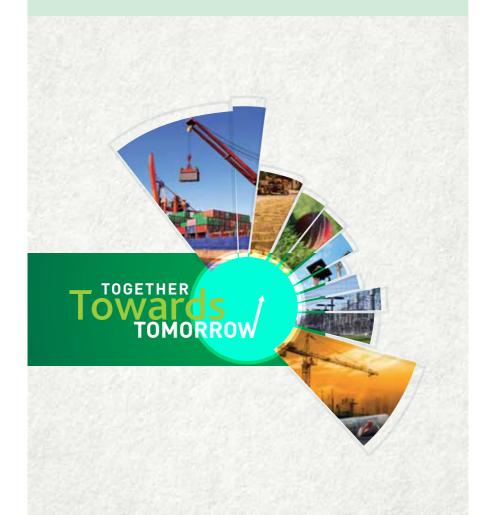
Half Yearly Financial Statements

June 30, 2015







Export Import Bank of Bangladesh LimitedShariah Based Islami Bank

Shareholders, Customers and Correspondents

Half - Yearly Financial Statements as on 30 June 2015 (un-audited)

In terms of section 13 of the Securities & Exchange Rules, 1987 the Management of the Bank is pleased to enclose the un-audited Financial Statements for the first half-year ended on 30 June 2015.

Company Secretary



Md. Humayun Kabir

Senior Executive Vice President & CFO

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Balance Sheet (Un-audited)

as at 30 June 2015

	June 2015	December 2014
PROPERTY & ASSETS	Taka	Taka
Cash	4 555 005 005	4 200 222 225
In hand (including foreign currency) Balance with Bangladesh Bank and its Agent Banks (including	1,557,227,025	1,377,323,285
foreign currency)	28,825,295,899	27,135,282,563
Balance with other banks and financial institutions	30,382,522,924	28,512,605,848
In Bangladesh	3,140,736,116	1,676,129,886
Outside Bangladesh	2,804,760,303	1,877,795,744
	5,945,496,419	3,553,925,630
Placement with banks & other financial institutions	500,000,000	500,000,000
Investments in shares and securities	0.054.054.020	0.550.054.020
Government Others	8,274,051,038 7,069,264,280	8,550,051,038 7,021,496,371
	15,343,315,318	15,571,547,409
Investments		
General investments etc.	185,929,762,883 7,926,182,438	172,432,868,853 6,732,699,092
Bills purchased and discounted	193,855,945,321	179,165,567,945
Fixed assets including premises	3,325,851,745	3,311,712,168
Other assets	4,849,710,385	2,218,594,858
Non-banking assets	254 202 042 142	
Total assets	254,202,842,112	232,833,953,858
LIABILITIES & CAPITAL		
Liabilities Placement from banks & other financial institutions	-	452,825,605
Deposits and other accounts	11 170 000 050	0.004.000.073
Mudaraba savings deposits Mudaraba term deposits	11,169,098,050 128,390,820,288	9,904,099,863 122,987,801,586
Other Mudaraba Deposits	50,423,254,764	44,166,429,008
Al wadeeah current and other deposit accounts	24,448,600,343	21,346,501,289
Bills payable	2,502,116,089	1,604,172,757
Mudaraba Subordinated Bond	216,933,889,534	200,009,004,503
	2,500,000,000	
Other Liabilities Total liabilities	11,469,644,436 230,903,533,970	9,395,063,443 209,856,893,551
	230,903,533,970	209,650,693,551
Capital/shareholders' equity Paid up capital	14,122,510,680	12,838,646,080
Statutory reserve	6,216,070,630	6,118,314,064
Other reserves	2,130,546,666	2,130,546,666
Foreign currency translation adjustment	4,265,017	5,415,789
Retained earnings EXIM Bank Shareholders' Equity	825,825,679 23,299,218,672	1,884,047,017 22,976,969,616
Minority Interest	89,470	90,691
Total shareholders' equity	23,299,308,142	22,977,060,307
Total liabilities and shareholders' equity	254,202,842,112	232,833,953,858
Off balance sheet items Contingent liabilities: Acceptance and endorsements -		
Letters of guarantee	4,141,867,443	4,238,337,604
Irrevocable letters of credit	23,531,020,067	21,034,770,856
Bills for collection	3,933,814,921	5,479,716,930
Other contingent liabilities Total contingent liabilities	36,983,589,223 68,590,291,654	34,863,975,519 65,616,800,909
Other commitments	00,370,471,034	02,010,800,909
70 - 1 - 001 - 1 1 1	68,590,291,654	65,616,800,909
Adur		Campan



Consolidated Profit and Loss Account (Un-audited) for the period ended 30 June 2015

	Jan-Jun 2015	Jan-Jun 2014	Apr- Jun 2015	Apr- Jun 2014
Particulars	Taka	Taka	Taka	Taka
Investment income	11,478,338,851	10,594,060,752	5,794,021,064	5,464,116,208
Profit paid on deposits, borrowings, etc. Net investment income	(8,199,055,498)	(8,185,939,847)	(4,143,914,933)	(4,034,185,337)
	3,279,283,353	2,408,120,905	1,650,106,131	1,429,930,871
Income from investment in shares/securities	207,519,011	182,379,377	205,730,629	148,667,786
Commission, exchange and brokerage	979,318,675	1,058,806,329	527,198,425	556,111,111
Gain on sale of investment in shares	4,151,343	-	3,435,898	-
Other operating income	316,972,476	425,144,669	187,756,200	263,424,210
Total operating income (A)	4,787,244,858	4,074,451,280	2,574,227,283	2,398,133,978
Operating expenses				
Salaries and allowances	1,222,943,185	1,153,002,228	710,246,093	657,794,258
Rent, taxes, insurance, electricity etc.	249,004,085	235,429,896	89,518,405	102,046,857
Legal expenses	24,799,214	10,727,510	1,235,129	5,359,654
Postage, stamp, telegram, telephone etc.	37,132,921	42,794,950	17,819,167	20,489,865
Auditors fees	32,979	212,753	32,979	212,753
Stationery, printing, advertisement, etc.	91,832,990	86,688,076	42,335,281	36,703,799
Managing Director's remuneration	5,528,000	5,220,000	2,506,000	1,890,000
Managing Director's fees	-	-	-	-
Directors' fees and expenses	752,466	765,115	522,582	418,065
Shariah Supervisory Committee's Fees & Expenses	159,480	191,760	60,280	111,760
Charges on Investment Losses	-	-	-	-
Depreciation on and repairs to Bank's property	118,396,166	114,123,048	59,741,406	58,409,721
Zakat expenses	-	-	-	-
Other expenses	333,648,337	436,296,833	181,459,814	226,565,615
Total operating expenses (B)	2,084,229,823	2,085,452,169	1,105,477,136	1,110,002,347
Profit before provisions (C=A-B)	2,703,015,035	1,988,999,111	1,468,750,147	1,288,131,631
Provision for investments and Off-Balance Sheet	2,022,658,443	381,364,690	1,438,156,679	(792,554,360)
Provision for diminution in value of shares	198,821,159	426,763,029	93,185,205	233,349,504
Total Provision (D)	2,221,479,602	808,127,719	1,531,341,884	(559,204,856)
Profit before taxes (C-D)	481,535,433	1,180,871,392	(62,591,737)	1,847,336,487
Provision for taxation:	450.050.000	EQ. 104.0E4	(0.0 TO 4.00.0)	260 600 600
Current tax	159,070,829	521,491,374	(83,791,328)	360,698,620
Deferred tax	-	-	-	-
	159,070,829	521,491,374	(83,791,328)	360,698,620
Profit after tax	322,464,604	659,380,018	21,199,591	1,486,637,867
Retained earnings brought forward	1,884,981,020	1,555,229,738	1,884,981,020	1,555,229,738
Profit available for appropriation	2,207,445,624	2,214,609,756	1,906,180,611	3,041,867,605
Appropriations:	07.757.577	2/1 700 107	(I F 127 2F ()	2/1 700 107
Statutory reserve	97,756,566	261,789,197	(15,137,256)	261,789,197
Issue of bonus shares	1,283,864,600 1,381,621,166	1,272,298,260 1,534,087,457	1,283,864,600 1,268,727,344	1,272,298,260 1,534,087,457
Poteinad comings comind forward	$-\!$			
Retained earnings carried forward	825,824,458	680,522,299	637,453,267	1,507,780,148
Export Import Bank of Bangladesh Limited	825,825,679	680,534,247	637,452,241	1,507,790,755
Minority Interest	623,623,079	(11,948)	1,026	(10,607)
namonty interest	825,824,458	680,522,299	637,453,267	1,507,780,148
Earnings per ordinary share	0.23	0.47	0.02	1,307,700,148
Lamings per ordinary snare	0,43	0.47	0.02	1.03

Md. Humayun Kabir

Senior Executive Vice President & CFO



Consolidated Cash Flow Statement (Un-audited) for the period ended 30 June 2015

		June 2015	June 2014
Par	iculars	Taka	Taka
A)	Cash flows from operating activities		
	Investment income receipts	11,536,206,898	10,604,574,156
	Profit paid on deposits, borrowings, etc.	(8,066,007,562)	(7,479,650,820)
	Dividend receipts	198,274,097	146,581,870
	Fees and commission receipts	979,318,675	1,058,806,329
	Cash payment to employees	(1,228,471,185)	(1,158,222,228)
	Cash payment to suppliers	523,405	(902,080)
	Income tax payments	(1,152,273,257)	(1,299,765,809)
	Receipts from other operating activities	320,828,476	425,007,342
	Payments for other operating activities	(711,426,990)	(813,041,343)
	Cash flows before changes in operating assets and liabilities	1,876,972,557	1,483,387,417
	Changes in operating assets and liabilities:		
	(Increase)/decrease in operating assets/liabilities		
	Statutory deposit	-	-
	Trading security - shares	(38,522,995)	39,978,145
	Investments to other banks	-	-
	Investments to customers	(14,749,384,736)	(18,800,611,160)
	Other assets	(2,267,466,839)	109,652,642
	Deposits from other banks	1,274,147,351	(110,439,766)
	Deposits from customers	15,517,689,744	13,532,973,325
	Liabilities on account of customers	-	-
	Trading liabilities (borrowing)	(452,825,605)	(1,550,000,000)
	Other liabilities	457,340,039	268,436,073
		(259,023,041)	(6,510,010,741)
	Net cash from operating activities	1,617,949,516	(5,026,623,324)
B)	Cash flows from investing activities:		
	Receipts from sale of securities - BGIIB	-	-
	Payment for purchase of securities	276,000,000	(2,352,000,000)
	Purchase of fixed assets	(132,663,433)	(228,904,161)
	Sale proceeds of fixed assets	418,551	159,100
	Purchase of Subsidiaries	-	-
	Net cash from investing activities	143,755,118	(2,580,745,061)
C)	Cash flows from financing activities		
	Receipts from issue of Debt Instruments	2,500,000,000	-
	Payment for redemption of Debt Instruments	-	-
	Receipts from issue of ordinary share (rights share)	-	-
	Dividend paid in cash	-	-
	Minority investment in subsidiaries	-	-
	Net cash from financing activities	2,500,000,000	- '
D)	Net increase/(decrease) in cash and cash equivalents (A+B+C)	4,261,704,634	(7,607,368,385)
E)	Effect of Exchange rate changes on cash and cash equivalents	(216,769)	2,236,444
	Cash and cash equivalents at beginning of the year	32,066,531,478	34,059,575,314
	Cash and cash equivalents at end of the period (D+E+F)	36,328,019,343	26,454,443,373
-,	ır(/		, ,
H)	Cash and cash equivalents		
	Cash	30,382,522,924	21,356,071,753
	Balance with other banks and financial institutions	5,945,496,419	5,098,371,620
		36,328,019,343	26,454,443,373
		^	A

Md. Humayun Kabir

Senior Executive Vice President & CFO



Consolidated Statement of Changes in Equity (Un-audited) for the period ended 30 June 2015 EXPORT IMPORT BANK OF BANGLADESH LIMITED

Particulars	Paid up capital Taka	Statutory reserve Taka	Revaluation reserve of Fixed Assets Taka	General/Other reserve* Taka	Revaluation Gain/(loss) on Investment Taka	Foreign currency translation gain/(loss) Taka	Retained carnings Taka	Minority Interest Taka	Total Taka
Balance at 1 January 2015	12,838,646,080	6,118,314,064	2,067,771,666	62,775,000	4,986,171	429,618	1,884,047,017	90,691	22,977,060,307
Changes in accounting policies	1			1	1	1			ı
Restated Balance	12,838,646,080	6,118,314,064	12,838,646,080 6,118,314,064 2,067,771,666	62,775,000	4,986,171	429,618	1,884,047,017	90,691	22,977,060,307
Surplus/(Deficit) on Account of Revaluation Properties	1	1		1	1	1	•	1	1
Surplus/(Deficit) on Account of Revaluation of Investment		ı		1	(1,972,919)	1		ı	(1,972,919)
Currency translation difference	•	1		1	1	822,147	934,003	ı	1,756,150
Net Gain and Losses not recognized in the income statement		1		1	(1,972,919)	822,147	934,003	1	(216,769)
Net Profit for the period				1			322,465,825	(1,221)	322,464,604
Stock Dividend paid during the period	1,283,864,600			•	•		(1,283,864,600)	•	•
Transferred to statutory reserve		97,756,566		1	•		(97,756,566)	1	
Minority interest	1	1		1	1	1	1	1	1
Total Shareholders Equity as on 30 June 2015	14,122,510,680	6,216,070,630	2,067,771,666	62,775,000	3,013,252	1,251,765	825,825,679	89,470	23,299,308,142
Total Shareholders Equity as on 30 June 2014	12,838,646,080	5,498,720,252	2,067,771,666	62,775,000	10,689,683	1,535,663	680,534,247	87,123	21,160,759,714
*General Reserve/Other Reserve								Jun-15	Jun-14
General Reserve								-	1
Dividend Equalization Account								62,775,000	62,775,000
Total								62,775,000	62,775,000

Md. Humayun Kabir

Senior Executive Vice President & CFO

Managing Director & CEO Dr. Mohammed Haider Ali Miah



EXPORT IMPORT BANK OF BANGLADESH LIMITED Balance Sheet (Un-audited) as at 30 June 2015

PROPERTY & ASSETS		June 2015	December 2014
In band (including forcing currency)		Taka	Taka
With Bangladesh Bank and its Agent Banks (necloating foreign currency) 28,825,25,899 27,152,825,507 Balance with other banks and financial institutions 3,374,288,530 28,506,159,729 Bangladesh 3,140,756,116 1,676,129,886 Outside Bangladesh 2,802,730,890 1,866,076,163 Touside Bangladesh 5,943,467,012 3,542,206,049 Placement with banks & other financial institutions 500,000,000 500,000,000 Covernment 8,274,051,038 8,550,051,038 7,762,195,311 7,745,994,398 Others 1,603,246,696 16,296,943,398 1,745,994,398 1,762,195,311 7,745,994,398 Others 1,603,246,696 16,296,943,398 1,745,994,39		1 549 000 621	1 270 077 166
Balance with other banks and financial institutions 1,676,129,886 1,866,076,163 1,762,195,931 7,745,904,398 1,762,195,931 7,745,904,398 1,6036,246,969 16,296,045,436 1,866,246,969 16,296,045,436 1,866,246,969 16,296,045,436 1,866,246,969 16,296,045,436 1,866,246,969 16,296,045,436 1,866,246,969 17,795,835,122 1,866,246,969 17,795,835,122 1,866,246,969 17,795,835,122 1,866,246,969 17,795,835,122 1,866,246,969 1,866,246,96			4 4 4
Balangladesh	with bangladesh bank and its Agent banks (including foreign currency)		
In Bangladesh	Balance with other banks and financial institutions	30,374,200,330	20,300,137,727
Ourside Bangladesh 2,802,730,896 1,866,076,163 5,933,467,012 3,542,206,049 Placement with banks & other financial institutions 500,000,000 500,000,000 Investments in shares and securities 8,274,051,038 8,550,051,038 Others 7,762,195,931 7,745,994,398 Others 16,036,246,969 16,296,045,456 Investments 184,702,737,870 171,204,136,030 General investments etc. 184,702,737,870 171,204,136,030 Bills purchased and discounted 7,926,182,438 6,732,699,092 Fixed assets including premises 3,324,091,671 3,909,760,532 Other assets 4,953,958,974 2,320,851,727 Fixed assets including premises 3,324,091,671 3,909,760,532 Other assets 4,953,958,974 2,320,851,727 Total assets 253,760,973,464 232,411,858,595 LIABILITIES & CAPITAL 11,169,099,050 9,004,099,863 Mudaraba savings deposits 11,169,099,500 9,004,099,863 Mudaraba term deposits 12,862,3779,556 123,213,021,540		3.140.736.116	1.676.129.886
Placement with banks & other financial institutions			
Newstments in shares and securities	v	5,943,467,012	3,542,206,049
Newstments in shares and securities	Placement with banks & other financial institutions	500,000,000	500,000,000
Government 8,274,051,038 8,550,051,038 Others 7,762,195,331 7,745,994,398 Investments 16,036,246,969 16,296,045,436 Investments 184,702,73,870 171,204,136,000 General investments etc. 184,702,73,870 171,204,136,000 Bills purchased and discounted 7,926,182,438 6,732,699,092 Pixed assets including premises 3,324,091,671 3,307,605,322 Other assets 4,953,938,974 2,220,851,727 Non-banking assets 2 1 Itabilities 2 1 Placement from banks & other financial institutions 5 452,825,605 Deposits and other accounts 11,169,098,050 9,004,099,863 Mudaraba savings deposits 11,169,098,050 9,004,099,863 Mudaraba brend deposits 12,862,377,956 123,213,021,540 Other Mudaraba Deposits 12,862,377,956 123,213,021,540 Other Mudaraba Caposits 12,862,377,956 123,313,021,540 Other Mudaraba Subordinated Bond 2,007,204,341 2,194,729,11,72 Mudaraba Subo		,	,,
Others 7,702,195,931 7,745,994,398 Investments 16,036,246,969 16,296,045,436 General investments etc. 184,702,737,870 171,204,136,030 Bills purchased and discounted 192,628,200,308 177,936,835,122 Fixed assets including premises 3,324,001,671 3,309,760,532 Other assets 4,953,958,974 2,320,851,727 Non-banking assets - - Total assets 253,760,973,464 232,411,858,595 LABILITIES & CAPITAL Liabilities - 452,825,605 Placement from banks & other financial institutions - 452,825,605 Deposits and other accounts 11,169,098,050 9,904,099,863 Mudarabs avings deposits 11,169,098,050 9,904,099,863 Mudaraba Term deposits 128,623,779,556 123,213,021,540 Other Mudaraba Deposits 11,169,098,050 9,904,099,863 Mudaraba Sulverdinated Bond 2,449,86,754 44,227,613,053 Al vadecab current and other deposit accounts 24,449,866,754 44,227,613,053 Mudaraba Sulverdinated Bond 2,500,000,0		8 274 051 038	8 550 051 038
The state of the	Others		
General investments etc. 184,702,737,870 171,204,136,030 Bills purchased and discounted 7,926,182,438 6,732,690,902 Fixed assets including premises 3,324,091,671 3,309,760,532 Other assets 4,953,958,974 2,320,851,727 Non-banking assets 253,760,973,464 232,411,858,595 LIABILITIES & CAPITAL Liabilities Placement from banks & other financial institutions 452,825,605 Deposits and other accounts Mudaraba savings deposits 11,169,098,050 9,904,099,863 Mudaraba passings deposits 128,623,779,556 123,213,021,540 Other Mudaraba Deposits 218,623,779,556 123,213,021,540 Other Mudaraba Deposits 22,802,479,281,38 44,227,613,053 Al wadecah current and other deposit accounts 24,449,856,754 21,347,291,172 Bills payable 21,7196,816,752 200,294,379,719 Mudaraba Subordinated Bond 2,500,000,000 - Other Liabilities 10,622,864,125 8,559,361,624 Total liabilities 21,310,466,660 2,13		16,036,246,969	
Bills purchased and discounted 7,926,182,438 6,732,699,092 192,628,920,308 177,936,835,122 Fixed assets including premises 3,324,901,671 3,309,766,532 Other assets - - - Non-banking assets - - - ILABILITIES & CAPITAL - - 452,825,605 Deposits and other accounts Mudaraba savings deposits 11,169,098,050 9,904,099,863 Mudaraba term deposits 128,623,779,556 123,213,021,540 Other Mudaraba Deposits 128,623,779,556 123,213,021,540 Other Mudaraba Lucrent and other deposit accounts 244,49,856,754 44,227,613,053 Al vadecab current and other deposit accounts 24,498,856,754 21,347,291,172 Bills payable 2,497,281,938 1,602,354,091 Other liabilities 10,622,864,125 8,559,361,624 Total liabilities 10,622,864,125 8,559,361,624 Total liabilities 10,622,864,125 8,559,361,624 Total liabilities and shareholders' equity 23,411,295,867 23,310,546,66 6,	Investments		
192,628,920,308 177,936,835,122 175,936,835,122 175,936,835,122 175,936,835,122 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,835,123 175,936,856,936,937,124 175,936,856,936,937,124 175,936,856,936,937,124 175,936,856,936,936,936,936,936,937,124 175,936,856,936,936,936,936,936,936,936,936,936,93			
Fixed assets including premises 3,324,091,671 3,309,760,532 Other assets 4,953,958,974 2,320,851,727 Color assets 2,320,851,727 Color assets 2,320,851,727 Color assets 2,320,851,727 Color assets 2,320,801,723 Color assets 2,320,811,858,595 Exercise assets 2,321,11,858,595 Exercise assets 2,321,11,858,595 Exercise assets 2,321,11,858,595 2,321,11,21,240 2,321,21,201,21,240 2,321,21,21,21,21,21,21,21,21,21,21,21,21,2	Bills purchased and discounted		
Other assets 4,953,958,974 2,320,851,727 Non-banking assets 2 3 Total assets 253,760,973,464 232,411,858,595 LIABILITIES & CAPITAL Deposits and other accounts Mudaraba savings deposits 11,169,098,050 9,904,099,863 Mudaraba term deposits 128,623,779,556 123,213,021,540 Other Mudaraba Deposits 1,668,680,0454 44,227,613,053 Al wadecah current and other deposit accounts 2,444,985,6754 21,347,291,172 Bills payable 2,247,281,933 1,602,354,091 Bills payable 2,17,196,816,752 200,294,379,719 Mudaraba Subordinated Bond 2,500,000,000 2 Other liabilities 10,622,864,125 8,559,361,624 Total liabilities 14,122,510,680 12,838,646,089 Statutory reserve 6,216,070,330 6,118,314,064 Other reserves 2,130,546,666 2,130,546,666 2,130,546,666 <t< td=""><td>771 1 1 1 1 1</td><td></td><td></td></t<>	771 1 1 1 1 1		
Non-banking assets Total assets 253,760,973,464 232,411,858,595 213,411,85	0.		
Total assets		4,953,958,974	2,320,851,727
Capital/shareholders' equity Capital/shareholders' equity	8	253 760 973 464	232 411 959 505
Placement from banks & other financial institutions	1 otat assets	233,700,773,404	232,411,636,373
Placement from banks & other financial institutions	LIABILITIES & CAPITAL		
Deposits and other accounts Mudaraba savings deposits 11,169,098,050 9,904,099,863 Mudaraba term deposits 128,623,779,556 123,213,021,540 Other Mudaraba Deposits 50,456,800,454 44,227,613,053 Al wadecah current and other deposit accounts 24,449,856,754 21,347,291,172 Bills payable 217,196,816,752 200,294,379,719 Mudaraba Subordinated Bond 2,500,000,000 2 Other liabilities 10,622,864,125 8,559,361,624 Total liabilities 230,319,680,877 209,306,566,948 Capital/shareholders' equity Paid up capital 14,122,510,680 12,838,646,080 Statutory reserve 6,216,070,630 6,118,314,064 Other reserves 2,130,546,666 2,130,546,666 Retained earnings 972,164,611 2,017,784,837 Total liabilities and shareholders' equity 23,441,292,587 23,105,291,647 Total liabilities and shareholders' equity 233,760,973,464 232,411,888,595 Off balance sheet items Exters of guarantee 4,141,867,443 <td>Liabilities</td> <td></td> <td></td>	Liabilities		
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Other Mudaraba Deposits 50,456,800,454 44,227,613,053 Al wadecah current and other deposit accounts 24,449,856,754 21,347,291,172 Bills payable 22,497,281,938 1,602,354,091 Uther Jinbilities 27,500,000,000 200,294,379,719 Mudaraba Subordinated Bond 2,500,000,000 200,294,379,719 Total liabilities 10,622,864,125 8,559,361,624 Total luabilities 14,122,510,680 12,838,646,080 Statutory reserve 6,216,070,630 6,118,314,064 Other reserves 2,130,546,666 2,130,546,666 Retained earnings 972,164,611 2,017,784,837 Total sharcholders' equity 23,441,292,587 23,105,291,647 Total liabilities and sharcholders' equity 23,441,292,587 23,105,291,647 Total liabilities and sharcholders' equity 253,760,973,464 232,411,888,595 Off balance sheet items 4,141,867,443 4,238,337,604 Etters of guarantee 4,141,867,443 4,238,337,604 Erreyocable letters of credit 23,531,020,067 21,034,770,856 Bills for collection	0 1		
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Mudaraba Subordinated Bond 2,500,000,000 Other liabilities 10,622,864,125 8,559,361,624 Total liabilities 230,319,680,877 209,306,566,948 Capital/shareholders' equity Paid up capital 14,122,510,680 12,838,646,080 Statutory reserve 6,216,070,630 6,118,314,064 Other reserves 2,130,546,666	Bills payable	2,497,281,938	
Other liabilities 10,622,864,125 8,559,361,624 Total liabilities 230,319,680,877 209,306,566,948 Capital/shareholders' equity		217,196,816,752	200,294,379,719
Capital/shareholders' equity 233,319,680,877 209,306,566,948 Paid up capital 14,122,510,680 12,838,646,080 Statutory reserve 6,216,070,630 6,118,314,064 Other reserves 2,130,546,666 2,130,546,666 Retained earnings 972,164,611 2,017,784,837 Total shareholders' equity 23,441,292,587 23,105,291,647 Total liabilities and shareholders' equity 253,760,973,464 232,411,858,595 Off balance sheet items 4,141,867,443 4,238,337,604 Letters of guarantee 4,141,867,443 4,238,337,604 Irrevocable letters of credit 23,531,020,067 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 68,590,291,654 65,616,800,909 Other commitments - -	Mudaraba Subordinated Bond	2,500,000,000	-
Capital/shareholders' equity Paid up capital 14,122,510,680 12,838,646,080 Statutory reserve 6,216,070,330 6,118,314,064 Other reserves 2,130,546,666 2,130,546,666 Retained earnings 972,164,611 2,017,784,837 Total shareholders' equity 23,441,292,587 23,105,291,647 Total liabilities and shareholders' equity 253,760,973,464 232,411,858,595 Off balance sheet items Ecters of guarantee 4,141,867,443 4,238,337,604 Letters of guarantee 4,141,867,443 4,238,337,604 Irrevocable letters of credit 23,531,020,067 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 68,590,291,654 65,616,800,909 Other commitments 65,616,800,909			
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Paid up capital 14,122,510,680 12,838,646,080 Statutory reserve 6,216,070,630 6,118,314,064 Other reserves 2,130,546,666 2,130,546,666 Retained earnings 972,164,011 2,017,784,837 Total sharcholders' equity 23,441,292,587 23,105,291,647 Total liabilities and sharcholders' equity 253,760,973,464 232,411,858,595 Off balance sheer items Contingent liabilities Acceptance and endorsements - 4,141,867,443 4,238,337,604 Irrevocable letters of credit 23,531,020,067 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 36,983,589,223 34,863,975,519 Total contingent liabilities 68,590,291,654 65,616,800,909			
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Other reserves 2,130,546,666 2,130,546,666 Retained earnings 972,164,611 2,017,784,837 Total liabilities and shareholders' equity 23,441,292,587 23,105,291,647 Total liabilities and shareholders' equity 253,760,973,464 232,411,885,959 Off balance sheet items Contingent liabilities: Letters of guarantee 4,141,867,443 4,238,337,604 Letters of guarantee 23,531,020,067 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 36,859,291,654 65,616,800,90 Other commitments 68,590,291,654 65,616,800,90	• •		
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Contingent liabilities: 4,141,867,443 4,238,337,604 Letters of guarantee 4,141,867,443 4,238,337,604 Irrevocable letters of credit 23,531,020,007 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 36,983,589,223 34,863,975,519 Total contingent liabilities 68,590,291,654 65,616,800,909 Other commitments - -	* *		
Acceptance and endorsements - 4,141,867,443 4,238,337,604 Letters of guarantee 4,141,867,443 4,238,337,604 Irrevocable letters of credit 23,531,020,067 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 36,983,589,223 34,863,975,519 Total contingent liabilities 68,590,291,654 65,616,800,909 Other commitments - -			
Letters of guarantee 4,141,867,443 4,238,337,604 Irrevocable letters of credit 23,551,020,067 21,034,770,856 Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 36,983,589,223 34,863,975,519 Total contingent liabilities 68,590,291,654 65,616,800,909 Other commitments	0		
Bills for collection 3,933,814,921 5,479,716,930 Other contingent liabilities 36,983,589,223 34,863,975,519 Total contingent liabilities 68,590,291,654 65,616,800,909 Other commitments		4,141,867,443	4,238,337,604
Other contingent liabilities 36,983,589,223 34,863,975,519 Total contingent liabilities 68,590,291,654 65,616,800,909 Other commitments - -	Irrevocable letters of credit	23,531,020,067	21,034,770,856
Total contingent liabilities 68,590,291,654 65,616,800,909 Other commitments			
Other commitments	ė –		
	ě	68,590,291,654	65,616,800,909
1 otal off balance sheet items 68,590,291,654 65,616,800,909			-
	1 of all off datance sheet items	68,590,291,654	65,616,800,909

Md. Humayun Kabir

Senior Executive Vice President & CFO



Profit and Loss Account (Un-audited) for the period ended 30 June 2015

	Jan- Jun 2015	Jan- Jun 2014	Apr- Jun 2015	Apr- Jun 2014
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Particulars	Taka	Taka	Taka	Taka
Investment income	11,474,048,471	10,583,021,574	5,792,817,404	5,477,400,008
Profit paid on deposits, borrowings, etc.	(8,210,625,277)	(8,204,130,636)	(4,150,417,263)	(4,043,545,638)
Net investment income	3,263,423,194	2,378,890,938	1,642,400,141	1,433,854,370
Income from investment in shares/securities	204,411,302	171,032,775	203,211,870	144,634,783
Commission, exchange and brokerage	968,084,664	1,044,147,389	521,244,569	549,491,702
Gain on sale of investment in shares	· · ·	-	· · · ·	· · · · ·
Other operating income	316,864,932	423,539,531	187,649,400	262,437,936
Total operating income (A)	4,752,784,092	4,017,610,633	2,554,505,980	2,390,418,791
Operating expenses				
Salaries and allowances	1,219,458,018	1,131,138,478	708,481,660	646,775,143
Rent, taxes, insurance, electricity etc.	242,140,056	222,111,062	86,069,488	96,605,971
Legal expenses	24,726,097	7,571,067	1,162,012	4,082,615
Postage, stamp, telegram, telephone etc.	36,817,621	42,250,189	17,665,518	20,210,067
Auditors fees	-	-	-	-
Stationery, printing, advertisement, etc.	91,682,535	86,426,888	42,268,568	36,680,615
Managing Director's remuneration	5,528,000	5,220,000	2,506,000	1,890,000
Managing Director's fees	-	-	-	-
Directors' fees and expenses	729,466	730,615	511,082	406,565
Shariah Supervisory Committee's Fees & Expenses	159,480	191,760	60,280	111,760
Charges on Investment Losses	-	-	-	
Depreciation on and repairs to Bank's property	118,119,855	113,559,608	59,584,459	58,121,040
Zakat expenses		-		-
Other expenses	330,347,223	430,760,082	179,515,193	223,170,162
Total operating expenses (B)	2,069,708,351	2,039,959,749	1,097,824,260	1,088,053,938
Profit before provisions (C=A-B)	2,683,075,741	1,977,650,884	1,456,681,720	1,302,364,853
Provision for investments and Off-Balance Sheet Exposures Provision for diminution in value of shares	2,005,868,315	293,942,100 374,762,800	1,438,155,705	(849,308,283)
Total Provision (D)	188,424,598 2,194,292,913	668,704,900	94,212,299 1,532,368,004	187,381,400 (661,926,883)
Profit before taxes (C-D)	488,782,828	1,308,945,984	(75,686,284)	1,964,291,736
Provision for taxation:	400,702,020	1,300,343,304	(75,000,204)	1,904,291,730
Current tax	152,781,888	514,248,546	(87,117,485)	364,248,546
Deferred tax	132,701,000	314,240,340	(07,117,403)	304,240,340
Deterred tax	152,781,888	514,248,546	(87,117,485)	364,248,546
Profit after tax	336,000,940	794,697,438	11,431,201	1,600,043,190
Retained earnings brought forward	2,017,784,837	1,690,538,218	2,017,784,837	1,690,538,218
Profit available for appropriation	2,353,785,777	2,485,235,656	2,029,216,038	3,290,581,408
Appropriations:	,,,	,,,	, , ,	,,,.
Statutory reserve	97,756,566	261,789,197	(15,137,256)	261,789,197
Issue of bonus shares	1,283,864,600	1,272,298,260	1,283,864,600	1,272,298,260
About of Boiles shales	1,381,621,166	1,534,087,457	1,268,727,344	1,534,087,457
Retained earnings carried forward	972,164,611	951,148,199	760,488,694	1,756,493,951
Earnings per ordinary share	0.24	0.56	0.01	1.13
9- r		3,00		

Md. Humayun Kabir

Senior Executive Vice President & CFO



Cash Flow Statement (Un-audited) for the period ended 30 June 2015

	June 2015	June 2014
Particulars	Taka	Taka
A) Cash flows from operating activities		
Investment income receipts	11,531,916,518	10,593,534,978
Profit paid on deposits, borrowings, etc.	(8,077,577,341)	(7,497,841,609)
Dividend receipts	195,166,388	135,235,268
Fees and commission receipts	968,084,664	1,044,147,389
Cash payment to employees	(1,224,986,018)	(1,136,358,478)
Cash payment to suppliers	523,405	(902,080)
Income tax payments	(1,135,167,156)	(1,289,217,065)
Receipts from other operating activities	316,569,589	423,402,204
Payments for other operating activities	(740,982,248)	(803,024,298)
Cash flows before changes in operating assets and liabilities	1,833,547,801	1,468,976,309
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets/liabilities		
Statutory deposit	-	
Trading security - shares	(6,956,619)	86,561,606
Investments to other banks		
Investments to customers	(14,725,246,546)	(18,777,415,431)
Other assets	(2,269,458,559)	166,198,201
Deposits from other banks	1,274,147,351	(110,439,766)
Deposits from customers	15,495,241,746	13,512,857,952
Liabilities on account of customers	15,175,211,710	15,512,051,552
Trading liabilities (borrowing)	(452,825,605)	(1,550,000,000)
Other liabilities	462,631,076	167,163,290
Other habilities	(222,467,156)	(6,505,074,148)
Net cash from operating activities	1,611,080,645	(5,036,097,839)
7 1 0		
B) Cash flows from investing activities:		
Receipts from sale of securities - BGIIB	-	-
Payment for purchase of securities	276,000,000	(2,352,000,000)
Purchase of fixed assets	(118,109,432)	(214,253,999)
Sale proceeds of fixed assets	418,551	159,100
Purchase of Subsidiaries	-	-
Net cash from investing activities	158,309,119	(2,566,094,899)
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments	2,500,000,000	
Payment for redemption of Debt Instruments	2,300,000,000	
Receipts from issue of Ordinary Share/Right Share		
Dividend paid in Cash		_
Net cash from financing activities	2,500,000,000	
, ,		
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	4,269,389,764	(7,602,192,738)
E) Effect of Exchange rate changes on cash and cash equivalents		-
F) Cash and cash equivalents at beginning of the year	32,048,365,778	33,984,400,542
G) Cash and cash equivalents at end of the period (D+E+F)	36,317,755,542	26,382,207,804
H) Cash and cash equivalents		
Cash	1,548,992,631	1,298,247,339
Balance with other banks and financial institutions	34,768,762,911	25,083,960,465

Md. Humayun Kabir

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Senior Executive Vice President & CFO

Dr. Mohammed Haider Ali Miah Managing Director & CEO

26,382,207,804

36,317,755,542



EXPORT IMPORT BANK OF BANGLADESH LIMITED Statement of Changes in Equity (Un-audited) for the period ended 30 June 2015

Darticulare	Paid up capital	Statutory reserve	Revaluation reserve	General/Other	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2015	12,838,646,080	6,118,314,064	2,067,771,666	62,775,000	2,017,784,837	23,105,291,647
Changes in accounting policies	•	1		•	1	,
Restated Balance	12,838,646,080	6,118,314,064	2,067,771,666	62,775,000	2,017,784,837	23,105,291,647
Surplus/(Deficit) on Account of Revaluation Properties	,			•	•	,
Surplus/(Deficit) on Account of Revaluation of Investment	,	1		•	1	1
Currency translation difference	•	1		•	1	,
Net Gain and Losses not recognized in the income statement	,	i		1	1	1
Profit for the period	•	•		,	336,000,940	336,000,940
Stock Dividend paid during the period	1,283,864,600	i		1	(1,283,864,600)	1
Transferred to statutory reserve	•	97,756,566		•	(97,756,566)	,
Total Shareholders Equity as on 30 June 2015	14,122,510,680	6,216,070,630	2,067,771,666	62,775,000	972,164,611	23,441,292,587
Total Shareholders Equity as on 30 June 2014	12,838,646,080	5,498,720,252	2,067,771,666	62,775,000	951,148,199	21,419,061,197
*General Reserve/Other Reserve					Jun-15	Jun-14
General Reserve					1	1
Dividend Equalization Account					62,775,000	62,775,000
Total					62,775,000	62,775,000

Md. Humayun Kabir Senior Executive Vice President & CFO



Export Import Bank of Bangladesh Limited

Notes to the Financial Statements For the period ended 30 June 2015

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

1.03 Subsidiaries

The subsidiary companies of the Bank namely EXIM Exchange Company (UK) Ltd., EXIM Exchange Company (Canada) Ltd., EXIM (USA) Inc., and EXIM Islami Investment Ltd. (EIIL) for conducting specified services to the customers. 3 (Three) foreign subsidiaries are fully owned by the bank to help expediting remittance flow in the country. EXIM Islami Investment Limited (EIIL), the only local subsidiary where Bank owns 99.99% share with substantial control and rest 0.01% is minority interest. EXIM Islami Investment Limited (EIIL) carries out merchant banking activities and conducting specified services to the customers.

1.04 Off-shore Banking Unit

Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh Limited was governed 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 dated 31 August 2010. Bank commenced the Off-shore Banking Units (OBUs) services from April 2012. One Off-shore Banking Unit (OBU) is located at Dhaka and another one is at Chittagong. OBUs maintain separate accounts in US Dollar.

2.0 Significant Accounting Policies

2.01 Basis of preparation

The operations of Export Import Bank of Bangladesh Limited and its subsidiaries are governed in compliance with the rules of Islamic Shariah. The consolidated financial statements and the separate financial statements of the Bank have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Bank Company Act, 1991 as amended up to 2013 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs) adopted as Bangladesh Financial Reporting Standards (IFRSs) adopted as Bangladesh Financial Reporting Standards (IFRSs) by the Institute of Chartered Accountants of Bangladesh (ICAB); the Companies Act, 1994; the Securities and Exchange Rules 1987; Dhaka and Chittagong Stock Exchanges' Listing Regulations and other laws and rules applicable in Bangladesh.

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



Export Import Bank of Bangladesh Limited

Notes to the Financial Statements

For the period ended 30 June 2015

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 Bangladesh Bank Circular.

2.03 Provision for diminution in value of shares

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

2.04 Provision for corporate tax

Provision for current tax has been made in the accounts @ 40% as per Finance Act 2015 of the accounting profit made by the Bank.

2.05 Off-balance sheet items

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

2.06 Earnings per share

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

2.07 Cash flow statement

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

2.08 Reporting period

These Financial Statements cover the first Half-Year from 1 January 2015 to 30 June 2015.

CREDIT RATING REPORT

Name of the credit rating compa	ny : Credit Rating Informati	on and Services Limited
Surveillance Rating Assigned	: Long term : AA-	Short term: ST-2
Reference Date	: 31 December 2014	
Outlook	: Stable	
Date of Rating	: 18 May 2015	

Md. Humayun Kabir

Senior Executive Vice President & CFO

Dr. Mohammed Haider Ali Miah Managing Director & CEO



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