

**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 2023**

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Balance Sheet (Provisional & un-audited)**  
as at 30 June 2023

Particulars	Notes	Taka	
		June 2023	December 2022
<b>PROPERTY AND ASSETS</b>			
Cash in Hand	3 (a)	41,840,991,274	31,249,316,597
Cash in Hand (including foreign currencies)	3 (a.1)	2,880,786,060	4,383,888,742
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	38,960,205,214	26,865,427,855
<b>Balance with other banks and financial institutions</b>		<b>3,211,290,350</b>	<b>12,039,487,685</b>
In Bangladesh		3,355,060,003	4,764,313,764
Outside Bangladesh		(143,769,653)	7,275,173,921
<b>Placement with other banks &amp; financial institutions</b>		-	-
<b>Investments in shares and securities</b>		<b>37,661,741,432</b>	<b>34,487,246,043</b>
Government		23,127,101,038	19,627,101,038
Others		14,534,640,394	14,860,145,005
<b>Investments</b>	4 (a)	<b>458,878,490,592</b>	<b>453,449,143,803</b>
General investments etc.		448,179,664,140	439,710,654,324
Bills purchased and discounted		10,698,826,452	13,738,489,479
<b>Fixed assets including premises</b>		<b>5,843,819,318</b>	<b>5,856,251,946</b>
<b>Other assets</b>		<b>6,022,787,116</b>	<b>3,326,649,812</b>
<b>Non-banking assets</b>		-	-
<b>Total Property and Assets</b>		<b>553,459,120,082</b>	<b>540,408,095,886</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from other banks &amp; financial institutions</b>		<b>26,255,545,785</b>	<b>39,723,084,014</b>
<b>Deposits and Other Accounts</b>	5 (a)	<b>453,567,797,523</b>	<b>426,015,240,491</b>
Mudaraba savings deposits		38,441,206,961	38,036,122,410
Mudaraba term deposits		211,706,422,123	181,525,844,478
Other Mudaraba deposits		131,208,747,555	142,415,354,152
Al wadeeah current and other deposit accounts		61,245,051,387	60,418,734,385
Bills payable		10,966,369,497	3,619,185,066
<b>Mudaraba Subordinated Bond</b>		<b>10,600,000,000</b>	<b>11,400,000,000</b>
<b>Mudaraba Perpetual Bond</b>		<b>6,000,000,000</b>	<b>6,000,000,000</b>
<b>Other liabilities</b>		<b>23,646,369,353</b>	<b>25,401,688,157</b>
<b>Total liabilities</b>		<b>520,069,712,661</b>	<b>508,540,012,662</b>
<b>Capital/shareholders' equity</b>			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		14,264,377,419	13,743,429,533
Other reserves		1,677,857,708	1,677,857,708
Foreign currency translation adjustment		34,219,946	30,304,850
Retained earnings		2,937,257,572	1,940,798,192
<b>EXIM Bank shareholders' equity</b>		<b>33,389,286,085</b>	<b>31,867,963,723</b>
Non-controlling Interest		121,336	119,501
<b>Total shareholders' equity</b>		<b>33,389,407,421</b>	<b>31,868,083,224</b>
<b>Total liabilities and shareholders' equity</b>		<b>553,459,120,082</b>	<b>540,408,095,886</b>
<b>Off balance sheet items</b>			
<b>Contingent liabilities:</b>		<b>133,055,572,908</b>	<b>116,880,622,162</b>
Acceptances & endorsements		78,717,345,820	63,260,663,430
Letters of guarantee		9,258,110,336	8,508,868,042
Irrevocable letters of credit (Including Back to Back Bills)		35,230,670,188	37,003,123,362
Bills for collection		9,849,446,564	8,107,967,328
Other contingent liabilities		-	-
<b>Other commitments:</b>		-	-
<b>Total off balance sheet items including contingent liabilities</b>		<b>133,055,572,908</b>	<b>116,880,622,162</b>

Company Secretary

Chief Financial Officer (Current Charge)

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 2023**

Particulars	Notes	Taka			
		Jan-Jun 2023	Jan-Jun 2022	Apr- Jun 2023	Apr- Jun 2022
Investment income	7 (a)	16,805,963,907	13,345,536,512	9,136,535,620	7,391,076,818
Profit paid on deposits, borrowings etc.	8(a)	(12,650,688,919)	(10,391,777,844)	(6,502,470,818)	(5,296,645,019)
<b>Net investment income</b>		<b>4,155,274,988</b>	<b>2,953,758,668</b>	<b>2,634,064,802</b>	<b>2,094,431,799</b>
Income from investment in shares/securities		1,037,290,735	644,298,316	946,534,879	367,243,909
Commission, exchange & brokerage		482,119,804	1,569,264,325	(133,172,307)	932,068,100
Gain on sale of investment in shares		8,698,146	29,061,091	5,394,814	6,800,515
Other operating income		1,161,206,748	898,059,107	725,826,002	554,407,103
<b>Total operating income (A)</b>		<b>6,844,590,421</b>	<b>6,094,441,507</b>	<b>4,178,648,190</b>	<b>3,954,951,426</b>
<b>Operating expenses</b>					
Salary & allowances	9 (a)	1,730,147,355	1,449,077,195	940,366,436	790,406,689
Rent, taxes, insurance, electricity etc.		463,319,531	460,963,114	232,060,026	283,887,849
Legal expenses		12,426,949	18,503,918	9,256,159	7,711,950
Postage, stamp and telecommunications etc.		63,807,989	62,256,746	28,203,904	32,077,586
Auditors' fees		-	-	-	-
Stationery, printing and advertisement etc.		117,414,192	89,994,225	40,595,297	19,272,049
Chief Executive's salary and fees		9,300,000	11,077,514	5,550,000	6,375,875
Directors' fees & expenses		952,000	944,800	589,600	579,200
Shariah Supervisory Committee's fees & expenses		316,200	327,250	107,300	114,350
Charges on investment losses		-	-	-	-
Depreciation and repair to Bank's assets		271,754,035	183,773,979	122,249,608	106,275,510
Zakat expenses		-	134,000,000	-	134,000,000
Other expenses		873,043,249	641,548,478	433,614,596	404,211,886
<b>Total operating expenses (B)</b>		<b>3,542,481,500</b>	<b>3,052,467,219</b>	<b>1,812,592,926</b>	<b>1,784,912,944</b>
<b>Profit/(loss) before provision (C=A-B)</b>		<b>3,302,108,921</b>	<b>3,041,974,288</b>	<b>2,366,055,264</b>	<b>2,170,038,482</b>
Provision for investments		344,443,118	(105,074,790)	(84,059,372)	149,218,898
Provision for Off-Shore Banking Units (OBUs)		(25,297,209)	(18,526,984)	(16,435,934)	(30,739,791)
Provision for Off balance sheet exposures		12,448,352	395,419,164	(116,248,766)	(147,387,067)
Provision for other assets		92,556,630	115,323,452	-	115,323,452
Provision for diminution in value of Investment in Shares		167,478,534	87,550,769	154,117,171	51,851,596
<b>Total Provision (D)</b>		<b>591,629,425</b>	<b>474,691,612</b>	<b>(62,626,901)</b>	<b>138,267,088</b>
<b>Total profit/(loss) before taxes (C-D)</b>		<b>2,710,479,496</b>	<b>2,567,282,676</b>	<b>2,428,682,165</b>	<b>2,031,771,394</b>
<b>Provision for Income Tax:</b>					
Current tax	6 (a)	976,583,968	923,643,686	885,184,923	736,758,014
Deferred tax		(24,179,831)	(4,226,818)	(12,501,320)	3,609,611
		<b>952,404,137</b>	<b>919,416,868</b>	<b>872,683,603</b>	<b>740,367,625</b>
<b>Net profit/(loss) after tax</b>		<b>1,758,075,359</b>	<b>1,647,865,808</b>	<b>1,555,998,562</b>	<b>1,291,403,769</b>
Retained earnings brought forward from previous year		1,946,731,934	1,848,979,297	1,946,731,934	1,848,979,297
<b>Profit available for appropriation</b>		<b>3,704,807,293</b>	<b>3,496,845,105</b>	<b>3,502,730,496</b>	<b>3,140,383,066</b>
<b>Appropriations:</b>					
Statutory reserve		520,947,886	489,872,584	473,037,980	394,485,443
Profit on Mudaraba Perpetual Bond		246,600,000	-	205,500,000	-
		<b>767,547,886</b>	<b>489,872,584</b>	<b>678,537,980</b>	<b>394,485,443</b>
<b>Retained earnings carried forward</b>		<b>2,937,259,407</b>	<b>3,006,972,521</b>	<b>2,824,192,516</b>	<b>2,745,897,623</b>
Export Import Bank of Bangladesh Limited		2,937,257,572	3,006,969,324	2,824,191,092	2,745,896,942
Non-controlling Interest		1,835	3,197	1,424	681
		<b>2,937,259,407</b>	<b>3,006,972,521</b>	<b>2,824,192,516</b>	<b>2,745,897,623</b>
<b>Consolidated earnings per ordinary share</b>		<b>1.21</b>	<b>1.14</b>	<b>1.07</b>	<b>0.89</b>

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
Managing Director & CEO

  
Director

  
Chairman

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Cash Flow Statement (Provisional & un-audited)**  
**for the period ended 30 June 2023**

Particulars	Taka	
	June 2023	June 2022
<b>A) Cash flows from operating activities</b>		
Investment income receipts	17,223,621,716	13,650,270,871
Profit paid on deposits, borrowings etc.	(11,251,795,262)	(9,402,156,790)
Dividend receipts	428,710,473	408,101,195
Fees and commission receipts	482,119,804	1,569,264,325
Cash payment to employees	(1,739,447,355)	(1,460,154,709)
Cash payment to suppliers	1,911,416	(631,465)
Income tax payments	(2,001,576,536)	(1,439,366,748)
Receipts from other operating activities	1,169,660,154	926,612,759
Payments for other operating activities	(1,590,916,238)	(1,457,861,953)
<b>Cash flows before changes in operating assets and liabilities (i)</b>	<b>2,722,288,172</b>	<b>2,794,077,485</b>
<b>Changes in operating assets and liabilities:</b>		
<b>(Increase)/decrease in operating assets</b>		
Statutory deposit	-	-
Trading security - shares	336,354,811	(75,766,670)
Investments to other banks	-	-
Investments to customers	(5,597,896,656)	(22,778,310,591)
Other assets	(2,517,976,467)	(1,373,859,521)
<b>Increase/(decrease) in operating liabilities</b>		
Deposits from other banks	2,713,233,053	(6,043,612,374)
Deposits from customers	23,440,430,322	2,103,108,139
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(13,467,538,229)	(6,046,111,622)
Other liabilities	(957,195,868)	414,682,334
<b>Total changes in operating assets &amp; liabilities (ii)</b>	<b>3,949,410,966</b>	<b>(33,799,870,305)</b>
<b>Net cash from operating activities (i+ii)</b>	<b>6,671,699,138</b>	<b>(31,005,792,820)</b>
<b>B) Cash flows from investing activities:</b>		
Receipts from sale/encashment of securities - BGIIB & BGIS	-	9,500,000,000
Payment for purchase of securities-BGIIB & BGIS	(3,500,000,000)	(3,936,900,000)
Purchase of fixed assets	(199,981,355)	(1,594,015,367)
Sale proceeds of fixed assets	540,817	587,732
Placement of fund to Bangladesh Bank	-	-
Purchase of Subsidiaries	-	-
<b>Net cash from investing activities</b>	<b>(3,699,440,538)</b>	<b>3,969,672,365</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments (Perpetual Bond)	-	700,000,000
Payment for redemption of Debt Instruments	(800,000,000)	(1,300,000,000)
Profit payment on Mudaraba Perpetual Bond	(418,630,096)	-
Receipts from issue of ordinary share/rights share	-	-
Dividend paid in cash	-	-
Minority investment in subsidiaries	-	-
<b>Net cash from financing activities</b>	<b>(1,218,630,096)</b>	<b>(600,000,000)</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>1,753,628,504</b>	<b>(27,636,120,455)</b>
<b>E) Effect of exchange rate changes on cash and cash equivalents</b>	<b>9,848,838</b>	<b>43,347,960</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>43,288,804,282</b>	<b>60,461,616,607</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>45,052,281,624</b>	<b>32,868,844,112</b>
<b>H) Cash and cash equivalents</b>		
Cash	41,840,991,274	31,604,397,625
Balance with other banks and financial institutions	3,211,290,350	1,264,446,487
	<b>45,052,281,624</b>	<b>32,868,844,112</b>

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
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 2023

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 2023	14,475,573,440	13,743,429,533	615,082,708	1,062,775,000	23,088,289	7,216,561	1,940,798,192	119,501	31,868,083,224
Changes in accounting policies/last year profit	-	-	-	-	-	-	-	-	-
<b>Restated Balance</b>	<b>14,475,573,440</b>	<b>13,743,429,533</b>	<b>615,082,708</b>	<b>1,062,775,000</b>	<b>23,088,289</b>	<b>7,216,561</b>	<b>1,940,798,192</b>	<b>119,501</b>	<b>31,868,083,224</b>
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	10,002,765	-	-	-	10,002,765
Currency translation difference	-	-	-	-	-	(6,087,669)	5,933,742	-	(153,927)
<b>Net Gain and (Losses) not recognized in the income statement</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,002,765</b>	<b>(6,087,669)</b>	<b>5,933,742</b>	<b>-</b>	<b>9,848,838</b>
Net Profit for the period	-	-	-	-	-	-	1,758,073,524	1,835	1,758,075,359
Stock Dividend paid during the period	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the period	-	-	-	-	-	-	-	-	-
Transferred to statutory reserve	-	520,947,886	-	-	-	-	(520,947,886)	-	-
Profit on Mudaraba Perpetual Bond	-	-	-	-	-	-	(246,600,000)	-	(246,600,000)
Transferred to General reserve	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
<b>Total Shareholders' Equity as at 30 June 2023</b>	<b>14,475,573,440</b>	<b>14,264,377,419</b>	<b>615,082,708</b>	<b>1,062,775,000</b>	<b>33,091,054</b>	<b>1,128,892</b>	<b>2,937,257,572</b>	<b>121,336</b>	<b>33,389,407,421</b>
<b>Total Shareholders' Equity as at 30 June 2022</b>	<b>14,475,573,440</b>	<b>13,009,385,280</b>	<b>2,067,771,666</b>	<b>562,775,000</b>	<b>7,849,699</b>	<b>1,194,307</b>	<b>3,006,969,324</b>	<b>118,771</b>	<b>33,131,637,487</b>
<b>*General Reserve/Other Reserves</b>								<b>June-2023</b>	<b>June-2022</b>
General Reserve								1,000,000,000	500,000,000
Dividend Equalization Account								62,775,000	62,775,000
<b>Total</b>								<b>1,062,775,000</b>	<b>562,775,000</b>

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
Managing Director & CEO

  
Director

  
Chairman

# EXPORT IMPORT BANK OF BANGLADESH LIMITED


## Balance Sheet (Provisional & un-audited)

as at 30 June 2023

Particulars	Notes	Taka	
		June 2023	December 2022
<b>PROPERTY AND ASSETS</b>			
<b>Cash in Hand</b>	3	41,840,409,647	31,246,021,722
Cash in Hand (including foreign currencies)		2,880,204,433	4,380,593,867
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		38,960,205,214	26,865,427,855
<b>Balance with other banks and financial institutions</b>		3,196,187,667	12,025,655,415
In Bangladesh		3,355,060,003	4,764,313,764
Outside Bangladesh		(158,872,336)	7,261,341,651
<b>Placement with other banks &amp; financial institutions</b>		-	-
<b>Investments in shares and securities</b>		38,503,087,435	35,342,237,235
Government		23,127,101,038	19,627,101,038
Others		15,375,986,397	15,715,136,197
<b>Investments</b>	4	457,895,880,086	452,547,871,381
General investments etc.		449,194,289,560	441,342,115,583
Bills purchased and discounted		8,701,590,526	11,205,755,798
<b>Fixed assets including premises</b>		5,841,525,310	5,853,807,878
<b>Other assets</b>		5,690,651,234	3,018,936,021
<b>Non-banking assets</b>		-	-
<b>Total Property and Assets</b>		552,967,741,379	540,034,529,652
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from other banks &amp; financial institutions</b>		26,255,545,785	39,723,084,014
<b>Deposits and Other Accounts</b>	5	454,672,800,573	427,044,050,216
Mudaraba savings deposits		38,441,206,961	38,036,122,410
Mudaraba term deposits		212,643,938,996	182,144,362,851
Other Mudaraba Deposits		131,310,764,234	142,822,767,221
Al wadeeah current and other deposit accounts		61,310,520,885	60,421,612,668
Bills payable		10,966,369,497	3,619,185,066
<b>Mudaraba Subordinated Bond</b>		10,600,000,000	11,400,000,000
<b>Mudaraba Perpetual Bond</b>		6,000,000,000	6,000,000,000
<b>Other liabilities</b>		22,579,338,972	24,426,975,877
<b>Total liabilities</b>		520,107,685,330	508,594,110,107
<b>Capital/shareholders' equity</b>			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		14,264,377,419	13,743,429,533
Other reserves		1,677,857,708	1,677,857,708
Retained earnings		2,442,247,482	1,543,558,864
<b>Total shareholders' equity</b>		32,860,056,049	31,440,419,545
<b>Total liabilities and shareholders' equity</b>		552,967,741,379	540,034,529,652
<b>Off balance sheet items</b>			
<b>Contingent liabilities:</b>		133,055,572,908	116,880,622,162
Acceptances & endorsements		78,717,345,820	63,260,663,430
Letters of guarantee		9,258,110,336	8,508,868,042
Irrevocable letters of credit (Including Back to Back Bills)		35,230,670,188	37,003,123,362
Bills for collection		9,849,446,564	8,107,967,328
Other contingent liabilities		-	-
<b>Other commitments:</b>		-	-
<b>Total off balance sheet items</b>		133,055,572,908	116,880,622,162

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
Managing Director & CEO

  
Director

  
Chairman

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**

**Profit and Loss Account (Provisional & un-audited)  
for the period ended 30 June 2023**

Particulars	Notes	Taka			
		Jan-Jun 2023	Jan-Jun 2022	Apr- Jun 2023	Apr- Jun 2022
Investment income	7	16,732,530,433	13,291,207,887	9,101,093,261	7,360,328,628
Profit paid on deposits, borrowings etc.	8	(12,653,406,379)	(10,408,209,974)	(6,516,716,972)	(5,307,117,127)
<b>Net investment income</b>		<b>4,079,124,054</b>	<b>2,882,997,913</b>	<b>2,584,376,289</b>	<b>2,053,211,501</b>
Income from investment in shares/securities		1,021,978,133	627,759,493	943,496,903	357,039,249
Commission, exchange & brokerage		446,911,087	1,541,256,892	(152,986,503)	918,570,596
Gain on sale of investment in shares		-	-	-	-
Other operating income		1,147,579,917	887,732,690	722,390,754	549,466,132
<b>Total operating income (A)</b>		<b>6,695,593,191</b>	<b>5,939,746,988</b>	<b>4,097,277,443</b>	<b>3,878,287,478</b>
<b>Operating expenses</b>					
Salary & allowances	9	1,711,465,799	1,434,866,188	930,825,091	783,932,806
Rent, taxes, insurance, electricity etc.		452,179,801	451,004,697	226,729,259	279,002,571
Legal expenses		11,806,619	18,273,152	8,727,109	7,493,638
Postage, stamps and telecommunication etc.		59,125,208	58,841,830	25,764,464	30,578,732
Auditors' fees		-	-	-	-
Stationery, printing and advertisement etc.		117,074,864	89,448,832	40,489,502	18,880,405
Chief Executive's salary and fees		9,300,000	11,077,514	5,550,000	6,375,875
Directors' fees & expenses		904,000	892,000	568,000	548,000
Shariah Supervisory Committee's fees & expenses		316,200	327,250	107,300	114,350
Charges on investment losses		-	-	-	-
Depreciation and repairs to Bank's assets		271,462,644	183,445,661	122,102,753	106,097,716
Zakat expenses		-	134,000,000	-	134,000,000
Other expenses		865,589,199	633,515,330	429,325,962	400,569,080
<b>Total operating expenses (B)</b>		<b>3,499,224,334</b>	<b>3,015,692,454</b>	<b>1,790,189,440</b>	<b>1,767,593,173</b>
<b>Profit/(loss) before provision (C=A-B)</b>		<b>3,196,368,857</b>	<b>2,924,054,534</b>	<b>2,307,088,003</b>	<b>2,110,694,305</b>
Provision for investments		344,443,118	(53,474,790)	(84,059,372)	186,318,898
Provision for Off-Shore Banking Units (OBUs)		(25,297,209)	(18,526,984)	(16,435,934)	(30,739,792)
Provision for Off balance sheet exposures		12,448,352	395,419,164	(116,248,766)	(147,387,067)
Provision for other assets		92,556,630	115,323,452	-	115,323,452
Provision provided for diminution in value of Investments in Shares		167,478,534	35,950,769	158,642,171	14,751,596
<b>Total Provision (D)</b>		<b>591,629,425</b>	<b>474,691,612</b>	<b>(58,101,901)</b>	<b>138,267,087</b>
<b>Total profit/(loss) before taxes (C-D)</b>		<b>2,604,739,432</b>	<b>2,449,362,922</b>	<b>2,365,189,904</b>	<b>1,972,427,217</b>
<b>Provision for Income Tax:</b>					
Current tax	6	962,682,759	902,699,749	874,041,747	725,103,973
Deferred tax		(24,179,831)	(4,226,818)	(12,501,320)	3,609,611
		<b>938,502,928</b>	<b>898,472,931</b>	<b>861,540,427</b>	<b>728,713,584</b>
<b>Net profit/(loss) after tax</b>		<b>1,666,236,504</b>	<b>1,550,889,991</b>	<b>1,503,649,477</b>	<b>1,243,713,633</b>
Retained earnings brought forward from previous year		1,543,558,864	1,595,583,581	1,543,558,864	1,595,583,581
<b>Profit available for appropriation</b>		<b>3,209,795,368</b>	<b>3,146,473,572</b>	<b>3,047,208,341</b>	<b>2,839,297,214</b>
<b>Appropriations:</b>					
Statutory reserve		520,947,886	489,872,584	473,037,980	394,485,443
Profit on Mudaraba Perpetual Bond		246,600,000	-	205,500,000	-
		<b>767,547,886</b>	<b>489,872,584</b>	<b>678,537,980</b>	<b>394,485,443</b>
<b>Retained earnings carried forward</b>		<b>2,442,247,482</b>	<b>2,656,600,988</b>	<b>2,368,670,361</b>	<b>2,444,811,771</b>
<b>Earnings per ordinary share</b>		<b>1.15</b>	<b>1.07</b>	<b>1.04</b>	<b>0.86</b>

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
Managing Director & CEO

  
Director

  
Chairman




# EXPORT IMPORT BANK OF BANGLADESH LIMITED

## Cash Flow Statement (Provisional & un-audited) for the period ended 30 June 2023

Particulars	Taka	
	June 2023	June 2022
<b>A) Cash flows from operating activities</b>		
Investment income receipts	17,150,188,242	13,595,942,246
Profit paid on deposits, borrowings etc.	(11,254,512,722)	(9,418,588,920)
Dividend receipts	413,397,871	391,562,372
Fees and commission receipts	446,911,087	1,541,256,892
Cash payment to employees	(1,720,765,799)	(1,445,943,702)
Cash payment to suppliers	1,911,416	(631,465)
Income tax payments	(1,982,117,549)	(1,407,367,105)
Receipts from other operating activities	1,147,335,177	887,225,251
Payments for other operating activities	(1,566,632,019)	(1,435,626,511)
<b>Cash flows before changes in operating assets and liabilities (i)</b>	<b>2,635,715,704</b>	<b>2,707,829,058</b>
<b>Changes in operating assets and liabilities:</b>		
<b>(Increase)/decrease in operating assets</b>		
Statutory deposit	-	-
Trading security - shares	350,000,000	26,975,703
Investments to other banks	-	-
Investments to customers	(5,516,558,572)	(22,765,673,518)
Other assets	(2,493,554,376)	(1,450,939,345)
<b>Increase/(decrease) in operating liabilities</b>		
Deposits from other banks	2,713,233,053	(6,043,612,374)
Deposits from customers	23,516,623,647	2,092,439,677
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(13,467,538,229)	(6,046,111,622)
Other liabilities	(1,055,071,747)	475,149,107
<b>Total changes in operating assets &amp; liabilities (ii)</b>	<b>4,047,133,776</b>	<b>(33,711,772,372)</b>
<b>Net cash from operating activities (i+ii)</b>	<b>6,682,849,480</b>	<b>(31,003,943,314)</b>
<b>B) Cash flows from investing activities:</b>		
Receipts from sale/encashment of securities - BGIB & BGIS	-	9,500,000,000
Payment for purchase of securities-BGIB & BGIS	(3,500,000,000)	(3,936,900,000)
Purchase of fixed assets	(199,840,024)	(1,593,429,908)
Sale proceeds of fixed assets	540,817	587,732
Placement of fund to Bangladesh Bank	-	-
Investment in subsidiaries/Purchase of Subsidiaries	-	-
<b>Net cash from investing activities</b>	<b>(3,699,299,207)</b>	<b>3,970,257,824</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments (Perpetual Bond)	-	700,000,000
Payment for redemption of Debt Instruments	(800,000,000)	(1,300,000,000)
Profit payment on Mudaraba Perpetual Bond	(418,630,096)	-
Receipts from issue of Ordinary Share/Right Share	-	-
Dividend paid in Cash	-	-
<b>Net cash from financing activities</b>	<b>(1,218,630,096)</b>	<b>(600,000,000)</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>1,764,920,177</b>	<b>(27,633,685,490)</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>43,271,677,137</b>	<b>60,432,211,288</b>
<b>G) Cash and cash equivalents at end of the period (D+E+F)</b>	<b>45,036,597,314</b>	<b>32,798,525,798</b>
<b>H) Cash and cash equivalents</b>		
Cash in hand	41,840,409,647	31,564,625,931
Balance with other banks and financial institutions	3,196,187,667	1,233,899,867
	<b>45,036,597,314</b>	<b>32,798,525,798</b>

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
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 2023

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 2023	14,475,573,440	13,743,429,533	615,082,708	1,062,775,000	1,543,558,864	31,440,419,545
Changes in accounting policies/last year profit	-	-	-	-	-	-
<b>Restated Balance</b>	<b>14,475,573,440</b>	<b>13,743,429,533</b>	<b>615,082,708</b>	<b>1,062,775,000</b>	<b>1,543,558,864</b>	<b>31,440,419,545</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 statement</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Net Profit for the period	-	-	-	-	1,666,236,504	1,666,236,504
Stock Dividend paid during the period	-	-	-	-	-	-
Cash Dividend paid during the period	-	-	-	-	-	-
Transferred to statutory reserve	-	520,947,886	-	-	(520,947,886)	-
Profit on Mudaraba Perpetual Bond	-	-	-	-	(246,600,000)	(246,600,000)
Transferred to General reserve	-	-	-	-	-	-
<b>Total Shareholders' Equity as at 30 June 2023</b>	<b>14,475,573,440</b>	<b>14,264,377,419</b>	<b>615,082,708</b>	<b>1,062,775,000</b>	<b>2,442,247,482</b>	<b>32,860,056,049</b>
<b>Total Shareholders' Equity as at 30 June 2022</b>	<b>14,475,573,440</b>	<b>13,009,385,280</b>	<b>2,067,771,666</b>	<b>562,775,000</b>	<b>2,656,600,988</b>	<b>32,772,106,374</b>
<b>*General Reserve/Other Reserves</b>					<b>June-2023</b>	<b>June-2022</b>
General Reserve					1,000,000,000	500,000,000
Dividend Equalization Account					62,775,000	62,775,000
<b>Total</b>					<b>1,062,775,000</b>	<b>562,775,000</b>

  
Company Secretary

  
Chief Financial Officer (Current Charge)

  
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 2023

### 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 148 (One hundred forty eight) Branches and 65 (Sixty five) Sub-branches 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 2023

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 2023 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 Circulars of Bangladesh Bank.

#### **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 2023 to 30 June 2023.

#### **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 2023

No.	Particulars	Taka	
		June-2023	December-2022
<b>3</b>	<b>Cash in hand</b>		
	i) Local currency	2,867,737,936	4,373,770,322
	ii) Foreign currencies (note 3.1)	12,466,497	6,823,545
	<b>Sub total (a)</b>	<b>2,880,204,433</b>	<b>4,380,593,867</b>
	<b>iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)</b>		
	Balance with Bangladesh Bank	38,909,127,709	26,452,969,458
	Balance with Sonali Bank (as agent of Bangladesh Bank)	51,077,505	412,458,397
	<b>Sub Total (b)</b>	<b>38,960,205,214</b>	<b>26,865,427,855</b>
	<b>Grand total ( a+b)</b>	<b>41,840,409,647</b>	<b>31,246,021,722</b>
<b>3.1</b>	<b>In Foreign Currency</b>		
	US Dollar (USD)	10,528,496	5,608,795
	Great Britain Pound (GBP)	1,679,255	466,743
	Saudi Arabian Riyal (SAR)	258,746	748,007
	<b>Total</b>	<b>12,466,497</b>	<b>6,823,545</b>
<b>3.2</b>	<b>Balance with Bangladesh Bank and its agent (Sonali Bank)</b>		
	<b>Balance with Bangladesh Bank:</b>		
	i) Local currency	35,152,975,807	21,675,417,683
	ii) Foreign currencies	3,756,151,902	4,777,551,775
	<b>Sub total (a)</b>	<b>38,909,127,709</b>	<b>26,452,969,458</b>
	<b>Balance with Sonali Bank:</b>		
	i) Local currency (b)	51,077,505	412,458,397
	<b>Grand Total (a+b)</b>	<b>38,960,205,214</b>	<b>26,865,427,855</b>
<b>3 (a)</b>	<b>Consolidated Cash in Hand</b>		
	Consolidated Cash in hand 3(a.1)	2,880,786,060	4,383,888,742
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	38,960,205,214	26,865,427,855
		<b>41,840,991,274</b>	<b>31,249,316,597</b>
<b>3 (a.1)</b>	<b>Consolidated Cash in hand</b>		
	Export Import Bank of Bangladesh Limited	2,880,204,433	4,380,593,867
	Add: Bank's subsidiaries	581,627	3,294,875
		<b>2,880,786,060</b>	<b>4,383,888,742</b>
<b>3 (a.2)</b>	<b>Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)</b>		
	Export Import Bank of Bangladesh Limited	38,960,205,214	26,865,427,855
	Add: Bank's subsidiaries	-	-
		<b>38,960,205,214</b>	<b>26,865,427,855</b>

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Notes to the Financial Statements (Provisional & un-audited)**  
as at and for the period ended 30 June 2023

No.	Particulars	Taka	
		June-2023	December 2022
<b>4 Investments</b>			
a) In Bangladesh			
i) General Investment [4.1 a(i)]		449,194,289,560	441,342,115,583
ii) Bill purchased and discounted [4.1a(ii)]		8,701,590,526	11,205,755,798
<b>Total in Bangladesh (a)</b>		<b>457,895,880,086</b>	<b>452,547,871,381</b>
b) Outside Bangladesh			
i) General Investment (4.1 b)		-	-
ii) Bill purchased and discounted (4.1b)		-	-
<b>Total Outside Bangladesh (b)</b>		<b>-</b>	<b>-</b>
<b>Grand Total (a+b)</b>		<b>457,895,880,086</b>	<b>452,547,871,381</b>
<b>4.1 Mode-wise Investment</b>			
a) In Bangladesh			
i) General Investment			
Bai-Muazzal		229,807,094,530	217,760,192,897
Bai - Murabaha		19,914,603,870	32,727,716,666
Bai-Salam		23,100,970,047	22,363,058,114
Izara bill baia (Commercial)		167,735,728,104	160,590,640,707
Izara bill baia (Staff)		2,639,509,834	2,509,912,651
Quard		5,996,383,175	5,390,594,548
<b>Sub total (i)</b>		<b>449,194,289,560</b>	<b>441,342,115,583</b>
ii) Bill purchased and discounted			
Bai - as - Sarf (FDBP)		10,001,759	5,857,628
Musharaka Documentary Bill (MDB)		2,568,298,378	2,624,170,523
Mudaraba Import Bill (UPAS)		6,007,696,076	8,537,416,969
Murabaha Import Bill (MIB)		115,594,313	38,310,678
<b>Sub total (ii)</b>		<b>8,701,590,526</b>	<b>11,205,755,798</b>
<b>Total in Bangladesh (a)</b>		<b>457,895,880,086</b>	<b>452,547,871,381</b>
b) Outside Bangladesh			
i) General Investment		-	-
ii) Bills purchased and discounted		-	-
<b>Total Outside Bangladesh (b)</b>		<b>-</b>	<b>-</b>
<b>Grand Total (a+b)</b>		<b>457,895,880,086</b>	<b>452,547,871,381</b>
<b>4(a) Consolidated Investment</b>			
Export Import Bank of Bangladesh Limited		449,194,289,560	441,342,115,583
Add: Bank's subsidiaries		1,156,039,039	1,145,226,778
Less: Intragroup transaction		(2,170,664,459)	(2,776,688,037)
<b>Sub total</b>		<b>448,179,664,140</b>	<b>439,710,654,324</b>
<b>Bills purchased and discounted</b>			
Bai - as - Sarf (FDBP)		10,001,759	5,857,628
Musharaka Documentary Bill (MDB)		2,568,298,378	2,624,170,523
Mudaraba Import Bill (UPAS)		6,007,696,076	8,537,416,969
Murabaha Import Bill (MIB)		115,594,313	38,310,678
Add: Bank's subsidiaries		1,997,235,926	2,532,733,681
Less: Intragroup transaction		-	-
<b>Sub total</b>		<b>10,698,826,452</b>	<b>13,738,489,479</b>
<b>Total</b>		<b>458,878,490,592</b>	<b>453,449,143,803</b>

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Notes to the Financial Statements (Provisional & un-audited)**  
as at and for the period ended 30 June 2023

No.	Particulars	Taka	
		June-2023	December-2022/ June-2022
<b>5</b>	<b>Deposits and other accounts</b>		
	Mudaraba savings bank deposits (5.1)	38,441,206,961	38,036,122,410
	Mudaraba term deposits (5.2)	212,643,938,996	182,144,362,851
	Other Mudaraba Deposits (5.3)	131,310,764,234	142,822,767,221
	Al-Wadeeah Current and Other Deposit Accounts (5.4)	61,310,520,885	60,421,612,668
	Bills payable (5.5)	10,966,369,497	3,619,185,066
	<b>Total</b>	<b>454,672,800,573</b>	<b>427,044,050,216</b>
<b>5 (a)</b>	<b>Consolidated Deposits and other accounts</b>		
	Consolidated Mudaraba savings bank deposits -5.1 (a)	38,441,206,961	38,036,122,410
	Consolidated Mudaraba Term Deposit-5.2 (a)	211,706,422,123	181,525,844,478
	Consolidated Other Mudaraba Deposits-5.3 (a)	131,208,747,555	142,415,354,152
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-5.4 (a)	61,245,051,387	60,418,734,385
	Consolidated bills payable-5.5 (a)	10,966,369,497	3,619,185,066
	<b>Total</b>	<b>453,567,797,523</b>	<b>426,015,240,491</b>
<b>5.1</b>	<b>Mudaraba savings bank deposits</b>	<b>38,441,206,961</b>	<b>38,036,122,410</b>
<b>5.1 (a)</b>	<b>Consolidated Mudaraba savings bank deposits</b>		
	Export Import Bank of Bangladesh Limited	38,441,206,961	38,036,122,410
	Add: Bank's subsidiaries	-	-
		<b>38,441,206,961</b>	<b>38,036,122,410</b>
	Less: Intragroup transactions	-	-
		<b>38,441,206,961</b>	<b>38,036,122,410</b>
<b>5.2</b>	<b>Mudaraba term deposits</b>		
	Mudaraba Term Deposit 1 Month	16,902,505,688	11,551,141,968
	Mudaraba Term Deposit 3 Months	116,472,855,116	98,268,439,037
	Mudaraba Term Deposit 6 Months	33,128,048,047	25,787,376,790
	Mudaraba Term Deposit 12 Months	44,671,571,491	45,056,639,991
	Mudaraba Term Deposit 24 Months	464,637,670	470,087,198
	Mudaraba Term Deposit 36 Months	1,004,320,984	1,010,677,867
		<b>212,643,938,996</b>	<b>182,144,362,851</b>
<b>5.2 (a)</b>	<b>Consolidated Mudaraba Term Deposit</b>		
	Export Import Bank of Bangladesh Limited	212,643,938,996	182,144,362,851
	Add: Bank's subsidiaries	-	-
		<b>212,643,938,996</b>	<b>182,144,362,851</b>
	Less: Intragroup transactions	(937,516,873)	(618,518,373)
		<b>211,706,422,123</b>	<b>181,525,844,478</b>
<b>5.3</b>	<b>Other Mudaraba Deposits</b>		
	Mudaraba Short Notice Deposit	31,235,251,177	39,400,823,603
	Mudaraba Cash Waqf Deposit	82,243,789	81,122,370
	Mudaraba Monthly Savings Scheme	38,800,933,052	39,151,521,473
	Mudaraba Monthly Income Deposit Scheme	9,772,087,866	10,311,464,523
	Mudaraba Monthly Benefit Deposit Scheme	27,827,743,567	29,989,089,030
	Mudaraba Multiplus Savings Scheme	693,851,513	705,837,062
	Mudaraba Education Savings Scheme	1,697,096	4,188,672
	Mudaraba Super Savings Scheme	18,057,240,089	18,543,434,843
	Mudaraba Hajj Deposit	118,197,432	116,471,893
	Mudaraba Denmohor/Marriage Scheme	298,939,920	300,562,481
	EXIM Ziadah	412,151,970	434,000,979
	EXIM Ruhama	239,806,411	282,979,279
	Mudaraba Krishi Monthly Deposit Scheme	80,993,933	82,079,933
	Mudaraba Housing/Entrepreneurship development Scheme	2,751,046,148	2,536,070,121
	EXIM Mihnati Monthly Savings Scheme	1,348,406	761,031
	Mudaraba Shefa Monthly Savings Deposit Scheme	872,760,707	882,359,928
	Mudaraba Happiness Monthly Savings Scheme	64,471,158	-
	<b>Total</b>	<b>131,310,764,234</b>	<b>142,822,767,221</b>
<b>5.3 (a)</b>	<b>Consolidated Other Mudaraba Deposits</b>		
	Export Import Bank of Bangladesh Limited	131,310,764,234	142,822,767,221
	Add: Bank's subsidiaries	-	-
		<b>131,310,764,234</b>	<b>142,822,767,221</b>
	Less: Intragroup transaction	(102,016,679)	(407,413,069)
		<b>131,208,747,555</b>	<b>142,415,354,152</b>

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Notes to the Financial Statements (Provisional & un-audited)**  
as at and for the period ended 30 June 2023

No.	Particulars	Taka	
		June-2023	December-2022/ June-2022
<b>5.4</b>	<b>Al-Wadeeah Current and Other Deposit Accounts</b>		
	Al-wadeeah Current Deposits	13,794,168,251	12,167,077,431
	Foreign Currency Account (USD)	5,756,130,903	3,322,080,628
	Foreign Currency Account (GBP)	39,560,376	542,093
	Foreign Currency Account (EURO)	4,543,257	6,391,368
	Foreign Currency Account (JPY)	-	-
	Foreign Currency Account (CAD)	-	-
	Sundry Deposit	2,881,446,315	3,693,220,193
	Unclaimed Dividend Account (Note: 5.4.1)	182,982,686	189,473,486
	Security Deposit: LC	8,101,120,178	10,917,490,294
	Security Deposit: Back to Back LC & ABP	26,114,704,009	27,146,172,800
	Security Deposit: Bank Guarantee	681,784,889	640,416,389
	Security Deposit: Inland Bill Purchased (IBP)	44,940,438	28,502,060
	Profit payable on deposit	3,709,139,583	2,310,245,926
		<b>61,310,520,885</b>	<b>60,421,612,668</b>
	<b>5.4.1: Unclaimed Dividend Account</b>		
	<u>Dividend for the year:</u>	<b>30-06-2023</b>	<b>30-06-2022</b>
	2015	Unclaimed dividend	Unclaimed dividend
	2018	9,631	-
	2019	25,107,768	25,244,511
	2020	32,607,422	33,027,583
	2021	51,658,960	57,983,692
		73,598,904	-
		<b>182,982,686</b>	<b>116,255,786</b>
<b>5.4 (a)</b>	<b>Consolidated Al-Wadeeah Current and Other Deposit Accounts</b>		
	Export Import Bank of Bangladesh Limited	61,310,520,885	60,421,612,668
	Add: Bank's subsidiaries	-	-
		<b>61,310,520,885</b>	<b>60,421,612,668</b>
	Less: Intragroup transaction	(65,469,498)	(2,878,283)
		<b>61,245,051,387</b>	<b>60,418,734,385</b>
<b>5.5</b>	<b>Bills payable</b>		
	Pay order	10,961,949,647	3,614,477,198
	Demand draft	4,419,850	4,707,868
		<b>10,966,369,497</b>	<b>3,619,185,066</b>
<b>5.5 (a)</b>	<b>Consolidated bills payable</b>		
	Export Import Bank of Bangladesh Limited	10,966,369,497	3,619,185,066
	Add: Bank's subsidiaries	-	-
		<b>10,966,369,497</b>	<b>3,619,185,066</b>
<b>6</b>	<b>Provision for Current Tax made during the period</b>		
	Income tax @ 37.50 % on estimated taxable profit (From A)	951,224,813	889,186,324
	Add: Tax on dividend income @ 20%	11,457,946	13,513,425
	Add: Tax on capital gain @10%	-	-
	<b>Estimated provision required for the period</b>	<b>962,682,759</b>	<b>902,699,749</b>
	<b>A. Computation of Taxable Profit</b>		
	Profit before tax	2,604,739,432	2,449,362,922
	Less: Gain on share (Capital gain)	-	-
	Less: Cash dividend	(57,289,730)	(67,567,123)
	Less: Nominal value of bonus share	(10,850,200)	(10,632,268)
	Add: Estimated inadmissible expenses	-	-
	<b>Estimated Taxable Profit for the period (A)</b>	<b>2,536,599,502</b>	<b>2,371,163,531</b>
	<b>Provision for Tax made during the period</b>		
	Current tax	962,682,759	902,699,749
	Additional tax	-	-
		<b>962,682,759</b>	<b>902,699,749</b>



**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Notes to the Financial Statements (Provisional & un-audited)**  
as at and for the period ended 30 June 2023

No.	Particulars	Taka	
		June-2023	December-2022/ June-2022
6 (a)	<b>Consolidated Provision for Current Tax made during the period</b>		
	Export Import Bank of Bangladesh Limited	962,682,759	902,699,749
	Add: Bank's subsidiaries	13,901,209	20,943,937
		<b>976,583,968</b>	<b>923,643,686</b>
7	<b>Investment income</b>		
	<b>i) Income from General Investment</b>		
	Bai-Muazzal	9,686,308,119	7,937,295,854
	Bai-Murabaha	861,260,758	459,302,849
	Bai-Salam	1,575,590,596	867,788,959
	Izara bill baia	4,383,950,270	3,878,590,801
	Musharaka	134,923,703	123,493,090
	Foreign Bill Negotiation	-	-
	<b>Sub Total (i)</b>	<b>16,642,033,446</b>	<b>13,266,471,553</b>
	Less: Waiver/adjustment of profit on Investment	(500,000)	(13,700,533)
		<b>16,641,533,446</b>	<b>13,252,771,020</b>
	<b>ii) Profit on Deposit with other Islamic Banks</b>		
	In Bangladesh	90,996,987	38,436,867
	Outside Bangladesh	-	-
	<b>Sub Total (ii)</b>	<b>90,996,987</b>	<b>38,436,867</b>
	<b>iii) Profit on Placement with Banks &amp; other financial institutions</b>		
	Profit on Islamic Refinance Fund	-	-
		-	-
	<b>Grand Total (i+ii+iii)</b>	<b>16,732,530,433</b>	<b>13,291,207,887</b>
7(a)	<b>Consolidated Investment income</b>		
	Export Import Bank of Bangladesh Limited	16,732,530,433	13,291,207,887
	Add: Bank's subsidiaries	114,063,691	101,916,238
	Less: Intergroup transactions	(40,630,217)	(47,587,613)
		<b>16,805,963,907</b>	<b>13,345,536,512</b>
8	<b>Profit paid on deposits, borrowings etc.</b>		
	Profit on deposits (note 8.1)	11,891,111,083	9,592,277,382
	Profit on borrowings	762,295,296	815,932,592
		<b>12,653,406,379</b>	<b>10,408,209,974</b>
8.1	<b>Profit paid on deposits</b>		
	Mudaraba savings deposits	385,078,362	344,548,676
	Mudaraba short notice deposits	970,358,062	662,899,979
	Mudaraba term deposits	7,175,293,249	5,139,444,002
	Mudaraba deposit under scheme	3,357,459,533	3,443,184,481
	Mudaraba Cash Waqf deposits	2,921,877	2,200,244
		<b>11,891,111,083</b>	<b>9,592,277,382</b>
8(a)	<b>Consolidated Profit paid on deposits, borrowings etc.</b>		
	Export Import Bank of Bangladesh Limited	12,653,406,379	10,408,209,974
	Add: Bank's subsidiaries	37,912,757	31,155,483
	Less: Intergroup transactions	(40,630,217)	(47,587,613)
		<b>12,650,688,919</b>	<b>10,391,777,844</b>
9	<b>Salary &amp; allowances</b>		
	Basic salary	880,785,482	834,964,193
	Allowances	623,221,589	531,190,596
	Provident fund	70,974,983	68,565,399
	Bonus and ex-gratia	136,483,745	146,000
		<b>1,711,465,799</b>	<b>1,434,866,188</b>
9(a)	<b>Consolidated Salary &amp; allowances</b>		
	Export Import Bank of Bangladesh Limited	1,711,465,799	1,434,866,188
	Add: Bank's subsidiaries	18,681,556	14,211,007
		<b>1,730,147,355</b>	<b>1,449,077,195</b>

## EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to half-yearly financial statements

as at and for the period ended 30 June 2023

## 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-2023	June-2022	June-2023	June-2022
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	14,475,573,440	14,475,573,440	14,475,573,440
Share premium	-	-	-	-
Preference share capital	-	-	-	-
Statutory reserve	14,264,377,419	13,009,385,280	14,264,377,419	13,009,385,280
General Reserve	1,000,000,000	500,000,000	1,000,000,000	500,000,000
Asset revaluation reserve	615,082,708	2,067,771,666	615,082,708	2,067,771,666
Dividend equalization account	62,775,000	62,775,000	62,775,000	62,775,000
Foreign Currency translation adjustment	-	-	34,219,946	9,044,006
Non-controlling interest	-	-	121,336	118,771
Retained earnings	2,442,247,482	2,656,600,988	2,937,257,572	3,006,969,324
	<b>32,860,056,049</b>	<b>32,772,106,374</b>	<b>33,389,407,421</b>	<b>33,131,637,487</b>

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

Total Net Asset Value (A)	32,860,056,049	32,772,106,374	33,389,407,421	33,131,637,487
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)	<b>22.70</b>	<b>22.64</b>	<b>23.07</b>	<b>22.89</b>

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

## Calculation of Basic Earnings Per Share (BEPS)

Net profit after tax (A)	1,666,236,504	1,550,889,991	1,758,075,359	1,647,865,808
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)	<b>1.15</b>	<b>1.07</b>	<b>1.21</b>	<b>1.14</b>

BEPS increased mainly due to increase in Investment Income.

## Calculation of Diluted Earnings Per Share (DEPS)

Net profit after tax (A)	1,666,236,504	1,550,889,991	1,758,075,359	1,647,865,808
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)	<b>1.15</b>	<b>1.07</b>	<b>1.21</b>	<b>1.14</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.

Amount in Taka

Solo		Consolidated	
June-2023	June-2022	June-2023	June-2022

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

Net Operating Cash Flow (A)	6,682,849,480	(31,003,943,314)	6,671,699,138	(31,005,792,820)
Number of ordinary share outstanding (B)	1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
<b>Net Operating Cash Flow Per Share (NOCFPS) (A/B)</b>	<b>4.62</b>	<b>(21.42)</b>	<b>4.61</b>	<b>(21.42)</b>

NOCFPS increased mainly due to decrease in investment and increase in deposits compared to the corresponding previous period.

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

Profit before provision & tax (A)	3,196,368,857	2,924,054,534	3,302,108,921	3,041,974,288
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**Adjustment of Non-Cash Items (B)**

Depreciation	211,802,430	134,073,126	212,093,821	134,401,444
Net loss/(gain) on sale of fixed assets	(220,655)	(458,326)	(220,655)	(458,326)
Nominal value of bonus share	(10,850,200)	(10,632,268)	(10,850,200)	(10,632,268)
<b>Total Non-Cash Items (B)</b>	<b>200,731,575</b>	<b>122,982,532</b>	<b>201,022,966</b>	<b>123,310,850</b>

**Adjustment of accrued income/expenses (C)**

(Increase)/decrease of profit income receivable on investment	(180,072,253)	79,169,506	(180,072,253)	79,169,506
Increase/(decrease) of profit payable on deposits	1,398,893,657	989,621,054	1,398,893,657	989,621,054
Increase/(decrease) of accrued expenses payable	1,911,417	(631,464)	1,911,417	(631,465)
<b>Total adjustment of accrued income/expenses (C)</b>	<b>1,220,732,821</b>	<b>1,068,159,097</b>	<b>1,220,732,821</b>	<b>1,068,159,095</b>

Income tax payment (D)	(1,982,117,549)	(1,407,367,105)	(2,001,576,536)	(1,439,366,748)
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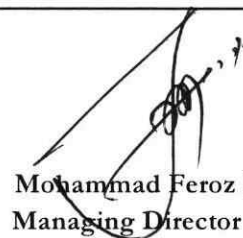
<b>Cash flows before changes in operating assets and liabilities (A+B+C+D)</b>	<b>2,635,715,704</b>	<b>2,707,829,058</b>	<b>2,722,288,172</b>	<b>2,794,077,485</b>
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**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**CREDIT RATING REPORT**

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 2022	
Outlook	: Stable	
Date of Rating	: 29 May 2023	



Khandker Md. Mostasir  
Chief Financial Officer (Current Charge)



Mohammad Feroz Hossain  
Managing Director & CEO