

Export Import Bank of Bangladesh Limited
Shariah Based Islami Bank

Half Yearly Financial Statements (Provisional & un-audited)
as at and for the period ended 30 June 2022

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Consolidated Balance Sheet (Provisional & un-audited)
as at 30 June 2022

Particulars	Notes	Taka	
		June 2022	December 2021
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	31,604,397,625	55,151,133,970
Cash in Hand (including foreign currencies)	3 (a.1)	3,122,689,004	3,327,940,830
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	28,481,708,621	51,823,193,140
Balance with other banks and financial institutions		1,264,446,487	5,310,482,637
In Bangladesh		2,285,479,592	1,518,226,977
Outside Bangladesh		(1,021,033,105)	3,792,255,660
Placement with other banks & financial institutions		-	-
Investments in shares and securities		37,019,911,772	42,496,612,834
Government		20,627,101,038	26,190,201,038
Others		16,392,810,734	16,306,411,796
Investments	4 (a)	451,811,030,541	429,033,366,960
General investments etc.		434,868,699,781	411,886,928,438
Bills purchased and discounted		16,942,330,760	17,146,438,522
Fixed assets including premises		7,002,236,689	5,542,752,172
Other assets		5,426,220,494	4,130,899,014
Non-banking assets		-	-
Total Property and Assets		534,128,243,608	541,665,247,587
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		41,770,055,354	47,816,166,976
Deposits and Other Accounts	5 (a)	417,722,885,824	420,673,769,005
Mudaraba savings deposits		38,910,329,888	37,015,329,099
Mudaraba term deposits		187,398,770,423	195,998,738,415
Other Mudaraba deposits		138,251,413,813	143,040,685,070
Al wadeeah current and other deposit accounts		45,546,458,809	42,157,401,674
Bills payable		7,615,912,891	2,461,614,747
Mudaraba Subordinated Bond		12,600,000,000	13,900,000,000
Mudaraba Perpetual Bond		5,250,000,000	4,550,000,000
Other liabilities		23,653,664,943	23,284,887,887
Total liabilities		500,996,606,121	510,224,823,868
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		13,009,385,280	12,519,512,696
Other reserves		2,630,546,666	2,630,546,666
Foreign currency translation adjustment		9,044,006	1,753,569
Retained earnings		3,006,969,324	1,812,921,774
EXIM Bank shareholders' equity		33,131,518,716	31,440,308,145
Non-controlling Interest		118,771	115,574
Total shareholders' equity		33,131,637,487	31,440,423,719
Total liabilities and shareholders' equity		534,128,243,608	541,665,247,587
Off balance sheet items			
Contingent liabilities:		138,872,432,940	98,545,630,624
Acceptances & endorsements		65,446,130,051	36,152,004,453
Letters of guarantee		8,151,680,818	8,089,145,296
Irrevocable letters of credit (Including Back to Back Bills)		53,221,219,901	43,035,964,691
Bills for collection		12,053,402,170	11,268,516,184
Other contingent liabilities		-	-
Other commitments:		-	-
Total off balance sheet items including contingent liabilities		138,872,432,940	98,545,630,624

Company Secretary

Additional 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 2022

Particulars	Notes	Taka			
		Jan-Jun 2022	Jan-Jun 2021	Apr- Jun 2022	Apr- Jun 2021
Investment income	7 (a)	13,345,536,512	13,703,065,142	7,391,076,818	7,217,009,638
Profit paid on deposits, borrowings etc.	8(a)	(10,391,777,844)	(10,460,841,564)	(5,296,645,019)	(5,092,494,261)
Net investment income		2,953,758,668	3,242,223,578	2,094,431,799	2,124,515,377
Income from investment in shares/securities		644,298,316	378,274,901	367,243,909	217,948,543
Commission, exchange & brokerage		1,569,264,325	1,142,830,978	932,068,100	648,649,347
Gain on sale of investment in shares		29,061,091	118,738,104	6,800,515	52,983,379
Other operating income		898,059,107	528,820,891	554,407,103	397,481,006
Total operating income (A)		6,094,441,507	5,410,888,452	3,954,951,426	3,441,577,652
Operating expenses					
Salary & allowances	9 (a)	1,449,385,677	1,415,565,324	790,406,689	800,732,674
Rent, taxes, insurance, electricity etc.		460,963,114	373,625,993	283,887,849	137,257,358
Legal expenses		18,503,918	7,800,968	7,711,950	3,120,586
Postage, stamp and telecommunications etc.		62,256,746	73,889,608	32,077,586	23,033,355
Auditors' fees		-	120,989	-	61,145
Stationery, printing and advertisement etc.		89,994,225	84,654,317	19,272,049	34,501,353
Chief Executive's salary and fees		11,077,514	10,012,128	6,375,875	5,682,564
Directors' fees & expenses		944,800	1,200,000	579,200	812,000
Shariah Supervisory Committee's fees & expenses		327,250	186,500	114,350	186,500
Charges on investment losses		-	-	-	-
Depreciation and repair to Bank's assets		183,773,979	134,230,048	106,275,510	67,524,691
Zakat expenses		134,000,000	-	134,000,000	-
Other expenses		641,239,996	647,265,764	404,211,886	427,287,554
Total operating expenses (B)		3,052,467,219	2,748,551,639	1,784,912,944	1,500,199,780
Profit/(loss) before provision (C=A-B)		3,041,974,288	2,662,336,813	2,170,038,482	1,941,377,872
Provision for investments & Off Balance Sheet Exposures		271,817,390	1,029,511,302	(28,907,961)	389,318,218
Provision for other assets		115,323,452	-	115,323,452	-
Provision for diminution in value of Investment in Shares		87,550,769	(283,139,391)	51,851,596	(287,798,950)
Total Provision (D)		474,691,612	746,371,911	138,267,087	101,519,268
Total profit/(loss) before taxes (C-D)		2,567,282,676	1,915,964,902	2,031,771,394	1,839,858,604
Provision for Income Tax:					
Current tax	6 (a)	923,643,686	671,094,783	736,758,014	661,256,026
Deferred tax		(4,226,818)	(13,187,362)	3,609,611	(9,113,433)
		919,416,868	657,907,421	740,367,625	652,142,593
Net profit/(loss) after tax		1,647,865,808	1,258,057,481	1,291,403,769	1,187,716,011
Retained earnings brought forward from previous year		1,848,979,297	2,325,912,884	1,848,979,297	2,325,912,884
Profit available for appropriation		3,496,845,105	3,583,970,365	3,140,383,066	3,513,628,895
Appropriations:					
Statutory reserve		489,872,584	361,023,238	394,485,443	354,172,443
Issue of bonus shares		-	-	-	-
		489,872,584	361,023,238	394,485,443	354,172,443
Retained earnings carried forward		3,006,972,521	3,222,947,127	2,745,897,623	3,159,456,452
Export Import Bank of Bangladesh Limited		3,006,969,324	3,222,642,968	2,745,896,942	3,159,453,936
Non-controlling Interest		3,197	4,159	681	2,516
		3,006,972,521	3,222,647,127	2,745,897,623	3,159,456,452
Consolidated earnings per ordinary share- Restated		1.14	0.87	0.89	0.82


Company Secretary


Additional 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 2022

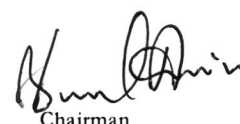
Particulars	Taka	
	June 2022	June 2021
A) Cash flows from operating activities		
Investment income receipts	13,650,270,871	14,182,735,577
Profit paid on deposits, borrowings etc.	(9,402,156,790)	(9,712,406,001)
Dividend receipts	408,101,195	358,152,696
Fees and commission receipts	1,569,264,325	1,142,830,978
Cash payment to employees	(1,460,463,191)	(1,425,577,452)
Cash payment to suppliers	(631,465)	(970,590)
Income tax payments	(1,439,366,748)	(1,897,611,898)
Receipts from other operating activities	926,612,759	647,310,459
Payments for other operating activities	(1,457,553,471)	(1,204,555,025)
Cash flows before changes in operating assets and liabilities (i)	2,794,077,485	2,089,908,744
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	(75,766,670)	(214,488,808)
Investments to other banks	-	-
Investments to customers	(22,778,310,591)	(20,385,205,808)
Other assets	(1,373,859,521)	(1,407,275,958)
Increase/(decrease) in operating liabilities		
Deposits from other banks	(6,043,612,374)	(4,079,404,278)
Deposits from customers	2,103,108,139	9,064,772,902
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(6,046,111,622)	4,538,171,756
Other liabilities	414,682,334	(144,367,202)
Total changes in operating assets & liabilities (ii)	(33,799,870,305)	(12,627,797,396)
Net cash from operating activities (i+ii)	(31,005,792,820)	(10,537,888,652)
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	9,500,000,000	4,000,000,000
Payment for purchase of securities-BGIIB & BGIS	(3,936,900,000)	(1,772,150,000)
Purchase of fixed assets	(1,594,015,367)	(110,610,529)
Sale proceeds of fixed assets	587,732	316,402
Placement of fund to Bangladesh Bank	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	3,969,672,365	2,117,555,873
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	700,000,000	6,250,000,000
Payment for redemption of Debt Instruments	(1,300,000,000)	(1,300,000,000)
Receipts from issue of ordinary share/rights share	-	-
Dividend paid in cash	-	-
Minority investment in subsidiaries	-	-
Net cash from financing activities	(600,000,000)	4,950,000,000
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(27,636,120,455)	(3,470,332,779)
E) Effect of exchange rate changes on cash and cash equivalents	43,347,960	(479,297)
F) Cash and cash equivalents at beginning of the year	60,461,616,607	41,858,034,582
G) Cash and cash equivalents at end of the year (D+E+F)	32,868,844,112	38,387,222,506
H) Cash and cash equivalents		
Cash	31,604,397,625	34,360,379,197
Balance with other banks and financial institutions	1,264,446,487	4,026,843,309
	32,868,844,112	38,387,222,506


Company Secretary


Additional 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 2022

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/Other reserves*	Revaluation Gain/(loss) on Investment	Foreign currency translation gain/(loss)	Retained earnings	Non-controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2022	14,475,573,440	12,519,512,696	2,067,771,666	562,775,000	2,062,339	(308,770)	1,812,921,774	115,574	31,440,423,719
Changes in accounting policies/last year profit	-	-	-	-	-	-	-	-	-
Restated Balance	14,475,573,440	12,519,512,696	2,067,771,666	562,775,000	2,062,339	(308,770)	1,812,921,774	115,574	31,440,423,719
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	5,787,360	-	-	-	5,787,360
Currency translation difference	-	-	-	-	-	1,503,077	36,057,523	-	37,560,600
Net Gain and (Losses) not recognized in the income statement	-	-	-	-	5,787,360	1,503,077	36,057,523	-	43,347,960
Net Profit for the year	-	-	-	-	-	-	1,647,862,611	3,197	1,647,865,808
Stock Dividend paid during the year	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-	-	-	-
Transferred to statutory reserve	-	489,872,584	-	-	-	-	(489,872,584)	-	-
Transferred to Start-up Fund	-	-	-	-	-	-	-	-	-
Transferred to General reserve	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as at 30 June 2022	14,475,573,440	13,009,385,280	2,067,771,666	562,775,000	7,849,699	1,194,307	3,006,969,324	118,771	33,131,637,487
Total Shareholders' Equity as at 30 June 2021	14,122,510,680	12,121,092,690	2,067,771,666	312,775,000	3,007,908	(1,011,642)	3,222,942,968	108,214	31,849,197,484
*General Reserve/Other Reserves								June-2022	June-2021
General Reserve								500,000,000	250,000,000
Dividend Equalization Account								62,775,000	62,775,000
Total								562,775,000	312,775,000


Company Secretary


Additional Managing Director & CFO


Managing Director & CEO


Director


Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Balance Sheet (Provisional & un-audited)

as at 30 June 2022

Particulars	Notes	Taka	
		June 2022	December 2021
PROPERTY AND ASSETS			
Cash in Hand	3	31,564,625,931	55,128,950,860
Cash in Hand (including foreign currencies)		3,082,917,310	3,305,757,720
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		28,481,708,621	51,823,193,140
Balance with other banks and financial institutions		1,233,899,867	5,303,260,428
In Bangladesh		2,285,479,592	1,518,226,977
Outside Bangladesh		(1,051,579,725)	3,785,033,451
Placement with other banks & financial institutions		-	-
Investments in shares and securities		37,919,558,347	43,499,001,782
Government		20,627,101,038	26,190,201,038
Others		17,292,457,309	17,308,800,744
Investments	4	450,969,938,137	428,204,911,629
General investments etc.		436,333,908,002	412,855,417,129
Bills purchased and discounted		14,636,030,135	15,349,494,500
Fixed assets including premises		6,997,641,457	5,538,414,081
Other assets		5,175,775,126	3,803,373,822
Non-banking assets		-	-
Total Property and Assets		533,861,438,865	541,477,912,602
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		41,770,055,354	47,816,166,976
Deposits and Other Accounts	5	418,744,433,236	421,705,984,879
Mudaraba savings deposits		38,910,329,888	37,015,329,099
Mudaraba term deposits		188,005,009,236	196,577,411,131
Other Mudaraba Deposits		138,664,819,326	143,493,634,325
Al wadeeah current and other deposit accounts		45,548,361,895	42,157,995,577
Bills payable		7,615,912,891	2,461,614,747
Mudaraba Subordinated Bond		12,600,000,000	13,900,000,000
Mudaraba Perpetual Bond		5,250,000,000	4,550,000,000
Other liabilities		22,724,843,901	22,284,544,364
Total liabilities		501,089,332,491	510,256,696,219
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		13,009,385,280	12,519,512,696
Other reserves		2,630,546,666	2,630,546,666
Retained earnings		2,656,600,988	1,595,583,581
Total shareholders' equity		32,772,106,374	31,221,216,383
Total liabilities and shareholders' equity		533,861,438,865	541,477,912,602
Off balance sheet items			
Contingent liabilities:			
Acceptances & endorsements		138,872,432,940	98,545,630,624
Letters of guarantee		65,446,130,051	36,152,004,453
Irrevocable letters of credit (Including Back to Back Bills)		8,151,680,818	8,089,145,296
Bills for collection		53,221,219,901	43,035,964,691
Other contingent liabilities		12,053,402,170	11,268,516,184
		-	-
Other commitments:		-	-
Total off balance sheet items		138,872,432,940	98,545,630,624

Company Secretary

Additional 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 2022

Particulars	Notes	Taka			
		Jan-Jun 2022	Jan-Jun 2021	Apr- Jun 2022	Apr- Jun 2021
Investment income	7	13,291,207,887	13,678,701,116	7,360,328,628	7,206,201,177
Profit paid on deposits, borrowings etc.	8	(10,408,209,974)	(10,475,365,251)	(5,307,117,127)	(5,111,081,161)
Net investment income		2,882,997,913	3,203,335,865	2,053,211,501	2,095,120,016
Income from investment in shares/securities		627,759,493	371,505,856	357,039,249	213,675,964
Commission, exchange & brokerage		1,541,256,892	1,115,266,671	918,570,596	634,381,714
Gain on sale of investment in shares		-	54,001,939	-	19,639,110
Other operating income		887,732,690	525,623,928	549,466,132	394,285,079
Total operating income (A)		5,939,746,988	5,269,734,259	3,878,287,478	3,357,101,883
Operating expenses					
Salary & allowances	9	1,435,174,670	1,402,688,305	783,932,806	794,958,780
Rent, taxes, insurance, electricity etc.		451,004,697	362,575,465	279,002,571	131,605,192
Legal expenses		18,273,152	7,375,124	7,493,638	2,726,234
Postage, stamps and telecommunication etc.		58,841,830	71,763,901	30,578,732	21,988,743
Auditors' fees		-	-	-	-
Stationery, printing and advertisement etc.		89,448,832	84,056,461	18,880,405	33,969,879
Chief Executive's salary and fees		11,077,514	10,012,128	6,375,875	5,682,564
Directors' fees & expenses		892,000	1,112,000	548,000	768,000
Shariah Supervisory Committee's fees & expenses		327,250	186,500	114,350	186,500
Charges on investment losses		-	-	-	-
Depreciation and repairs to Bank's assets		183,445,661	133,762,367	106,097,716	67,175,828
Zakat expenses		134,000,000	-	134,000,000	-
Other expenses		633,206,848	644,713,908	400,569,080	425,658,679
Total operating expenses (B)		3,015,692,454	2,718,246,159	1,767,593,173	1,484,720,399
Profit/(loss) before provision (C=A-B)		2,924,054,534	2,551,488,100	2,110,694,305	1,872,381,484
Provision for investments & Off Balance Sheet Exposures		323,417,390	1,077,511,302	8,192,039	389,318,218
Provision for other assets		115,323,452	-	115,323,452	-
Provision provided/(released) for diminution in value of Investments in Shares		35,950,769	(331,139,391)	14,751,596	(287,798,950)
Total Provision (D)		474,691,612	746,371,911	138,267,087	101,519,268
Total profit/(loss) before taxes (C-D)		2,449,362,922	1,805,116,189	1,972,427,217	1,770,862,216
Provision for Income Tax:					
Current tax	6	902,699,749	651,560,839	725,103,973	646,942,687
Deferred tax		(4,226,818)	(13,187,362)	3,609,611	(9,113,433)
		898,472,931	638,373,477	728,713,584	637,829,254
Net profit/(loss) after tax		1,550,889,991	1,166,742,712	1,243,713,633	1,133,032,962
Retained earnings brought forward from previous year		1,595,583,581	2,268,917,966	1,595,583,581	2,268,917,966
Profit available for appropriation		3,146,473,572	3,435,660,678	2,839,297,214	3,401,950,928
Appropriations:					
Statutory reserve		489,872,584	361,023,238	394,485,443	354,172,443
Issue of bonus shares		-	-	-	-
		489,872,584	361,023,238	394,485,443	354,172,443
Retained earnings carried forward		2,656,600,988	3,074,637,440	2,444,811,771	3,047,778,485
Earnings per ordinary share-Restated		1.07	0.81	0.86	0.78


Company Secretary


Additional 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 2022**

Particulars	Taka	
	June 2022	June 2021
A) Cash flows from operating activities		
Investment income receipts	13,595,942,246	14,158,371,551
Profit paid on deposits, borrowings etc.	(9,418,588,920)	(9,727,632,469)
Dividend receipts	391,562,372	351,383,651
Fees and commission receipts	1,541,256,892	1,115,266,671
Cash payment to employees	(1,446,252,184)	(1,412,700,433)
Cash payment to suppliers	(631,465)	(970,590)
Income tax payments	(1,407,367,105)	(1,887,956,819)
Receipts from other operating activities	887,225,251	579,377,331
Payments for other operating activities	(1,435,318,029)	(1,187,594,245)
Cash flows before changes in operating assets and liabilities (i)	2,707,829,058	1,987,544,648
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	26,975,703	174,046,737
Investments to other banks	-	-
Investments to customers	(22,765,673,518)	(20,717,049,100)
Other assets	(1,450,939,345)	(1,465,311,857)
Increase/(decrease) in operating liabilities		
Deposits from other banks	(6,043,612,374)	(4,079,404,278)
Deposits from customers	2,092,439,677	9,468,702,510
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(6,046,111,622)	4,538,171,756
Other liabilities	475,149,107	(432,459,244)
Total changes in operating assets & liabilities (ii)	(33,711,772,372)	(12,513,303,476)
Net cash from operating activities (i+ii)	(31,003,943,314)	(10,525,758,828)
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	9,500,000,000	4,000,000,000
Payment for purchase of securities-BGIIB & BGIS	(3,936,900,000)	(1,772,150,000)
Purchase of fixed assets	(1,593,429,908)	(109,846,917)
Sale proceeds of fixed assets	587,732	316,402
Placement of fund to Bangladesh Bank	-	-
Investment in subsidiaries/Purchase of Subsidiaries	-	-
Net cash from investing activities	3,970,257,824	2,118,319,485
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	700,000,000	6,250,000,000
Payment for redemption of Debt Instruments	(1,300,000,000)	(1,300,000,000)
Receipts from issue of Ordinary Share/Right Share	-	-
Dividend paid in Cash	-	-
Net cash from financing activities	(600,000,000)	4,950,000,000
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(27,633,685,490)	(3,457,439,343)
E) Effect of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	60,432,211,288	41,805,340,112
G) Cash and cash equivalents at end of the year (D+E+F)	32,798,525,798	38,347,900,769
H) Cash and cash equivalents		
Cash in hand	31,564,625,931	34,336,957,088
Balance with other banks and financial institutions	1,233,899,867	4,010,943,681
	32,798,525,798	38,347,900,769


Company Secretary


Additional 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 2022

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 2022	14,475,573,440	12,519,512,696	2,067,771,666	562,775,000	1,595,583,581	31,221,216,383
Changes in accounting policies/last year profit	-	-	-	-	-	-
Restated Balance	14,475,573,440	12,519,512,696	2,067,771,666	562,775,000	1,595,583,581	31,221,216,383
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net Gain and (Losses) not recognized in the income statement	-	-	-	-	-	-
Net Profit for the year	-	-	-	-	1,550,889,991	1,550,889,991
Stock Dividend paid during the year	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-
Transferred to statutory reserve	-	489,872,584	-	-	(489,872,584)	-
Transferred to Start-up Fund	-	-	-	-	-	-
Transferred to General reserve	-	-	-	-	-	-
Total Shareholders' Equity as at 30 June 2022	14,475,573,440	13,009,385,280	2,067,771,666	562,775,000	2,656,600,988	32,772,106,374
Total Shareholders' Equity as at 30 June 2021	14,122,510,680	12,121,092,690	2,067,771,666	312,775,000	3,074,637,440	31,698,787,476
*General Reserve/Other Reserves					June-2022	June-2021
General Reserve					500,000,000	250,000,000
Dividend Equalization Account					62,775,000	62,775,000
Total					562,775,000	312,775,000


Company Secretary


Additional Managing Director & CFO


Managing Director & CEO


Director


Chairman

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements as at and for the period ended 30 June 2022

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 141 (One hundred forty one) 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 Finance (Hong Kong) Limited and EXIM Islami Investment Ltd. (EIIL) are conducting specified services to the customers. 2 (Two) 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 through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements

as at and for the period ended 30 June 2022

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 2020; 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 2022 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 restated, 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 2022 to 30 June 2022.

2.09 General

Figures have been rounded off to the nearest taka. 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
Notes to the Financial Statements (Provisional & un-audited)
as at and for the period ended 30 June 2022

No.	Particulars	Taka	
		June-2022	December-2021
3	Cash in hand		
	i) Local currency	3,067,472,188	3,290,779,937
	ii) Foreign currencies (note 3.1)	15,445,122	14,977,783
	Sub total (a)	3,082,917,310	3,305,757,720
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	28,416,325,006	51,559,858,410
	Balance with Sonali Bank (as agent of Bangladesh Bank)	65,383,615	263,334,730
	Sub Total (b)	28,481,708,621	51,823,193,140
	Grand total (a+b)	31,564,625,931	55,128,950,860
3.1	In Foreign Currency		
	US Dollar (USD)	10,851,414	9,178,884
	Great Britain Pound (GBP)	3,585,068	2,621,408
	Saudi Arabian Riyal (SAR)	1,008,640	3,177,491
	Total	15,445,122	14,977,783
3.2	Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Balance with Bangladesh Bank:		
	i) Local currency	29,530,676,062	47,974,321,891
	ii) Foreign currencies	(1,114,351,056)	3,585,536,519
	Sub total (a)	28,416,325,006	51,559,858,410
	Balance with Sonali Bank:		
	i) Local currency (b)	65,383,615	263,334,730
	Grand Total (a+b)	28,481,708,621	51,823,193,140
3 (a)	Consolidated Cash in Hand		
	Consolidated Cash in hand 3(a.1)	3,122,689,004	3,327,940,830
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	28,481,708,621	51,823,193,140
		31,604,397,625	55,151,133,970
3 (a.1)	Consolidated Cash in hand		
	Export Import Bank of Bangladesh Limited	3,082,917,310	3,305,757,720
	Add: Bank's subsidiaries	39,771,694	22,183,110
		3,122,689,004	3,327,940,830
3 (a.2)	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Export Import Bank of Bangladesh Limited	28,481,708,621	51,823,193,140
	Add: Bank's subsidiaries	-	-
		28,481,708,621	51,823,193,140

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Notes to the Financial Statements (Provisional & un-audited)

as at and for the period ended 30 June 2022

No.	Particulars	Taka	
		June-2022	December 2021
4 Investments			
a) In Bangladesh			
i) General Investment [4.1 a(i)]		436,333,908,002	412,855,417,129
ii) Bill purchased and discounted [4.1a(ii)]		14,636,030,135	15,349,494,500
Total in Bangladesh (a)		450,969,938,137	428,204,911,629
b) Outside Bangladesh			
i) General Investment (4.1 b)		-	-
ii) Bill purchased and discounted (4.1b)		-	-
Total Outside Bangladesh (b)		-	-
Grand Total (a+b)		450,969,938,137	428,204,911,629
4.1 Mode-wise Investment			
a) In Bangladesh			
i) General Investment			
Bai-Muazzal		216,570,587,013	191,751,624,014
Bai - Murabaha		39,212,045,008	45,997,782,401
Bai-Salam		20,852,702,959	18,343,965,036
Izara bill baia (Commercial)		152,303,147,961	147,329,892,997
Izara bill baia (Staff)		2,512,027,330	2,317,650,842
Quard		4,883,397,731	7,114,501,839
Sub total (i)		436,333,908,002	412,855,417,129
ii) Bill purchased and discounted			
Bai - as - Sarf (FDBP)		5,350,486	8,118,059
Musharaka Documentary Bill (MDB)		3,350,027,006	2,196,215,410
Mudaraba Import Bill (UPAS)		10,922,684,177	12,775,382,574
Murabaha Import Bill (MIB)		357,968,466	369,778,457
Sub total (ii)		14,636,030,135	15,349,494,500
Total in Bangladesh (a)		450,969,938,137	428,204,911,629
b) Outside Bangladesh			
i) General Investment		-	-
ii) Bills purchased and discounted		-	-
Total Outside Bangladesh (b)		-	-
Grand Total (a+b)		450,969,938,137	428,204,911,629
4(a) Consolidated Investment			
Export Import Bank of Bangladesh Limited		436,333,908,002	412,855,417,129
Add: Bank's subsidiaries		1,153,558,954	1,160,805,856
Less: Intragroup transaction		(2,618,767,175)	(2,129,294,547)
Sub total		434,868,699,781	411,886,928,438
Bills purchased and discounted			
Bai - as - Sarf (FDBP)		5,350,486	8,118,059
Musharaka Documentary Bill (MDB)		3,350,027,006	2,196,215,410
Mudaraba Import Bill (UPAS)		10,922,684,177	12,775,382,574
Murabaha Import Bill (MIB)		357,968,466	369,778,457
Add: Bank's subsidiaries		2,306,300,625	1,796,944,022
Less: Intragroup transaction		-	-
Sub total		16,942,330,760	17,146,438,522
Total		451,811,030,541	429,033,366,960

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Notes to the Financial Statements (Provisional & un-audited)
as at and for the period ended 30 June 2022

No.	Particulars	Taka	
		June-2022	December-2021/ June-2021
5	Deposits and other accounts		
	Mudaraba savings bank deposits (5.1)	38,910,329,888	37,015,329,099
	Mudaraba term deposits (5.2)	188,005,009,236	196,577,411,131
	Other Mudaraba Deposits (5.3)	138,664,819,326	143,493,634,325
	Al-Wadeeah Current and Other Deposit Accounts (5.4)	45,548,361,895	42,157,995,577
	Bills payable (5.5)	7,615,912,891	2,461,614,747
	Total	418,744,433,236	421,705,984,879
5 (a)	Consolidated Deposits and other accounts		
	Consolidated Mudaraba savings bank deposits -5.1 (a)	38,910,329,888	37,015,329,099
	Consolidated Mudaraba Term Deposit-5.2 (a)	187,398,770,423	195,998,738,415
	Consolidated Other Mudaraba Deposits-5.3 (a)	138,251,413,813	143,040,685,070
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-5.4 (a)	45,546,458,809	42,157,401,674
	Consolidated bills payable-5.5 (a)	7,615,912,891	2,461,614,747
	Total	417,722,885,824	420,673,769,005
5.1	Mudaraba savings bank deposits	38,910,329,888	37,015,329,099
5.1 (a)	Consolidated Mudaraba savings bank deposits		
	Export Import Bank of Bangladesh Limited	38,910,329,888	37,015,329,099
	Add: Bank's subsidiaries	-	-
	Less: Intragroup transactions	38,910,329,888	37,015,329,099
		38,910,329,888	37,015,329,099
5.2	Mudaraba term deposits		
	Mudaraba Term Deposit 1 Month	6,206,415,213	8,098,281,645
	Mudaraba Term Deposit 3 Months	109,304,223,335	115,201,782,739
	Mudaraba Term Deposit 6 Months	26,424,795,045	24,258,649,471
	Mudaraba Term Deposit 12 Months	44,554,789,921	47,474,804,427
	Mudaraba Term Deposit 24 Months	504,975,983	524,556,620
	Mudaraba Term Deposit 36 Months	1,009,809,739	1,019,336,229
		188,005,009,236	196,577,411,131
5.2 (a)	Consolidated Mudaraba Term Deposit		
	Export Import Bank of Bangladesh Limited	188,005,009,236	196,577,411,131
	Add: Bank's subsidiaries	-	-
	Less: Intragroup transactions	188,005,009,236	196,577,411,131
		(606,238,813)	(578,672,716)
		187,398,770,423	195,998,738,415
5.3	Other Mudaraba Deposits		
	Mudaraba Short Notice Deposit	30,991,109,565	34,063,756,485
	Mudaraba Cash Waqf Deposit	70,964,597	70,516,579
	Mudaraba Monthly Savings Scheme	38,966,638,781	38,386,762,963
	Mudaraba Monthly Income Deposit Scheme	11,626,250,076	13,619,754,429
	Mudaraba Monthly Benefit Deposit Scheme	32,294,172,189	32,336,075,916
	Mudaraba Multiplus Savings Scheme	698,942,321	778,285,240
	Mudaraba Education Savings Scheme	4,011,648	4,714,139
	Mudaraba Super Savings Scheme	19,422,362,594	19,979,436,839
	Mudaraba Hajj Deposit	117,171,138	117,262,350
	Mudaraba Denmohor/Marriage Scheme	299,860,758	283,786,104
	EXIM Ziadah	463,849,066	477,188,412
	EXIM Ruhama	384,161,184	438,349,049
	Mudaraba Krishi Monthly Deposit Scheme	85,452,922	89,182,417
	Mudaraba Housing/Entrepreneurship development Scheme	2,407,105,984	2,130,060,929
	EXIM Mihnat Monthly Savings Scheme	-	-
	Mudaraba Shefa Monthly Savings Deposit Scheme	832,766,503	718,502,474
	Total	138,664,819,326	143,493,634,325
5.3 (a)	Consolidated Other Mudaraba Deposits		
	Export Import Bank of Bangladesh Limited	138,664,819,326	143,493,634,325
	Add: Bank's subsidiaries	-	-
	Less: Intragroup transaction	138,664,819,326	143,493,634,325
		(413,405,513)	(452,949,255)
		138,251,413,813	143,040,685,070

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Notes to the Financial Statements (Provisional & un-audited)
as at and for the period ended 30 June 2022

No.	Particulars	Taka	
		June-2022	December-2021/ June-2021
5.4	Al-Wadeeah Current and Other Deposit Accounts		
	Al-wadeeah Current Deposits	12,530,748,064	10,873,812,796
	Foreign Currency Account (USD)	3,068,658,167	2,885,169,952
	Foreign Currency Account (GBP)	1,643,208	439,364
	Foreign Currency Account (EURO)	3,622,717	5,992,678
	Foreign Currency Account (JPY)	-	-
	Foreign Currency Account (CAD)	-	253,343
	Sundry Deposit	2,630,771,235	1,723,763,592
	Unclaimed Dividend Account (Note: 5.4.1)	116,255,786	148,919,474
	Security Deposit: LC	3,344,211,171	2,790,147,238
	Security Deposit: Back to Back LC & ABP	20,461,820,672	21,353,086,395
	Security Deposit: Bank Guarantee	583,924,769	570,672,503
	Security Deposit: Inland Bill Purchased (IBP)	23,754,240	12,407,430
	Profit payable on deposit	2,782,951,866	1,793,330,812
		45,548,361,895	42,157,995,577
	5.4.1: Unclaimed Dividend Account		
	<u>Dividend for the year:</u>	<u>Unclaimed dividend</u>	<u>Unclaimed dividend</u>
	2015	-	10,206
	2016	-	-
	2017	-	-
	2018	25,244,511	25,440,357
	2019	33,027,583	47,713,783
	2020	57,983,692	75,755,128
		116,255,786	148,919,474
5.4 (a)	Consolidated Al-Wadeeah Current and Other Deposit Accounts		
	Export Import Bank of Bangladesh Limited	45,548,361,895	42,157,995,577
	Add: Bank's subsidiaries	-	-
		45,548,361,895	42,157,995,577
	Less: Intragroup transaction	(1,903,086)	(593,903)
		45,546,458,809	42,157,401,674
5.5	Bills payable		
	Pay order	7,611,205,023	2,456,557,323
	Demand draft	4,707,868	5,057,424
		7,615,912,891	2,461,614,747
5.5 (a)	Consolidated bills payable		
	Export Import Bank of Bangladesh Limited	7,615,912,891	2,461,614,747
	Add: Bank's subsidiaries	-	-
		7,615,912,891	2,461,614,747
6	Provision for Current Tax made during the period		
	Income tax @ 37.50 % on estimated taxable profit (From A)	889,186,324	638,264,024
	Add: Tax on dividend income @ 20%	13,513,425	7,896,621
	Add: Tax on capital gain @10%	-	5,400,194
	Estimated provision required for the period	902,699,749	651,560,839
	A. Computation of Taxable Profit		
	Profit before tax	2,449,362,922	1,805,116,189
	Less: Gain on share (Capital gain)	-	(54,001,939)
	Less: Cash dividend	(67,567,123)	(39,483,104)
	Less: Nominal value of bonus share	(10,632,268)	(9,593,749)
	Add: Estimated inadmissible expenses	-	-
	Estimated Taxable Profit for the period (A)	2,371,163,531	1,702,037,397
	Provision for Tax made during the year		
	Current tax	902,699,749	651,560,839
	Additional tax	-	-
		902,699,749	651,560,839
6 (a)	Consolidated Provision for Current Tax made during the period		
	Export Import Bank of Bangladesh Limited	902,699,749	651,560,839
	Add: Bank's subsidiaries	20,943,937	19,533,944
		923,643,686	671,094,783

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Notes to the Financial Statements (Provisional & un-audited)
as at and for the period ended 30 June 2022

No.	Particulars	Taka	
		June-2022	December-2021/ June-2021
7	Investment income		
	i) Income from General Investment		
	Bai-Muazzal	7,937,295,854	7,579,366,878
	Bai-Murabaha	459,302,849	1,078,912,127
	Bai-Salam	867,788,959	744,242,385
	Izara bill baia	3,878,590,801	4,195,996,730
	Musharaka	123,493,090	93,824,447
	Foreign Bill Negotiation	-	2,394
	Sub Total (i)	13,266,471,553	6,486,530,433
	Less: Waiver/adjustment of profit on Investment	(13,700,533)	(31,813,480)
		13,252,771,020	6,463,330,305
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	38,436,867	18,169,635
	Outside Bangladesh	-	-
	Sub Total (ii)	38,436,867	18,169,635
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	-	-
		-	-
	Grand Total (i+ii+iii)	13,291,207,887	13,678,701,116
7(a)	Consolidated Investment income		
	Export Import Bank of Bangladesh Limited	13,291,207,887	13,678,701,116
	Add: Bank's subsidiaries	101,916,238	47,749,919
	Less: Intergroup transactions	(47,587,613)	(23,385,893)
		13,345,536,512	13,703,065,142
8	Profit paid on deposits, borrowings etc.		
	Profit on deposits (note 8.1)	9,592,277,382	10,090,650,936
	Profit on borrowings	815,932,592	384,714,315
		10,408,209,974	10,475,365,251
8.1	Profit paid on deposits		
	Mudaraba savings deposits	344,548,676	392,138,918
	Mudaraba short notice deposits	662,899,979	635,641,055
	Mudaraba term deposits	5,139,444,002	5,174,426,945
	Mudaraba deposit under scheme	3,443,184,481	3,886,590,906
	Mudaraba Cash Waqf deposits	2,200,244	1,853,112
		9,592,277,382	10,090,650,936
8(a)	Consolidated Profit paid on deposits, borrowings etc.		
	Export Import Bank of Bangladesh Limited	10,408,209,974	10,475,365,251
	Add: Bank's subsidiaries	31,155,483	8,862,206
	Less: Intergroup transactions	(47,587,613)	(23,385,893)
		10,391,777,844	10,460,841,564
9	Salary & allowances		
	Basic salary	834,964,193	760,418,440
	Allowances	531,190,596	458,568,130
	Provident fund	68,565,399	66,540,545
	Bonus and ex-gratia	146,000	115,810,567
	Compensation	308,482	250,623
	Casual employee benefit/Disassociation benefit	-	1,100,000
		1,435,174,670	1,402,688,305
9(a)	Consolidated Salary & allowances		
	Export Import Bank of Bangladesh Limited	1,435,174,670	1,402,688,305
	Add: Bank's subsidiaries	14,211,007	12,877,019
		1,449,385,677	1,415,565,324

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to half-yearly financial statements

as at and for the period ended 30 June 2022

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.

Amount in Taka

	Solo		Consolidated	
	June-2022	June-2021	June-2022	June-2021
ii) Detailed break-up or composition of shareholders' equity				
Paid-up capital (1,447,557,344 ordinary shares of Tk.10/- each)	14,475,573,440	14,122,510,680	14,475,573,440	14,122,510,680
Share premium	-	-	-	-
Preference share capital	-	-	-	-
Statutory reserve	13,009,385,280	12,121,092,690	13,009,385,280	12,121,092,690
General Reserve	500,000,000	250,000,000	500,000,000	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	-	-	9,044,006	1,996,266
Non-controlling interest	-	-	118,771	108,214
Retained earnings	2,656,600,988	3,074,637,440	3,006,969,324	3,222,942,968
	32,772,106,374	31,698,787,476	33,131,637,487	31,849,197,484

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

Total Net Asset Value (A)	32,772,106,374	31,698,787,476	33,131,637,487	31,849,197,484
Number of ordinary share outstanding (B)	1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Net Asset Value (NAV) per Share (A/B)	22.64	21.90	22.89	22.00
Previous period's figure re-stated				

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

Calculation of Basic Earnings Per Share (BEPS)

Net profit after tax (A)	1,550,889,991	1,166,742,712	1,647,865,808	1,258,057,481
Number of ordinary share outstanding (B)	1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Basic Earnings Per Share (BEPS) (A/B)	1.07	0.81	1.14	0.87
Previous period's figure re-stated				

BEPS increased mainly due to decrease in Provisions for investments.

Calculation of Diluted Earnings Per Share (DEPS)

Net profit after tax (A)	1,550,889,991	1,166,742,712	1,647,865,808	1,258,057,481
Number of share outstanding (B)	1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Diluted Earnings Per Share (DEPS) (A/B)	1.07	0.81	1.14	0.87

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

Amount in Taka

Solo		Consolidated	
June-2022	June-2021	June-2022	June-2021

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

Net Operating Cash Flow (A)	(31,003,943,314)	(10,525,758,828)	(31,005,792,820)	(10,537,888,652)
Number of ordinary share outstanding (B)	1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(21.42)	(7.27)	(21.42)	(7.28)
Previous period's figure re-stated				

NOCFPS decreased mainly due to decrease in trading liabilities (borrowings) and decrease in deposits compared to the previous period.

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

Solo		Consolidated	
June-2022	June-2021	June-2022	June-2021

Profit before provision & tax (A)	2,924,054,534	2,551,488,100	3,041,974,288	2,662,336,813
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Adjustment of Non-Cash Items (B)

Depreciation	134,073,126	117,826,258	134,401,444	118,293,939
Net loss/(gain) on sale of fixed assets	(458,326)	(123,313)	(458,326)	(123,313)
Nominal value of bonus share	(10,632,268)	(9,593,749)	(10,632,268)	(9,593,749)
Total Non-Cash Items (B)	122,982,532	108,109,196	123,310,850	108,576,877

Adjustment of accrued income/expenses (C)

(Increase)/decrease of profit income receivable on investment	79,169,506	469,141,979	79,169,506	469,141,979
Increase/(decrease) of profit payable on deposits	989,621,054	747,732,782	989,621,054	747,732,782
Increase/(decrease) of accrued expenses payable	(631,464)	(970,590)	(631,465)	(267,809)
Total adjustment of accrued income/expenses (C)	1,068,159,097	1,215,904,171	1,068,159,095	1,216,606,952

Income tax payment (D)	(1,407,367,105)	(1,887,956,819)	(1,439,366,748)	(1,897,611,898)
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Cash flows before changes in operating assets and liabilities (A+B+C+D)	2,707,829,058	1,987,544,648	2,794,077,485	2,089,908,744
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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 2021	
Outlook	: Stable	
Date of Rating	: 31 May 2022	



Md. Humayun Kabir
Additional Managing Director & CFO



Dr. Mohammed Haider Ali Miah
Managing Director & CEO