


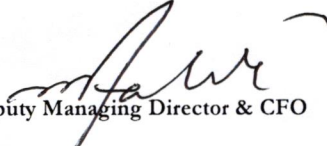
**Export Import Bank of Bangladesh Limited**  
**Shariah Based Islami Bank**

**Half Yearly Financial Statements (Provisional & un-audited)**  
**as at 30 June 2021**

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Balance Sheet (Provisional & un-audited)**  
as at 30 June 2021


	June 2021	December 2020
	Taka	Taka
<b>PROPERTY &amp; ASSETS</b>		
<b>Cash</b>		
In hand (including foreign currencies)	2,539,372,268	2,538,200,944
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)	31,821,006,929	34,412,081,536
	<b>34,360,379,197</b>	<b>36,950,282,480</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	1,249,238,980	322,000,146
Outside Bangladesh	2,777,604,329	4,585,751,956
	<b>4,026,843,309</b>	<b>4,907,752,102</b>
<b>Placement with other banks &amp; financial institutions</b>	-	-
<b>Investments in shares and securities</b>		
Government	22,050,171,038	24,278,021,038
Others	15,340,960,278	15,116,877,721
	<b>37,391,131,316</b>	<b>39,394,898,759</b>
<b>Investments</b>		
General investments etc.	399,452,625,061	383,068,029,621
Bills purchased and discounted	15,103,762,492	11,106,452,070
	<b>414,556,387,553</b>	<b>394,174,481,691</b>
<b>Fixed assets including premises</b>	<b>5,538,450,474</b>	<b>5,546,326,975</b>
<b>Other assets</b>	<b>5,073,165,786</b>	<b>3,877,127,804</b>
<b>Non-banking assets</b>	-	-
<b>Total property and assets</b>	<b>500,946,357,635</b>	<b>484,850,869,811</b>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>Liabilities</b>		
<b>Placement from other banks &amp; financial institutions</b>	<b>32,472,718,315</b>	<b>27,934,546,559</b>
<b>Deposits and other accounts</b>		
Mudaraba savings deposits	33,608,903,540	31,002,767,511
Mudaraba term deposits	173,267,872,166	182,604,060,454
Other Mudaraba Deposits	148,823,206,719	141,930,818,815
Al wadeeah current and other deposit accounts	38,432,985,804	36,336,166,188
Bills payable	6,063,033,884	2,589,087,739
	<b>400,196,002,113</b>	<b>394,462,900,707</b>
<b>Mudaraba Subordinated Bond</b>	<b>13,900,000,000</b>	<b>10,200,000,000</b>
<b>Mudaraba Perpetual Bond</b>	<b>1,250,000,000</b>	-
<b>Other Liabilities</b>	<b>21,278,439,723</b>	<b>21,661,803,245</b>
<b>Total liabilities</b>	<b>469,097,160,151</b>	<b>454,259,250,511</b>
<b>Capital/ shareholders' equity</b>		
Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	12,121,092,690	11,760,069,452
Other reserves	2,380,546,666	2,380,546,666
Foreign currency translation adjustment	1,996,266	55,313
Retained earnings	3,222,942,968	2,328,333,134
<b>EXIM Bank Shareholders' Equity</b>	<b>31,849,089,270</b>	<b>30,591,515,245</b>
Non-controlling Interest	108,214	104,055
<b>Total shareholders' equity</b>	<b>31,849,197,484</b>	<b>30,591,619,300</b>
<b>Total liabilities and shareholders' equity</b>	<b>500,946,357,635</b>	<b>484,850,869,811</b>
<b>Off balance sheet items</b>		
<b>Contingent liabilities:</b>		
Acceptance and endorsements	49,199,848,857	34,742,476,360
Letters of guarantee	8,185,426,881	7,908,818,176
Irrevocable letters of credit (including Back to Back Bills)	43,759,039,256	33,470,209,055
Bills for collection	8,856,498,764	6,425,086,036
Other contingent liabilities	-	-
<b>Total contingent liabilities</b>	<b>110,000,813,758</b>	<b>82,546,589,627</b>
Other commitments	-	-
<b>Total off balance sheet items</b>	<b>110,000,813,758</b>	<b>82,546,589,627</b>

  
Company Secretary

  
Deputy Managing Director & CFO

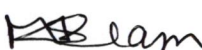
  
Managing Director & CEO

  
Director

  
Chairman

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Profit and Loss Account (Provisional & un-audited)**  
for the period ended 30 June 2021


Particulars	Jan-Jun 2021 Taka	Jan-Jun 2020 Taka	Apr- Jun 2021 Taka	Apr- Jun 2020 Taka
Investment income	13,703,065,142	15,912,505,004	7,217,009,638	7,873,995,799
Profit paid on deposits, borrowings, etc.	(10,460,841,564)	(12,508,129,308)	(5,092,494,261)	(5,431,084,995)
<b>Net investment income</b>	<b>3,242,223,578</b>	<b>3,404,375,696</b>	<b>2,124,515,377</b>	<b>2,442,910,804</b>
Income from investment in shares/securities	378,274,901	513,670,001	217,948,543	303,446,671
Commission, exchange and brokerage	1,142,830,978	835,506,730	648,649,347	353,220,750
Gain on sale of investment in shares	118,738,104	242,462	52,983,379	-
Other operating income	528,820,891	384,529,854	397,481,006	258,906,867
<b>Total operating income (A)</b>	<b>5,410,888,452</b>	<b>5,138,324,743</b>	<b>3,441,577,652</b>	<b>3,358,485,092</b>
<b>Operating expenses</b>				
Salaries and allowances	1,415,565,324	1,548,932,467	800,732,674	886,126,925
Rent, taxes, insurance, electricity etc.	373,625,993	255,201,029	137,257,358	130,403,426
Legal expenses	7,800,968	6,568,623	3,120,586	1,285,795
Postage, stamp, telegram, telephone etc.	73,889,608	51,810,332	23,033,355	25,893,801
Auditors fees	120,989	114,184	61,145	58,149
Stationery, printing, advertisement, etc.	84,654,317	99,327,087	34,501,353	30,530,039
Chief Executive's salary and fees	10,012,128	9,810,000	5,682,564	5,520,000
Directors' fees and expenses	1,200,000	1,852,958	812,000	643,200
Shariah Supervisory Committee's Fees & Expenses	186,500	196,080	186,500	95,400
Charges on Investment Losses	-	-	-	-
Depreciation on and repairs to Bank's property	134,230,048	138,369,254	67,524,691	67,967,939
Zakat expenses	-	-	-	-
Other expenses	647,265,764	655,973,195	427,287,554	323,248,848
<b>Total operating expenses (B)</b>	<b>2,748,551,639</b>	<b>2,768,155,209</b>	<b>1,500,199,780</b>	<b>1,471,773,522</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,662,336,813</b>	<b>2,370,169,534</b>	<b>1,941,377,872</b>	<b>1,886,711,570</b>
Provision for investments and Off-Balance Sheet Exposures	1,029,511,302	(265,785,186)	389,318,218	(333,249,324)
Provision for diminution in value of shares	(283,139,391)	380,693,692	(287,798,950)	49,295,055
<b>Total Provision (D)</b>	<b>746,371,911</b>	<b>114,908,506</b>	<b>101,519,268</b>	<b>(283,954,269)</b>
<b>Profit before taxes (C-D)</b>	<b>1,915,964,902</b>	<b>2,255,261,028</b>	<b>1,839,858,604</b>	<b>2,170,665,839</b>
<b>Provision for taxation:</b>				
Current tax	671,094,783	849,210,096	661,256,026	814,620,216
Deferred tax	(13,187,362)	(9,320,813)	(9,113,433)	(4,452,321)
	<b>657,907,421</b>	<b>839,889,283</b>	<b>652,142,593</b>	<b>810,167,895</b>
<b>Profit after tax</b>	<b>1,258,057,481</b>	<b>1,415,371,745</b>	<b>1,187,716,011</b>	<b>1,360,497,944</b>
Retained earnings from previous year	2,325,912,884	2,234,444,175	2,325,912,884	2,234,444,175
<b>Profit available for appropriation</b>	<b>3,583,970,365</b>	<b>3,649,815,920</b>	<b>3,513,628,895</b>	<b>3,594,942,119</b>
<b>Appropriations:</b>				
Statutory reserve	361,023,238	452,478,980	354,172,443	433,025,287
Issue of bonus shares	-	-	-	-
	<b>361,023,238</b>	<b>452,478,980</b>	<b>354,172,443</b>	<b>433,025,287</b>
<b>Retained earnings carried forward</b>	<b>3,222,947,127</b>	<b>3,197,336,940</b>	<b>3,159,456,452</b>	<b>3,161,916,832</b>
Export Import Bank of Bangladesh Limited	3,222,942,968	3,197,336,991	3,159,453,936	3,161,916,364
Non-controlling Interest	4,159	(51)	2,516	468
	<b>3,222,947,127</b>	<b>3,197,336,940</b>	<b>3,159,456,452</b>	<b>3,161,916,832</b>
<b>Consolidated Earnings per ordinary share</b>	<b>0.89</b>	<b>1.00</b>	<b>0.84</b>	<b>0.96</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

  
Director

  
Chairman



**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Cash Flow Statement (Provisional & un-audited)**  
**for the period ended 30 June 2021**

Particulars	June 2021 Taka	June 2020 Taka
<b>A) Cash flows from operating activities</b>		
Investment income receipts	14,182,735,577	16,577,737,087
Profit paid on deposits, borrowings, etc.	(9,712,406,001)	(12,169,491,963)
Dividend receipts	358,152,696	409,145,918
Fees and commission receipts	1,142,830,978	835,506,730
Cash payment to employees	(1,425,577,452)	(1,558,742,467)
Cash payment to suppliers	(970,590)	(1,044,182)
Income tax payments	(1,897,611,898)	(1,865,613,257)
Receipts from other operating activities	647,310,459	384,622,450
Payments for other operating activities	(1,204,555,025)	(1,085,258,961)
<b>Cash flows before changes in operating assets and liabilities</b>	<b>2,089,908,744</b>	<b>1,526,861,355</b>
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets/liabilities		
Statutory deposit	-	-
Trading security - shares	(214,488,808)	194,553,598
Investments to other banks	-	-
Investments to customers	(20,385,205,808)	(35,876,537,573)
Other assets	(1,407,275,958)	(606,088,564)
Deposits from other banks	(4,079,404,278)	(3,855,822,830)
Deposits from customers	9,064,772,902	(3,725,815,194)
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	4,538,171,756	21,202,048,421
Other liabilities	(144,367,202)	638,905,875
	<b>(12,627,797,396)</b>	<b>(22,028,756,267)</b>
<b>Net cash from operating activities</b>	<b>(10,537,888,652)</b>	<b>(20,501,894,912)</b>
<b>B) Cash flows from investing activities:</b>		
Receipts from sale/maturity of securities - BGIB	4,000,000,000	11,500,000,000
Payment for purchase of securities-BGIS	(1,772,150,000)	-
Purchase of fixed assets	(110,610,529)	(89,804,516)
Sale proceeds of fixed assets	316,402	183,147
Purchase of Subsidiaries/Investment in Subsidiaries	-	-
<b>Net cash from investing activities</b>	<b>2,117,555,873</b>	<b>11,410,378,631</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments (Subordinated & Perpetual Bond)	6,250,000,000	-
Payment for redemption of Debt Instruments (Subordinated Bond)	(1,300,000,000)	(1,300,000,000)
Receipts from issue of ordinary share (rights share)	-	-
Dividend paid in cash	-	-
Minority investment in subsidiaries	-	-
<b>Net cash from financing activities</b>	<b>4,950,000,000</b>	<b>(1,300,000,000)</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(3,470,332,779)</b>	<b>(10,391,516,281)</b>
<b>E) Effect of Exchange rate changes on cash and cash equivalents</b>	<b>(479,297)</b>	<b>(2,016,063)</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>41,858,034,582</b>	<b>36,494,608,032</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>38,387,222,506</b>	<b>26,101,075,688</b>
<b>H) Cash and cash equivalents</b>		
Cash	34,360,379,197	22,188,784,609
Balance with other banks and financial institutions	4,026,843,309	3,912,291,079
	<b>38,387,222,506</b>	<b>26,101,075,688</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

  
Director

  
Chairman

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Statement of Changes in Equity (Provisional & un-audited)**  
for the period ended 30 June 2021


Particulars	Paid up capital Taka	Statutory reserve Taka	Revaluation reserve of Fixed Assets Taka	General/Other reserve* Taka	Revaluation Gain/(loss) on Investment Taka	Foreign currency translation gain/(loss) Taka	Retained earnings Taka	Non- controlling Interest Taka	Total Taka
Balance at 1 January 2021	14,122,510,680	11,760,069,452	2,067,771,666	312,775,000	110,644	(55,331)	2,328,333,134	104,055	30,591,619,300
Changes in accounting policies	-	-	-	-	-	-	-	-	-
<b>Restated Balance</b>	<b>14,122,510,680</b>	<b>11,760,069,452</b>	<b>2,067,771,666</b>	<b>312,775,000</b>	<b>110,644</b>	<b>(55,331)</b>	<b>2,328,333,134</b>	<b>104,055</b>	<b>30,591,619,300</b>
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	2,897,264	-	-	-	2,897,264
Currency translation difference	-	-	-	-	-	(956,311)	(2,420,250)	-	(3,376,561)
<b>Net Gain and Losses not recognized in the income statement</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,897,264</b>	<b>(956,311)</b>	<b>(2,420,250)</b>	<b>-</b>	<b>(479,297)</b>
Net Profit for the period	-	-	-	-	-	-	1,258,053,322	4,159	1,258,057,481
Stock Dividend paid during the period	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the period	-	-	-	-	-	-	-	-	-
Transferred to statutory reserve	-	361,023,238	-	-	-	-	(361,023,238)	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
<b>Total Shareholders Equity as at 30 June 2021</b>	<b>14,122,510,680</b>	<b>12,121,092,690</b>	<b>2,067,771,666</b>	<b>312,775,000</b>	<b>3,007,908</b>	<b>(1,011,642)</b>	<b>3,222,942,968</b>	<b>108,214</b>	<b>31,849,197,484</b>
<b>Total Shareholders Equity as at 30 June 2020</b>	<b>14,122,510,680</b>	<b>11,158,466,596</b>	<b>2,067,771,666</b>	<b>62,775,000</b>	<b>(6,381,717)</b>	<b>(1,280,583)</b>	<b>3,197,336,991</b>	<b>101,806</b>	<b>30,601,300,439</b>
<b>*General Reserve/Other Reserve</b>								<b>June 2021</b>	<b>June 2020</b>
General Reserve								250,000,000	-
Dividend Equalization Account								62,775,000	62,775,000
<b>Total</b>								<b>312,775,000</b>	<b>62,775,000</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

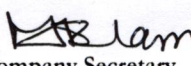
  
Director


  
Chairman



**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Balance Sheet (Provisional & un-audited)**  
as at 30 June 2021

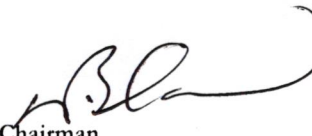
	June 2021	December 2020
	Taka	Taka
<b>PROPERTY &amp; ASSETS</b>		
<b>Cash</b>		
In hand (including foreign currencies)	2,515,950,159	2,514,566,417
With Bangladesh Bank and its Agent Banks (including foreign currencies)	31,821,006,929	34,412,081,536
	<b>34,336,957,088</b>	<b>36,926,647,953</b>
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	1,249,238,980	322,000,146
Outside Bangladesh	2,761,704,701	4,556,692,013
	<b>4,010,943,681</b>	<b>4,878,692,159</b>
<b>Placement with other banks &amp; financial institutions</b>	-	-
<b>Investments in shares and securities</b>		
Government	22,050,171,038	24,278,021,038
Others	16,508,908,855	16,673,361,843
	<b>38,559,079,893</b>	<b>40,951,382,881</b>
<b>Investments</b>		
General investments etc.	399,998,575,764	382,584,041,885
Bills purchased and discounted	13,634,835,921	10,335,620,646
	<b>413,633,411,685</b>	<b>392,919,662,531</b>
<b>Fixed assets including premises</b>	<b>5,532,477,337</b>	<b>5,540,649,767</b>
<b>Other assets</b>	<b>4,780,548,273</b>	<b>3,526,474,392</b>
<b>Non-banking assets</b>	-	-
<b>Total property and assets</b>	<b>500,853,417,957</b>	<b>484,743,509,683</b>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>Liabilities</b>		
Placement from other banks & financial institutions	32,472,718,315	27,934,546,559
<b>Deposits and other accounts</b>		
Mudaraba savings deposits	33,608,903,540	31,002,767,511
Mudaraba term deposits	173,845,327,080	183,166,997,954
Other Mudaraba Deposits	149,494,223,687	142,212,544,233
Al wadeeah current and other deposit accounts	38,433,878,648	36,336,938,388
Bills payable	6,063,033,884	2,589,087,739
	<b>401,445,366,839</b>	<b>395,308,335,825</b>
<b>Mudaraba Subordinated Bond</b>	<b>13,900,000,000</b>	<b>10,200,000,000</b>
<b>Mudaraba Perpetual Bond</b>	<b>1,250,000,000</b>	-
<b>Other liabilities</b>	<b>20,086,545,327</b>	<b>20,768,582,535</b>
<b>Total liabilities</b>	<b>469,154,630,481</b>	<b>454,211,464,919</b>
<b>Capital/shareholders' equity</b>		
Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	12,121,092,690	11,760,069,452
Other reserves	2,380,546,666	2,380,546,666
Retained earnings	3,074,637,440	2,268,917,966
<b>Total shareholders' equity</b>	<b>31,698,787,476</b>	<b>30,532,044,764</b>
<b>Total liabilities and shareholders' equity</b>	<b>500,853,417,957</b>	<b>484,743,509,683</b>
<b>Off balance sheet items</b>		
<b>Contingent liabilities:</b>		
Acceptance and endorsements	49,199,848,857	34,742,476,360
Letters of guarantee	8,185,426,881	7,908,818,176
Irrevocable letters of credit (including Back to Back Bills)	43,759,039,256	33,470,209,055
Bills for collection	8,856,498,764	6,425,086,036
Other contingent liabilities	-	-
<b>Total contingent liabilities</b>	<b>110,000,813,758</b>	<b>82,546,589,627</b>
<b>Other commitments</b>	-	-
<b>Total off balance sheet items</b>	<b>110,000,813,758</b>	<b>82,546,589,627</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

  
Director

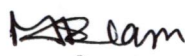
  
Chairman


# EXPORT IMPORT BANK OF BANGLADESH LIMITED

## Profit and Loss Account (Provisional & un-audited)

for the period ended 30 June 2021


Particulars	Jan- Jun 2021 Taka	Jan- Jun 2020 Taka	Apr- Jun 2021 Taka	Apr- Jun 2020 Taka
Investment income	13,678,701,116	15,911,052,967	7,206,201,177	7,869,560,949
Profit paid on deposits, borrowings, etc.	(10,475,365,251)	(12,514,101,612)	(5,111,081,161)	(5,437,057,299)
<b>Net investment income</b>	<b>3,203,335,865</b>	<b>3,396,951,355</b>	<b>2,095,120,016</b>	<b>2,432,503,650</b>
Income from investment in shares/securities	371,505,856	510,041,496	213,675,964	303,083,671
Commission, exchange and brokerage	1,115,266,671	823,209,346	634,381,714	347,627,349
Gain on sale of investment in shares	54,001,939	-	19,639,110	-
Other operating income	525,623,928	383,572,599	394,285,079	257,955,952
<b>Total operating income (A)</b>	<b>5,269,734,259</b>	<b>5,113,774,796</b>	<b>3,357,101,883</b>	<b>3,341,170,622</b>
<b>Operating expenses</b>				
Salaries and allowances	1,402,688,305	1,537,736,727	794,958,780	881,555,830
Rent, taxes, insurance, electricity etc.	362,575,465	245,510,077	131,605,192	125,950,458
Legal expenses	7,375,124	6,384,183	2,726,234	1,285,340
Postage, stamp, telegram, telephone etc.	71,763,901	51,010,231	21,988,743	25,496,432
Auditors fees	-	-	-	-
Stationery, printing, advertisement, etc.	84,056,461	99,043,469	33,969,879	30,354,075
Chief Executive's salary and fees	10,012,128	9,810,000	5,682,564	5,520,000
Directors' fees and expenses	1,112,000	1,773,758	768,000	608,000
Shariah Supervisory Committee's Fees & Expenses	186,500	196,080	186,500	95,400
Charges on Investment Losses	-	-	-	-
Depreciation on and repairs to Bank's property	133,762,367	138,158,539	67,175,828	67,858,281
Zakat expenses	-	-	-	-
Other expenses	644,713,908	652,348,328	425,658,679	321,774,643
<b>Total operating expenses (B)</b>	<b>2,718,246,159</b>	<b>2,741,971,392</b>	<b>1,484,720,399</b>	<b>1,460,498,459</b>
<b>Profit before provisions (C=A-B)</b>	<b>2,551,488,100</b>	<b>2,371,803,404</b>	<b>1,872,381,484</b>	<b>1,880,672,163</b>
Provision for investments and Off-Balance Sheet Exposures	1,077,511,302	(265,785,186)	389,318,218	(328,249,324)
Provision for diminution in value of shares	(331,139,391)	375,193,692	(287,798,950)	43,795,055
<b>Total Provision (D)</b>	<b>746,371,911</b>	<b>109,408,506</b>	<b>101,519,268</b>	<b>(284,454,269)</b>
<b>Profit before taxes (C-D)</b>	<b>1,805,116,189</b>	<b>2,262,394,898</b>	<b>1,770,862,216</b>	<b>2,165,126,432</b>
<b>Provision for taxation:</b>				
Current tax	651,560,839	847,648,413	646,942,687	811,922,412
Deferred tax	(13,187,362)	(9,320,813)	(9,113,433)	(4,452,321)
	<b>638,373,477</b>	<b>838,327,600</b>	<b>637,829,254</b>	<b>807,470,091</b>
<b>Profit after tax</b>	<b>1,166,742,712</b>	<b>1,424,067,298</b>	<b>1,133,032,962</b>	<b>1,357,656,341</b>
Retained earnings from previous year	2,268,917,966	2,199,268,202	2,268,917,966	2,199,268,202
<b>Profit available for appropriation</b>	<b>3,435,660,678</b>	<b>3,623,335,500</b>	<b>3,401,950,928</b>	<b>3,556,924,543</b>
<b>Appropriations:</b>				
Statutory reserve	361,023,238	452,478,980	354,172,443	433,025,287
Issue of bonus shares	-	-	-	-
	<b>361,023,238</b>	<b>452,478,980</b>	<b>354,172,443</b>	<b>433,025,287</b>
<b>Retained earnings carried forward</b>	<b>3,074,637,440</b>	<b>3,170,856,520</b>	<b>3,047,778,485</b>	<b>3,123,899,256</b>
<b>Earnings per ordinary share</b>	<b>0.83</b>	<b>1.01</b>	<b>0.81</b>	<b>0.96</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

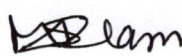
  
Director

  
Chairman

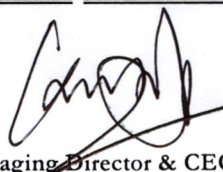


**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Cash Flow Statement (Provisional & un-audited)**  
**for the period ended 30 June 2021**


Particulars	June 2021 Taka	June 2020 Taka
<b>A) Cash flows from operating activities</b>		
Investment income receipts	14,158,371,551	16,576,285,050
Profit paid on deposits, borrowings, etc.	(9,727,632,469)	(12,175,464,267)
Dividend receipts	351,383,651	405,517,413
Fees and commission receipts	1,115,266,671	823,209,346
Cash payment to employees	(1,412,700,433)	(1,547,546,727)
Cash payment to suppliers	(970,590)	(1,044,182)
Income tax payments	(1,887,956,819)	(1,864,212,989)
Receipts from other operating activities	579,377,331	383,422,733
Payments for other operating activities	(1,187,594,245)	(1,070,481,599)
<b>Cash flows before changes in operating assets and liabilities</b>	<b>1,987,544,648</b>	<b>1,529,684,778</b>
<b>Changes in operating assets and liabilities:</b>		
(Increase)/decrease in operating assets/liabilities		
Statutory deposit	-	-
Trading security - shares	174,046,737	195,353,957
Investments to other banks	-	-
Investments to customers	(20,717,049,100)	(35,895,050,512)
Other assets	(1,465,311,857)	(505,192,544)
Deposits from other banks	(4,079,404,278)	(3,855,822,830)
Deposits from customers	9,468,702,510	(3,018,132,788)
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	4,538,171,756	21,477,048,421
Other liabilities	(432,459,244)	514,893,295
	<b>(12,513,303,476)</b>	<b>(21,086,903,001)</b>
<b>Net cash from operating activities</b>	<b>(10,525,758,828)</b>	<b>(19,557,218,223)</b>
<b>B) Cash flows from investing activities:</b>		
Receipts from sale/ maturity of securities - BGIIB	4,000,000,000	11,500,000,000
Payment for purchase of securities-BGIS	(1,772,150,000)	-
Purchase of fixed assets	(109,846,917)	(89,265,152)
Sale proceeds of fixed assets	316,402	183,147
Purchase of Subsidiaries/Investment in subsidiaries	-	(1,000,000,000)
<b>Net cash from investing activities</b>	<b>2,118,319,485</b>	<b>10,410,917,995</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments (Subordinated & Perpetual Bond)	6,250,000,000	-
Payment for redemption of Debt Instruments (Subordinated Bond)	(1,300,000,000)	(1,300,000,000)
Receipts from issue of Ordinary Share/Right Share	-	-
Dividend paid in Cash	-	-
<b>Net cash from financing activities</b>	<b>4,950,000,000</b>	<b>(1,300,000,000)</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(3,457,439,343)</b>	<b>(10,446,300,228)</b>
<b>E) Effect of Exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>41,805,340,112</b>	<b>36,456,606,950</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>38,347,900,769</b>	<b>26,010,306,722</b>
<b>H) Cash and cash equivalents</b>		
Cash	34,336,957,088	22,138,933,636
Balance with other banks and financial institutions	4,010,943,681	3,871,373,086
	<b>38,347,900,769</b>	<b>26,010,306,722</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

  
Director

  
Chairman

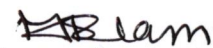


**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Statement of Changes in Equity (Provisional & un-audited)**  
for the period ended 30 June 2021

Particulars	Paid up capital Taka	Statutory reserve Taka	Revaluation reserve of Fixed Assets Taka	General/ Other Reserves* Taka	Retained earnings Taka	Total Taka
Balance at 1 January 2021	14,122,510,680	11,760,069,452	2,067,771,666	312,775,000	2,268,917,966	30,532,044,764
Changes in accounting policies	-	-	-	-	-	-
<b>Restated Balance</b>	<b>14,122,510,680</b>	<b>11,760,069,452</b>	<b>2,067,771,666</b>	<b>312,775,000</b>	<b>2,268,917,966</b>	<b>30,532,044,764</b>
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
<b>Net Gain and Losses not recognized in the income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Profit for the period	-	-	-	-	1,166,742,712	1,166,742,712
Stock Dividend paid during the period	-	-	-	-	-	-
Cash Dividend paid during the period	-	-	-	-	-	-
Transferred to statutory reserve	-	361,023,238	-	-	(361,023,238)	-
<b>Total Shareholders Equity as at 30 June 2021</b>	<b>14,122,510,680</b>	<b>12,121,092,690</b>	<b>2,067,771,666</b>	<b>312,775,000</b>	<b>3,074,637,440</b>	<b>31,698,787,476</b>
<b>Total Shareholders Equity as at 30 June 2020</b>	<b>14,122,510,680</b>	<b>11,158,466,596</b>	<b>2,067,771,666</b>	<b>62,775,000</b>	<b>3,170,856,520</b>	<b>30,582,380,462</b>

*General Reserve/Other Reserve	June 2021	June 2020
General Reserve	250,000,000	-
Dividend Equalization Account	62,775,000	62,775,000
<b>Total</b>	<b>312,775,000</b>	<b>62,775,000</b>

  
Company Secretary

  
Deputy Managing Director & CFO

  
Managing Director & CEO

  
Director

  
Chairman

# Export Import Bank of Bangladesh Limited

## Notes to the Financial Statements

For the period ended 30 June 2021

### 1.0 Status of the Bank

#### 1.01 Legal Form of the Bank

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

#### 1.02 Nature of Business

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

The Bank carries out its banking activities through 132 (One hundred thirty two) Branches operating as per Islamic Shariah in the country.

#### 1.03 Subsidiaries

The subsidiary companies of the Bank namely EXIM Exchange Company (UK) Ltd., EXIM Exchange Company (Canada) Ltd., EXIM Finance (Hong Kong) Limited and EXIM Islami Investment Ltd. (EIIL) are conducting specified services to the customers. 3 (Three) foreign subsidiaries are fully owned by the bank to help expediting remittance flow in the country and to provide other financial services. EXIM Islami Investment Limited (EIIL), the only local subsidiary where Bank owns 99.995% share with substantial control and rest 0.005% is non-controlling interest. EXIM Islami Investment Limited (EIIL) carries out merchant banking activities and conducts specified services to the customers.

#### 1.04 Off-shore Banking Unit

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

### 2.0 Significant Accounting Policies

#### 2.01 Basis of preparation

The operations of Export Import Bank of Bangladesh Limited and its subsidiaries are governed in compliance with the rules of Islamic Shariah. The consolidated financial statements and the separate financial statements of the Bank have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank



# Export Import Bank of Bangladesh Limited

## Notes to the Financial Statements

For the period ended 30 June 2021

through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Bank Company Act, 1991 as amended up to 2018 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs) adopted in Bangladesh, the Companies Act, 1994; the Securities and Exchange Rules 1987; Dhaka and Chittagong Stock Exchanges' Listing Regulations and other laws and rules applicable in Bangladesh.

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

### 2.02 Investment and Provision

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

### 2.03 Provision for diminution in value of shares

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

### 2.04 Provision for corporate tax

Provision for current tax has been made in the accounts @ 37.50% as per Finance Act 2021 of the accounting profit made by the Bank.

### 2.05 Off-balance sheet items

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

### 2.06 Earnings per share

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

### 2.07 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.

### 2.08 Reporting period

These Financial Statements cover the period from 1 January 2021 to 30 June 2021.

### 2.09 General

Previous year's/period's figures have been re-arranged, where necessary, to conform to current year's/period's presentation.

## EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to half-yearly financial statements (Solo &amp; Consolidated basis)

as at and for the period ended 30 June 2021

## a. Shareholders' equity

## i) Issue of share capital

Out of the total issued, subscribed and fully paid up capital of the Bank 3,138,750 ordinary shares of Tk.100/- each amounting to Tk.313,875,000/- was raised through public offering of shares in the year 2004. In the year 2006 bank raised Tk.571,252,500/- through rights share offer at 1:2 shares of Tk.100/- each. In the year 2010 Bank further raised Tk. 2,277,422,930/- through issuance of rights share at 1:2 shares of Tk.10/- each. The rest amount of capital was raised by issuing of bonus share in different years.

	Solo		Consolidated	
	June-2021	June-2020	June-2021	June-2020
ii) Detailed break-up or composition of shareholders' equity				
Paid-up capital (1,412,251,068 ordinary shares of Tk.10/- each)	14,122,510,680	14,122,510,680	14,122,510,680	14,122,510,680
Share premium	-	-	-	-
Preference share capital	-	-	-	-
Statutory reserve	12,121,092,690	11,158,466,596	12,121,092,690	11,158,466,596
General Reserve	250,000,000	-	250,000,000	-
Asset revaluation reserve	2,067,771,666	2,067,771,666	2,067,771,666	2,067,771,666
Dividend equalization account	62,775,000	62,775,000	62,775,000	62,775,000
Foreign Currency translation adjustment	-	-	1,996,266	(7,662,300)
Non-controlling interest	-	-	108,214	101,806
Retained earnings	3,074,637,440	3,170,856,520	3,222,942,968	3,197,336,991
	<b>31,698,787,476</b>	<b>30,582,380,462</b>	<b>31,849,197,484</b>	<b>30,601,300,439</b>

## b. Calculation of Net Asset Value (NAV) per Share

Total Net Asset Value (A)	31,698,787,476	30,582,380,462	31,849,197,484	30,601,300,439
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068
Net Asset Value (NAV) per Share (A/B)	<b>22.45</b>	<b>21.66</b>	<b>22.55</b>	<b>21.67</b>

## c. Calculation of Basic and Diluted Earnings Per Share (EPS)

## Calculation of Basic Earnings Per Share (BEPS)

Net profit after tax (A)	1,166,742,712	1,424,067,298	1,258,057,481	1,415,371,745
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068
Basic Earnings Per Share (BEPS) (A/B)	<b>0.83</b>	<b>1.01</b>	<b>0.89</b>	<b>1.00</b>

BEPS decreased mainly due to increase in Provision for investments.

## Calculation of Diluted Earnings Per Share (DEPS)

Net profit after tax (A)	1,166,742,712	1,424,067,298	1,258,057,481	1,415,371,745
Number of share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068
Diluted Earnings Per Share (DEPS) (A/B)	<b>0.83</b>	<b>1.01</b>	<b>0.89</b>	<b>1.00</b>

As there is no issue of conversion during the period, so Basic Earnings Per Share (BEPS) and Diluted Earnings Per Share (DEPS) are same.



**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Disclosure related to half-yearly financial statements (Solo & Consolidated basis)**  
as at and for the period ended 30 June 2021

Amount in Taka

**d. Calculation of Net Operating Cash Flow Per Share (NOCFPS)**

	Solo		Consolidated	
	June-2021	June-2020	June-2021	June-2020
Net Operating Cash Flow (A)	(10,525,758,828)	(19,557,218,223)	(10,537,888,652)	(20,501,894,912)
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068
<b>Net Operating Cash Flow Per Share (NOCFPS) (A/B)</b>	<b>(7.45)</b>	<b>(13.85)</b>	<b>(7.46)</b>	<b>(14.52)</b>

NOCFPS increased mainly due to increase in cash flows from operating assets and liabilities compared to the previous period.

**e. Reconciliation of net profit with cash flow from operating activities**

<b>Profit before provision &amp; tax (A)</b>	<b>2,551,488,100</b>	<b>2,371,803,404</b>	<b>2,662,336,813</b>	<b>2,370,169,534</b>
<b>Adjustments of Non-Cash Items (B)</b>				
Depreciation	117,826,258	123,898,327	118,293,939	124,109,042
Net loss/(gain) on sale of fixed assets	(123,313)	(105,127)	(123,313)	(105,127)
Nominal value of bonus share	(9,593,749)	-	(9,593,749)	-
<b>Total Non-Cash Items (B)</b>	<b>108,109,196</b>	<b>123,793,200</b>	<b>108,576,877</b>	<b>124,003,915</b>
<b>Adjustments of accrued income/expenses (C)</b>				
(Increase)/decrease of profit income receivable on investment	469,141,979	560,708,000	469,141,979	560,708,000
Increase/(decrease) of profit payable on deposits	747,732,782	338,637,345	747,732,782	338,637,345
Increase/(decrease) of accrued expenses payable	(970,590)	(1,044,182)	(267,809)	(1,044,182)
<b>Total adjustments of accrued income/expenses (C)</b>	<b>1,215,904,171</b>	<b>898,301,163</b>	<b>1,216,606,952</b>	<b>898,301,163</b>
<b>Income tax payment (D)</b>	<b>(1,887,956,819)</b>	<b>(1,864,212,989)</b>	<b>(1,897,611,898)</b>	<b>(1,865,613,257)</b>
<b>Cash flows before changes in operating assets and liabilities (A+B+C+D)</b>	<b>1,987,544,648</b>	<b>1,529,684,778</b>	<b>2,089,908,744</b>	<b>1,526,861,355</b>

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**CREDIT RATING REPORT**

Name of the credit rating company	:	Credit Rating Information and Services Limited	
Surveillance Rating Assigned	:	Long term : AA-	Short term : ST-2
Reference Date	:	31 December 2020	
Outlook	:	Stable	
Date of Rating	:	09 June 2021	



Md. Humayun Kabir  
Deputy Managing Director & CFO



Dr. Mohammed Haider Ali Miah  
Managing Director & CEO