	49,809,961	7,799,971	(1,248,969)	26,360,963	42,641,541
Office equipment	687,995,017	110,818,094	(10,017,364)	788,795,747	20.0%	431,939,534	107,082,336	(9,725,074)	529,296,796	259,498,951
nterior decoration	249,261,316	53,725,807	(9,690,180)	293,296,943	10.0%	141,174,510	22,634,045	(8,839,890)	154,968,665	138,328,278
Vehicles	33,280,750	4,076,937	(2,133,937)	35,223,750	20.0%	16,018,412	917'670'9	[86,047]	21,981,781	13,241,969
Books	1,271,003	90,143	1	1,361,146	20.0%	1,079,067	965'66	1	1,178,663	182,483
Total 2013	1,075,770,844	2,898,425,622	(23,522,237)	3,950,674,229	. "	642,679,223	144,457,495	(19,899,980)	767,236,738	3,183,437,491
Total 2012	987.312.335	103.068.955	778'022'28'892'28'70'87'70'877'	1.075.770.844		519.331.110	519.331.110 137.561.112	[17, 212, 999]	822 619 679	733 091 621

Details of revaluation made during the year 2013

2,898,425,622 2,067,771,666 **830,653,956** 

Addition / Accretion during the year

Net addition during the year Less: Revaluation

Particulars	Cost Price/ WDV	Revalued	Accretion/ Revaluation Reserve
Land at Dhanmondi	282,400	76,472,000	009'688'5/
Building at Dhanmondi	16,618,462	19,608,000	865'686'7
Land at Gulshan	000'867'672	1,164,324,000	000'978'716
Building at Gulshan	206,465,872	1,197,292,400	879'826'28
Leasehold Building at Agrabad	189,400,000	272,640,000	000'077'88
Total	662,564,734	662,564,734 2,730,336,400 2,067,771,666	2,067,771,666

Particulars	Taka	
	2013	2012
In Bangladesh		
Al-Wadeeah Current Account		
Sonali Bank Ltd., Maijdee Court Branch	446,206	5,491,770
Sonali Bank Ltd., Laksham Branch	24,030	24,030
Prime Bank Ltd., Sylhet Branch	21,836	19,986
Janata Bank Ltd., Laksham Branch	13,666	13,666
National Bank Ltd., Chowmuhani Branch	775	775
Sonali Bank Ltd.,Dilkusha Branch	4,465	4,465
Prime Bank Ltd., Motijheel Branch	4,023	4,023
National Bank Ltd., Rangpur Branch	10,226,118	42,799,613
Rupali Bank Ltd., Purana Paltan Corporate Branch	4,082	4,082
Sonali Bank Ltd., Fokirapool Branch	-	317
Standard Chartered Bank ,BD	648,266	1,025,179
Sonali Bank Ltd., Rangpur Branch	21,501,811	21,298
Islami Bank Bangladesh Ltd., Kushtia Branch	2,472,972	5,127,320
Islami Bank Bangladesh Ltd., Tekerhat Branch	2,929	1,026,508
Sonali Bank Ltd., Cox's Bazar Branch	44,454	1,176,597
Sonali Bank Ltd., Khulna Branch	1,223	2,603
BRAC Bank Ltd., Gulshan Branch	10,128,840	7,369,259
Islami Bank Bangladesh Ltd. Local Office, Dhaka	4,997,550	5,000,000
Islami Bank Bangladesh Ltd., Chagalnaiya Branch	16	390
Janata Bank Ltd., Local Office	3,460	3,460
Janata Bank Ltd., Dinajpur Br.	45,146	45,146
Trust Bank Ltd, Dilkusha	7,927,249	4,050,881
Agrani Bank Ltd., Purana Paltan Br.	4,258	4,258
Jamuna Bank Ltd, Chapainawabgonj Br.	2,001,000	= /
Sonali Bank Ltd, Chapainawabgonj Br.	1,000	=
	60,525,375	73,215,626
Mudaraba Savings Account		
Al-Arafah Islami Bank Ltd., Motijheel Branch	12,792,552	3,560,773
Dhaka Bank Ltd., Motijheel Branch	112,594,073	41,511,943
Social Islami Bank Ltd., Principal Branch	21,866,881	2,843,946
Shahjalal Islami Bank Ltd., Dhaka Main Branch	4,121,317	4,046,060
Jamuna Bank Ltd., IBB Nayabazar Branch	12,684,650	5,442,663
AB Bank Ltd., IBB, Kakrail Branch	615,630,264	4,984,212
The City Bank Ltd. IBB, Dhaka	508,803,156	31,762,565
Southeast Bank Ltd. IBB, Motijheel Branch	1,683,103,887	9,429,444
	2,971,596,780	103,581,606
Mudaraba Short Notice Deposit Account		
Social Islami Bank Ltd., Principal Branch	1,836,194	1,788,061

#### IAS 1.78 (b)

# **Balance with other bank in Bangladesh**

Particulars	Taka	
	2013	2012
Shahjalal Islami Bank Ltd., Dhaka Main Branch	33,228,280	12,878,640
Sonali Bank Ltd., Local Office	1,548,234	10,365,473
First Security Islami Bank Ltd Dilkusha	16,266,187	10,558,175
National Bank Ltd., Dilkusha Branch	5,819,921	6,806,924
Prime Bank Ltd., Dilkusha Branch	8,764,312	6,749,124
Prime Bank Ltd., Dilkusha Branch (Credit card)	250,905	245,971
Islami Bank Bangladesh Ltd. Local Office, Dhaka	47,722,395	71,600,000
Al-Arafah Islami Bank Ltd., Jessore Branch	14,177,241	30,585,621
Social Islami Bank Ltd., Bogra Branch	1,486	62,769
National Bank Ltd., Narayangonj Branch	36,727	2,054,427
The Premier Bank Ltd.,IBB Sylhet Branch	71,330	70,215
Al-Arafah Islami Bank Ltd., Khulna Branch	7,189	5,301
Al-Arafah Islami Bank Ltd., Barisal Branch	5,472	7,413
Bank Asia Ltd, Principal Office Branch Islamic Window	7,403,885	5,651,892
Agrani Bank Ltd, Amin Court Br.	722,875,744	-
Pubali Bank Ltd, Principal Br.	1,043,163	-
Jamuna Bank Ltd., IBB Nayabazar Br.	49,507,552	-
Trust Bank Ltd., Dilkusha Corp. Br.	504,875	-
	911,071,092	159,430,006
Mudaraba Term Deposit Account		
Social Islami Bank Ltd., Principal Br.	-	500,000,000
Shahjalal Islami Bank Ltd., Gulshan South Avenue Br.	500,000,000	500,000,000
First Security Islami Bank Ltd., Dilkusha Br.	1,500,000,000	1,500,000,000
Shahjalal Islami Bank Ltd., Gulshan Br.	-	500,000,000
AB Bank Ltd., Islami Banking Br., Kakrail	-	250,000,000
The City Bank Ltd., Islami Banking Br.	550,000,000	550,000,000
Social Islami Bank Ltd., Babubazar Br.	500,000,000	500,000,000
Social Islami Bank Ltd., Foreign Exchange Br.	500,000,000	500,000,000
Shahjalal Islami Bank Ltd., Dhanmondi Br.	-	250,000,000
First Security Islami Bank Ltd., Banasree Br.	-	800,000,000
Southeast Bank Ltd., Mohakhali Br.	300,000,000	-
Union Bank Ltd., Gulshan Br.	200,000,000	-
Union Bank Ltd., Hatkhola Br.	300,000,000	-
Agrani Bank Ltd.	500,000,000	
	4,850,000,000	5,850,000,000
Total	8,793,193,247	6,186,227,238

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# MS1.78 [b] Balace with bank outside Bangladesh

2013

2012

Name of the Bank	Currency	Amount in foreign currency	Conversion rate per unit F.C.	Amount (Taka)	Amount in foreign currency	Conversion rate per unit F.C.	Amount (Taka)
In demand deposit accounts (profit bearing) with:							
Standard Chartered Bank, N.Y.	OSD	6,835,665.78	77.7500	531,473,014	8,390,423.31	79.8499	669,974,462
Mashreq Bank, PSC, N.Y.	OSD	5,282,575.96	77.7500	410,720,281	6,397,189.00	79.8499	510,814,902
Citibank, N.A., N.Y.	OSD	1	ı	ı	6,800,784.76	79.8499	543,041,983
Wachovia Bank, N.Y.	OSD	3,931,856.87	77.7500	305,701,872	2,492,232.01	79.8499	199,004,477
AB Bank Ltd, Mumbai, India	ACU	317,462.12	77.7500	24,682,680	416,496.55	79.8499	33,257,208
UBAF Bank, Tokyo	ЛРY	7,578,571.00	0.7393	5,602,838	21,651,382.00	0.9278	20,088,152
			Sub-total	1,278,180,685		Sub-total	1,976,181,184
In demand deposit accounts (non-profit bearing) with:							
Standard Chartered Bank, Tokyo	JРY	3,356,701.00	0.7393	2,481,609	33,716,301.00	0.9278	31,281,984
Habib Bank, AG, Zurich	CHF	2,440.60	87.1832	212,779	2,440.60	87.4301	213,382
Sumitomo Mitsui Banking Corporation, Tokyo	JPY	9,245,045.00	0.7393	6,834,862	3,115,704.00	0.9278	2,890,750
HSBC Bank plc, London, UK	GBP	26,791.88	128.0776	3,431,440	4,467.87	129.1013	576,808
Standard Chartered Bank, Kolkata	ACU	I	ı	ı	197,926.13	79.8499	15,804,382
Standard Chartered Bank, London	GBP	16,577.68	128.0776	2,123,229	57,694.98	129.1013	7,448,497
NIB Limited, Pakistan (former IFIC Bank Ltd.)	ACU	49,201.16	77.7500	3,825,390	49,201.16	79.8499	3,928,708
Commerzbank, AG, Frankfurt, Germany	EURO	126,385.78	106.8207	13,500,617	209,315.71	105.5696	22,097,376
Commerz Frank Furt Germany	OSD	1,019,701.89	77.7500	79,281,822	790,118.56	79.8499	888'060'89
JP Morgan Chase Bank , New York, USA	OSD	4,638,917.05	77.7500	360,675,801	1,482,370.86	79.8499	118,367,165
Standard Chartered Bank, Pakistan	ACU	531,790.80	77.7500	41,346,735	31,903.36	79.8499	2,547,480
Nepal Bangladesh Bank, Nepal	ACU	81,425.36	77.7500	6,330,822	46,370.36	79.8499	3,702,669
ICICI Bank, Mumbai, India	ACU EUR	2,611.17	106.8207	278,927	2,611.17	105.5696	275,660
Hypo Vereinsbank, Germany	EURO	186,007.05	106.8207	19,869,403	672,711.30	105.5696	71,017,863
Citibank, N.A., Mumbai	ACU	I	ı	ı	188,129.48	79.8499	15,022,120
Union Bank of Switzerland, AG	CHF	19,723.58	87.1832	1,719,565	10,851.38	87.4301	948,737
HSBC, Mumbai, India	ACU	130,214.28	77.7500	10,124,160	21,694.09	79.8499	1,732,271

2012

2013

# IAS 1.78 [b] Balace with bank outside Bangladesh

Name of the Bank	Currency	Amount in foreign currency	Conversion rate per unit F.C.	Amount (Taka)	Amount in foreign currency	Conversion rate per unit F.C.	Amount (Taka)
Standard Chartered Bank Frankfurt Germany	FIR	28 7/,0 93	106 8207	/ 138 333	198 018 30	105 5696	20 907, 713
The Bank of Nova Scotia, Canada	CAD	551,267.98	72.5618	40,000,997	100,750.42	80.1062	8,070,733
HSBC, Karachi, Pakistan	ACU	143,282.80	77.7500	11,140,238	130,824.09	79.8499	10,446,290
ICICI Bank, Mumbai, India	ACU	292,757.47	77.7500	22,761,893	141,649.58	79.8499	11,310,705
HDFC , India	ACU	253,145.50	77.7500	19,682,063	37,960.09	79.8499	3,031,109
Sonali Bank Ltd. India	ACU	129,370.30	77.7500	10,058,541	61,564.45	79.8499	4,915,915
Bank of Bhutan, Bhutan	ACU	53,944.70	77.7500	4,194,200	150,495.70	79.8499	12,017,067
National Commercial Bank, Jeddah, KSA	SAR	38,592.60	20.7300	800,025	19,662.80	21.2916	418,652
National Australia Bank Ltd	AUD	464,729.14	68.9254	32,031,642	50,000.00	82.7804	4,139,020
UBAF Singapore	OSD	1	I	1	933,480.60	79.8499	74,538,333
HSBC, N.Y.	OSD	9,452,385.83	77.7500	734,922,998	757,161.39	79.8499	60,459,261
UBAF, Hongkong	HKD	74,139.08	10.0262	743,333	94,505.72	10.3008	973,485
Habib Metropoliton Bank, Pakistan	ACU	304,404.61	77.7500	23,667,458	199,194.92	79.8499	15,905,694
Habib American Bank, New York, USA	OSD	1,676,876.93	77.7500	130,377,181	2,223,039.77	79.8499	177,509,503
Zuercher Kantonal Bank	CHF	7,859.44	87.1832	685,211	9,984.84	87.4301	872,976
Bank of Nova Scotia	OSD	49,310.00	77.7500	3,833,853	49,310.00	79.8499	3,937,399
Habib Allied International Bank	OSD	1,411,661.80	77.7500	109,756,705	I	I	I
Sonali Bank (UK) Ltd.	OSD	1,002,003.98	77.7500	77,905,809	ı	ı	ı
Habib Allied International Bank	GBP	20,000.00	128.0776	2,561,552	ı	ı	ı
Sonali Bank (UK) Ltd.	GBP	60,726.55	128.0776	7,777,711	ı	ı	ı
Habib Allied International Bank	EURO	62,000.00	106.8207	6,622,883	I	ı	ı
Standard Chartered Bank, Colombo	ACU	139,667.21	77.7500	10,859,126	I	1	ı
			Sub-total	1,806,558,913		Sub-total	770,397,595
			<b>Grand Total</b>	3,084,739,598		Total	2,746,578,779

1)	Balance with Bangladesh Bank-Taka Account	Detail	Total
	Balance as per Bank Ledger		15,586,822,889
	Unresponded debit entries in		
	Bangladesh Bank Statement	-	
	EXIM Bank ledger	9,094,481	9,094,481
			15,577,728,408
	Unresponded credit entries in		
	Bangladesh Bank Statement	-	
	EXIM Bank ledger	18,601	18,601
	Balance as per Bangladesh Bank Statement		15,577,747,009
2)	Balance with Bangladesh Bank-Foreign currency		
	Balance as per Bank Ledger		4,791,374,406
	Unresponded debit entries in		
	Bangladesh Bank Statement	30,667,968	
	EXIM Bank ledger	1,986,298	32,654,266
			4,824,028,672
	Unresponded credit entries in		
	Bangladesh Bank Statement	140,856,847	
	EXIM Bank ledger	77,047,407	217,904,254
	Balance as per Bangladesh Bank Statement		5,041,932,926

# Highlights on the overall activities as at 31 December 2013

		• •	
		2013	2012
Sl. No.	Particulars		
1	Paid up capital	11,566,347,820	10,514,861,660
2	Total capital	21,198,703,970	18,214,305,179
3	Surplus/(shortage) of capital	5,258,568,184	1,561,138,779
4	Total assets	195,452,516,240	167,056,626,119
5	Total deposits	165,733,245,253	140,369,657,157
6	Total investments	143,847,380,143	118,219,992,997
7	Total contingent liabilities and commitments	60,119,383,811	63,950,483,627
8	Ratio on investments and deposits	86.79%	84.22%
9	Ratio on classified investments and total investments	3.67%	4.27%
10	Profit after tax and provisions	1,913,390,101	2,157,631,285
11	Classified investments	5,279,939,460	5,051,770,207
12	Provision held against classified investments	2,755,392,083	1,460,285,242
13	Surplus/(shortage) of provision	-	-
14	Cost of fund	10.21%	9.96%
15	Profit earning assets	159,705,771,335	131,147,168,472
16	Non-profit bearing assets	35,746,744,905	35,909,457,647
17	Return on investments (shares and securities)	2.63%	1.94%
18	Return on Assets (after tax)	1.06%	1.45%
19	Income on investments (shares and securities)	312,389,630	183,791,653
20	Earnings per share (2012 adjusted)	1.65	1.87
21	Net income per share (2012 adjusted)	1.65	1.87
22	Price earning ratio (times)- (2012 adjusted)	7.80	11.15
23	Net Asset Value (NAV)	20,624,363,759	16,641,856,132
24	Net asset value per share	17.83	15.83
25	Net operating cash flow per share (NOCFPS)	0.19	14.71

Taka

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# Off-Shore Banking Unit (OBU) Balance Sheet as at 31 December 2013

	20	113	20	12
PROPERTY AND ASSETS	USD	Taka	USD	Taka
Cash in Hand:				
Cash in Hand (including Foreign Currency)	-	-	-	-
Balance with Bangladesh Bank & its Agent Banks	-	-	-	-
Balance with other Banks and Financial Institutions	-	-	-	-
In Bangladesh	27,524	2,140,010	5,143	410,668
Outside Bangladesh	27,024	2,140,010	-	- 10,000
Suitoriae Burrighause.	27,524	2,140,010	5,143	410,668
Placement with banks & other financial institutions				
Investments:	-	-	-	
General Investments etc.	-	-	-	-
Murabaha Import Bill (MIB)	26,750,999	2,079,890,139	9,601,720	766,696,403
	26,750,999	2,079,890,139	9,601,720	766,696,403
Fixed assets including Premises	-	-	-	-
Other Assets	-	-	-	-
Non-Banking Assets	2/ 770 522	2,082,030,149	9,606,863	7/7 107 071
Total Assets	26,778,523	2,082,030,149	9,606,863	767,107,071
LIABILITIES AND CAPITAL				
Liabilities:				
Placement from banks & other financial institutions	26,750,999	2,079,890,139	9,601,720	766,696,403
Deposits and Other Accounts:	_0,.00,	_,_,,,,,,,,	7,001,120	700,070, 100
Mudaraba Savings Deposits	_	-	_	-
Mudaraba Term Deposits	_	-	-	-
Other Mudaraba Deposits-MDI	-	-	-	-
Al-wadeeah Current and other Deposit Accounts	-	-	-	-
Bills Payable	-	-	_	-
	-	-		
Other Liabilities	-			
Total Liabilities	26,750,999	2,079,890,139	9,601,720	766,696,403
Capital/Shareholders' Equity:		I		
Paid up Capital Statutory Reserve	-	_	-	-
Translation Gain/Loss	_	-	-	-
Other Reserve	_	_	_	_
Retained Earnings	27,524	2,140,010	5,143	410,668
Total shareholders' equity	27,524	2,140,010	5,143	410,668
Total Liabilities and Shareholders' Equity	26,778,523		9,606,863	767,107,071
Off Balance Sheet items				
Contingent Liabilities:				
Acceptances & Endorsements Letters of Guarantee	-	-	-	-
Irrevocable Letters of Credit	-	-	-	-
Bills for Collection	_	-	-	-/-
	_	-	-	
Other Contingent Liabilities  Total	-	-	-	-
Other commitments	-			
Total Off-Balance Sheet items including Contingent Liabilities		-		
Total of Datance Sheet items including contingent Liabilities				

# Off-Shore Banking Unit (OBU) Profit and Loss Account for the year ended 31 December 2013

	20	13	201	2
	USD	Taka	USD	Taka
Particulars				
Investment Income	1,520,873	118,247,871	132,230	10,588,474
Profit Paid on deposits, borrowings, etc.	(1,476,314)	(114,783,383)	(112,106)	(8,978,043)
Net Investment Income	44,559	3,464,488	20,124	1,610,431
Commission, exchange and brokerage	-	-	-	-
Other operating income	-	-	-	-
Total operating income	44,559	3,464,488	20,124	1,610,431
Operating Expenses				
Salaries and allowances	21,986	1,709,412	14,981	1,199,763
Rent, taxes, insurance, lighting, etc.	-	-	-	-
Legal expenses	-	-	-	-
Postage, stamp, telegram and telephone	-	-	-	-
Stationery, printing, advertisement, etc.	192	14,934	-	-
Depreciation and Repair to Bank's Assets	-	-	-	-
Other Expenses	-	-	-	-
Total operating expenses	22,178.08	1,724,346	14,981	1,199,763
Profit/(Loss) before provisions	22,380.92	1,740,142	5,143	410,668
Provision for Investments	-	-	-	-
Provision for Off balance sheet exposures	-	-	-	-
Total Provision	-	-	-	-
Total Profit/(Loss) before tax	22,380.92	1,740,142	5,143	410,668
Provision for Tax	-	-	-	-
Net Profit/(Loss) after tax	22,380.92	1,740,142	5,143	410,668

# Off Shore Banking Units (OBU) Cash Flow Statement for the year ended 31 December 2013

	20	13	20	12
Particulars	USD	BDT	USD	BDT
A) Cash flows from operating activities				
Investment income receipts	1,520,873	118,247,871	132,230	10,588,474
Profit paid on deposits, borrowings, etc.	(1,476,314)	(114,783,383)	(112,106)	(8,978,043)
Dividend receipts	-	-	-	-
Fees and commission receipts	-	-	-	-
Cash payment to employees	(21,986)	(1,709,412)	(14,981)	(1,199,763)
Cash payment to suppliers	(192)	(14,934)	-	-
Income tax payments	-	-	-	-
Receipts from other operating activities	-	-	-	-
Payments for other operating activities	-	-		-
Cash flows before changes in operating assets and liabilities	22,381	1,740,142	5,143	410,668
Changes in operating assets and liabilities:				
(Increase)/decrease in operating assets/liabilities				
Statutory deposit	_	_		
Trading security - shares	_			_
Investments to other banks		_		_
Investments to customers	(17,149,278)	(1,313,193,736)	(9,601,720)	(766,696,403)
Other assets	(17,147,270)	-	- (7,001,720)	(700,070,400)
other desects	_	_	_	_
Deposits from other banks	_	_	_	_
Deposits from customers	-	-	_	-
Liabilities on account of customers	-	-	_	-
Trading liabilities (borrowing)	17,149,278	1,313,193,736	9,601,720	766,696,403
Other liabilities	-	-	-	-
Not each from enoughting activities	- 22 201	17/01/2	- E 1/2	- /10 //9
Net cash from operating activities	22,381	1,740,142	5,143	410,668
	22,381	1,740,142	5,143	410,668
Net cash from operating activities  B) Cash flows from investing activities: Receipts from sale of securities	22,381	1,740,142	5,143	410,668
B) Cash flows from investing activities:	22,381	- 1,740,142	5,143	- 410,668 - -
B) Cash flows from investing activities: Receipts from sale of securities	- 22,381	- 1,740,142 - - -	- 5,143	- 410,668 - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets	- 22,381	- 1,740,142 - - - -	- 5,143	- 410,668 - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries	- 22,381	- 1,740,142 - - - - -	- 5,143	- 410,668 - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets	- 22,381	- 1,740,142 - - - - - -	- 5,143	- 410,668 - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities	- 22,381	- 1,740,142	- - - -	- 410,668 - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities	- 22,381	- 1,740,142	- - - -	- 410,668 - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities C) Cash flows from financing activities Receipts from issue of Debt Instruments	- 22,381 	- 1,740,142 - - - - -	- - - -	- 410,668 - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments	- 22,381 	- 1,740,142	- - - -	- 410,668
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share	- 22,381 	- 1,740,142	- - - -	- 410,668
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash	- 22,381	- 1,740,142	- - - -	- 410,668
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share	- 22,381 	- 1,740,142	- - - -	- 410,668
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash	- 22,381 	- 1,740,142	- - - -	- 410,668
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash Net cash from financing activities	-	- - - - - - - -	- - - - - - - -	- - - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash Net cash from financing activities  D) Net increase/(decrease) in cash and cash equivalents (A+B+C) E) Effect of Exchange rate changes on cash and cash equivalents F) Cash and cash equivalents at beginning of the year	-	- - - - - - - - 1,740,142	- - - - - - - - - - - - - - - - - - -	- - - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash Net cash from financing activities  D) Net increase/(decrease) in cash and cash equivalents (A+B+C) E) Effect of Exchange rate changes on cash and cash equivalents	- - - - - - - 22,381	- - - - - - - 1,740,142 (10,800)	- - - - - - - -	- - - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash Net cash from financing activities  D) Net increase/(decrease) in cash and cash equivalents (A+B+C) E) Effect of Exchange rate changes on cash and cash equivalents F) Cash and cash equivalents at beginning of the year G) Cash and cash equivalents at end of the year (D+E+F)	22,381 - - 5,143 27,524	- - - - - - - 1,740,142 [10,800] 410,668 <b>2,140,010</b>	5,143 	- - - - - - - - 410,668 - - 410,668
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash Net cash from financing activities  D) Net increase/(decrease) in cash and cash equivalents (A+B+C) E) Effect of Exchange rate changes on cash and cash equivalents F) Cash and cash equivalents at beginning of the year G) Cash and cash equivalents at end of the year (D+E+F) H) Cash and cash equivalents	- - - - - - - - - 22,381 - 5,143	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -
B) Cash flows from investing activities: Receipts from sale of securities Payment for purchase of securities Purchase of fixed assets Sale proceeds of fixed assets Purchase of Subsidiaries Net cash from investing activities  C) Cash flows from financing activities Receipts from issue of Debt Instruments Payment for redemption of Debt Instruments Receipts from issue of Ordinary Share/Right Share Dividend paid in Cash Net cash from financing activities  D) Net increase/(decrease) in cash and cash equivalents (A+B+C) E) Effect of Exchange rate changes on cash and cash equivalents F) Cash and cash equivalents at beginning of the year G) Cash and cash equivalents at end of the year (D+E+F)	22,381 - - 5,143 27,524	- - - - - - - 1,740,142 [10,800] 410,668 <b>2,140,010</b>	5,143 	- - - - - - - - 410,668 - - 410,668

#### (Off-Shore Banking Units)

#### Notes to the Financial Statements For the year ended 31 December 2013

#### 1.0 Status of the Units

Off-shore Banking Units (OBU) of Export Import Bank of Bangladesh Limited was governed under the rules and quidelines of Bangladesh Bank. The Bank obtained Off-shore Banking Unit permission vide letter no. BRPD [P-3]744[118]/2010-3861 dated 31 August 2010. Bank commenced the Off-shore Banking Unit (OBU) services from April 2012.

#### 1.1 **Principal activities**

The principal activities of OBU are to provide Mudaraba Investment against payment of import bills under UPAS (Usance Payment at Sight) to its customers.

#### 1.2 Significant accounting policies

#### 1.2.1 Basis of preparation of the financial statements

The financial statements of the OBUs are prepared on a going concern basis under historical cost convention in accordance with the Bank Companies Act 1991 as amended on 25 June 2003, Bangladesh Bank Circulars and International Financial Reporting Standards (IFRS). Off-shore Banking Units (OBU) maintains its accounting records in USD.

#### a.1.2 Foreign currency transactions:

Foreign currencies are converted into equivalent Taka using the ruling exchange rates on the respective date of transaction. Assets and liabilities including balance with other Banks denominated in foreign currencies are translated into Taka currency at the weighted average rate of inter bank market declared by Bangladesh Bank. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying cross rates of New York closing of the previous day.

#### 1.2.3 Cash and cash equivalents

Cash and cash equivalents are accounted for notes and coins in hand, highly liquid financial assets, unrestricted balances held with other banks/financial institutions and Bangladesh Bank.

#### 1.2.4 Investments

Investments are stated in the Balance Sheet net off unearned income. Provisions for investments are made as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012 and BRPD Circular No. 19 dated 27 December 2012.

#### 1.2.5 Revenues, gains, expenses & losses prohibited by Shariah:

Any gains, expenses & losses not permitted in the Shariah and not duly approved by the Shariah Supervisory Committee is not accounted for and income thus derived transferred/expensed as per approval of the Shariah Supervisory Committee.

#### 1.2.6 Cash flow statement

Cash flow statement is prepared in accordance with IAS-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.

#### 1.2.7 Reporting period

These financial statements cover one calendar year from 1 January 2013 to 31 December 2013.

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# (Off-Shore Banking Units) Notes to the Financial Statements as at 31 December 2013

		20	013	20	12
No.	Particulars	USD	Taka	USD	Taka
2	Cash Balance				
	Local Currency	-	-	-	-
	Foreign Currency	-	-		-
		-	-		-
3	Balance with Bangladesh Bank and its agent (Sonali Bank)				
	Balance with Bangladesh Bank	-	-	_	-
	Balance with Sonali Bank (as agent of Bangladesh Bank)	_	-	_	-
	, ,	_		_	_
4	Balance with other banks and financial institutions				
	In Bangladesh	27,524	2,140,010	5,143	410,668
	Outside Bangladesh	-	-	-	, -
	3	27,524	2,140,010	5,143	410,668
5	Investment				
	General Investment	-			
	Bill Discounted and Purchased	26,750,999	2,079,890,139	9,601,720	766,696,403
		26,750,999	2,079,890,139	9,601,720	766,696,403
6	Other assets				
	Stock of stationery in hand and Stamps in hand	-	-	-/	-
	Suspense Account	-	-	-	-
	Income Receivable on Investment	-			-
		-	-		-
7	Deposit and Other Accounts				_
-					
8	Placement from banks & other financial institutions				
	Bangladesh Bank	-	-	-	-
	Export Import Bank of Bangladesh Limited	26,750,998.57	2,079,890,139	9,601,720	766,696,403
	Total	26,750,998.57	2,079,890,139	9,601,720	766,696,403
9	Other liabilities				
(	one, addition		_		_
10	Retained earnings				
	Opening	5,143	399,868	-	-
	Add: Profit for the year	22,381	1,740,142	5,143	410,668
	Balance carried forward	27,524	2,140,010	5,143	410,668

# (Off-Shore Banking Units) Notes to the Financial Statements as at 31 December 2013

		20	13	201	2
No.	Particulars	USD	Taka	USD	Taka
44					
11	Investment income	4 500 000	440.047.074	400,000	40 500 /5/
	Income from Mudaraba Import Bills	1,520,873	118,247,871	132,230	10,588,474
12	Commission and Brokerage	-	-	-	-
13	Profit paid on deposits, borrowings, etc.				
	Profit on deposits	5,143	399,868	-	-
	Profit on borrowings	22,381	1,740,142	5,143	410,668
	Total	27,524	2,140,010	5,143	410,668
14	Salaries and allowances	21,986	1,709,412	14,981	1,199,763
15	Rent, taxes, insurance, Utilities etc.				
	Rent Rates and taxes	_	_	_	_
	Electricity/Gas/Wasa	_	_	_	_
	Total	_	_		
16	Postage, stamp and telecommunications etc.				
	Postages & Courier services charge	-	-	-	-
	Telephone bill	-	-		-
	Total	-	-		-
17	Stationery, printing and advertisement, etc.				
	Printing stationery	192	14,934	-	-
	Office stationery	-	-	-	-
	Total	192	14,934	-	-
18	Depreciation on and repairs to Bank's property				
	Depreciation	_	_	_	_
	Repairs and maintenance	_	_	-	_
	Total	-	-	-	-
19	Legal and professional	-	-	-	-
20	Other expenses				
	Security and Cleaning services	-	-	_	-
	Conveyance, Freight & Labour	-	-	_	-
	Miscellaneous	-	-		-/
	Total	-	-	-	

# Disclo

# Market Discipline

Disclosures on Risk Based Capital (Pillar III of Basel-II) For the year ended 31 December 2013

Background: These disclosures under Pillar III of Basel II are made according to revised 'Guidelines on Risk Based Capital Adequacy (RBCA)' for banks issued by Bangladesh Bank (Central Bank of Bangladesh) in December 2010. These quantitative and qualitative disclosures are intended to complement the Minimum Capital Requirement (MCR) under Pillar I and the Supervisory Review Process (SRP) under Pillar II of Basel II.

The purpose of market discipline in the Revised Capital Adequacy Framework is to disclose relevant information on capital adequacy in relation to various risk of the bank so that stakeholders can assess the position of a bank regarding holding of assets and to identify the risks relating to the assets, risk exposures, risk assessment processes and capital adequacy to meet probable loss of assets as well as can make the economic decision. The disclosures under Pillar-III of the framework of the bank as on 31 December 2013 are as under:

- A) Scope of Application
- B) Capital Structure
- C) Capital Adequacy
- D) Credit Risk
- E) Equities: Disclosures for Banking Book Positions
- F) Profit Rate Risk in the Banking Book (PRRBB)
- G) Market Risk
- H) Operational risk

#### A) Scope of Application

Qual	itative Disclosures:	
a)	The name of the top corporate entity in the group to which this guidelines applies.	Export Import Bank of Bangladesh Ltd.
b)	An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group	EXIM Bank has 5 (Five) subsidiaries as on the reporting date namely; EXIM Exchange Company (UK) Limited, EXIM Exchange Company (Canada) Limited, EXIM (USA) Inc. EXIM Exchange (Australia) Pty. Limited and EXIM Islami Investment Limited.  A brief description of the Bank and its subsidiaries are given below:
	(a) that are fully consolidated;	Export Import Bank of Bangladesh Ltd.
	(b) that are given a deduction treatment; and (c) that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).	Export Import Bank of Bangladesh Ltd. (EXIM Bank) was incorporated as a public limited company in Bangladesh under Companies Act, 1994. It commenced its banking business on August 03, 1999 under the license issued by Bangladesh Bank. Presently the Bank has 80 (Eighty) branches. The Bank has 2 (Two) Offshore Banking Units (OBU). The Bank went for Initial Public Offering in 2004 and its shares are listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company for its general class of shares. The principal activities of the Bank are to provide all kinds of commercial banking services to its customers through its branches.

Qual	litative Disclosures:	
		There are 5 (Five) Subsidiaries of EXIM Bank which are as under:
		i) EXIM Exchange Company (UK) Ltd., a subsidiary company of EXIM Bank, wa incorporated in U.K. and commenced its remittance business on June 30, 2009. The Paid up Capital of the company is GBP 0.45 million against Authorize Capital for GBP 1.00 Million. The principal activity of the company is that of th provision of money transfer services and advising on letters of credit.
		ii) EXIM Exchange Company (Canada) Ltd., a subsidiary company of EXIM Bank, was incorporated in Canada and commenced its remittance busines on January 23, 2010. The Paid up capital of the company is CAD 0.60 million against Authorized Capital for CAD 1.00 million. The company is engaged wit money transfer business.
		iii) EXIM (USA) Inc., a subsidiary company of EXIM Bank, was incorporated in USA and commenced its remittance business on November 17, 2012. The Pai up Capital of the company is USD 1.00 million and the company is performing its remittance business from two exclusive locations at Jackson Heights and Brooklyn, New York, USA.
		iv) EXIM Exchange (Australia) Pty. Limited, a subsidiary company of EXIM Banl was incorporated in Australia and commenced its remittance business of February 18, 2013 at Lakemba, Sydney, Australia. The Paid up Capital of the company is AUD 0.285 million against Authorized Capital for AUD 1.00 million. The company is engaged with money transfer business.
		v) EXIM Islami Investment Limited is a subsidiary company of EXIM Bar incorporated as a public limited company and started its operation on Decemb 01, 2010. The Paid up Capital of the company is BDT 100.00 Crore again Authorized Capital for BDT 500.00 Crore. The main object of the company is act as a full-fledged merchant banker. The company is also authorized to be sell, hold or otherwise acquire or invest the capital of Company in shares, stock and other shariah based securities.
		All the subsidiaries were consolidated.
c)	Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable
Juar	ntitative Disclosures:	
d)	The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation that are deducted and the name(s) of such subsidiaries	There is no capital deficiency in the financial year 2013 in solo or consolidat basis.

### **B) Capital Structure:**

#### **Qualitative Disclosures:**

a] Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in Tier 1 or in Tier 2.

Regulatory capital, as stipulated by the revised RBCA guidelines by Bangladesh Bank, is categorized into three tiers according to the order of quality of capital (Tier I, II & III).

- i) Tier-I capital called 'Core Capital' comprises of highest quality of capital elements and as per the guidelines of Bangladesh Bank, Tier I capital of EXIM bank consists of i) Paid up capital ii) Statutory Reserve iii) Retained Earnings iv) Minority interest in Subsidiaries and v) Dividend Equalization Account.
- ii) Tier-II capital called 'Supplementary Capital' represents other elements, which fall short of some of the characteristics of the core capital but contribute to the overall strength of a bank and as per the guidelines of Bangladesh Bank, Tier II capital of EXIM bank consists of i) General provision ii) Revaluation reserve for fixed assets.
- iii) Tier-III capital called 'Additional Supplementary Capital' consists of short-term subordinated debt, which would be solely for the purpose of meeting a proportion of the capital requirements for market risk and EXIM Bank had no Tier III element in its capital structure.

The Bank complied with all the required conditions for maintaining regulatory capital as stipulated in the revised RBCA guidelines by Bangladesh Bank as per following details:

1) The amount of Tier 2 capital will be limited to 100% of the amount of Tier 1 capital.

Status of Compliance: Complied

2) 50% of revaluation reserves for fixed assets and securities eligible for Tier 2 capital.

Status of Compliance: Complied

- 3) 10% of revaluation reserves for equity instruments eligible for Tier 2 capital.
  - **Status of Compliance:** There was no revaluation reserve from quoted equities as on the reporting date.
- 4) Subordinated debt shall be limited to a maximum of 30% of the amount of Tier-I capital.
  - **Status of Compliance:** As on the reporting date there was no subordinated debt in the capital structure of EXIM Bank.
- 5) **Limitation of Tier 3:** A minimum of about 28.5% of market risk needs to be supported by Tier-I capital. Supporting of Market Risk from Tier 3 capital shall be limited up to maximum of 250% of a bank's Tier-I capital that is available after meeting credit risk capital requirement.

**Status of Compliance:** As on the reporting date there were no Tier 3 components in the capital structure of EXIM Bank.

**Quantitative Disclosures:** As on the reporting date, the Bank had a consolidated capital of BDT 2106.43 Crore comprising Tier-I capital of BDT 1842.21 Crore and Tier-II capital of BDT 264.22 Crore (EXIM Bank had no Tier III element in its capital structure). Following table presents component wise details of capital as on reporting date i.e. 31 December 2013:

BDT In Crore

Sl. No.	Particulars	Consolidated
1	Elements of Tier-I Capital	
2	Paid up capital	1156.63
3	Statutory Reserve	523.69
4	Non-repayable Share premium account	
5	General Reserve	
6	Retained Earnings	155.60
7	Minority interest in Subsidiaries	0.01
8	Non-Cumulative Irredeemable Preferences shares	
9	Dividend Equalization Account	6.28
10	Other (if any item approved by Bangladesh Bank)	
11	Sub Total(1+2++10)	1842.21
12	Deductions from Tier-1 Capital	-
13	Total eligible Tier -1 Capital (Core Capital) (11-12)	1842.21
14	Total amount of Tier-II Capital	264.22
15	Total amount of Tier-III Capital	-
16	Other deductions from Capital	-
17	Total Eligible Capital (13+14+15-16)	2106.43

#### C) Capital Adequacy

#### **Qualitative Disclosures**

A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities.

In terms of RBCA guidelines on Basel-II framework issued by Bangladesh Bank, the bank has adopted the standardized approach for credit risk, standardized (rule based) approach for market risk and basic indicator approach for operational risk. As per capital adequacy guidelines, the bank is required to maintain a minimum CAR of 10.00% with regards to credit risk, market risk and operational risk.

EXIM Bank focuses on strengthening and enhancing its risk management culture and internal control processes rather than increasing capital to cover up weak risk management and control practices. The bank has been generating most of its incremental capital from retained profit (stock dividend, transfer to statutory reserve) to support the incremental growth of Risk Weighted Assets (RWA). The Bank's policy is to manage and maintain strong Capital Adequacy Ratio through investing on those who are high grade rated investment customer and those who are low risk weight bearing customer. The bank is able to maintain capital adequacy ratio (CAR) at 13.19% on consolidated basis against the regulatory minimum level of 10.00%. Capital for BDT 509.81 crore well above the regulatory minimum is meant for supporting anticipated future business growth and to serve as a buffer for unexpected shock thereby ensuring that the Bank's CAR does not fall below the regulatory minimum level even in adverse condition and also can be considered as sufficient for Pillar II requirement and ultimately can be treated as adequate capital. The Bank's policy is to manage and maintain its capital with the objective of maintaining strong capital ratio and high rating. The Bank also ensures that the capital levels comply with regulatory requirements and satisfy the external rating agencies and other stakeholders including depositors. The whole objective of the capital management process in the Bank is to ensure that the Bank remains adequately capitalized at all times.

Sl No.	Particulars	Solo	Consolidated
1	Capital Requirement for Credit Risk	1362.73	1360.20
2	Capital Requirement for Market Risk	115.95	119.43
3	Capital Requirement for Operational Risk	115.33	116.99
4	Tier 1 Capital To Total Capital Ratio:	87.54 %	87.46 %
5	Minimum Capital Requirement	1594.01	1596.62
6	Total Risk Weighted Assets (RWA)	15940.14	15966.21
7	Total CAR	13.30%	13.19 %
8	Tier-I CAR	11.64%	11.54 %
9	Tier-II CAR	1.66%	1.65 %

# D) Investment (Credit) Risk

Qualit	Qualitative Disclosures:						
a)	The general qualitative disclosures:						
	* Definitions of past due and impaired:	An investment payment that has not been made as of its due date is called past due/ overdue. Failure to repay an investment on time could have negative implications for the customer's credit worthiness or cause the investment terms to be permanently adjusted. In case of past due investment, the bank may charge compensation which does not come under bank's income rather the charges use for benevolent purpose.					
		An investment is impaired when it is not likely the bank will collect the full value of the investment because the creditworthiness of a customer has fallen. The bank will pursue either restructuring or foreclosure as a result of the impaired status of the investment. Further, the bank must report the investment as impaired on any of its financial statements and CIB of Bangladesh bank.					
		With a view to strengthening investment discipline and bring classification and provisioning regulation in the line with international standard, a phase wise program for classification and provisioning was undertaken by the Bank as per Bangladesh Bank circulars issued from time to time. In this regard, all the investments are grouped into four categories for the purpose of classification, namely (i) Continuous Investment, (ii) Demand Investment, (iii) Fixed Term Investment and (iv) Short-term Agricultural and Micro Investment. The above investments are classified as follows:					
		Continuous & Demand Investment are classified as under:					
		• <b>Sub-standard-</b> if it is past due/overdue for 3 months or beyond but less than 6 months;					
		Doubtful- if it is past due/overdue for 6 months or beyond but less Than 9 months;					
		Bad/Loss- if it is past due/overdue for 9 months or beyond					

#### Fixed Term Investment (More than Tk. 10.00 Lac) is classified as:

- **Sub-standard** if the defaulted installment is equal to or more than the amount of installment (s) due within 3 (three) months, the entire investments are classified as "Sub-standard".
- **Doubtful-** if the defaulted installment is equal to or more than the amount of installment (s)—due within 6 (six) months, the entire investments are classified as "Doubtful.
- **Bad/Loss-** if the defaulted installment is equal to or more than the amount of installment (s) due within 9 (nine) months, the entire investments are classified as "Bad/Loss".

#### Fixed Term Investment (Up to BDT 10.00 Lac) is classified as

- **Sub-standard** if the defaulted installment is equal to or more than the amount of installment (s) due within 6 (six) months, the entire investments are classified as "Sub-standard".
- **Doubtful-** if the defaulted installment is equal to or more than the amount of installment (s) due within 9 (nine) months, the entire investments are classified as "Doubtful.
- **Bad/Loss-** if the defaulted installment is equal to or more than the amount of installment (s) due within 12 (twelve) months, the entire investments are classified as "Bad/Loss".

#### Short-term Agricultural and Micro Credit are classified as

- **Sub-standard-** if the irregular status continue after a period of 12 (twelve) months, the investments are classified as "Sub-standard".
- **Doubtful-** if the irregular status continue after a period of 36 (thirty six) months, the investment are classified as "Doubtful".
- **Bad/Loss-** if the irregular status continue after a period of 60 (sixty) months, the investment are classified as "Bad/Loss".
- \*\* A Continuous, Demand or Term Investment which will remain over due for a period of 60 days or more, are treated as "Special Mention Account (SMA)".

We follow the following approach for specific and general allowances and statistical method:

\*\*Description of approaches followed for specific and general allowances and statistical methods:

Particulars		Short Term	Consumer Financing		Small			
		Agriculture credit and micro credit	Other than HF & LP	HF	LP	Enterprise Financing	Investments to BHs/MBS/SDs	All other credit
Unclassified	STD	5%	5%	2%	2%	0.25%	2%	1%
Officiassifica	SMA	n/a	5%	2%	2%	0.25%	2%	1%
	SS	5%	20%	20%	20%	20%	20%	20%
Classified	DF	5%	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%

\*\*Discussion of the bank's investment (credit) risk management policy. Base for provision = Outstanding- (eligible security+ profit suspense) or 15% of outstanding whichever is higher.

Risk is inherent in all aspects of a commercial operation; however for Banks and financial institutions, investment (credit) risk is an essential factor that needs to be managed. Investment (credit) risk is the possibility that a borrower or counter party will fail to meet its obligations in accordance with agreed terms. Investment (Credit) risk, therefore, arises from the bank's dealings with or lending to corporate, individuals, and other banks or financial institutions. To manage investment (credit) risk EXIM bank follows "Bangladesh bank's Circulated CREDIT RISK MANAGEMENT guidelines".

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## **Quantitative Disclosures:**

## b) Total Gross credit risk exposures broken down by major types of credit exposures:

### **BDT** in crore

Exposure Type (Funded)	Exposure	RWA
Claims on Banks and NBFIs	1549.17	373.48
Claims on Corporate	11104.97	8855.49
Claims under Credit Risk Mitigation	1010.58	400.32
Claims categorized as retail portfolio & SME(excluding consumer loan)	519.61	389.71
Consumer finance	36.93	36.93
Claims fully secured by residential property	137.61	68.81
Claims fully secured by commercial real estate	522.11	522.11
Past Due Claims (Net of Specific Provision, when applicable)	253.33	296.10
Capital Market Exposures	152.14	190.17
Investments in premises, plant and equipment and all other fixed assets	319.04	319.04
Staff loan/Investment	170.14	34.03
Other assets	2785.85	101.05
Total	18561.48	11587.24

### **BDT** in crore

Exposure Type (Non-Funded)	Exposure	RWA
Claims on Public Sector Entities	016	0.08
Claims on Banks and other NBFIs:	4.82	0.96
Claims on Corporate	3060.72	1993.39
Claims against retail portfolio & SME (excluding consumer loan)	27.09	20.32
Total	3092.79	2014.76

### **BDT** in crore

Sl.	Mode-wise Investment	Exposure
1	Bai Muazzal	5615.46
2	Bai Murabaha	2333.74
3	Bai Salam	417.51
4	Istisna	0.00
5	Izara Bil Baia (Com)	5308.55
6	Izara Bil Baia (Staff)	170.14
7	Hire Purchase Under Shirkatul Melk	0.00
8	Quard	24.68
9	LDBP	144.98
10	Bai As Sarf	57.53
11	Musharaka	84.09
12	Credit Card	20.08
13	Mudaraba Import Bill	207.99
	Total	14384.74

### c) Geographical distribution of credit Exposures

### **BDT** in crore

Sl.	Division-wise investment	Exposure
1	Dhaka	10114.10
2	Chittagong	3451.35
3	Khulna	130.56
4	Rajshahi	409.04
5	Barisal	30.77
6	Sylhet	141.94
7	Rangpur	106.98
	Total	14384.74

### d) Industry or counter party distribution of credit Exposures

### **BDT** in crore

Sl.	Industry-wise investment	Exposure
1	Garments	1906.07
2	Textile	809.81
3	Agro-based Industry	1 148.03
4	Other Industry	228.54
5	Trading and Others	10 292.29
	Total	14384.74

### **BDT** in crore

Sl.	<u>Item</u>	Exposure
1	On demand	888.35
2	Less than 3 months	1197.55
3	More than 3 months but less than 1 year	7330.37
4	More than 1year but less than 5 yaers	2953.25
5	More than 5 years	2015.22
	Total	14384.74

### f) By major industry or counterparty typ

## (BDT in Crore)

Economic Sector	Total Advances	Past Due/ Impaired loans
Agriculture	213.56	0.15
a) Crop financing	88.52	0.00
b)Plantation	3.48	0.00
c) Fishing/Pisciculture	37.03	0.00
d) Others	84.53	0.15
Industry(Other than working capital)	2633.15	47.12
a) Large & Medium scall Industries	2469.82	26.91
b) Small Scale & Cottage Industries	163.33	20.21
c) Others	0.00	0.00

Working Capital	1252.31	39.56
a) Jute Industries	15.29	0.00
b) Garments	772.43	5.07
c) Leather Industries	4.59	0.00
d) Others	460.00	34.49
Export financing	1470.67	104.57
a) Readymade Garments	1093.75	60.76
b) Jute	3.53	0.00
c) Jute Goods	0.00	0.00
d) Leather	0.42	0.00
e) Others	164.98	43.81
Import financing	2232.98	61.09
a) Food Stuffs	611.05	12.83
b)Textile & Textile Products	372.91	0.15
c)Chemical (Except Medicine)	133.49	3.27
d) Others	1115.53	41.88
Transport and Communications	237.29	10.07
a) Trsnsport & Communication	97.73	3.58
b) Others	139.56	6.49
Internal Trade Financing	4169.40	99.89
a) Whole sale Trading	2941.42	93.29
b) Retail Trading	319.54	6.60
c) Others	908.44	0.00
Housing	1792.26	22.36
a) Housing Companies/Societies	856.64	0.00
b) Urban	444.36	4.39
c) Rural	23.04	1.65
d) Others	468.22	16.32
Special Programme	0.00	0.00
a) Small & Cottage	0.00	0.00
b) Others *	0.00	0.00
Others	383.11	143.18
Others	379.25	143.18
Total	14384.74	528.00

### • Specific and general provisions

**BDT** in crore

Provisions as on 31.12.2013
160.29
0.53
160.82
3.06
5.16
267.32
275.73
436.55

Provision for off-balance sheet item-

BDT 60.12 crore

Provision for Offshore Banking Unit (OBU)-

BDT 2.08 crore

- Charges for specific allowances and charges-offs during the period:
- Charges for specific allowances-BDT 275.54 crore
- Charge-offs on loans during the period BDT 479.55 crore

### g) NPAs

***Gross Non Performing Assets(NPAs)	528.00
***Non Performing Assets (NPAs) to Outstanding Loans & Advances	3.72%

### \*\*\*Movement of Non- Performing Assets(NPAs)

### **BDT** in crore

Opening Balance	505.18
Additions	1551.00
Reductions	1528.18
Closing Balance as on 31.12.2013	528.00

### \*\*\* Movement of specific provisions for NPAs

### **BDT** in crore

	221 5. 5. 5
Opening Balance	146.03
Provisions made during the period	129.51
Write-Off	0.00
Write-Back of excess provisions	0.00
Closing Balance 31.12.2013	275.54

# E) Equities: Disclosures for Banking Book Positions

	Qualitative Disclosures:
aJ	The general qualitative disclosures requir

rement with respect to equity risk, including

Differentiation between Holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons

Investment of EXIM Bank in equities is divided into two categories: quoted equities (which are traded in the secondary market) and unquoted equities (which are not traded in the secondary market). Since the intent of holding unquoted equities is not trading, the same are considered as banking book equity exposure.

Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices

The banking book equity exposure is mainly held for strategic purpose. EXIM Bank has five subsidiary companies namely; i) EXIM Exchange Company (UK) Limited, ii) EXIM Exchange Company (Canada) Limited, iii) EXIM (USA) Inc. iv) EXIM Exchange (Australia) Pty. Limited and v) EXIM Islami Investment Limited, which are held for strategic business reason.

The baking book securities are shown at cost price and no revaluation reserve has been created against these equities.

### **Quantitative Disclosures:**

**BDT** in crore

b)	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	See: Table 1
c)	The cumulative realized gains (losses) arising from sales and liquidations in the reporting (31 December 2013) period.	No banking book asset has been sold/liquidated during 2013.  However, cumulative realized gain is BDT 1.55 crore on trading book equities
d)	Total unrealized gains (losses)	There are no unrealized gains (losses) against banking book equities. However, unrealized loss is BDT 210.29 crore on trading book equities
	Total latent revaluation gains (losses)	
	• Any amounts of the above included in Tier 2 capital.	
e)	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements	Capital charge on banking book equities has been BDT 15.09 crore, calculated by giving 125% risk weight

Table 1: The list of banking book equities held by the Bank is given below:

Equities in Banking Book		Purchase price	Market Value at 31 Dec'2013	Remarks
1. Central Depository Bangladesh Limited		14,051,038	14,051,038	Unquoted
2.	EXIM Exchange Company (UK) Limited	52,098,416	52,098,416	Unquoted
3. EXIM Exchange Company (Canada) Limited		40,053,870	40,053,870	Unquoted
4.	EXIM (USA) Inc.	75,382,117	75,382,117	Unquoted
5.	EXIM Exchange (Australia) Pty. Limited	23,436,107	23,436,107	Unquoted
6.	EXIM Islami Investment Limited (EIIL)	999,900,000	999,900,000	Unquoted
7. SWIFT		2,259,065	2,259,065	Unquoted
Total		1,207,180,613	1,207,180,613	

# F) Profit Rate Risk in Banking Book (PRRBB)

### **Qualitative Disclosure:**

a]

The general qualitative disclosure requirement including the nature of PRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of PRRBB measurement.

Profit rate risk is the exposure of a bank's financial condition to adverse movements in profit rates. The process of profit rate risk management by the bank involves determination of the business objectives, expectation about future macro variables and understanding the money markets and debt market in which it operates. Profit rate risk is the risk, which affects the Bank's financial condition due to changes in the market profit rates. Changes in profit rates affect both the current earnings (earnings perspective, traditional approach to profit rate risk assessment taken by many banks) as well as the net worth of the Bank (economic value perspective). The risk from earnings perspective measured as impact on the Net Investment Income (NII). Similarly, the risk from economic value perspective can be measured as impact on Economic Value of Equity (EVE) since the underlying value of the bank's assets, liabilities, and off-balance-sheet (OBS) instruments changes because the present value of future cash flows (and in some cases, the cash flows themselves) change when profit rates change. An effective risk management process that maintains profit rate risk within prudent levels is essential to the safety and soundness of banks. The Bank adopted traditional Gap analysis for assessing impact on profit perspective (earnings perspective) and Duration Analysis for assessing the impact on the Economic Value of Equity (Economic Value Perspective) by applying a notional Profit rate shock up from 100 bps to 300 bps under stress test practice at the bank.

### **Quantitative Disclosures:**

The risk from earnings perspective can be measured as impact in the Net Investment Income (NII) due to changes in Profit rate. CAR before-shock (%) 13.30

### BDT in crore (Where Applicable)

Profit Rate Stress	Minor	Moderate	Major
Assumed change in Profit Rate (%)	1	2	3
Net investment income impact			
<12 months	-31.22	-62.44	-93.66
Capital after-shock	2088.95	2057.73	2026.51
CAR after-shock (%)	13.10	12.90	12.71
Change in CAR after-shock (%)	-0.20	-0.39	-0.59

Impact of fluctuation in the profit rates on economic value of a financial institution is tested in the stress test. Economic value is affected both by changes in future cash flows and discount rate used for determining present value. To determine the impact of increase in profit rate risk 3 scenarios are tested, in minor level of shock of 1% increase in profit rate cause CAR decline to 12.76% from 13.30% and 2% increase in profit rate cause CAR fall to 12.10%, finally a major shock of 3% increase in profit rate cause CAR fall to 11.44%.

### BDT in crore (Where applicable)

Profit Rate Risk- Increase in Profit Rate	Minor Level of Shock	Moderate Level of Shock	Major Level of Shock
Magnitude of Shock (%)	1	2	3
Weighted Average Yield on Asset [%]	11.96	11.96	11.96
Total Assets (market value)	19105.74	19105.74	19105.74
Duration GAP (year)	0.61	0.61	0.61
Changes in Market Value of Equity (on-balance sheet)	103.91	207.82	311.73
Regulatory Capital (after shock)	2016.26	1912.35	1808.44
Risk Weighted Asset (after shock)	15806.14	15806.14	15806.14
CAR (after shock) (%)	12.76	12.10	11.44

<sup>\*</sup>The stress testing was conducted considering CAR of 13.30% (Solo basis) before finalizing the Financial Statement 2013.

# **G) Market Risk**

a) Qualitative Disclosures:	
Views of Board of Directors on trading/ investment activities:	Market risk is defined as the possibility of losses in on and off-balance sheet positions arising from movements in market prices. The exposure of the bank to market risk arises principally from customer-driven transactions. The market risk positions subject to this requirement are:
	i) The risks pertaining to profit rate related instruments and equities in the trading book.
	ii) Foreign exchange risk and commodities risk throughout the bank (both in the banking and in the trading book).
	Trading book comprises position in financial instruments held with trading intent or in order to hedge other element of the trading book. The portfolio of investment of EXIM Bank includes Bangladesh Government Islami Investment Bond (BGIIB), Share of listed public limited companies etc. The bank has always put impetus on investment of funds in high yield areas and also has ensured maintenance of statutory liquidity requirement as set by Bangladesh Bank. The Board of Director approves all necessary policies related to market risk and review them on regular basis.
Methods used to measure Market risk:	There are several methods use to measure market risk and the bank uses those methods which deem fit for a particular scenario. For measuring profit risk from earnings perspective, the bank uses maturity gap analysis, Duration Gap analysis, and mark to market method and for measuring foreign exchange risk, the bank uses VaR analysis. The Bank uses standardized method for calculating capital charge against market risks for minimum capital requirement of the

The Treasury & Financial Institution Division manage market risk covering

Liquidity, profit rate and foreign exchange risk with oversight from Assets Liability Management Committee (ALCO) comprising Senior Executives of the Bank. ALCO is chaired by the Managing Director & CEO of the Bank. ALCO meets at

Bank under Basel-II.

least once in a month.

Market Risk Management system:

Policies and processes for mitigating market risk:

The bank has put its Asset Liability Management policy by setting various risk limits for effective management of market risk and ensuring that the operations are in line with bank's expectation of return to market risk through proper Asset Liability Management. The policies also deal with the reporting framework for effective monitoring of market risk.

The ALM Policy specifically deals with liquidity risk management and profit rate risk management framework. Liquidity risk is managed through Gap & Duration analysis, based on residual maturity/behavioral pattern of assets and liabilities, as prescribed by the Bangladesh Bank. The Bank has put in place mechanism of Liquidity Contingency Plan. Prudential (Tolerance) limits are prescribed for different residual maturity time buckets for efficient Asset Liability Management. Liquidity profile of the Bank is evaluated through various liquidity ratios/indicators.

Foreign Exchange risk is the risk or chance of loss due to unexpected movement of market price of the currencies of different countries or the price of the assets denominated by foreign currencies. For effective and efficient management of Foreign Exchange Risk, the Bank has a well-developed and well-structured Foreign Exchange Risk Manual and an international standard Dealing Room Manual. Various limits are set to monitor and mitigate the Foreign Exchange risk such as, Net Open Position (NOP) limits (Day limit / Overnight limit), deal-wise cut-loss limits, Stop-loss limit, Profit / Loss in respect of cross currency trading etc. and exception reporting is regularly carried out.

The Treasury of the Bank is mainly divided into three departments namely Front Office, Mid Office and Back Office. The Front Office independently conducts the transactions and the Back Office is responsible for settlement of those transactions after verifying of the deals and passing for those entries in the books of account. The Mid Office plays a vital role in the process by checking the Foreign Exchange procedure perform by Front and Back Office and by reporting it directly to the Managing Director & CEO of the Bank.

All foreign exchange transactions are revaluated at Mark to Market rate as determined by inter-bank. All nostro accounts are reconciled on monthly basis and outstanding entries are reviewed by the management for their settlement.

### b) Quantitative Disclosures:

### BDT in crore

	Total Capital Charge
Interest Rate Related Instruments	-
Equities  a) Specific Risk - Market value of investment in equities BDT 502.73 Crore. Capital Charge at 10% of market value amounting BDT 50.27 Crore.  b) General Market Risk - Market value of investment in equities BDT 502.73 Crore. Capital Charge at 10% of market value amounting BDT 50.27 Crore.	100.55
Foreign Exchange Position (Sum of Net Long Position BDT 188.91 Crore. Capital Charge at 10% on Sum of Net Long Position amounting BDT 18.89 Crore)	18.89
Total	119.44

# H) Operational Risk

### **Qualitative Disclosures:**

Views of Board of Directors on system to reduce Operational Risk: Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. It is inherent in all of the Bank's activities. Operational risks are monitored and, to the extent possible, controlled and mitigated. The Bank's approach to operational risk is not designed to eliminate risk altogether but rather, to contain risks within levels deemed acceptable by senior management. All functions, whether business, control or logistics functions, must manage the operational risks that arise from their activities. This is supported by an independent program of periodic reviews undertaken by internal audit, and by monitoring external operational risks events, which ensure that the group stays in line which industry best practice and takes account or lessons from publicized operational failures within the financial services industry.

Performance gap of executives and staffs:

The difference between the standard/intended and the actual/current performance is known as the performance gap. EXIM Bank always tries to minimize the performance gap of its employees through need based training by assessing the various needs of the employees. Bank maintains a decent work environment where employees can work with dignity, can participate in the decision making process, and receive equal treatment and opportunity that affect their performance. The bank is relentlessly pursuing its vision to transform the human resources into human capital. The bank also encourages practicing ethical behavior by following standard code of conduct. To reduce knowledge gap and assist in the development of our personnel, user friendly Operations Manual have been developed and enclosed with functional processes for all employees who are the end users of these processes. The bank ensures timely compensation claims of the employee; preserve the employee health and safety rules and avoid the discriminatory activities. Strong brand image of the bank plays an important role in employees' motivation. During the year 2013, the bank significantly reviewed few existing policies for providing more benefit to employees with a view to introducing superior level of job satisfaction. Earlier the bank formed "Female Employees' Interest Protection Cell" to ensure Equal Employment Opportunity. Competitive compensation also ensures best workplace safety for the banks' employees to keep away from incompatible employment practices and unhealthy employee turnover. In 2013, the bank increases the overall remuneration packages to make it very attractive to motivate and retain performers. It is the policy of the bank that various cash and non-cash benefits for the employees are reviewed time to time based on bank's performance and rationality. Bank introduces 'Employee Turnover Risk' as a requirement of the Supervisory Review Process (SRP) under Pillar II of Basel II which becomes a constant monitoring tool to measure the employee turnover of the bank.

# Potential external events:

The potential external events that may pose the bank into operational risks are as follows.

- 1. **External Fraud:** Acts by a third party, of a type intended to defraud, misappropriate property or circumvent the law. Examples include robbery, forgery, and damage from computer hacking.
- 2. Taxation Risk: Sudden changes in tax laws and regulation that hamper the profitability of a bank.
- **3. Legal Risk:** Legal risk is the risk of the Bank's losses in cases of i) incompliance of the Bank with the requirements of the legal regulations ii) making legal mistakes in carrying out activities iii) Imperfection of the legal system iv) Violation of legal regulations, terms and conditions of concluded agreements by the counterparties.
- 4. Damage of physical asset: Loss or damage to physical assets from natural disaster or other events. Example includes terrorism, vandalism, earthquakes, fires, floods etc.
- **5. Business disruption and system failures:** Disruption of business or system failures. Examples include telecommunication problems, utility outages etc.
- **6. Execution, delivery and process management:** Failed transaction processing or process management, and relations with trade counterparties and vendors. Examples include, non-client counterparty mis-performance, vendor disputes etc.

Policies and processes for mitigating operational risk:

The Bank has taken the following policies and processes for mitigating operational risk:

- 1. Loss prevention: We focus on employee development through training and development programs and review the performance of employees to prevent loss.
- 2. Loss control: We have in detail planning and defined process in place like back up of computer system controlling the loss.

The Bank has formed 'Risk Management Division' under 'Chief Risk Officer' to review and update operational risks along with all other core risks on systematic basis as essential ensuring that adequate controls exist and that the related returns reflect these risks and the capital allocated to support them. The bank already developed the information systems/MIS inflow and data management capabilities to support the risk management functions of the bank. The Bank has taken initiatives for protecting the information from unauthorized access, modification, disclosure and destruction to protect its' customers' interest. The Bank has already developed its own ICT policies for various operation and services, which are closely in line with the ICT Guidelines of Bangladesh Bank. Training is a key component of operational risk management. The Bank has been continuously conducting training sessions (i.e. Operational Procedure, Business Continuity Planning, Disaster Recovery Planning etc.) for relevant employees. The Bank has been maintaining separate insurance coverage for its critical assets. The bank conducts routine audit (both internal and external) and internal ICT audit to all its' branches and Head Office divisions.

Approach for calculating capital charge for operational risk:

The Banks operating in Bangladesh have been computing the capital requirements for operational risk under the Basic Indicator Approach (BIA). Under BIA, the capital charge for operational risk is a fixed percentage, denoted by a (alpha) of average positive annual gross income of the bank over the past three years. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average. The capital charge may be expressed as follows:

$$K = [(G | 1 + G | 2 + G | 3) \times a]/n$$

Where-

K = the capital charge under the Basic Indicator Approach

GI = only positive annual gross income over the previous three years (i.e., negative or zero gross income if any shall be excluded)

a = 15 percent

n = number of the previous three years for which gross income is positive.

Gross Income (GI) is defined as "Net Investment Income" plus "Net non- Investment Income". It is intended that this measure should:

- i). be gross of any provisions;
- ii). be gross of operating expenses, including fees paid to outsourcing service providers
- iii). exclude realized profits/losses from the sale of securities held to maturity in the banking book;
- iv). exclude extraordinary or irregular items;
- v). exclude income derived from insurance.

### b) Quantitative Disclosure

**BDT** in crore

The capital requirements for operational risk	116.99
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### Capital Charge for Operational Risk- Basic Indicator Approach

**BDT in Crore** 

Year	Gross Income (GI)	Average Gross Income (AGI)	Capital Charge = 15% of AGI
2011	670.76		
2012	819.87	779.90	116.99
2013	849.08		

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### REPORT ON RISK MANAGEMENT

### RISK MANAGEMENT AND ITS BACKGROUND

Banks in the financial services industry are facing various challenges attributable to increased competition and expansion of diversified business network. As a financial intermediary, Bank is exposed to certain amount of risks those are associated with both of its assets and liabilities as well as operational activities. Managing and mitigating such risks have always been a major concern of the particular Bank so that precautionary measures can be taken towards hazardless day to day business operations.

The Bank defines risk widely as any factor that, if not adequately assessed, monitored and managed, may prevent it from achieving its business objectives or result in adverse outcomes including damage to its reputation. The Bank primarily emphasizes on effective risk management to avoid any unwarranted risk. To assure the solvency of the bank in case of any unexpected loss, the Bank maintains adequate capital.

There is a proverb 'no risk, no gain'. This is fully applicable in banking business. Risk management guidelines for Banks, issued by Bangladesh Bank in February, 2012 defined risk management as 'the deliberate acceptance of risk for profit-making'. Risk taking is inherent element of banking business and indeed, profit is the reward for successful risk taking in business. The objective of risk management is to identify and analyze risks and their consequences. Apart from that, unwarranted and poorly managed risk can lead to losses and thus endanger the safety of a bank's stakeholders.

### **RISK MANAGEMENT SYSTEM**

The following are the key elements of risk management system:

- 1. The Board of the bank outlines policies. The senior management implements the same;
- 2. Manuals, guidelines, rules, procedures are developed to manage the risks;
- 3. Risk are properly identified, measured, monitored and controlled. Appropriate Management Information System (MIS) has to be in place to support all business operations;
- 4. Strong internal control and compliance system is established to detect the deficiencies.

### **RISK MANAGEMENT PROCESS**

A sound risk management mechanism can ensure internal control and real performance of a bank based on which financial transparency and governance will ensure smooth business operations with strong capital base and confidence. Considering the above, in EXIM Bank, risk management activities are being improved in the light of Bangladesh Bank regulations. The bank has a strong Risk Management Committee in the management level for overseeing the risk management issues.

As a part of risk management process, for the most part, these methods consist of the elements, performed, more or less, in the following order:

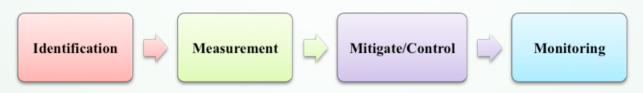


Figure : Risk Management Process

### **RISK MANAGEMENT FRAMEWORK IN EXIM BANK**

### Risk Management Committee of the Board

In compliance to BRPD Circular # 11 (section 5.3), dated 27/10/13, EXIM Bank has formed a Risk Management Committee of the Board to oversee the activities of Management Level Risk Management Committees of the Bank as well as to oversee the implementation status of Investment (Credit) Risk, Foreign Exchange Risk, Internal Control & Compliance Risk, Money Laundering

Risk, Information & Communication Technology (ICT) Risk, Operational Risk, Profit (Interest) Rate Risk, Liquidity Risk, Risk Based Capital Requirement, Provisioning (Required & Maintained); etc.

### Management Level Risk Management Committee (RMC)

EXIM Bank has formed a strong Risk Management Committee comprising the Heads of all the risk taking organs of the Bank. Regular meeting is being arranged and organized by the Risk Management Division. The committee sits at least once a month or more when necessary. In the meeting of RMC, all the existing/identified and foreseeable/potential risks issues are discussed and recommendations to the concerned risk taking organs to address, measure and take the required steps to mitigate the risk factors.

### **Risk Management Division**

Risk Management Division (RMD) of the bank is responsible for establishing Bank's risk management framework, and to ensure that the procedures for identification, monitoring, mitigating, and managing risks are in place and Bangladesh Bank risk management guidelines, Core Risk Management Guidelines of each area and Basel accord are being complied effectively.

EXIM Bank's risk mitigating technique is not to wait for the risk but to take precautionary measures before incident happens. To supplement the stand of the Bank, RMD is extensively working on capacity building and exchange of ideas about Basel accord and Risk Management for creating a robust risk awareness and risk management culture.

Risk Management Paper is being prepared on monthly basis. Risk management committee reviews the identified risk issues in its monthly meeting and submits the same to Bangladesh Bank on quarterly basis. Apart from that the findings of risk management paper are also being reported to Risk Management Committee of the Board as well as Board of Directors on quarterly basis for compliance and guidance against the particular risks.

### CORE RISK MANAGEMENT AND ITS IMPLEMENTATION

Bangladesh Bank identified core risks through issuing industry best practices framework. Those frameworks provide benchmark to be followed by the banks. Besides, in the Revised Process Document for SRP-SREP Dialogue on ICAAP provided by Bangladesh Bank, suggests the banks to develop own assessment methodology for each core risks as well as to calculate own risk rating for measuring capital requirement for the particular risk and the same is to be approved by the Board of Directors.

For each core risk, internal modules have been developed by the respective departments/divisions in the light of Bangladesh Bank Guidelines to ensure proper core risk management within the bank and conduct own risk rating as per regulatory instructions. The process includes, prepared modules are being evaluated by the concern departments/divisions for obtaining their feedback. Once the feedback is generated, a certain range is specified in line with "Yes/No" response to obtain a particular score. Eventually, these scores are used to determine own risk rating for six core risk areas. Every single element of the particular module is being monitored properly to ensure appropriate checking system and have justified internal risk rating for each core risk.

Currently, Core risk issues are being reviewed by the high powered Risk Management Committee in the management level on monthly basis and the relevant recommendations are conveyed to the respective departments/divisions against the particular risk issues to mitigate the identified issues. The reviewed issues are as follows:

- Core Risk Management Rating Status;
- Core Risk Management Implementation Status.

### Investment (Credit) Risk Management

Risk Management Committee of the bank supervises and monitors investment mix, portfolio/sector concentration, investment concentration, area concentration of investment, Top-20 customer's investment concentration, single investment customer exposure limit, industry-wise concentration, segregation of SME investments, agricultural investment target and disbursement, off-balance sheet exposure (OBS), OBS non-funded to funded, non performing assets, detailed status of Top-20 defaulters, status of law suit, status of provisioning against classified investments, valuation of collateral, recovery of investment, rescheduling and written off, Corporate/SME clients rating, quality of assets and residual risk against investment, etc.

### Foreign Exchange Risk Management

Risk Management Committee of the bank supervises and monitors open position risk, exchange rate risk, violation of dealers limit and loss for the violation, un-reconciled nostro account, non repatriation of export bills, status of BB dashboard on foreign exchange transactions and overdue accepted bills, etc.

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### Information & Communication Technology (ICT) Risk Management

Risk Management Committee of the bank supervises and monitors business disruption and system failures, execution, delivery and process management, data entry errors, vendor disputes, data security, physical security, network security, etc.

### **Money Laundering Risk Management**

Risk Management Committee of the bank reviews and monitors the anti-money laundering activities periodically where covers number of STR reported, number of CTR reported, number of branch inspected, number of workshop held on AML and number of participants took part in it, etc.

### **Internal Control and Compliance Risk Management**

Risk Management Committee of the bank reviews and monitors the risk issues related to compliance of the regulatory requirement, number of branches audited, number of major irregularities found, whether it is placed to audit committee, number of officers involved, action taken in case of major violation, number of non-compliances, etc.

### **Asset Liability Risk Management**

Risk Management Committee of the bank reviews and monitors asset-liability risk i.e. Statutory Liquidity Requirement (SLR), Cash Reserve Ratio (CRR), Investment Deposit Ratio, Deposit Mix, Composition of high and low cost deposit, Wholesale Borrowing Guideline (WBG), Maximum Cumulative Outflow, Medium Term Funding Ratio, Ratio of Liquid Assets to Total Deposit, Ratio of Liquid assets to Short Term Liabilities, Liquidity status under Stress Test liquidity risk, Rate Sensitive Assets, Rate Sensitive Liabilities, etc. Moreover, overall asset-liability risk management issues are being reviewed in the ALCO meeting under direct guidance of the Managing Director & CEO.

### OTHER MATERIAL RISKS UNDER BASEL ACCORD /ASSOCIATED WITH BUSINESS OF THE BANK

Supervisory Review Process (SRP), the second pillar of Basel-II covers a wide range of risks, including core risks as mentioned above, to ensure adequate capital against all risks. In fact, minimum capital is maintained against credit risk, market risk and operational risk under pillar-1 of Basel-II and SRP covers all other risks. In bank's point of view, risks are endless. So, Bangladesh Bank (BB) has detected some of the risky areas to measure the risks in a structured way which is known as SRP, which comes under the guideline of Pillar-2 of Basel-II. The risks covered under SRP are as follows:

Sl. No.	Particulars of Risks
1	Residual Risk
2	Concentration Risk
3	Profit Rate Risk in the Banking Book
4	Liquidity Risk
5	Reputation Risk
6	Strategic Risk
7	Settlement Risk
8	Evaluation of Core Risk Management
9	Environmental & Climate Change Risk
10	Other material risks (Employees Turnover Risk)

For assessing adequate capital requirement, development of internal modules/models is mandated. Bangladesh Bank has instructed to develop the own formula of a bank to identify those risks in secured and scientific way that can be interpreted in qualitative method. In this context, EXIM Bank has developed internal risk management modules for the particular areas as guided by Bangladesh Bank which is known as Internal Capital Adequacy Assessment Process (ICAAP). A separate SRP-SREP dialogue process is being conducted between the SRP Team and Bangladesh Bank Team (SREP) to evaluate the modules which have been used to measure additional capital requirement.

Some of the material risks that are inherent in its day to day business activities and material in respect of risk based capital management of the bank are as follows:

### **Market Risk**

Activities performed by the bank towards market risk for minimizing particular risk areas are as follows:

- Investment in shares & securities are being reviewed based on its risk weight, capital charge and required provisioning. Moreover, regulations of investment limit for solo and consolidated basis are being considered for investment decisions where the excess exposure reduce deadline is also included.
- Foreign exchange related transactions and different risk factors are being analyzed. Finally, by analyzing the collected data, course of actions and suggestions have been recommended to avoid such risks in future.

### Operational Risk

Operational risk is the risk of unexpected losses due to physical catastrophe, technical failure and human error in the operation of the bank, including fraud, failure of management, internal process errors and unforeseeable external events. Internal Control & Compliance Division of the bank is in place to address and assess all the operational risks exposed to the bank to ensure smooth business operations.

### Residual Risk

The bank uses different techniques to reduce their investment (credit) risk, improper application of these techniques give rise to additional risks that may render the overall risk management less effective. Accordingly, these additional risks (e.g. documentation risk, valuation risk) are termed as Residual Risks. In the context of the bank, Residual Risk arises mainly out of the following situations:

- 1. Error in documentation;
- 2. Error in valuation of collateral.

The following activities are performed by the bank to minimize the above two issues under residual risk:

- · Adequate and valid documentations are being ensured for minimizing capital charge under error in documentation;
- Valuations of collaterals are being done properly.

To reduce investment settlement risk at the time of default, Investment Risk Management Division (IRMD) of the bank is accepting reasonable and maximum collaterals before sanctioning the particular investment.

### **Liquidity Risk**

Liquidity risk is the potential loss to the bank in case of either its inability to meet its obligations as the bank fall due or to fund increases in assets incurring unacceptable cost or losses. Liquidity risk arises when the cushion provided by the liquid assets is not sufficient to meet maturing obligations. Accordingly, short of liquidity may have to undertake transactions at heavy cost resulting in a loss of earnings or, in a worst case scenario. The liquidity risk could result in liquidation of the bank if it is unable to undertake transactions even at current market prices. Accordingly, Treasury and Financial Institution Division (T&FID) of EXIM Bank is managing liquidity risk considering its sources of fund to meet its requirements. Apart from that Asset-Liability Management Committee (ALCO) of the bank oversees and manages the mismatches in its liquidity to minimize the risk.

### Investment/Credit Concentration Risk

Concentration risk arises when any bank invests its most or all of the assets to single or few individuals or entities or sectors or instruments. That means, when any bank fails to diversify its investment portfolio, concentration risk emerges. Downturn in concentrated activities and/or areas may cause huge losses to a bank relative to its capital and can threaten the bank's health or ability to maintain its core operations. However, to minimize investment concentration risk, Investment Risk Management Division of the bank has been providing efforts in diversification of investments to the other sectors considering the severity of the concentration risks under the default scenario. Apart from that sector wise exposure, group wise exposure, single customer wise exposure, top customer wise exposure are being reviwed and assessed under investment concentration risk and sector wise exposure, instrument (Financial Securities) wise investment, sector-wise investment in listed instruments etc. are also being reviwed and assessed under Market Concentration Risk.

**Profit Rate Risk** 

Profit rate risk in the banking book is the burning issue since bank's earning is exposed to risk. To reduce the risk, the following activities are performed by the bank:

- Profit rate is determined considering the expectation of the depositors;
- Gap analysis is considered for fixing the profit rate;
- Profit are associated with the portfolio of the bank, hence maturities and the rate index are used for re-pricing; etc.

### Other Material Risk (Employees Turnover Risk)

EXIM Bank has identified employee turnover risk as 'other material risk' of the bank. The risk has been categorized in three levels: low, medium and high according to the magnitude of employee turnover ratio. The capital charge against the risk has been determined based on market worth of the leaving employees less previous salary of the leaving employees plus training cost of the respective employees.

### STRESS TESTING IMPLEMENTATION

Stress Testing is a risk management technique used to evaluate the potential effects of an institution's financial condition at a specific event and/or movement in a set of financial variables. It refers to the process to cover multiple risk measures across categories and complements traditional risk models. It is also an integral part of the Capital Adequacy Framework. The traditional focus of stress testing relates to exceptional but plausible events. This involves several shocking events. Each shocking event contains Minor, Moderate and Major Levels of shock.

Stress testing has been carried on quarterly basis in EXIM Bank as per Bangladesh Bank guidelines. Stress testing framework is being used to assess absorbing capacity of the Bank considering its impact on bank's capital adequacy by using minor, moderate & major level of shock in terms of Investment/Credit risk, Exchange Rate Risk, Equity Price Risk, Profit Rate Risk and Liquidity Risk. The findings of stress testing are being reviewed in the monthly meeting of the Risk Management Committee in the management level as well as the same also being reported to Bangladesh Bank and Board of Directors of the Bank for their guidance against the particulars risk areas. Findings of stress testing and guidance from Bangladesh Bank and Board are being taken into account for assessing potential risks of the Bank.

### **RISK MANAGEMENT RATING**

Bangladesh Bank has initiated a rating procedure for the risk management activities of each bank. This Risk Management Rating will carry certain weight in the management component of CAMELS rating. The rating has been carried out from March 2013 quarter on the basis of information provided in the Risk Management Paper and other issues like risk management structure, framework, resources, implementation of risk management guidelines, reporting and questionnaire etc. Currently, the rating is carried out on half yearly basis.

### **CONCLUDING REMARKS**

In fact, the bank management is working together to implement sophisticated risk management practices within the bank considering the risk factors under changing circumstances and having preparedness to manage all possible risks in the upcoming days. Apart from that the bank is practising global and local regulations related with risk management to enhance in-house capacity building as a forward looking approach. However, it is the high time to take proper policies and initiatives to manage all potential risks and implement them in order to ensure risk adjusted business so that growth of profitability and capital of the bank can be ensured in the long run.

# **Profile of Subsidiaries**

EXIM EXCHANGE COMPANY (UK) LIMITED

EXIM Exchange Company (Canada) Limited

EXIM (USA), INC.

EXIM EXCHANGE (AUSTRALIA) PTY LTD

EXIM Islami Investment Limited (EIIL)

# **COMPANY INFORMATION**

**DIRECTORS** Md. Nazrul Islam Mazumder

Dr. Mohammed Haider Ali Miah

06814788 **REGISTERED NUMBER** 

**REGISTERED OFFICE** The Limes

1339 High Road Whetstone London N20 9HR

TRADING ADDRESS 88-94 Wentworth Street

> London E1 7SA

**INDEPENDENT AUDITORS** Green & Peter LLP

Chartered Accountant & Registered Auditor

The Limes 1339 High Road Whetstone London N20 9HR

# DIRECTORS' REPORT FOR THE YEAR ENDED 31 DECEMBER 2013

The directors present their report and the financial statements for the year ended 31 December 2013.

### **DIRECTORS' RESPONSIBILITIES STATEMENT**

The directors are responsible for preparing the Directors' report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period, In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is in appropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **DIRECTORS**

The directors who served during the year were: Md Nazrul Islam Mazumder Dr Mohammed Haider Ali Miah

### **DISCLOSURE OF INFORMATION TO AUDITORS**

Each of the persons who are directors at the time when this Directors' report is approved has confirmed that:

- so far as that director is aware, there is no relevant audit information of which the company's auditors are unaware, and
- that director has taken all the steps that ought to have been taken as a director in order to be aware of any relevant audit information and to establish that the company's auditors are aware of that information.

### **AUDITORS**

The auditors, Green & Peter LLP, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

In preparing this report, the directors have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

DIRECTORS' REPORT FOR THE YEAR ENDED 31 DECEMBER 2013

This report was approved by the board on 20 February 2014 and signed on its behalf.

Dr. Mohammed Haider Ali Miah

Director

### INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF EXIM EXCHANGE COMPANY (UK) LIMITED

We have audited the financial statements of Exim Exchange Company (UK) Limited for the year ended 31 December 2013, set out on pages 5 to 10. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

### RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITORS

As explained more fully in the Directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

### SCOPE OF THE AUDIT OF THE FINANCIAL STATEMENTS

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the directors; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Directors' report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

We have undertaken the audit in accordance with the requirements of APB Ethical Standards including APB Ethical Standards - Provisions Available for Small Entities, in the following circumstances:

• In common with many other businesses of this size and nature, the company uses our firm to prepare and submit returns ro the tax authorities and assist with the preparation of the financial statements.

As part of audit activities we have also been requested to carry out a review of systems and records and to advise on Anti Money Laundering rules and related compliance matters.

### **OPINION ON FINANCIAL STATEMENTS**

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2013 and of its loss for the year then ended:
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006**

### INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF EXIM EXCHANGE COMPANY (UK) LIMITED

In our, opinion the information given in the Directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements.

### MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accouting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns, or
- certain disclosures of directors' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit, or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and to take advantage of the small companies' exemption from the requirement to prepare a Strategic report or in preparing the Directors' report.

Robert Green (Senior statutory auditor)

for and on behalf of **Green & Peter LLP** 

Chartered Accountant Registered Auditor

The Limes 1339 High Road Whetstone London N20 9HR

20 February 2014

### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2013

	Note	<b>2013</b> £	2012 £
TURNOVER Cost of sales	1	<b>73,172</b> (20,199)	<b>57,963</b> (15,133)
GROSS PROFIT Administrative expenses		52,973 (106,910)	42,830 (124,817)
LOSS ON ORDINARY ACTIVITIES BEFORE TAXATION Tax on loss on ordinary activities	3	(53,937) -	(81,987 -
LOSS FOR THE FINANCIAL YEAR	8	(53,937)	(81,987)

# **EXIM EXCHANGE COMPANY (UK) LIMITED REGISTERED NUMBER: 06814788**

### **BALANCE SHEET** AS AT 31 DECEMBER 2013

				2013	2012
	Note	£	£	£	£
FIXED ASSETS					
Tangible assets	4		1,505		4,503
CURRENT ASSETS					
Debtors	5	34.154		24,370	
Cash at bank and in hand		27,559		15,615	
		61,713		39,985	
CREDITORS: amounts falling due within					
one year	6	(42,442)		(19,775)	
NET CURRENT ASSETS			19,271		20,210
NET ASSETS			20,776		24,713
CAPITAL AND RESERVES					
Called up share capital	7		450,000		400,000
Profit and loss account	8		(429,224)		(375,287)
SHAREHOLDERS' FUNDS			20,776		24,713

The financial statements have been prepared in accordance with the provisions applicable to small companies within Panrt 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved and authorised for issue by the board and were signed on its behalf on. 20 February 2014.

Dr. Mohammed Haider Ali

Director

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2013

### 1. ACCOUNTING POLICIES

### 1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

### 1.2 Cash flow

The company, being a subsidiary undertaking where 90% or more of the voting rights are controlled within the group whose consolidated financial statements are publicly available, is exempt from the requirement to draw up a cash flow statement in accordance with FRS 1.

### 1.3 Turnover

Turnover comprises revenue recognised by the company in respect of goods and services supplied during the year, exclusive of Value Added Tax and trade discounts.

### 1.4 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings - 25% straight line
Office equipment - 25% straight line

### 1.5 Deferred taxation

Full provision is made for deferred tax assets and liabilities arising from all timing differences between the recognition of gains and losses in the financial statements and recognition in the tax computation.

A net deferred tax asset is recognised only if it can be regarded as more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted.

Deferred tax assets and liabilities are calculated at the tax rates expected to be effective at the time the timing differences are expected to reverse.

Deferred tax assets and liabilities are not discounted.

### 1.6 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange gains and losses are recognised in the Profit and loss account.

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2013

### 1. ACCOUNTING POLICIES (continued)

### 1.7 Going Concern

The Company reported a loss during the year as it is operating in a very competitive market place and margins achieved have been very tight, the Company has been able to increase income by an additional revenue stream and restructuring some overhead costs. The results are in line with expectations.

The directors consider that the Company will be able to rely upon sufficient additional support from the parent undertaking for at least the next 12 months, to be able to meet all its commitments as they fall due.

Therefore the directors consider that the going concern basis is appropriate in respect of the financial statements for the year ended 31 December 2013.

### 2. LOSS

The loss is stated after charging:

	2013	2012
	£	£
Depreciation of tangible fixed assets: - owned by the company	2,998	3,442
Auditors' remuneration	<del></del>	3,000

During the year, no director received any emoluments (2012 - £NIL),

Auditors' remuneration of £3,000 was settled at group level by the parent entity.

### 3. TAXATION

### Factors that may affect future tax charges

No charge to corporation tax arises on the loss for the year. The Company has tax losses of £430,699 (2012 - £379,760) carried forward to relieve future trading profits, there are also timing differences for capital allowances in excess of depreciation of £1,505 (2012 - £4, 503), In view of the uncertainty over the timing of future profits and cashflows, no deferred tax asset has been recognised.

### **NOTES TO THE FINANCIAL STATEMENTS** FOR THE YEAR ENDED 31 DECEMBER 2013

### **TANGIBLE FIXED ASSETS** 4.

		Fixtures &	Office	
		fittings	equipment	Total
		£	£	£
	Cost			
	At 1 January 2013 and 31 December 2013	6,234	8,617	14,851
	Depreciation			
	At 1 January 2013	4,611	5,737	10,348
	Charge for the year	1,415	1,583	2,998
	At 31 December 2013	6,026	7,320	13,346
	Net book value			
	At 31 December 2013	208	1,297	1,505
	At 31 December 2012	1,623	2,880	4,503
5.	DEBTORS			
			2013	2012
			£	£
	Other debtors		34,154	24,370 ———
6.	CREDITORS:			
	Amounts falling due within one year			
			2013	2012
			£	£
	Amount due to connected coys		38,572	11,882
	Accruals		3,870	7,893
			<u>42,442</u>	19,775 ———
7.	SHARE CAPITAL			
			2013	2012
			£	£
	Allotted, called up and fully paid			
	450,000 (2012 - 400,000) Ordinary shares of £1 each		450,000	400,000

During the year, 50,000 Ordinary shares of £1each were issued for cash.

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2013

### 8. **RESERVES**

**Profit and** loss account

(375,287)

(53 937)

At 31 December 2013 (429, 224)

### 9. **OPERATING LEASE COMMITMENTS**

Loss for the financial year

At 31 December 2013 the company had annual commitments under non-cancellable operating leases as follows:

2013 £ £

Expiry date:

At 1 January 2013

Between 2 and 5 years

39,000

39,000

### 10. **RELATED PARTY TRANSACTIONS**

All funds on behalf of customers are remitted through the parent undertaking, Export Import Bank of Bangladesh Limited. These transactions are at arm length and at commercial terms. At the year end the net amount outstanding included in creditors as TT payable was £38,573 (2012 - £11,882) which represented the TT settlement position outstanding in relation to remittances.

### 11. **ULTIMATE PARENT UNDERTAKING AND CONTROLLING PARTY**

The Company's ultimate parent undertaking is Export Import Bank of Bangladesh Limited, a company incorporated in Bangladesh. The accounts for this entity may be obtained from Head Office "SYMPHONY" Plot # SE (F): 9, Road # 142 Gulshan Avenue, Dhaka- 1212 or on their website www.eximbankbd.com.

# **EXIM Exchange Company (Canada) Limited**



### **NOTICE TO READER**

We have compiled the balance sheet of EXIM Exchange Company (Canada) Limited as at December 31, 2013 and the statements of income, for the period then ended.

Based on our compilation engagement, nothing has come to our attention that causes us to believe that these financial statements are not, in all material respects, in accordance with Canadian generally accepted accounting principles.

Toronto, Ontario January 9, 2014

**OMNIBUS TAX & ACCOUNTING SERVICES INC.** 

2899 Danforth Avenue Toronto, ON. M4C 1M3 Tel: 416 – 698 – 2255

# **EXIM Exchange Company (Canada) Limited Statement of Income & Expenses** For the period ended December 31, 2013

	Amount In CDN \$	Amount in CDN \$
REVENUES	<u></u>	<u> </u>
Profit on Deposit with other Banks		5,591.58
Commission		41,655.50
Exchange Gain		37,381.00
		84,628.08
EXPENSES		
Salary and Allowances	46,317.20	
Bonus		
Janitorial Service (Office Clearing	1,241.00	
Security Services	437,16	
Rent	36,000.00	
Electricity	1,952.54	
Legal Expenses		
Postage	29.86	
Internet	912. 50	
Telephones	211,4.57	
Audit Fees	2,034.00	
Depreciation	9.813.86	
Repair & Maintenance	600.00	
Office Supplies (Office Stationery)	284.63	
Computer Expenses	200.88	
Advertisement	240.00	
Entertainment (Parties & Dinner)	304.75	
Donation	-	
Travel Expenses	732.00	
Conveyance Freight	911.00	
Business Development	-	
Training & Internship	<del>-</del> //	
Bank Charges	6,377.60	
Misc Expenditure	1,149.75	\$ 111,653.30
Net Income (Loss)		\$ (27,025.22)

**OMNIBUS TAX & ACCOUNTING SERVICES INC.** 

2899 Danforth Avenue Toronto, ON. M4C 1M3 Tel: 416 - 698 - 2255

# **EXIM Exchange Company (Canada) Limited**

Balance Sheet As at December 31, 2013

	Amount In CDN \$	Amount in CDN \$
ASSETS Balance in Cash	30,294.26	30,294.26
Balance with ICICI Bank Balance with Scotia Bank	1,074.53 274,887.79	275,962.32
Leasehold Improvements (Building & Construction)	9,300.00	9,300.00
Furniture and Fixture	3,179.69	3,179.69
Machinery and Equipments Other Equipments CCTV Security System	165.42 1,006.11 165.37	1,336.90
Computer and Software Computer Printer & Peripherals Website	541.22 	541.22
Other Assets Advance with EXIM Bank Head Office (Sundry Assets) Remit Anywhere (Advance Deposit) Last Month Rent (Advance Deposit)	50,670.00 - 2,800.00	53,470.00
TOTAL ASSETS		\$ 374,084.39
LIABILITIES & SHAREHOLDER'S EQUITIES Paid-up Capital	600,000.00	600,000.00
Accounts Payable (TT Payable) Payroll Liabilities (other Liabilities)	<u>24,123.79</u> -	24,123.79
Profit and (Loss)	(250,039.40)	(250,039.40)
TOTAL LIABILITIES & SHAREHOLDER'S EQUITIES		\$ 374,084.39

APPROVED ON BEHALF OF THE BOARD BY

**OMNIBUS TAX & ACCOUNTING SERVICES INC.** 

2899 Danforth Avenue Toronto, ON. M4C 1M3 Tel: 416 - 698 - 2255

# **EXIM Exchange Company (Canada) Limited**

Notes to the Financial Statements For the period ended December 31, 2013

### **NOTES TO THE FINANCIAL STATEMENTS**

1. Business activities

The Company started its operation on January 23, 2010 as Money Service Business

2. Significant accounting policies

The company followed the methods of Generally Accepted Accounting Principles

3. Capital assets

Capital assets are recorded at cost minus depreciation Depreciation has been calculated @ 20% under straightline method

4. Paid-up Capital contributed by EXIM Bank Head Office

**OMNIBUS TAX & ACCOUNTING SERVICES INC.** 

2899 Danforth Avenue Toronto, ON. M4C 1M3 Tel: 416 - 698 - 2255

# EXIM (USA), INC.

# FINANCIAL STATEMENTS WITH ADDITIONAL INFORMATION

Years ended December 31, 2013 and 2012 Independent Auditors' Report

### The Shareholders

EXIM (USA), Inc.

We have audited the accompanying financial statements of Exim (USA), Inc. which comprise the balance sheet as of December 31, 2013 and 2012 and the related statements of operations, changes in shareholders' equity, and cash flows for the years then ended, and the related notes to the financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America-, this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditors' Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment; including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Exim (USA), Inc. as of December 31, 2013 and 2012 and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Chille, Francis E Civillo UP
February 12, 2014

# **176** annual report 2013

# EXIM (USA), INC.

# **BALANCE SHEETS** AS OF DECEMBER 31

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<u>ASSETS</u>	2013	2012
CURRENT ASSETS		
Cash in bank	\$ 90,300	\$ 125,520
Cash on hand	7,423	302
Restricted cash	500,000	500,000
Prepaid taxes	194	194
TOTAL CURRENT ASSETS	597,917	626,016
FIXED ASSETS, at cost, less accumulated depreciation of \$2,750 and \$304	21,178	10,043
OTHER ASSETS		
Intangibles, at cost, less accumulated		
amortization of \$2,359 and \$1,341	12,911	13,929
Security deposits	13,695	8,530
TOTAL ASSETS	\$ 645,701	\$ 658,518
LIABILITIES		
CURRENT LIABILITIES		
Accounts payable	\$ 120,213	\$ 3,300
Accrued expenses and taxes payable	13,007	35,391
TOTAL CURRENT LIABILITIES	133,220	38.691
LONG-TERM LIABILITIES		
Loan payable - stockholders	33,021	26,100
TOTAL LIABILITIES	166,241	64,791
STOCKHOLDERS' EQUITY CAPITAL CONTRIBUTED		
Common stock, no par value,	1,000	1,000
100 shares authorized issued and outstanding Additional paid in capital	999,000	859,000
DEFICIT	(520,540)	(266,273)
TOTAL STOCKHOLDERS' EQUITY	479,460	593,727
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 645,701	\$ 658,518

# EXIM (USA), INC. STATEMENTS OF OPERATIONS AND RETAINED EARNINGS

FOR THE YEARS ENDED DECEBMER 31

	2013	2012
REVENUES:		
Operating revenue	\$ 24,333	\$ 523
EXPENSES:		
Cost of revenue	111,833	50,707
General and administrative	165,759	138,876
Depreciation and amortization	3,464	1,322
TOTALEXPENSES	281,056	190,905
LOSS FROM OPERATIONS	(256,723)	(190,382)
OTHER INCOME		
Interest Income	2,525	5,014
LOSS BEFORE TAXES	(254,198)	(185,368)
INCOME TAXES	(69)	(54)
NET LOSS	(254,267)	(185,422)
DEFICIT - BEGINNING	(266,273)	(80,851)
DEFICIT - ENDING	\$(520,540)	\$ (266,273)
ADJUSTMENTS TO RECONCILE NET LOSS TO NET CASH USED IN OPERATING ACTIVITIES: Depreciation and amortization (increase) Decrease in prepaid taxes (Increase) Decrease in security deposits (Decrease) Increase in accounts payable (Decrease) Increase in accrued expenses and taxes payable Net cash used in operating activities	3,464 - (5,165) 116,913 (22,384) (161,439)	1,322 (194) (4,800) 34,689 (154:405)
CASH FLOWS FROM INVESTING ACTIVITIES:	(101,407)	(104.400)
Purchase of fixed assets and intangible assets	(13,581)	(10,347)
CASH FLOWS FROM FINANCING ACTIVITIES:	(.5,55.,	(,)
Proceeds from loan payable stockholders	6,921	26,100
Additional paid in capital	140.000	985
Net cash provided by financing activities	146,921	27,085
NET DECREASE IN CASH AND CASH EQUIVALENTS	(28,099)	(137,667)
CASH AND CASH EQUIVALENTS - BEGINNING	625,822	763,489
CASH AND CASH EQUIVALENTS - ENDING	\$ 597,723	\$ 625,822
EXIM (USA), INC. SUPPLEMENTAL INFORMATION For The OTHER INFORMATION:	e Years Ended December 31	ф 005

\$ 925

INCOME TAXES PAID

# EXIM (USA), INC.

## NOTES TO FINANCIAL STATEMENTS FOR THE YEARS ENDED DECEMBER 31, 2013 AND 2012

### (1) Summary of Significant Accounting Policies

Business Activity - Exim (USA), Inc. (the "Company"), with its main office in Jackson Heights, New York was incorporated on November 23, 2010. The Company is primarily engaged in the business of conducting money transmitter transactions at it's two storefront locations in Queens and Brooklyn, New York.

Presentation of Financial Statements - Years ended December 31, 2013 and December 31, 2012 were audited concurrently just prior to the issuance of the auditor's report. Therefore, the date of the auditor's report is applicable to both years.

Use of Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect-ceftain reported amounts and disclosures. Therefore, actual results could differ from those estimates.

Basis of Accounting - The Company employs the accrual basis of accounting for both financial reporting purposes and income tax purposes.

Cash and Cash Equivalents - The Company considers all cash on hand and in banks., including immaterial accounts in book overdraft positions, certificates of deposit and other highly liquid investments with maturities of three months or less, when purchased, to be cash equivalents.

Property and Equipment - Property and equipment is carried at cost less accumulated depreciation. Depreciation is provided over the estimated useful lives of the related assets. Maintenance and repairs are charged to operations when incurred. Renewals and betterments of a nature considered to materially extend the useful lives of the assets are capitalized. When assets are retired or otherwise disposed of, those assets and the related allowances for depreciation and amortization are eliminated from the accounts and any gain or loss is reflected in income. Depreciation for financial reporting purposes is based on the following policies:

Description	Useful Life	Method
Furniture and store equipment	5-15 years	Straight Line & Declining Balance
Leasehold improvements	39 years	Straight Line

### (1) Summary of Significant Accounting Policies (Continued)--

Depreciation expense for the years ended December 31, 2013 and 2012 were \$2,446 and \$304, respectively. For income tax purposes, depreciation is adjusted to use more accelerated methods of depreciation, without regard for the useful life of the assets.

### (2) Fixed Assets

Fixed assets consist of the following:	2013	2012
Store construction and fixtures	\$ 16,550	\$ 5,000
Furniture and store equipment	7,378	5,347
—Total cost	23,928	10,347
Accumulated depreciation	(2,750)	[304]
Net Fixed Assets	<u>\$ 21,178</u>	\$ 10,043

# EXIM (USA), INC. NOTES TO FINANCIAL STATEMENTS

FOR THE YEARS ENDED DECEMBER 31, 2013 AND 2012

### (3) Intangible Assets

Start up costs and licenses are being amortized on a straight line basis over 15 years.		
Intangible assets consist of the following:	2013	2012
Start up cost	\$ 12,270	\$ 12,270
License	3,000	3,000
Total cost	15,270	15,270
Accumulated amortization	(2,359)	(1,341)
Net Intangible Assets		
	\$ 12,911	\$ 13,929
Amortization expense for the years ended December 31, 2013 and 2012 were \$1,018		
and \$1,018, respectively.		

### (4) Loan Payable - Stockholders

This is an interest-free demand loan from the stockholders of the Company. The outstanding balances have been classified as a long-term liability because demand for repayment is not anticipated within the current year.

### (5) Corporate Income Taxes

The Company is taxed as a "C" corporation under the Internal Revenue Code. Accordingly, a provision has been made for the tax effects of transactions reported in the financial statements,

2013	2012
<del></del>	\$29
25	25
\$ 69	\$ 54
	\$44 25

### (6) Restricted Cash

For the years ended December 31, 2013 and 2012, the Company held \$500,000 respectively, in a Certificate of Deposit account. The \$500,000 is classified as restricted cash Under New York State licensing requirements, article 13-B of the banking law, section 643, licensed money transmitters are required to post a surety bond or Certificate of Deposit acceptable to the superintendent of the New York State Department of Financial Services. The Certificate of Deposit shall be in favor of the Superintendent and in such principal amount as he or she shall determine is necessary or desirable for the protection of the purchasers and holders of New York instruments sold or to be sold by the licensee.

### (7) Operating Leases

The store located in Jackson Heights is currently being rented for \$3,250 per month, increasing incrementally each year. The lease expires March, 2018. Total rent paid for 2013 and 2012, including escalations were \$46,170 and \$40,217, respectively.

The store located in Brooklyn is currently being rented for \$1,000 per month, increasing incrementally each year. The lease expires March, 2020. Total rent paid for 2013 and 2012, including escalations were \$3,000 and \$0, respectively.

The minimum future rentals under the terms of the lease are:

Year Ending December 31	<u>Amount</u>
2014	\$ 51,972
2015	53,529
2016	55,129
2017	56,759
2018	24,572
Thereafter	17,600
Total	\$ 259,561

### (8) Concentration Risk

The Company maintains its cash balances in one financial institution, Habib American Bank. These balances are insured by the Federal Deposit Insurance Corporation up to \$250,000. Uninsured balances at December 31, 2013 and 2012 were \$340,300 and \$375,521, respectively.

### EXIM (USA), INC. **ADDITIONAL INFORMATION - STATEMENTS OF OPERATIONS**

FOR THE YEARS ENDED DECEMBER 31.

### **OPERATING REVENUE**

	2013	2012
Miscellaneous income	<del></del>	\$387
Money transfer fees	8,666	136
TOTAL OPERATING REVENUE	\$ 24,333	\$ 523
COST OF REVENUE		
Salaries	\$ 53,071	\$ 6,000
Payroll taxes	6,223	4,192
Rent	49,170	40,217
Store expenses	3,347	198
Net shortages	22	100
TOTAL COST OF REVENUE	\$ 111,833	\$ 50,707
GENERAL AND ADMINISTRATIVE	<del></del>	
Officer salary	\$ 42,000	\$ 49,000
Payroll taxes	3,360	
Professional fees	68,060	61,959
Auto and travel expense		19,160
Protection	4,370	3,500
Telephone	536	-
Dues and subscriptions	150	-
Insurance	1,713	-
Cleaning and maintenance	6,770	-
Advertising	4,815	2,911
Utilities	3,963	1,124
Office expense	5,338	1.078
Licenses and permits	21,316	134
Bank charges	3,368	10
TOTAL GENERAL AND ADMINISTRATIVE	\$ 165,759	\$ 138,876

See Independent Auditors' Report and Notes to Financial Statements

### EXIM EXCHANGE (AUSTRALIA) PTY LTD ABN 72 154 100 062

Detailed Profit and Loss Statement For the year ended 31 December 2013

	2013 \$
Income	•
Income	
Interest received	591.97
Exchange Gain	7,305.18
Commission On Remittance	3,816.00
Total income	11,713.15
Expenses	
Advertising and promotion	4,763.81
Bank Fees And Charges	630.40
Computer Running Expenses	1,043.00
Depreciation - plant	3,141.00
Directors fees	14,300.00
Electricity	1,125.24
Fees & charges	1,878.89
Filing Fees	2,646.00
Insurance	1,437.01
Legal Fees & Professional Fees	27,993.50
Postage	48.28
Printing & stationery	430.35
Rent on land & buildings	47,255.00
Repairs & maintenance	2,190.91
Non-deductible Expenses	3,156.09
Sundry expenses	105.86
Superannuation	1,350.00
Telephone	1,507:03
Travel, accom & conference	82.59
Wages	42,250.00
Total expenses	157,334.96
Profit (Loss) from Ordinary Activities before income tax	(145,621.81)

Ahmed Zaman & Co. Public Accountant & Tax Agent 43B Haldon St. Lakemba NSW 2195 02-97594100 (PH) 02-97594662 (Fax)

### **EXIM EXCHANGE (AUSTRALIA) PTY LTD** ABN 72 154 100 062

Detailed Balance Sheet, As At 31 December 2013

	Note	2013 \$
Current Assets		
Cash Assets		
Cash At Bank- 032-044 354755		23,288.99
Cash Reserve- 35-4763		5,076.52
Cash on hand		14,297.00
Other		42,662.51
ottlei		
Rent Advance		8,580.00
Remittance Paid In Advance		56,762.00
		65,342.00
Total Current Assets		108,004.51
Non-Current Assets		
Property, Plant and Equipment		
Leasehold improvements		29,727.28
Fixtures & Fittings		3,185.84
Less: Accumulated depreciation		(1,791.00)
Office equipment		2,590.91
Less: Accumulated amortisation		(1,350.00)
		32,363.03
Total Non-Current Assets		32,363.03
Total Assets		140,367.54
Current Liabilities		
Current Tax Liabilities		
PAYG Withholdings		989.35
		989.35
Total Current Liabilities		989.35
	Ahmed Zama	an & Co.

Public Accountant & Tax Agent

43B Haldon St. Lakemba NSW 2195

02-97594100 (PH) 02-97594662 (Fax)

### EXIM EXCHANGE (AUSTRALIA) PTY LTD ABN 72 154 100 062

Detailed Balance Sheet As At 31 December 2013

Note 2013 \$

Total Liabilities 989.35
Net Assets 139,378.19

**Equity** 

**Issued Capital** 

Issued & paid up capital285,000.00Retained profits / (accumulated losses)[145,621.81]Total Equity139,378.19

Ahmed Zaman & Co. Public Accountant & Tax Agent 43B Haldon St. Lakemba NSW 2195 02-97594100 (PH) 02-97594662 (Fax)



Notes to the Financial Statements
For the year ended 31 December 2013

### Note 1: Summary of Significant Accounting Policies

The directors have prepared the financial statements on the basis that the company is a non-reporting entity because there are no users dependant on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the needs of the members.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the needs of the members. Such accounting policies are consistent with the previous period unless stated otherwise.

The financial statements have been prepared on an accruals basis and are based on historical costs unless otherwise stated in the notes. The accounting policies that have been adopted in the preparation of the statements are as follows:

### (a) Property, Plant and Equipment (PPE)

Property, plant and equipment are carried at cost, independent or directors' valuation. All assets, excluding freehold land and buildings, are cepreciated over their useful lives to the company. Increases in the carrying amount arising on revaluation of land and buildings are credited to a revaluation reserve in shareholders' equity. Decreases that offset previous increases of the same asset are charged against fair value reserves directly in equity-, all other decreases are charged to the income statement. Each year the difference between depreciation based on the revalued carrying amount of the assets charged to the income statement and depreciation based on the asset's original cost is transferred from the revaluation reserve to retained earnings.

The carrying amount of plant and equipment is reviewed annually by directors to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the asset's employment and subsequent disposal. The expected net cash flows have not been discounted in determining recoverable amounts.

### (b) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities on the balance sheet.

### (c) Revenue and Other Income

Revenue is measured at the value of the consideration received or receivable after taking into account any trade discounts and volume rebates allowed. For this purpose, deferred consideration is not discounted to present values when recognising revenue.

Interest revenue is recognised using the effective interest rate method, which, for floating rate financial assets, is the rate inherent in the instrument. Dividend revenue is recognised when the right to receive a dividend has been established.

Revenue recognised related to the provision of services is determined with reference to the stage of completion of the transaction at the reporting date and where outcome of the contract can be estimated reliably. Stage of completion is cetermined with reference to the services performed to date as a percentage of total anticipaited services to be performed. Where the outcome cannot be estimated reliably, revenue is recognised only to the extent that related expenditure is recoverable.

All revenue is stated net of the amount of goods and services tax (GST).

### EXIM EXCHANGE (AUSTRALIA) PTY LTD ABN 72 154 100 062

### Notes to the Financial Statements For the year ended 31 December 2013

### (d) Leases

Leases of fixed assets, where substantially all the risks and benefits incidental to the ownership of the asset, but not the legal ownership, are transferred to the company, are classified as finance leases.

Finance leases are capitalised by recording an asset and a liability at the lower of the amounts equal to the fair value of the leased property or the present value of the minimum lease payments, including any guaranteed residual values. Lease payments are allocated between the reduction of the lease liability and the lease interest expense for the period.

Leased assets are depreciated on a straight-line basis over the shorter of their estimated useful lives or the lease term.

Lease payments for operating leases, where substantially all the risks and benefits remain with the lessor, are charged as expenses on a straight-line basis over the lease term.

### (e) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Tax Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the balance sheet are shown inclusive of GST.

Cash flows are presented in the cash flow statement on a gross basis, except for the GST components of investing and financing activities, which are disclosed as operating cash flows.

### annual report 2013

### **EXIM EXCHANGE (AUSTRALIA) PTY LTD** ABN 72 154 100 062

Notes to the Financial Statements For the period ended 1 January 2013 to 31 December 2013

2013

### Note 2: Revenue

### Operating Activities:

Interest revenue	591.97
Other operating revenue:	
Exchange Gain	7,305.18
Commission On Remittance	3,816.00
	11,713.15

### Note 3: Cash assets

	/2 //2 51
Cash on hand	14,297.00
Other cash items:	
Cash Reserve- 35-4763	5,076.52
Cash At Bank- 032-044 354755	23,288.99
Bank accounts:	

### Note 4: Other Assets

Current	
Prepayments	65,342.00
	65,342.00

Ahmed Zaman & Co. Public Accountant & Tax Agent 43B Haldon St. Lakemba NSW 2195 02-97594100 (PH) 02-97594662 (Fax)

### EXIM EXCHANGE (AUSTRALIA) PTY LTD ABN 72 154 100 062

Notes to the Financial Statements For the period ended 1 January 2013 to 31 December 2013

2013

### Note 5: Property, Plant and Equipment

	Leasenol	.a impr	ovements:
--	----------	---------	-----------

- At cost	32,913.1
-Less: Accumulated depreciation	(1,791.00)
	31,122.12
Leased plant and equipment:	
-At cost	2,590.91
- Less: Accumulated amortisation	(1,350.00)
	1,240.91
	32,363.03
N / T	

### Note 6: Tax Liabilities

### Current

PAYG Withholdings	989.35
	989.35

### Note 7: Contributed Capital

Ordinary shares at \$1.00 each fully paid	285,000.00

Ordinary shares participate in dividends and the proceeds on winding up of the company in proportion to the number of shares held.

At shareholders meetings each ordinary share is entitled to one vote when a poll is called, otherwise each shareholder has one vote on a show of hands.

Ahmed Zaman & Co. Public Accountant & Tax Agent 43B Haldon St. Lakemba NSW 2195 02-97594100 (PH) 02-97594662 (Fax)

### Compila

### EXIM EXCHANGE (AUSTRALIA) PTY LTD ABN 72 154 100 062

### Compilation Report to EXIM EXCHANGE (AUSTRALIA) PTY LTD

We have compiled the accompanying special purpose financial statements of EXIM EXCHANGE ( AUSTRALIA ) PTY LTD, which comprise the balance sheet as at 31 December 2013, the profit and loss statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Directors of EXIM EXCHANGE (AUSTRALIA) PTY LTD

The directors of EXIM EXCHANGE (AUSTRALIA) PTY LTD are solely responsible for the information contained in the special purpose financial statements and have determined that the significant accounting policies adopted as set out in Note 1 to the financial statements are appropriate to meet their needs and for the purpose that the financial statements were prepared.

### Our Responsibility

On the basis of the information provided by the directors of EXIM EXCHANGE (AUSTRALIA) PTY LTD, we have compiled the accompanying special purpose financial statements in accordance with the significant accounting policies adopted as set out in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the directors provided, in compiling the financial statements.

Ahmed Zaman & Co 43B Haldon Street

Lakemba

13 February, 2014

### **AUDITORS' REPORT TO THE SHAREHOLDERS OF**

### **EXIM ISLAMI INVESTMENT LIMITED**

We have audited the accompanying financial statements of EXIM ISLAMI INVESTMENT LIMITED (the "Company"), which comprises the statement of financial position as at 31 December 2013, related statement of comprehensive income, statement of cash flow and statement of changes in equity for the year then ended, and a summary of significant accounting policies and other explanatory notes

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Bangladesh Accounting Standards (BAS) & Bangladesh Financial Reporting Standards (BFRS), the Companies Act 1994 and other applicable laws and regulations. This responsibility includes: designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error: selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, the Financial Statements prepared in accordance with Bangladesh Accounting Standards (BAS) & Bangladesh Financial Reporting Standards (BFRS), give a true and fair view of the state of the Company's affairs as at 31 December 2013 and of the results of its operations for the year then ended and comply with the Companies Act 1994, the Bangladesh Securities and Exchange Commission Rules 1987 and other applicable laws and regulations.

### Further to our opinion in the above paragraph, we state that

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- in our opinion, proper books of account as required by law have been kept by the Company, so far as it appeared from our (ii) examination of those books:
- (iii) the Company's statement of financial position and statement of comprehensive income dealt with by the report are in agreement with the books of account and returns; and
- (iv) the expenditure incurred was for the purpose of the Company's business.

Hoda Vasichowshumpes

**Chartered Accountants** 

Statement of Financial Position as at 31 December 2013

	Notes	2013	2012
		BDT	BDT
SOURCES OF FUNDS			
Shareholders' Equity			
Paid up Capital	3	1,000,000,000	1,000,000,000
Retained earnings/(Accumulated losses)		(9,289,423)	(21,812,033)
Total Sources of Funds		990,710,577	978,187,967
APPLICATION OF FUNDS			
Investment in Securities	4	221,361,328	181,428,933
		221,361,328	181,428,933
Margin investment to clients	5	1,154,617,652	1,140,074,268
Accounts receivable	6	378,241,466	244,784,217
Cash & Cash equivalent	7	343,428,122	347,919,172
Other Assets	8	7,550	2,041,491
Current Assets		1,876,294,790	1,734,819,148
Accounts payable	9	14,862,196	12,829,078
Borrowings from EXIM Bank	10	570,566,247	570,566,247
Other Liabilities	11	523,328,896	356,636,854
Current Liabilities		1,108,757,339	940,032,180
Net Current Asset		988,898,779	976,215,901
Property Plant & Equipment	12	1,811,798	1,972,066
Total Application of Funds		990,710,577	978,187,967

These financial statements should be read in conjunction with the annexed notes

Chairman

**Director** 

**Chief Executive Officer** 

Auditors report to the Shareholders See annexed report of data Hoda Vasichow Shunger

Dhaka, 28 January 2014

Chartered Accountants

Statement of Comprehensive Income for the year ended 31 December 2013

Particulars	Notes	2013 BDT	2012 BDT
Profit on margin investment		58,150,149	13,600,400
Portfolio Management Income		4,643,917	19,384,134
Settlement Income		3,444,246	11,239,147
Income From Investment in Shares/Securities		2,465,168	1,263,700
Investment Income		68,703,480	45,487,381
Profit Paid on Borrowings			(78,650,972)
		68,703,480	(33,163,591)
Profit on Sale of Investment in Shares		5,422,052	4,532,350
Net Investment Income		74,125,532	(28,631,242)
Other Operating Income			
Documentation		6,000	11,000
CDBL Maintenance		111,200	257,300
Underwriting Commission		-	1,850,000
Profit on Bank Deposit		35,409,116	43,124,510
Total Operating Income		109,651,848	16,611,569
Salary and Allowances		20,476,822	19,876,043
Rent, Taxes, Insurance, Electricity	13	3,769,621	2,731,520
Postage, Stamps and Telephone		505,694	271,206
Audit Fee		195,000	75,000
Printing, Stationery, Advertisement		302,622	318,928
Directors' Fees and Expenses		57,500	70,100
Depreciation on EIIL's Property		422,268	238,859
Other Expenses	14	18,803,823	4,720,342
Total Operating Expenses		44,533,350	28,301,998
Profit/(Loss) before provisions		65,118,498	(11,690,429)
Provisions For Investments		(28,712,216)	(27,439,125)
Provision For Diminution in Value of Shares		(4,673,497)	[6,948,603]
Profit/(Loss) before Tax		31,732,785	(46,078,157)
Provision For Tax	16	(19,210,175)	
Profit/(Loss) after tax		12,522,610	(46,078,157)
Retained Earnings Brought Forward		(21,812,033)	24,266,124
Profit/(Loss) Available for Appropriation		(9,289,423)	(21,812,033)
Appropriations			
General Reserve		-	-
Other Reserve		-	-
Retained Earnings/(Losses) Carried Forward		(9,289,423)	(21,812,033)

These financial statements should be read in conjunction with the annexed notes

Chairman

Director

**Chief Executive Officer** 

Auditors report to the Shareholders See annexed report of data

Chartered Accountants

Statement of Cash Flow for the year ended 31 December 2013

	2013 BDT	2012 BDT
A) Cash Flows from Operating Activities		
Investment Income Receipts	71,660,364	48,756,032
Profit Payment	(14,184,650)	(78,650,972)
Dividend Receipts	2,465,168	1,263,700
Fees and Commission Receipts	117,200	2,118,300
Cash Payment to Employees (including Directors)	(20,534,322)	(19,946,143)
Cash Payment to Suppliers	(9,392,110)	(8,116,996)
Receipts from Other Operating Income	35,409,116	43,124,510
Cash generated from/(used in) operating activities before changes Increase /(Decrease) in Operating Assets and Liabilities	65,540,766	(11,451,569)
Increase /(Decrease) in Operating Assets and Liabilities  Margin Investment to Clients	(14,543,384)	14,317,941
Payable to Clients	2,033,118	(5,080,281)
Receivable from Brokers and Investors	(133,457,249)	(117,922,845)
Payable to Brokers	(100,407,247)	(117,722,040)
Other Assets	2,033,941	(1,080,879)
Other Liabilities	114,096,153	124,271,846
Total Increase /(Decrease) in Operating Assets and Liabilities	(29,837,421)	14,505,782
Net cash generated/(used) by Operating Activities (Total of "A")	35,703,345	3,054,213
B) Cash Flows from Investing Activities		
Purchase of Fixed Assets	(262,000)	(1,632,400)
Investment in Shares	(39,932,395)	(24,016,719)
Net cash generated/(used) by Investing Activities (Total of "B")	(40,194,395)	(25,649,119)
C) Cash Flows from Financing Activities		
Increase/(Decrease) of Borrowings from EXIM Bank	-	
Net cash generated/(used) by Financing Activities (Total of "C")	-	<u> </u>
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(4,491,050)	(22,594,906)
E) Opening Cash & Cash Equivalents		
Cash	9,786	19,061
Balance with Banks	347,909,386	370,495,017
	347,919,172	370,514,078
F) Closing Cash & Cash Equivalents	343,428,122	347,919,172
G) Cash & Cash Equivalents		
Cash	9,058	9,786
Balance with Banks	343,419,064	347,909,386
	343,428,122	347,919,172

These financial statements should be read in conjunction with the annexed notes

Chairman

Director

**Chief Executive Officer** 

# Statement of Changes in Equity for the year ended 31 December 2013

					Amount in BDT
Pariculars	Paid up Capital	Statutory Reserve	General/Other Reserve	Retained Earnings	Total
Balance at 01 January 2013	1,000,000,000	ı	1	(21,812,033)	978,187,967
Profit for the year	1	ı	1	12,522,610	12,522,610
Total Equity as on 31 December 2013	1,000,000,000	ı	1	(9,289,423)	990,710,577
Total Equity as on 31 December 2012	1,000,000,000	1		(21,812,033)	978,187,967

These financial statements should be read in conjunction with the annexed notes



Chief Executive Officer

Notes to the Financial Statements for the year ended 31 December 2013

### 1 Background

EXIM Islami Investment Limited (EIIL) was incorporated in Bangladesh as private limited companies on February 03, 2010 vide registration no. C 82234/10 under 'The Companies Act 1994'. The Company has started its Commercial operation on December 01, 2010 after getting the approval from the Securities and Exchange Commission (SEC) as a separate entity. The merchant banking registration certificate of EXIM Islami Investment Limited is M.B. 47/2010. EIIL is a subsidiary company of Export Import Bank of Bangladesh Limited.

### 1.2 Nature of business

The main object of EXIM Islami Investment Limited(EIIL) is to act as a full-fledged merchant banker. The company is also authorized to buy, sell, hold or otherwise acquire or invest the capital of Company in shares, stocks and other shariah based securities.

### 2 Significant accounting policies

### 2.1 Basis of Accounting

The Financial Statements of EXIM Islami Investment Limited includes Statement of Financial Position, Statement of Comprehensive Income, Statement of Cash Flow, Statement of Changes in Equity and Notes to the Financial Statements. These Financial Statements have been prepared under the historical cost convention on a going concern basis on Generally Accepted Accounting principles (GAAP) and in accordance with the International Accounting Standards (IAS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act 1994, Securities and Exchange Rules, 1987 and other laws and rules applicable in Bangladesh.

### 2.2 Revenue recognition

Revenue which comprises of settlement income, profit on margin investment, service rendered and capital gain / (loss) is recognized in accordance with Bangladesh Accounting Standard (BAS) 18: Revenue.

### 2.3 Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged at the following rates on straight-line method on cost of assets from the date of purchase:

<u>Asset category</u>	Rate of depreciation p.a. (%)
Interior Decoration	10%
Office Equipment	20%

### 2.4 Cash and cash equivalent

Cash and cash equivalent includes cash in hand and cash at bank which are held and are available for use by the Company without any restriction.

### 2.5 Currency

The amount in the Financial Statements has been rounded off to the nearest integer in Bangladesh Taka (BDT).

### 2.6 Reporting period

This financial statement covers from January 01, 2013 to December 31, 2013.

Notes to the Financial Statements for the year ended 31 December 2013

	Notes to the imanetal statements for the	2013 BDT	2012 BDT
3	Paid up Capital		
3.1	Authorised:		
	50,000,000 ordinary shares of Tk. 100/- each	5,000,000,000	5,000,000,000
3.2		000 000 000	000 000 000
	Export Import Bank of Bangladesh Limited (9,999,000 Shares@ 100/-each) Mr. Md. Nazrul Islam Mazumder (1,000 shares of Tk. 100/- each)	999,900,000 100,000	999,900,000 100,000
	This Fig. That rate start Mazarriaes (1,500 Shares of the 100) Cachy	1,000,000,000	1,000,000,000
4	Investment in Securities		
	Investment in quoted shares (Annexure-II)	221,361,328	181,428,933
5	Margin investment to clients		
	Opening Balance	1,140,074,268	1,154,392,209
	Add: Disbursement during the year	196,635,621	53,390,977
		1,336,709,889	1,207,783,186
	Less: Realised during the year	(182,092,237)	67,708,918
	Closing Balance	1,154,617,652	1,140,074,268
	Accounts receivable		
0	Income Receivable	366,778,167	244,212,334
	Receivable from Brokers-(CDI)	10,962,193	370,556
	Receivable from Brokers-own portfolio (EIIL)	501,106	201,327
		378,241,466	244,784,217
7	Cash & Cash equivalent	. , _	, ,
	Cash in hand	9,058	9,786
		7,000	7,7.00
1.2	Cash at bank MSTD A/C with EXIM, Rajuk Br. (Investment & Capital)	1,049,688	932,921
	Alwadia CD A/C EXIM, Rajuk Br. (Revenue)	557,503	1,094,047
	MSTD A/C with EXIM, Rajuk Br. (Deposit)	29,100,810	12,990,206
	Alwadia CD A/C EXIM, Rajuk Br. (Withdrawal)	1	7,346,251
	MTDR No. 102609/0136010009889-3 with EXIM Bank, Rajuk Br.	-	58,969,137
	MTDR No. 102609/0136010009890-1 with EXIM Bank, Rajuk Br.	-	117,938,275
	MTDR No. 102609/0136010009961-1 with EXIM Bank, Rajuk Br. MTDR No. 106573/01360100108478 with EXIM Bank, Rajuk Br.	-	58,421,436 90,217,113
	MTDR No. 01360100171385 with EXIM Bank, Rajuk Br.	128,073,900	70,217,113
	MTDR No. 01360100165403 with EXIM Bank, Rajuk Br.	65,145,925	_
	MTDR No. 01360100170494 with EXIM Bank, Rajuk Br.	98,884,459	-
	MTDR No. 01360100170494 with EXIM Bank, Rajuk Br.	20,606,778	-
		343,419,064	347,909,386
	Total Cash & Cash Equivalent	343,428,122	347,919,172
8	Cash Assets		
	Advance to Supplier	5,000	35,000
	Settlement Income Receivable from EXIM Bank's Own Portfolio Account	-	2,004,681
	Others	2,550	1,810
		7,550	2,041,491

Notes to the Financial Statements for the year ended 31 December 2013

	2013	2012
	BDT	BDT
9 Accounts payable		
Payable to Brokers	-	-
Payable to Investors	14,862,196	12,829,078
	14,862,196	12,829,078
10 Borrowings from EXIM Bank		
Opening Balance	570,566,247	570,566,247
Add: Receipt during the year	-	-
	570,566,247	570,566,247
Less: Payment during the year	-	-
Closing balance	570,566,247	570,566,247
11 Other Liabilities		
Dividend yet to apply to clients' account	306,937	135,737
Audit Fees payable	86,250	150,000
VAT deducted at source	703	15,468
Income Tax deducted at source	-	567
Provision/(Refundable) for corporate Tax ( <b>Note 15</b> )	8,390,854	(5,695,191)
Provision for Investments *	106,249,259	77,537,043
Provision for diminution in value of shares*	28,414,969	23,741,472
Sundry payables	24,035,527	43,115,895
Markup Account * *	355,844,397	217,635,863
	523,328,896	356,636,854

<sup>\*</sup> **Note**: 20% of required provision at the end of the year 2013 for Investment and Diminution in value of shares are maintained. Rest of the required provision may be maintained @ 20% in each of the next quarter.

### 12 Property Plant & Equipment (Annexure-I)

Interior Decoration	677,500	615,000
Office Equipment:		
Software	970,000	970,000
Photocopier Machine	61,500	61,500
Fax Machine	13,500	13,500
Computers	634,465	634,465
Micro Oven	9,500	9,500
IPS-02 sets	140,600	-
Other Office Equipment	58,900	-
	2,565,965	2,303,965
Less: Depreciation	(754,167)	(331,899)
Written Down value	1,811,798	1,972,066
13 Rent, Taxes, Insurance, Electricity		
Office Rent	4,949,621	4,251,520
Less: Rent received against Office space sharing	(1,180,000)	(1,520,000)
	3,769,621	2,731,520

<sup>\*\*</sup> Markup account represents profit charged on margin investment where currently negative equity exists, but the Company believes that once capital market recovers these accounts would become positive and at that point of time the Company would be able to recover its profit. Due to some uncertainty these profits are not taken in to income statement rather shown in balance sheet. However, in case this expectaion is not fulfilled, the Company would reduce the balance by adjusting the income receivable.

Notes to the Financial Statements for the year ended 31 December 2013

Maiver of profit under "Pronodona" Package   14,184,650   -			2013	2012
			BDT	BDT
Entertainment	14	Other Expenses		
Entertainment		Waiver of profit under "Propodona" Package	14 184 650	_
Awareness Program Expenses				181 442
Conveyance				
Repair & Maintenance				
Fuel- Generator   344,760   345,960   Training   15,000   -   -				
Training				
CDBL Charges		Training		-
Newspaper & Periodicals		· · · · · ·		118,483
Subscription   100,000   150,000   Security and Cleaning services   421,000   390,434   Utility   100,200   824,345   License Renewal, Registration and Return   84,418   3,440   Consultancy   40,000   Bank charges   110,188   -				
Security and Cleaning services		·		
Utility   100,200   824,345   License Renewal, Registration and Return   84,418   3,440   40,000   8ahk charges   110,188   - 1,000   18,803,823   4,720,342   15   Income Tax Liability   8alance at the beginning of the year   54,601,120   54,601,120   Add: Provision made during the year   19,210,175   - 2		·		
License Renewal, Registration and Return				
Consultancy   Bank charges   110,188   -		·		
Bank charges		· · · · · · · · · · · · · · · · · · ·	-	
1,000   18,803,823   4,720,342   15   Income Tax Liability   Balance at the beginning of the year   54,601,120   54,601,			110 188	
18,803,823   4,720,342   15   Income Tax Liability   Balance at the beginning of the year   54,601,120   54,601,120   Add: Provision made during the year   19,210,175   - Less: Settlement of Tax liabilities for the period   73,811,295   54,601,120   Advance Income Tax   Balance at the end of the year (a)   73,811,295   54,601,120   Advance Income Tax   Balance at the beginning of the year   60,296,311   11,890,929   Add: Payment made during the year   5,124,130   48,405,382   Less: Settlement of Tax liabilities for the year   - 1,24,130   48,405,382   48,4		· · · · · · · · · · · · · · · · · · ·	110,100	1 000
15   Income Tax Liability   Balance at the beginning of the year   54,601,120   54,601,120   Add: Provision made during the year   19,210,175		Others	19 903 933	
Balance at the beginning of the year   Add: Provision made during the year   19,210,175   - 19			10,000,023	4,720,042
Add: Provision made during the year Less: Settlement of Tax liabilities for the period Balance at the end of the year (a)  Advance Income Tax  Balance at the beginning of the year Add: Payment made during the year Balance at the end of the year (b) Balance at the end of the year (b) Balance at the end of the period (a-b)  Provison for Income Tax  Computation of Taxable Profit Opearating Profit Add: Loss on Sale of shares Less: Profit on sale of share  Less: Cash Dividend Less: Loss carried forward from the year 2012 for set up Estimated Taxable Profit  Computation of Tax Income tax (337.5% on estimated taxable profit Tax on dividend income (20% Tax on profit on sale of share (a 10% Frevious year's adjustment (Assessment year-2012-2013)  19,210,175  54,601,120  54,601,120  54,001,110  54,001,110  54,	15			
Less: Settlement of Tax liabilities for the period   373,811,295   54,601,120				54,601,120
Balance at the end of the year (a)   73,811,295   54,601,120     Advance Income Tax			19,210,175	-
## Advance Income Tax    Balance at the beginning of the year   60,296,311   11,890,229     Add: Payment made during the year   5,124,130   48,405,382     Less: Settlement of Tax liabilities for the year       Balance at the end of the year (b)   65,420,441   60,296,311     Net Balance at the end of the period (a-b)   8,390,854   (5,695,191)    16 Provison for Income Tax   Computation of Taxable Profit   65,118,498   -     Opearating Profit   65,118,498   -     Add: Loss on Sale of shares   -     Less: Profit on sale of share   5,422,052     Less: Cash Dividend   2,465,168   -     Less: Loss carried forward from the year 2012 for set up   11,690,429     Estimated Taxable Profit   45,540,849   -     Computation of Tax     Income tax (037.5% on estimated taxable profit   17,077,818   -     Tax on dividend income (0 20%   493,034   -     Tax on profit on sale of share (0 10%   542,205   -     Previous year's adjustment (Assessment year-2012-2013)   1,097,118   -		·	-	-
Balance at the beginning of the year   60,296,311   11,890,929   Add: Payment made during the year   5,124,130   48,405,382   Less: Settlement of Tax liabilities for the year   - Balance at the end of the year (b)   65,420,441   60,296,311   (5,695,191)		Balance at the end of the year (a)	73,811,295	54,601,120
Add: Payment made during the year Less: Settlement of Tax liabilities for the year Balance at the end of the year (b)  Net Balance at the end of the period (a-b)  16 Provison for Income Tax Computation of Taxable Profit Opearating Profit Opearating Profit on sale of shares Less: Profit on sale of share  Less: Loss carried forward from the year 2012 for set up Estimated Taxable Profit  Computation of Tax Income tax 037.5% on estimated taxable profit Tax on dividend income © 20% Tax on profit on sale of share (0.10%) Previous year's adjustment (Assessment year-2012-2013)  48,405,382 65,124,130 65,424,130 65,420,441 60,296,311 65,420,441 60,296,311 65,420,451 65,118,498 65,118		Advance Income Tax		
Less: Settlement of Tax liabilities for the year       -       -         Balance at the end of the year (b)       65,420,441       60,296,311         Net Balance at the end of the period (a-b)       8,390,854       (5,695,191)         16 Provison for Income Tax       Computation of Taxable Profit         Opearating Profit       65,118,498       -         Add: Loss on Sale of shares       -       -         Less: Profit on sale of share       5,422,052       -         Less: Cash Dividend       2,465,168       -         Less: Loss carried forward from the year 2012 for set up       11,690,429       -         Estimated Taxable Profit       45,540,849       -         Computation of Tax         Income tax (337.5% on estimated taxable profit       17,077,818       -         Tax on dividend income (3 20%       493,034       -         Tax on profit on sale of share (3 10%       542,205       -         Previous year's adjustment (Assessment year-2012-2013)       1,097,118       -		Balance at the beginning of the year	60,296,311	11,890,929
Balance at the end of the year (b)   65,420,441   60,296,311     Net Balance at the end of the period (a-b)   8,390,854   (5,695,191)     16   Provison for Income Tax   Computation of Taxable Profit   65,118,498   -		Add: Payment made during the year	5,124,130	48,405,382
Net Balance at the end of the period (a-b)       8,390,854       (5,695,191)         16       Provison for Income Tax       Computation of Taxable Profit         Opearating Profit       65,118,498       -         Add: Loss on Sale of shares       -       -         Less: Profit on sale of share       5,422,052       -         Less: Cash Dividend       2,465,168       -         Less: Loss carried forward from the year 2012 for set up       11,690,429       -         Estimated Taxable Profit       45,540,849       -         Computation of Tax       Income tax (037.5% on estimated taxable profit       17,077,818       -         Tax on dividend income (20%       493,034       -         Tax on profit on sale of share (210%       542,205       -         Previous year's adjustment (Assessment year-2012-2013)       1,097,118       -		Less: Settlement of Tax liabilities for the year	-	-
Computation of Taxable Profit Opearating Profit Add: Loss on Sale of shares Less: Profit on sale of share Less: Cash Dividend Less: Loss carried forward from the year 2012 for set up Estimated Taxable Profit  Computation of Tax Income tax @37.5% on estimated taxable profit Tax on dividend income @ 20% Tax on profit on sale of share @ 10% Previous year's adjustment (Assessment year-2012-2013)  Add: Loss on Sale of Shares  5,422,052  2,465,168 - 45,540,849 -  Computation of Tax  17,077,818 - 17,077,818 - 17,077,818 - 1,097,118		Balance at the end of the year (b)	65,420,441	60,296,311
Computation of Taxable Profit Opearating Profit Add: Loss on Sale of shares Less: Profit on sale of share Less: Cash Dividend Less: Loss carried forward from the year 2012 for set up Estimated Taxable Profit  Computation of Tax Income tax @37.5% on estimated taxable profit Tax on dividend income @ 20% Tax on profit on sale of share @ 10% Previous year's adjustment (Assessment year-2012-2013)  Add: Loss on Sale of Shares  5,422,052  2,465,168 - 45,540,849 -  Computation of Tax  17,077,818 - 17,077,818 - 17,077,818 - 1,097,118		Net Balance at the end of the period (a-b)	8,390,854	(5,695,191)
Computation of Taxable Profit  Opearating Profit  Add: Loss on Sale of shares  Less: Profit on sale of share  Less: Cash Dividend  Less: Loss carried forward from the year 2012 for set up  Estimated Taxable Profit  Computation of Tax  Income tax @37.5% on estimated taxable profit  Tax on dividend income @ 20%  Tax on profit on sale of share @ 10%  Previous year's adjustment (Assessment year-2012-2013)  -  65,118,498  -  5,422,052  11,690,429  -  45,540,849  -  17,077,818  -  17,077,818  -  17,077,818  -  542,205  -  Previous year's adjustment (Assessment year-2012-2013)	14			
Opearating Profit  Add: Loss on Sale of shares  Less: Profit on sale of share  Less: Cash Dividend  Less: Loss carried forward from the year 2012 for set up  Estimated Taxable Profit  Computation of Tax  Income tax @37.5% on estimated taxable profit  Tax on dividend income @ 20%  Tax on profit on sale of share @ 10%  Previous year's adjustment (Assessment year-2012-2013)  -  65,118,498  - 5,422,052  11,690,429  -  11,690,429  -  17,077,818  - 17,077,818  - 493,034  - 542,205  - 1,097,118	10			
Add: Loss on Sale of shares  Less: Profit on sale of share  Less: Cash Dividend  Less: Loss carried forward from the year 2012 for set up  Estimated Taxable Profit  Computation of Tax  Income tax @37.5% on estimated taxable profit  Tax on dividend income @ 20%  Tax on profit on sale of share @ 10%  Previous year's adjustment (Assessment year-2012-2013)  - 5,422,052  - 1,097,118		· ·	/F 110 /00	
Less: Profit on sale of share5,422,052Less: Cash Dividend2,465,168Less: Loss carried forward from the year 2012 for set up11,690,429Estimated Taxable Profit45,540,849-Computation of Tax17,077,818-Income tax @37.5% on estimated taxable profit17,077,818-Tax on dividend income @ 20%493,034-Tax on profit on sale of share @ 10%542,205-Previous year's adjustment (Assessment year-2012-2013)1,097,118-		· · · · · · · · · · · · · · · · · · ·	65,118,498	-
Less: Cash Dividend Less: Loss carried forward from the year 2012 for set up Estimated Taxable Profit  Computation of Tax Income tax @37.5% on estimated taxable profit Tax on dividend income @ 20% Tax on profit on sale of share @ 10% Previous year's adjustment (Assessment year-2012-2013)  - 2,465,168 11,690,429  - 45,540,849  - 17,077,818 - 493,034 - 542,205 - 1,097,118			-	-
Less: Loss carried forward from the year 2012 for set up  Estimated Taxable Profit  Computation of Tax  Income tax @37.5% on estimated taxable profit  Tax on dividend income @ 20%  Tax on profit on sale of share @ 10%  Previous year's adjustment (Assessment year-2012-2013)  11,690,429  45,540,849  -  17,077,818  493,034  -  542,205  -  1,097,118				
Estimated Taxable Profit  Computation of Tax  Income tax @37.5% on estimated taxable profit Tax on dividend income @ 20% Tax on profit on sale of share @ 10% Previous year's adjustment (Assessment year-2012-2013)  - 45,540,849 - 17,077,818 - 493,034 - 542,205 - 1,097,118				-
Computation of Tax  Income tax @37.5% on estimated taxable profit Tax on dividend income @ 20% Tax on profit on sale of share @ 10% Previous year's adjustment (Assessment year-2012-2013)  17,077,818 493,034 542,205 - 1,097,118				
Income tax @37.5% on estimated taxable profit  Tax on dividend income @ 20%  Tax on profit on sale of share @ 10%  Previous year's adjustment (Assessment year-2012-2013)  17,077,818  493,034  542,205  -		Estimated Taxable Profit	45,540,849	
Tax on dividend income @ 20%  Tax on profit on sale of share @ 10%  Previous year's adjustment (Assessment year-2012-2013)  493,034  542,205  - 1,097,118		Computation of Tax		
Tax on profit on sale of share @ 10% 542,205 Previous year's adjustment (Assessment year-2012-2013) 1,097,118		Income tax @37.5% on estimated taxable profit	17,077,818	-
Previous year's adjustment (Assessment year-2012-2013) 1,097,118		Tax on dividend income @ 20%	493,034	-
		Tax on profit on sale of share @ 10%	542,205	-
		Previous year's adjustment (Assessment year-2012-2013)	1,097,118	_
			19,210,175	

Fixed Assets Schedule as at December 31, 2013

Annexure -I (Amount in BDT)

Particulars		Cost	_		Rate		Dep	Depreciation		Written
	Balance at 1 January 2013	Addition during the year	Disposals during the year	Balance at 31 December 2013		Balance at 1 January 2013	Charged for the year	Adjustment for disposals	Balance at 31 December 2013	down value at 31 December 2013
Interior decoration	615,000	62,500	1	677,500	10%	44,865	67,750	1	112,615	564,885
Office Equipment										
Software	970,000		ı	000'026	20%	62,398	194,000	ı	256,398	713,602
Photocopier Machine	61,500		ı	61,500	20%	21,500	12,300	ı	008'88	27,700
Fax Machine	13,500		ı	13,500	20%	899'7	2,700	ı	896'/	6,132
Computers	529,465		ı	297'629	20%	163,503	105,893	ı	968'697	690'092
Computer Accessories	105,000		ı	105,000	20%	33,013	21,000	ı	54,013	286'09
IPS-02 sets	I	140,600	ı	140,600	20%	I	11,787	l	11,787	128,813
Other Office Equipment	I	58,900		28,900	20%	ı	4,938	ı	4,938	53,962
Micro Oven	6,500	1	ı	6,500	20%	1,952	1,900	ı	3,852	2,648
Total 31 December 2013	2,303,965	262,000	-	2,565,965		331,899	422,268	-	754,167	1,811,798

1,972,066

331,899

238,859

93,040

2,303,965

1,632,400

671,565

Total 31 December 2012

### **EXIM Islami Investment Limited**

### Investment in Quoted Shares as on 31 December 2013

Annex- II (Amount in BDT)

Sl	Company Name	No. of Shares Held	Avg. cost	Cost value	Market Rate	Market Value	Unrealised Gain/(Loss)
1	AB BANK	50,000.00	27.87	1,393,547.19	26.20	1,310,000.00	(83,547.19)
2	Aftab Automobiles Ltd.	104,642.00	96.81	10,130,433.00	90.70	9,491,029.00	(639,404.00)
3	Agrani Insurance Co. Ltd	522,800.00	33.05	17,277,135.00	26.90	14,063,320.00	(3,213,815.00)
4	ALARABANK	100,000.00	20.03	2,003,150.23	19.10	1,910,000.00	(93,150.23)
5	Atlas Bangladesh Ltd.	2,000.00	165.11	330,215.00	151.30	302,600.00	(27,615.00)
6	Bay Leasing And Investment Co. Ltd.	80,800.00	73.51	5,939,209.00	42.50	3,434,000.00	(2,505,209.00)
7	BEXIMCO	50,000.00	34.44	1,721,858.92	32.20	1,610,000.00	(111,858.92)
8	Bsrm Steel Ltd.	17,000.00	69.22	1,176,758.00	68.70	1,167,900.00	(8,858.00)
9	Continental Insurance Ltd.	4,500.00	31.59	142,163.00	29.00	130,500.00	(11,663.00)
10	EHL	20,000.00	51.86	1,037,152.75	48.80	976,000.00	(61,152.75)
11	Fu-Wang Ceramic Industry Ltd.	6,500.00	16.43	106,787.00	20.60	133,900.00	27,113.00
12	Global Insurance Ltd.	24,500.00	29.91	732,747.00	28.90	708,050.00	(24,697.00)
13	ICBAMCL 1ST	20,000.00	24.39	487,730.50	24.60	492,000.00	4,269.50
14	Icb Amcl Sonali Bank Limited	60,000.00	11.45	687,029.00	7.90	474,000.00	(213,029.00)
15	International Leasing & Financial Services Ltd.	24,100.00	61.48	1,481,729.00	15.80	380,780.00	(1,100,949.00)
16	Investment Corpoeation	2,850.00	1,647.10	4,694,234.00	1,461.00	4,163,850.00	(530,384.00)
17	lpdc Of Bd. Ltd.	980,900.00	20.41	20,022,913.00	20.00	19,618,000.00	(404,913.00)
18	Islami Insurance Bangladesh Ltd.	28,500.00	32.82	935,316.00	32.50	926,250.00	(9,066.00)
19	Jamuna Bank Ltd.	258,300.00	33.66	8,695,581.00	16.30	4,210,290.00	(4,485,291.00)
20	Janata Insurance Co.Ltd.	74.00	249.19	18,440.00	25.91	1,917.00	(16,523.00)
21	Karnafuli Insurance Co.Ltd.	127,800.00	31.50	4,025,500.00	24.30	3,105,540.00	(919,960.00)
22	Lafarge Surma Cement Limited	100,060.00	32.74	3,275,591.13	33.50	3,352,010.00	76,418.87
23	MICEMENT	38,300.00	85.86	3,288,445.28	78.20	2,995,060.00	(293,385.28)
24	Mutual Trust Bank Ltd.	408,600.00	38.81	15,858,596.00	16.30	6,660,180.00	(9,198,416.00)
25	Orion Infusion Ltd.	13,800.00	41.06	566,629.00	40.70	561,660.00	(4,969.00)
26	Padma Oil Company Ltd.	2,500.00	272.99	682,482.00	252.30	630,750.00	(51,732.00)
27	Paramount Insurance Comp	522,000.50	29.29	15,290,249.00	24.80	12,945,612.00	(2,344,637.00)
28	Peoples Insurance Company Ltd.	293,600.00	43.25	12,696,881.00	33.60	9,864,960.00	(2,831,921.00)
29	PIONEERINS	20,000.00	65.50	1,309,962.00	66.40	1,328,000.00	18,038.00
30	Pragati Life Insurance Ltd.	98,574.00	204.09	20,117,505.00	164.30	16,195,708.00	(3,921,797.00)
31	Premier Leasing International Ltd.	60,300.00	29.47	1,777,012.00	10.00	603,000.00	(1,174,012.00)
32	Prime Finance & Investment	54,000.00	31.99	1,727,392.00	26.70	1,441,800.00	(285,592.00)
33	RAKCERAMIC	60,000.00	53.14	3,188,215.16	53.30	3,198,000.00	9,784.84
34	Rupali Bank Ltd.	141,600.00	89.07	12,611,970.00	65.20	9,232,320.00	(3,379,650.00)
35	S. Alam Cold Rolled Steel Ltd.	1,000.00	47.17	47,171.00	47.30	47,300.00	129.00
36	Social Investment Bank Ltd.	244,200.00	27.67	6,756,286.00	13.30	3,247,860.00	(3,508,426.00)
37	Sonar Bangla Insurance Co. Ltd.	332,500.00	27.15	9,026,092.00	24.70	8,212,750.00	(813,342.00)
38	SQUARETEXT	10,450.00	93.75	979,666.21	90.40	944,680.00	(34,986.21)
39	Summit Alliance Port Limited.	0.80	27.50	22.00	30.00	24.00	2.00
40	TAKAFULINS	52,500.00	41.64	2,186,142.28	37.70	1,979,250.00	(206,892.28)
41	The City Bank Ltd.	113,000.00	21.78	2,461,081.00	20.20	2,282,600.00	(178,481.00)
42	Titas Gas Transmission	35,500.00	87.43	3,103,749.00	73.80	2,619,900.00	(483,849.00)
43	UNIQUEHRL	37,000.00	82.69	3,059,642.59	78.00	2,886,000.00	(173,642.59)
44	UNITEDAIR	350,000.00	17.06	5,971,353.62	16.40	5,740,000.00	(231,353.62)
45	United Insurance Company Ltd.	108,903.80	62.16	6,769,322.00	43.00	4,682,863.00	(2,086,459.00)
46	United Leasing Company Ltd.	120,186.00	46.35	5,570,262.00	33.20	3,990,175.00	(1,580,087.00)
	TOTAL			221,361,348		174,252,388	(47,108,960)

### **BRANCHES OF EXIM BANK**

### Motijheel Branch

Sharif Mansion, 56-57, Motijheel C/A, Dhaka- 1000, PABX: 9568534, 9552800, 9568093, 9554988, FAX: 8802-9569983 E-MAIL: motijheel@eximbankbd.com

### Khatungonj Branch

Union Square Building, 1078, Ramjoy Mohajan Lane, Khatungonj, Chittagong Phone: 031-615544, 610711, 2851291 FAX: 031-639080

Email: khatungonj@eximbankbd.com

### **Gulshan Branch**

Delta Life Tower, Plot# 37, Road # 45 & 90, North Gulshan C/A, Gulshan-2, Dhaka. Phone: 02-9862262, 9886296, 8819711, 01711-404821, FAX: 880-2-8818703 Email: gulshan@eximbankbd.com

### **Nawabpur Branch**

198/1, Nawabpur Road, Nawabpur, Dhaka-1100, Phone No: 88-02-7125306-7 [PABX]

FAX: 88-02-7125308

Email: nawabpur@eximbankbd.com

### Rajuk Avenue Branch

9 D.I.T. Avenue, Ali Bhaban, Motijheel C/A, Dhaka-1000, Phone: 9565397, 9556884, 9570083(PABX), FAX: 880-2-9555132 Email: rajukavenue@eximbankbd.com

### Laksham Branch

Sufia Complex, Daulatgonj Bazar, Laksham, Comilla. Phone: 08032-51333, 08032-51978 Fax-08032-51252

### Email: laksham@eximbankbd.com Elephant Road Branch

218, Elephant Road, Dhaka-1205, PABX: 9667097-8, FAX: 9667267 Email: elephantroad@eximbankbd.com

### Jessore Branch

37 M.K. Road, Jessore, Phone: 0421-67980-2 FAX: 0421-67983

E-mail: Jessore@eximbankbd.com

### Ashuganj Branch

Hazi Zahirul Haque Munshi Shopping, Complex, MainRoad. Ashugonj, Brahmanbaria,

Phone: 01713-063433, Fax: 08528-74456 Email: ashugonj@eximbankbd.com

### Satmasjid Road Branch

47, Satmasjid Road, Dhanmondi, Dhaka- 1209, PABX: 8118680 & 9142073, FAX: 880-2-8142232

Email: satmasjid@eximbankbd.com

### Comilla Branch

Goni Bhuyan Mansion A.K. Fazlul Hoque Road, Monohorpur, Comilla-3500, Phone: 081-61850, FAX: 081-61722 Email: comilla@eximbankbd.com

### Panthapath Branch

19/2 West Panthapath, North Dhanmondi, Dhaka, Phone No: 8124261, 9145911, 8141764, 9102671 (Export), 9101334 (Import), 9101332 (Investment) FAX: 8126191 Email: panthapath@eximbankbd.com

### Gazipur Chowrasta Branch

Nasir Super Market (1st Floor), Chandana Chowrasta, Gazipur

Phone: 9263537, 926358, 9256492 (PABX) FAX: 9256493

Email: gazipur@eximbankbd.com

### Sonaimuri Branch

Mohammadia Super Market, Sonaimuri Bazar, Sonaimuri, Noakhali, Phone No: 03227-51057, PABX: 03227-51058, FAX: 03227-51059 Email: sonimuri@eximbankbd.com

### Narayangani Branch

50, S.M. Maleh Road, Satter Tower, Tanbazar, Narayanganj, Phone: 7640213, 7640214(PABX), FAX: 7640215

Email: narayangonj@eximbankbd.com

### New Eskaton Branch

Standard Centre, 27/1, New Eskaton Road, Dhaka. PABX: 8314435, 8314159 FAX: 880-2-9349196

Email: neweskaton@eximbankbd.com

### Mirpur Branch

Srayoshe Tower, Plot No: 7, Main Road-3 Rokeya Swarani, 10 No. Crossing, Mirpur, Dhaka-1216, PABX: 8056776, 8054226, FAX: 8035668

Email: mirpur@eximbankbd.com

### Mawna Chowrasta Branch

Kitab Ali Plaza, Mawna Chowrasta, Sreepur, Gazipur, 06825-52831, 06825-52830

FAX: 06825-52359

Email: mawna@eximbankbd.com

### Malibagh Branch

484, D.İ.T. Road, Malibagh, Dhaka-1217 Phone: 9338578, 8319076, FAX: 9357057 Email: malibagh@eximbankbd.com

### **CDA Avenue Branch**

191, Commerce View Complex, East Nasirabad, Chittagong-4100, Phone: 880-031-2551101(Direct), 657609, 652074 (Ext-101), FAX: +880 (031) 653026 Email: cdaayenue@eximbankbd.com

### Bashundhara Road Branch

KA 24 (1st Floor) Pragati Sarani Road, Kuril Vatara, Dhaka-1229, PABX: 8415154, FAX: 8413883

E-MAIL: bashundhara@eximbankbd.com

### Rangpur Branch

268, Shah Amanat, Shopping Complex, Jahaj Company More, Station Road, Rangpur,

Phone: 0521-61214-5, FAX: 0521-61215 Email: rangpur@eximbankbd.com

### **Agrabad Branch**

World Trade Center, 102,103 Agrabad C/A, Chittagong. Phone: 031-2511264, 2510733, 727657, 727658(PABX), FAX: 031-715796, E-mail: agrabad@eximbankbd.com

### Imamgonj Branch

Haji Abdul Kadir Mansion, 139, Chawk Mogultully, Dhaka- 1100, Bangladesh Phone: 7315527-8 (PABX) FAX: 88-02- 7315530 Email: imamgonj@eximbankbd.com

### **Sylhet Branch**

Al-Hamra Shopping City, Zinda Bazar, Sylhet, PABX: 0821-724413,0821-2831208 FAX: 0821-725070 Email: sylhet@eximbankbd.com

### Shimrail Branch

Hazi Ahsanullah Super Market, Chittagong Road, Siddirgonj, Narayangonj, Phone: 7694672-3( PABX), FAX: 7694268 Email: shimrail@eximbankbd.com

### Uttara Branch

House#61/A, Road#7, Sector#4, Uttara Model Town, Uttara, Dhaka-1230 PABX: 8952847, 8919785, FAX: 8952838 Email: uttara@eximbankbd.com

### Jubilee Road Branch

63-64 Jubilee Road, Enayet Bazar, Chittagong, PABX: 031-611170,031-2854216, FAX: 031-2854217 Email: jubileeroad@eximbankbd.com

### Bogra Branch

Sheikh Mansion, Baragola, Bogra Phone: 051-60703 (PABX) Fax: 051-60704, 051-60702 (Direct) Email: bogra@eximbankbd.com

### Ashulia Branch

Rifat Square Plaza, Jamgora, Ashulia, Dhaka

Phone: 7789978, FAX: 7789480 Email: ashulia@eximbankbd.com

### Chowmuhani Branch

60/231, DB Road, Chowmuhani, Begumgonj, Noakhali, Phone: 0321-52700 FAX: 0321-51034 Email: chowmuhuni@eximbankbd.com

### Fenchuganj Branch

Samad Plaza,Poschim Bazar, Fenchuganj, Sylhet, Phone:08226-56163(PABX), FAX: 08226-56162 Email: fenchugonj@eximbankbd.com

### Moulvibazar Branch

Al-Aksha Shopping Center, Kusumbag Area, Moulvi Bazar, Phone: 0861-63007, 63008,

Mobile: 01714-167459, FAX: 0861-63009 E-mail: moulvibazar@eximbankbd.Com

### Kushtia Branch

152, N.S. Road, Rajob Ali Market, Kushtia Phone: 071-71625, 73866, 71526

FAX: 071-61158

Email: kushtia@eximbankbd.com

### Golapgonj Branch

Noor Mansion, Chowmuhani, Golapgonj, Sylhet, Phone: 08226-56290, 08226-56163, 01755-571101, 01713-396544

Fax: 08227-56463

Email: fenchugonj@eximbankbd.com

### Khulna Branch

A-Hossain Plaza, 4 Sir Iqbal Road, Khulna Phone: 041-2831470-2, 01730-018183

FAX: 041-2831473

E-Mail: khulna@eximbankbd.com

### **Board Bazar Branch**

Hazi Fazlul Haque Plaza (1st Floor), Board Bazar, National University, Gazipur Sadar, Gazipur. Phone No: 9293053, 01713-229344. FAX: 9293054

Email: boardbazar@eximbankbd.com

### Faridpur Branch

Faridpur Plaza, 10, Thana Road, Faridpur. Phone: 0631-61170, 61128, 61174 Email: faridpur@eximbankbd.com Fax: 0631-61182.

### Nabigonj Branch

Bangla Town, Sherpur Road, Nabigonj, Habigonj, Phone: 08328-56526,08328-56524, 01730-001240 Fax: 08328-56528 Email: nobigonj@eximbankbd.com

### Dinajpur Branch

Northern Plaza, Goneshtola, Dinajpur Phone: 0531-61880 , FAX: 0531-61770 Email: dinajpur@eximbankbd.com

### Goalabazar Branch

Abdul Karim Mansion, Goalabazar, Osmaninagor, Sylhet, Phone: 01730-735341,08242-56255, PABX: 08242-56256 Fax: 08242-56254

Email: goalabazar@eximbankbd.com

### Banani Branch

Kazi's Heritage, House#49, Block# H, Road # 11, Banani, Dhaka-1213, Bangladesh. PABX: 8837871-3, 8837874, 01713-040588, 01755-584939. Fax: 880-02-8837875

Email: banani@eximbankbd.com

### **Dhopadighipar Branch**

Mahmud Complex, Dhopadighir Par, Kotwali, Sylhet. Phone:01755-646710 Email: dhopadighirpar@eximbankbd.com

### Gorib-e- Newaz Branch

Plot No. 29, Gorib-e- Newaz Avenue Sector No. 11, Uttara, Dhaka. Phone No. 8962336-7 Email: garibenewaz@eximbankbd.com

### Rajshahi Branch

Mollah Super Market, Zero Point, Shaheb Bazar, Rajshahi-6100, Phone: 0721-772004-5m FAX: 0721-772004

Email: rajshahi@eximbankbd.com

### Chhagalnaiya Branch

H.S Plaza, Matin Road, Chhagalnaiya, Feni Phone: 03322-78018, 01713-193388. FAX: 03322-78188

Email: chhagalnaiya@eximbankbd.com

### Pahartoli Branch

Noor Jahan Tower, Alankar Moor, Pahartali, Chittagong, Bangladesh, Phone: 031-2771695, 2771696,01714-166966 FAX: 031-750065

Email: pahartali@eximbankbd.com

### **Bahaddarhat Branch**

680/A, Khawja Super Market (1st Floor) Arakan,Road, Bahaddarhat, Chittagong Phone: 031-2555058, 031-2555056, 01730031489. Fax: 031-2555057 Email: bahaddarhat@eximbankbd.com

### **Barisal Branch**

105, Nasim Biswash Lane, Sadar Road, Barisal. Phone: 0431-2177080, 2177081, 01714-178882, FAX:0431-63767 Email: barisal@eximbankbd.com

### Panchaboti Branch

Atlanta Plaza (2nd Floor), Shasongaon Panchaboti, Fatullah, Narayangonj Phone: 88-02-7672807,01730-001241 FAX: 88-02-7672806

Email: panchaboti@eximbankbd.com

### Keranigonj Branch

Rashed Iron Market, Bond Dakpara, Zinzira Highway Road, Keranigonj, Dhaka, Phone No: 02-7763691, 02-7763692, 01730-706768, FAX: 02-7763692 E-Mail: keranigonj@eximbankbd.com

### Thakur Bazar Branch

Toffazal Hossain Chowdhury Market, Thakur Bazar, Shahrasti, Chandpur. Phone: 08427-56278, 08427-56873, 01730-373897 Fax- 08427-56274

Email: thakurbazar@eximbankbd.com

### **Basurhat Branch**

Jharna Shopping Complex Basurhat, Companigonj, Noakhali.

Phone: 03223-56060, 03223-56073, 01755-594105, 01841-229331;

Fax: 03223-56575

Email: basurhat@eximbankbd.com

### Mymensingh Branch

House No.34, Bpn San Road, Mymensingh. Phone :091-51508, 51507, Fax:51508 Email: mymensingh@eximbankbd.com

### Cox's Bazar Branch

House No.65, Main Road, Rajarghata, Cox's Bazar, Phone No.0341-63719 Mobile:01819313217 Email: coxsbazar@eximbankbd.com

### **Head Office Corporate Branch**

"Symphony" (1st Floor) Plot # SE(F)-9, Road # 142, Gulshan Avenue, Gulshan, Dhaka-1212, Phone: 9889567, 8828985, 9884753, FAX: 8828962

Email: corporategulshan@eximbankbd.com

### Naria Branch

Janakallyan Biponi (1st Floor), Naria Bazar, Naria, Shariatpur, Phone: 0601-59135, 0601-59136, 01730-018970, 01730-018971, FAX: 0601-159124 Email: naria@eximbankbd.com

### Paltan Branch

Shawdesh Tower, 41/6, Purana Paltan, Box Culvert Road, Dhaka-1000 Phone: 9513573-4, FAX: 880-02-9513572 Email: paltan@eximbankbd.com

### Sitakunda Branch

KDS Logistics Bhaban, Ghoramora PO.llUC-4318, Sonaichori, Sitakunda, Chittagong, Phone: 03042-51093 01713-229338, FAX: 031-2528900 Email: shitakunda@eximbankbd.com

### Beanibazar Branch

Zaman Plaza,1st Floor, Beanibazar, Sylhet PABX: 08223-56108-9, 01730-019951, 01730-452002, FAX: 08223-56110 Email: beanibazar@eximbankbd.com

### Feni Branch

Chistiya Trade Center 308-310 S.S.K. Road, Feni Phone: 0331-74060(Floor), 01730-001242. Fax: 0331-74062

Email: feni@eximbankbd.com

### **Biswanath Branch**

Al-Madinan Complex, Puran Bazar Jagannathpur Road, Biswanath, Sylhet, PABX: 08224-56218,08224-56219, 01730-735340, FAX: 08224-56217 Email: biswanath@eximbankbd.com

### Sonargaon SME

Zohra Mansion, Mograpara, Sonargaon, Narayangonj, Phone: 7656103,7656236, 01755-584938 Fax: 7656155 Email: sonargaon@eximbankbd.com

### Dhanmondi Branch

House # 4/A, Plot # 4, Road # 16 (Old-27) Dhanmondi, Dhaka. Phone: 02-8156216, 01755-637199, 8156253, Fax: 880-2-8155970 Email: dhanmondi@eximbankbd.com

### Takerhat Branch

Rahman Tower, Madaripur. Phone No.01818630083, 01755-587568 Email: takerhat@eximbankbd.com

### Khulshi Branch

BGMEA Complex, House No.669/E, Jhowtola Road Chittagonj. Phone No.031-2869602, 031-2869600, 031-2869601, Fax:2869604 Email: khulshi@eximbankbd.com

### Najirhat Branch

Jamia Shoping Complex, Najirhat. Chittagoni Mobile:01755638168, 01819-641942

Email: najirhat@eximbankbd.com

### Sandwip Branch

Surma Plaza Plot # 2407,2408, Haramia Sener Hat, Sandwip, Chittagong, Phone:3027-56040, Mobile:01975548540 Fax:3027-56040

Email: sandwip@eximbankbd.com

### Manikgonj Branch

Jinnot Plaza, 80/1 Shahid Rafiq Road Manikgonj.

Phone: 7710328, Mobile:01755625690

Fax:7710319

Email: manikgonj@eximbankbd.com

### Mouchak Branch

Siddique Shopping Complex, Kouchakuri Mouchak Kaliakori, Gazipur. Phone:9297526, Mobile:01755625694 Fax:9297527

Email: mouchak@eximbankbd.com

### EXIM Exchange Company (UK) Ltd.

(A fully owned subsidiary of EXIM Bank) Universal House (Ground Floor), 88-94 Wentworth Street, London, E1 7SA, UK. Tel.: +44-[0] 207 377 2474:

Fax :+44-(0) 207 377 1335

Email: eximexchangeuk@eximbankbd.com

### EXIM Exchange (Australia) Pty. Ltd.

(A fully owned subsidiary of EXIM Bank) 43 Haldon Street, Lakemba, NSW 2195, Sydney, Australia. Tel.: 0061 (02) 80 842 000: 0061 469 979 489

Email: eximau@eximbankbd.com

### Dania Branch

Noyapara, Mosjid Road-1, Dhaka. phone No: 7549115. Fax:7549089

Fmail: dania@eximbankbd.com

### Bagmara Branch

Talukdar Tower, Ashkamat Bagmara Bazar Sadar Dakkhin ,Comilla.

Phone: 08045-59012, Mobile:01766665997

Fax:08045-59012

Email: bagmara@eximbankbd.com

### Magura Branch

Monowara Complex Holding # 219, Syed Atur Ali Road Poshu Hospital Road, Magura Sadar, Magura. Phone No:0488-51079. Mobile:01711118008.Fax:0488-51197 Email: magura@eximbankbd.com

### Chapainawabgoni Branch

Holding # 68, Boar Indira Moar, Chapainawabgonj. Phone:0781-51337, Mobile:01712531177 Fax:0781-51336 Email: chapainawabganj@eximbankbd.com

### EXIM Exchange Company (Canada) Ltd.

(A fully owned subsidiary of EXIM Bank) 3096 Danforth Avenue, Suite 2, Toronto, Ontario, M1L 1B1, Canada. Tel.: +1 41 66 99 5802:

E-mail: eximexchangeca@eximbankbd.com

### **EXIM Islami Investment Limited (EIIL)**

(A subsidiary of EXIM Bank) Printers Building (5th Floor), 5 Rajuk Avenue, Motijheel C/A, Dhaka-1000. PABX: 88-02-956 1604:

Fax: 880-2-956 1937;

### Gouripur Branch

Anu Miah Tower, Akbor Ali College Road, Gouripur, Comilla. Mobile:01730781273, 01713380697 Email: gouripur@eximbankbd.com

### Satarkul Branch

Plot # 233 Muftafa's Dream, Satarkul Road Uttar Badda, Dhaka.

Phone: 8802 9840217, 01755-625696, Mobile:01731928643.Fax: 9840218 Email: satarkul@eximbankbd.com

### Hemayetpur Branch

Hazi Ashraf Shopping Complex & Tower Plot # 251 Jadur Char (West Para) Tetuljhora, Savar, Dhaka. Phone: 02-7744665, 02-7744662,

Mobile:01755625693, Fax:7744665 Email: hemayetpur@eximbankbd.com

### EXIM (USA) Inc.

(A fully owned subsidiary of EXIM Bank) 37-18 73rd Street, 1st Floor (Rear), Jackson Heights N.Y. 11372, U.S.A. Tel.: +1 347 738 6124; Fax :+1 347 738 6146;

Email: eximusa@eximbankbd.com



### **Export Import Bank of Bangladesh Limited**

Registered Office: 'SYMPHONY', Plot No. SE (F) - 9, Road No. 142, Gulshan Avenue Gulshan, Dhaka-1212, Bangladesh

### **PROXY FORM**

I/We												
REGISTERED BO ID												
of												
being a Member (shar Mr./Mrs./Ms.									mpany")	do her	eby ap	point
of												
as my/our proxy to atten June 2014 at 11:00 a.m. adjournment thereof. Signed this	at <b>'RAOWA (</b>	Convention Ha	all, Hall-1 at	Level-2, V	IP Road,				,			
SIGNATURE 0	F THE PROXY		Please a Reven Stamp Tk.20.	ue of		SIG	NATURE	OF THE	: МЕМВЕ	R (S)		
Note:												
<b>Note:</b> i) Signature of the Mem	nber (sharehol	der) must be in	accordance w	vith specime	en signatu	ıre registe	red with	Deposi	itory Par	ticipant(s	s)/ Com	pany.

**Signature Verified** 

Authorized Signatory

**Export Import Bank of Bangladesh Limited** 



### **Export Import Bank of Bangladesh Limited**

### ATTENDANCE SLIP

I hereby record my attendance at the **Fifteenth Annual General Meeting** of the Company being held on **Tuesday, 17 June 2014 at 11:00** a.m. at 'RAOWA Convention Hall, Hall-1 at Level-2, VIP Road, Mohakhali, Dhaka-1206, Bangladesh.

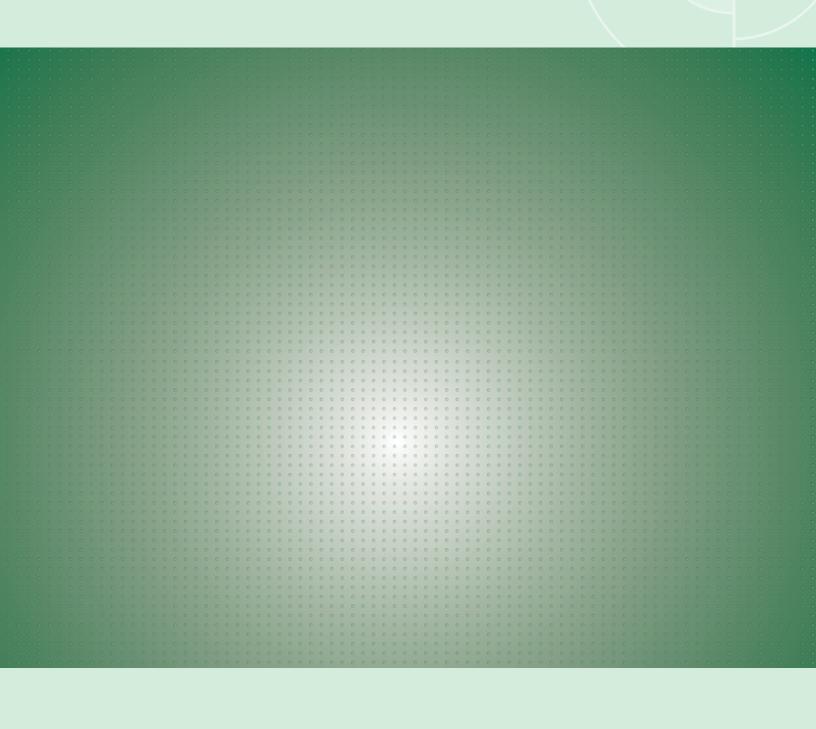
Name of the Member												
Registered BO ID												
No. of Shares (As on 27-04-2014)												
Name of the Proxy												
SIGNATURE OF TH	E PRO	ΧY				SIGNA	TURE 0	FTHEN	<b>ИЕМВЕ</b>	R (S)		

N.B. 1. Please present this Slip at the Reception Desk.

2. Please note that Annual General Meeting can only be attended by the honourable Members (shareholders) or properly constituted Proxy/ Attorney/Representative thereof. Therefore, any friend or children accompanying with honourable shareholder or Proxy/Attorney/ Representative will not be allowed to the meeting.

সম্মানিত শেয়ারহোল্ডারবৃন্দের সদয় অবগতির জন্য জানানো যাচ্ছে যে, বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশনের নোটিফিকেশন নং এসইসি/সিএমআরআরসিডি/ ২০০৯-১৯৩/১৫৪ তারিখঃ অক্টোবর ২৪, ২০১৩ মোতাবেক বার্ষিক সাধারণ সভায় কোন প্রকার উপহার অথবা কোন ধরনের আপ্যায়নের ব্যবস্থা থাকবে না।







### **HEAD OFFICE**

Plot # SE (F): 9, Road # 142, Gulshan Avenue, Dhaka- 1212 Phone: 880-2-9889363, 9891489, Fax: 880-2-8828962 E-mail: info@eximbankbd.com