


Export Import Bank of Bangladesh Limited
Shariah Based Islami Bank

Consolidated Financial Statements (Provisional & un-audited)
as at and for the period ended 30 September 2022

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


Particulars	Notes	Taka	
		September 2022	December 2021
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	30,895,016,152	55,151,133,970
Cash in Hand (including foreign currencies)	3 (a.1)	3,316,837,650	3,327,940,830
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	27,578,178,502	51,823,193,140
Balance with other banks and financial institutions		5,319,478,148	5,310,482,637
In Bangladesh		2,041,403,938	1,518,226,977
Outside Bangladesh		3,278,074,210	3,792,255,660
Placement with other banks & financial institutions		-	-
Investments in shares and securities		34,068,669,360	42,496,612,834
Government		18,127,101,038	26,190,201,038
Others		15,941,568,322	16,306,411,796
Investments	4 (a)	451,694,032,081	429,033,366,960
General investments etc.		436,724,318,354	411,886,928,438
Bills purchased and discounted		14,969,713,727	17,146,438,522
Fixed assets including premises		6,965,664,226	5,542,752,172
Other assets		2,933,728,934	4,130,899,014
Non-banking assets		-	-
Total Property and Assets		<u>531,876,588,901</u>	<u>541,665,247,587</u>
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		36,882,333,931	47,816,166,976
Deposits and Other Accounts	5 (a)	420,490,470,274	420,673,769,005
Mudaraba savings deposits		40,294,876,083	37,015,329,099
Mudaraba term deposits		189,450,380,131	195,998,738,415
Other Mudaraba deposits		138,417,231,078	143,040,685,070
Al wadeeah current and other deposit accounts		49,551,011,545	42,157,401,674
Bills payable		2,776,971,437	2,461,614,747
Mudaraba Subordinated Bond		12,600,000,000	13,900,000,000
Mudaraba Perpetual Bond		6,000,000,000	4,550,000,000
Other liabilities		23,593,961,616	23,284,887,887
Total liabilities		<u>499,566,765,821</u>	<u>510,224,823,868</u>
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		13,187,328,428	12,519,512,696
Other reserves		2,630,546,666	2,630,546,666
Foreign currency translation adjustment		15,064,571	1,753,569
Retained earnings		2,001,190,316	1,812,921,774
EXIM Bank shareholders' equity		32,309,703,421	31,440,308,145
Non-controlling Interest		119,659	115,574
Total shareholders' equity		<u>32,309,823,080</u>	<u>31,440,423,719</u>
Total liabilities and shareholders' equity		<u>531,876,588,901</u>	<u>541,665,247,587</u>
Off balance sheet items			
Contingent liabilities:		144,361,084,361	98,545,630,624
Acceptances & endorsements		75,526,095,072	36,152,004,453
Letters of guarantee		8,596,341,149	8,089,145,296
Irrevocable letters of credit (Including Back to Back Bills)		49,259,333,329	43,035,964,691
Bills for collection		10,979,314,811	11,268,516,184
Other contingent liabilities		-	-
Other commitments:		-	-
Total off balance sheet items including contingent liabilities		<u>144,361,084,361</u>	<u>98,545,630,624</u>


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 September 2022

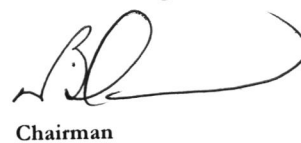
Particulars	Notes	Taka			
		Jan-Sept 2022	Jan-Sept 2021	Jul-Sept 2022	Jul-Sept 2021
Investment income	7 (a)	20,608,369,151	19,947,661,682	7,262,832,639	6,244,596,540
Profit paid on deposits, borrowings etc.	8(a)	(15,938,942,525)	(15,545,163,513)	(5,547,164,681)	(5,084,321,949)
Net investment income		4,669,426,626	4,402,498,169	1,715,667,958	1,160,274,591
Income from investment in shares/securities		862,201,715	585,528,270	217,903,399	207,253,369
Commission, exchange & brokerage		2,133,619,616	1,688,374,588	564,355,291	545,543,610
Gain on sale of investment in shares		47,560,060	309,464,154	18,498,969	190,726,050
Other operating income		1,243,991,807	569,174,069	345,932,700	40,353,178
Total operating income (A)		8,956,799,824	7,555,039,250	2,862,358,317	2,144,150,798
Operating expenses					
Salary & allowances	9 (a)	2,339,402,903	2,054,899,811	890,017,226	639,334,487
Rent, taxes, insurance, electricity etc.		650,894,978	600,223,435	189,931,864	226,597,442
Legal expenses		21,342,649	13,188,142	2,838,731	5,387,174
Postage, stamp and telecommunications etc.		90,334,107	83,378,408	28,077,361	9,488,800
Auditors' fees		40,250	-	40,250	(120,989)
Stationery, printing and advertisement etc.		125,881,899	153,762,586	35,887,674	69,108,269
Chief Executive's salary and fees		18,192,764	15,745,248	7,115,250	5,733,120
Directors' fees & expenses		1,285,400	1,612,000	340,600	412,000
Shariah Supervisory Committee's fees & expenses		437,050	282,300	109,800	95,800
Charges on investment losses		-	-	-	-
Depreciation and repair to Bank's assets		341,291,300	204,765,322	157,517,321	70,535,274
Zakat expenses		201,114,304	134,000,000	67,114,304	134,000,000
Other expenses		1,163,305,263	830,630,334	522,065,267	183,364,570
Total operating expenses (B)		4,953,522,867	4,092,487,586	1,901,055,648	1,343,935,947
Profit/(loss) before provision (C=A-B)		4,003,276,957	3,462,551,664	961,302,669	800,214,851
Provision for investments & Off Balance Sheet Exposures		256,677,008	1,448,155,560	(15,140,382)	418,644,258
Provision for other assets		127,513,097	-	12,189,645	-
Provision provided /(released) for diminution in value of Investment in Shares		116,740,463	(511,605,580)	29,189,694	(228,466,189)
Total Provision (D)		500,930,568	936,549,980	26,238,957	190,178,069
Total profit/(loss) before taxes (C-D)		3,502,346,389	2,526,001,684	935,063,712	610,036,782
Provision for Income Tax:					
Current tax	6 (a)	1,240,469,226	830,815,436	316,825,540	159,720,653
Deferred tax		(3,566,028)	(19,354,288)	660,790	(6,166,926)
		1,236,903,198	811,461,148	317,486,330	153,553,727
Net profit/(loss) after tax		2,265,443,191	1,714,540,536	617,577,382	456,483,055
Retained earnings brought forward from previous year		1,851,124,286	2,327,655,833	1,848,979,297	2,327,655,833
Profit available for appropriation		4,116,567,477	4,042,196,369	2,466,556,679	2,784,138,888
Appropriations:					
Statutory reserve		667,815,732	458,430,757	177,943,148	97,407,519
Dividend paid		1,447,557,344	1,412,251,061	1,447,557,344	1,412,251,061
Start-up fund		-	27,859,827	-	27,859,827
		2,115,373,076	1,898,541,645	1,625,500,492	1,537,518,407
Retained earnings carried forward		2,001,194,401	2,143,654,724	841,056,187	1,246,620,481
Export Import Bank of Bangladesh Limited		2,001,190,316	2,143,645,203	841,055,299	1,246,615,119
Non-controlling Interest		4,085	9,521	888	5,362
		2,001,194,401	2,143,654,724	841,056,187	1,246,620,481
Consolidated earnings per ordinary share		1.57	1.18	0.43	0.32


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 September 2022

Particulars	Taka	
	Jan-Sept 2022	Jan-Sept 2021
A) Cash flows from operating activities		
Investment income receipts	21,275,103,510	20,353,832,117
Profit paid on deposits, borrowings etc.	(13,806,527,666)	(13,878,950,837)
Dividend receipts	605,589,873	551,544,169
Fees and commission receipts	2,133,619,616	1,688,374,588
Cash payment to employees	(2,357,595,667)	(2,070,645,059)
Cash payment to suppliers	685,800	(17,394,783)
Income tax payments	(1,591,269,445)	(2,024,227,133)
Receipts from other operating activities	1,290,495,262	878,307,538
Payments for other operating activities	(2,360,737,218)	(1,841,892,140)
Cash flows before changes in operating assets and liabilities (i)	5,189,364,065	3,638,948,460
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	395,890,463	(234,265,773)
Investments to other banks	-	-
Investments to customers	(22,661,312,131)	(23,504,801,484)
Other assets	755,314,775	133,576,633
Increase/(decrease) in operating liabilities		
Deposits from other banks	(6,043,612,374)	(3,954,804,278)
Deposits from customers	3,727,898,784	205,355,983
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(10,933,833,045)	8,212,220,903
Other liabilities	163,156,417	(64,332,928)
Total changes in operating assets & liabilities (ii)	(34,596,497,111)	(19,207,050,944)
Net cash from operating activities (i+ii)	(29,407,133,046)	(15,568,102,484)
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIB & BGIS	12,000,000,000	4,227,850,000
Payment for purchase of securities-BGIB & BGIS	(3,936,900,000)	-
Purchase of fixed assets	(1,658,297,103)	(166,642,121)
Sale proceeds of fixed assets	1,251,672	534,848
Placement of fund to Bangladesh Bank	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	6,406,054,569	4,061,742,727
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	1,450,000,000	6,750,000,000
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	(1,447,557,344)	(1,059,188,301)
Minority investment in subsidiaries	-	-
Net cash from financing activities	(1,297,557,344)	4,390,811,699
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(24,298,635,821)	(7,115,548,058)
E) Effect of exchange rate changes on cash and cash equivalents	51,513,514	196,262
F) Cash and cash equivalents at beginning of the period	60,461,616,607	41,858,034,582
G) Cash and cash equivalents at end of the period (D+E+F)	36,214,494,300	34,742,682,786
H) Cash and cash equivalents		
Cash	30,895,016,152	30,236,450,377
Balance with other banks and financial institutions	5,319,478,148	4,506,232,409
	36,214,494,300	34,742,682,786


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 September 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	-	-	-	-	9,312,675	-	-	-	9,312,675
Currency translation difference	-	-	-	-	-	3,998,327	38,202,512	-	42,200,839
Net Gain and (Losses) not recognized in the income statement	-	-	-	-	9,312,675	3,998,327	38,202,512	-	51,513,514
Net Profit for the year	-	-	-	-	-	-	2,265,439,106	4,085	2,265,443,191
Stock Dividend paid during the year	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-	(1,447,557,344)	-	(1,447,557,344)
Transferred to statutory reserve	-	667,815,732	-	-	-	-	(667,815,732)	-	-
Transferred to Start-up Fund	-	-	-	-	-	-	-	-	-
Transferred to General reserve	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as at 30 September 2022	14,475,573,440	13,187,328,428	2,067,771,666	562,775,000	11,375,014	3,689,557	2,001,190,316	119,659	32,309,823,080
Total Shareholders' Equity as at 30 September 2021	14,475,573,440	12,218,500,209	2,067,771,666	312,775,000	832,722	96,154	2,143,645,203	113,576	31,219,307,970
*General Reserve/Other Reserves								Sept.-2022	Sept.-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 September 2022

Particulars	Notes	Taka	
		September 2022	December 2021
PROPERTY AND ASSETS			
Cash in Hand	3	30,886,898,906	55,128,950,860
Cash in Hand (including foreign currencies)		3,308,720,404	3,305,757,720
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		27,578,178,502	51,823,193,140
Balance with other banks and financial institutions		5,284,646,334	5,303,260,428
In Bangladesh		2,041,403,938	1,518,226,977
Outside Bangladesh		3,243,242,396	3,785,033,451
Placement with other banks & financial institutions		-	-
Investments in shares and securities		34,931,627,975	43,499,001,782
Government		18,127,101,038	26,190,201,038
Others		16,804,526,937	17,308,800,744
Investments	4	450,786,918,176	428,204,911,629
General investments etc.		438,065,058,379	412,855,417,129
Bills purchased and discounted		12,721,859,797	15,349,494,500
Fixed assets including premises		6,960,973,450	5,538,414,081
Other assets		2,655,164,771	3,803,373,822
Non-banking assets		-	-
Total Property and Assets		531,506,229,612	541,477,912,602
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		36,882,333,931	47,816,166,976
Deposits and Other Accounts	5	421,500,377,105	421,705,984,879
Mudaraba savings deposits		40,294,876,083	37,015,329,099
Mudaraba term deposits		190,057,307,388	196,577,411,131
Other Mudaraba Deposits		138,819,317,008	143,493,634,325
Al wadeeah current and other deposit accounts		49,551,905,189	42,157,995,577
Bills payable		2,776,971,437	2,461,614,747
Mudaraba Subordinated Bond		12,600,000,000	13,900,000,000
Mudaraba Perpetual Bond		6,000,000,000	4,550,000,000
Other liabilities		22,622,257,018	22,284,544,364
Total liabilities		499,604,968,054	510,256,696,219
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		13,187,328,428	12,519,512,696
Other reserves		2,630,546,666	2,630,546,666
Retained earnings		1,607,813,024	1,595,583,581
Total shareholders' equity		31,901,261,558	31,221,216,383
Total liabilities and shareholders' equity		531,506,229,612	541,477,912,602
Off balance sheet items			
Contingent liabilities:		144,361,084,361	98,545,630,624
Acceptances & endorsements		75,526,095,072	36,152,004,453
Letters of guarantee		8,596,341,149	8,089,145,296
Irrevocable letters of credit (Including Back to Back Bills)		49,259,333,329	43,035,964,691
Bills for collection		10,979,314,811	11,268,516,184
Other contingent liabilities		-	-
Other commitments:		144,361,084,361	98,545,630,624
Total off balance sheet items		144,361,084,361	98,545,630,624


Company Secretary


Additional Managing Director & CFO


Managing Director & CEO

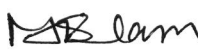

Director


Chairman

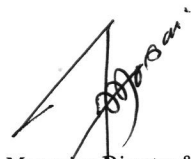
EXPORT IMPORT BANK OF BANGLADESH LIMITED

**Profit and Loss Account (Provisional & un-audited)
for the period ended 30 September 2022**

Particulars	Notes	Taka			
		Jan-Sept 2022	Jan-Sept 2021	Jul-Sept 2022	Jul-Sept 2021
Investment income	7	20,520,646,326	19,908,902,457	7,229,438,439	6,230,201,341
Profit paid on deposits, borrowings etc.	8	(15,945,365,737)	(15,552,245,578)	(5,537,155,763)	(5,076,880,327)
Net investment income		4,575,280,589	4,356,656,879	1,692,282,676	1,153,321,014
Income from investment in shares/securities		830,972,051	575,823,843	203,212,558	204,317,987
Commission, exchange & brokerage		2,091,356,766	1,650,982,159	550,099,874	535,715,488
Gain on sale of investment in shares		13,812,268	128,164,687	13,812,268	74,162,748
Other operating income		1,227,860,547	560,467,425	340,127,857	34,843,497
Total operating income (A)		8,739,282,221	7,272,094,993	2,799,535,233	2,002,360,734
Operating expenses					
Salary & allowances	9	2,319,049,494	2,035,621,584	883,874,824	632,933,279
Rent, taxes, insurance, electricity etc.		635,906,908	583,505,395	184,902,211	220,929,930
Legal expenses		20,599,708	12,300,872	2,326,556	4,925,748
Postage, stamps and telecommunication etc.		84,876,332	79,595,778	26,034,502	7,831,877
Auditors' fees		40,250	-	40,250	-
Stationery, printing and advertisement etc.		125,439,284	153,021,651	35,990,452	68,965,190
Chief Executive's salary and fees		18,192,764	15,745,248	7,115,250	5,733,120
Directors' fees & expenses		1,171,000	1,480,000	279,000	368,000
Shariah Supervisory Committee's fees & expenses		437,050	282,300	109,800	95,800
Charges on investment losses		-	-	-	-
Depreciation and repairs to Bank's assets		340,823,397	204,181,810	157,377,736	70,419,443
Zakat expenses		201,114,304	134,000,000	67,114,304	134,000,000
Other expenses		1,151,622,502	823,656,590	518,415,654	178,942,682
Total operating expenses (B)		4,899,272,993	4,043,391,228	1,883,580,539	1,325,145,069
Profit/(loss) before provision (C=A-B)		3,840,009,228	3,228,703,765	915,954,694	677,215,665
Provision for investments & Off Balance Sheet Exposures		308,807,008	1,448,155,560	(14,610,382)	370,644,258
Provision for other assets		127,513,097	-	12,189,645	-
Provision provided/(released) for diminution in value of Investments in Shares		64,610,463	(511,605,580)	28,659,694	(180,466,189)
Total Provision (D)		500,930,568	936,549,980	26,238,956	190,178,069
Total profit/(loss) before taxes (C-D)		3,339,078,660	2,292,153,785	889,715,738	487,037,596
Provision for Income Tax:					
Current tax	6	1,215,042,169	799,058,140	312,342,420	147,497,301
Deferred tax		(3,566,028)	(19,354,288)	660,790	(6,166,926)
		1,211,476,141	779,703,852	313,003,210	141,330,375
Net profit/(loss) after tax		2,127,602,519	1,512,449,933	576,712,528	345,707,221
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		3,723,186,100	3,781,367,899	2,172,296,109	2,614,625,187
Appropriations:					
Statutory reserve		667,815,732	458,430,757	177,943,148	97,407,519
Dividend paid		1,447,557,344	1,412,251,068	1,447,557,344	1,412,251,068
Start-up Fund		-	27,859,827	-	27,859,827
		2,115,373,076	1,898,541,652	1,625,500,492	1,537,518,414
Retained earnings carried forward		1,607,813,024	1,882,826,247	546,795,617	1,077,106,773
Earnings per ordinary share		1.47	1.04	0.40	0.24


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 September 2022

Particulars	Taka	
	Jan-Sept 2022	Jan-Sept 2021
A) Cash flows from operating activities		
Investment income receipts	21,187,380,685	20,315,072,892
Profit paid on deposits, borrowings etc.	(13,812,950,878)	(13,893,255,797)
Dividend receipts	574,360,209	541,839,742
Fees and commission receipts	2,091,356,766	1,650,982,159
Cash payment to employees	(2,337,242,258)	(2,051,366,832)
Cash payment to suppliers	685,800	(17,394,783)
Income tax payments	(1,550,669,508)	(2,013,081,846)
Receipts from other operating activities	1,240,616,210	688,301,427
Payments for other operating activities	(2,327,308,654)	(1,812,657,521)
Cash flows before changes in operating assets and liabilities (i)	5,066,228,372	3,408,439,441
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	535,320,796	353,134,174
Investments to other banks	-	-
Investments to customers	(22,582,653,557)	(23,887,856,525)
Other assets	706,353,745	109,656,325
Increase/(decrease) in operating liabilities		
Deposits from other banks	(6,043,612,374)	(3,954,804,278)
Deposits from customers	3,705,589,741	358,751,733
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(10,933,833,045)	8,212,220,903
Other liabilities	176,622,461	(136,460,524)
Total changes in operating assets & liabilities (ii)	(34,436,212,233)	(18,945,358,192)
Net cash from operating activities (i+ii)	(29,369,983,861)	(15,536,918,751)
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	12,000,000,000	4,227,850,000
Payment for purchase of securities-BGIIB & BGIS	(3,936,900,000)	-
Purchase of fixed assets	(1,657,476,515)	(164,851,339)
Sale proceeds of fixed assets	1,251,672	534,848
Placement of fund to Bangladesh Bank	-	-
Investment in subsidiaries/Purchase of Subsidiaries	-	-
Net cash from investing activities	6,406,875,157	4,063,533,509
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	1,450,000,000	6,750,000,000
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	(1,447,557,344)	(1,059,188,301)
Net cash from financing activities	(1,297,557,344)	4,390,811,699
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(24,260,666,048)	(7,082,573,543)
E) Effect of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	60,432,211,288	41,805,340,112
G) Cash and cash equivalents at end of the period (D+E+F)	36,171,545,240	34,722,766,569
H) Cash and cash equivalents		
Cash in hand	30,886,898,906	30,221,183,698
Balance with other banks and financial institutions	5,284,646,334	4,501,582,871
	36,171,545,240	34,722,766,569

Company Secretary

Additional Managing Director & CFO

Managing Director & CEO

Director

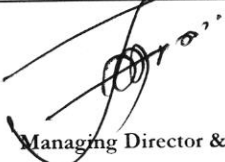
Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Statement of Changes in Equity (Provisional & un-audited)
for the period ended 30 September 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	-	-	-	-	2,127,602,519	2,127,602,519
Net Profit for the year	-	-	-	-	-	-
Stock Dividend paid during the year	-	-	-	-	(1,447,557,344)	(1,447,557,344)
Cash Dividend paid during the year	-	667,815,732	-	-	(667,815,732)	-
Transferred to statutory reserve	-	-	-	-	-	-
Transferred to Start-up Fund	-	-	-	-	-	-
Transferred to General reserve	-	-	-	-	-	-
Total Shareholders' Equity as at 30 September 2022	14,475,573,440	13,187,328,428	2,067,771,666	562,775,000	1,607,813,024	31,901,261,558
Total Shareholders' Equity as at 30 September 2021	14,475,573,440	12,218,500,209	2,067,771,666	312,775,000	1,882,826,254	30,957,446,569
*General Reserve/Other Reserves					September-2022	September-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

For the period ended 30 September 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 142 (One hundred forty two) Branches operating as per Islamic Shariah in the country.

1.03 Subsidiaries

The subsidiary companies of the Bank namely EXIM Exchange Company (UK) Ltd., EXIM 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 were 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 Unit (OBU) 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 of the Bank Company Act, 1991 as amended up to 2018 & Bangladesh Bank's other circulars/instructions

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements

For the period ended 30 September 2022

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 financial statements @ 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.

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 September 2022.

2.09 General

Figures have been rounded off to the nearest taka.

Previous period's figures have been restated and rearranged, where necessary, to conform to current 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 September 2022

No.	Particulars	Taka	
		September-2022	December-2021
3	Cash in hand		
	i) Local currency	3,302,432,473	3,290,779,937
	ii) Foreign currencies (note 3.1)	6,287,931	14,977,783
	Sub total (a)	3,308,720,404	3,305,757,720
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	27,493,217,648	51,559,858,410
	Balance with Sonali Bank (as agent of Bangladesh Bank)	84,960,854	263,334,730
	Sub Total (b)	27,578,178,502	51,823,193,140
	Grand total (a+b)	30,886,898,906	55,128,950,860
3.1	In Foreign Currency		
	US Dollar (USD)	5,207,900	9,178,884
	Great Britain Pound (GBP)	209,696	2,621,408
	Saudi Arabian Riyal (SAR)	870,335	3,177,491
	Total	6,287,931	14,977,783
3.2	Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Balance with Bangladesh Bank:		
	i) Local currency	22,964,971,057	47,974,321,891
	ii) Foreign currencies	4,528,246,591	3,585,536,519
	Sub total (a)	27,493,217,648	51,559,858,410
	Balance with Sonali Bank:		
	i) Local currency (b)	84,960,854	263,334,730
	Grand Total (a+b)	27,578,178,502	51,823,193,140
3 (a)	Consolidated Cash in Hand		
	Consolidated Cash in hand 3(a.1)	3,316,837,650	3,327,940,830
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	27,578,178,502	51,823,193,140
		30,895,016,152	55,151,133,970
3 (a.1)	Consolidated Cash in hand		
	Export Import Bank of Bangladesh Limited	3,308,720,404	3,305,757,720
	Add: Bank's subsidiaries	8,117,246	22,183,110
		3,316,837,650	3,327,940,830
3 (a.2)	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Export Import Bank of Bangladesh Limited	27,578,178,502	51,823,193,140
	Add: Bank's subsidiaries	-	-
		27,578,178,502	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 September 2022

No.	Particulars	Taka	
		September-2022	December 2021
4 Investments			
a) In Bangladesh			
i) General Investment [4.1 a(i)]		438,065,058,379	412,855,417,129
ii) Bill purchased and discounted [4.1a(ii)]		12,721,859,797	15,349,494,500
Total in Bangladesh (a)		450,786,918,176	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)		450,786,918,176	428,204,911,629
4.1 Mode-wise Investment			
a) In Bangladesh			
i) General Investment			
Bai-Muazzal		219,111,464,118	191,751,624,014
Bai - Murabaha		37,089,246,267	45,997,782,401
Bai-Salam		21,285,215,551	18,343,965,036
Izara bill baia (Commercial)		153,483,835,350	147,329,892,997
Izara bill baia (Staff)		2,501,766,373	2,317,650,842
Quard		4,593,530,720	7,114,501,839
Sub total (i)		438,065,058,379	412,855,417,129
ii) Bill purchased and discounted			
Bai - as - Sarf (FDBP)		6,921,512	8,118,059
Musharaka Documentary Bill (MDB)		3,411,654,137	2,196,215,410
Mudaraba Import Bill (UPAS)		9,186,497,446	12,775,382,574
Murabaha Import Bill (MIB)		116,786,702	369,778,457
Sub total (ii)		12,721,859,797	15,349,494,500
Total in Bangladesh (a)		450,786,918,176	428,204,911,629
b) Outside Bangladesh			
i) General Investment		-	-
ii) Bills purchased and discounted		-	-
Total Outside Bangladesh (b)		-	-
Grand Total (a+b)		450,786,918,176	428,204,911,629
4(a) Consolidated Investment			
Export Import Bank of Bangladesh Limited		438,065,058,379	412,855,417,129
Add: Bank's subsidiaries		1,150,300,122	1,160,805,856
Less: Intragroup transaction		(2,491,040,147)	(2,129,294,547)
Sub total		436,724,318,354	411,886,928,438
Bills purchased and discounted			
Bai - as - Sarf (FDBP)		6,921,512	8,118,059
Musharaka Documentary Bill (MDB)		3,411,654,137	2,196,215,410
Mudaraba Import Bill (UPAS)		9,186,497,446	12,775,382,574
Murabaha Import Bill (MIB)		116,786,702	369,778,457
Add: Bank's subsidiaries		2,247,853,930	1,796,944,022
Less: Intragroup transaction		-	-
Sub total		14,969,713,727	17,146,438,522
Total		451,694,032,081	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 September 2022

No.	Particulars	Taka	
		September-2022	December-2021/ Sept.-2021
5	Deposits and other accounts		
	Mudaraba savings bank deposits (5.1)	40,294,876,083	37,015,329,099
	Mudaraba term deposits (5.2)	190,057,307,388	196,577,411,131
	Other Mudaraba Deposits (5.3)	138,819,317,008	143,493,634,325
	Al-Wadeeah Current and Other Deposit Accounts (5.4)	49,551,905,189	42,157,995,577
	Bills payable (5.5)	2,776,971,437	2,461,614,747
	Total	421,500,377,105	421,705,984,879
5 (a)	Consolidated Deposits and other accounts		
	Consolidated Mudaraba savings bank deposits -5.1 (a)	40,294,876,083	37,015,329,099
	Consolidated Mudaraba Term Deposit-5.2 (a)	189,450,380,131	195,998,738,415
	Consolidated Other Mudaraba Deposits-5.3 (a)	138,417,231,078	143,040,685,070
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-5.4 (a)	49,551,011,545	42,157,401,674
	Consolidated bills payable-5.5 (a)	2,776,971,437	2,461,614,747
	Total	420,490,470,274	420,673,769,005
5.1	Mudaraba savings bank deposits	40,294,876,083	37,015,329,099
5.1 (a)	Consolidated Mudaraba savings bank deposits		
	Export Import Bank of Bangladesh Limited	40,294,876,083	37,015,329,099
	Add: Bank's subsidiaries	-	-
		40,294,876,083	37,015,329,099
	Less: Intragroup transactions	-	-
		40,294,876,083	37,015,329,099
5.2	Mudaraba term deposits		
	Mudaraba Term Deposit 1 Month	9,014,113,935	8,098,281,645
	Mudaraba Term Deposit 3 Months	106,015,195,602	115,201,782,739
	Mudaraba Term Deposit 6 Months	27,305,733,414	24,258,649,471
	Mudaraba Term Deposit 12 Months	46,204,084,850	47,474,804,427
	Mudaraba Term Deposit 24 Months	495,001,008	524,556,620
	Mudaraba Term Deposit 36 Months	1,023,178,579	1,019,336,229
		190,057,307,388	196,577,411,131
5.2 (a)	Consolidated Mudaraba Term Deposit		
	Export Import Bank of Bangladesh Limited	190,057,307,388	196,577,411,131
	Add: Bank's subsidiaries	-	-
		190,057,307,388	196,577,411,131
	Less: Intragroup transactions	(606,927,257)	(578,672,716)
		189,450,380,131	195,998,738,415
5.3	Other Mudaraba Deposits		
	Mudaraba Short Notice Deposit	33,393,369,495	34,063,756,485
	Mudaraba Cash Waqf Deposit	81,091,009	70,516,579
	Mudaraba Monthly Savings Scheme	39,349,636,487	38,386,762,963
	Mudaraba Monthly Income Deposit Scheme	10,896,897,678	13,619,754,429
	Mudaraba Monthly Benefit Deposit Scheme	31,351,230,830	32,336,075,916
	Mudaraba Multiplus Savings Scheme	676,907,121	778,285,240
	Mudaraba Education Savings Scheme	3,788,478	4,714,139
	Mudaraba Super Savings Scheme	18,361,261,152	19,979,436,839
	Mudaraba Hajj Deposit	117,873,713	117,262,350
	Mudaraba Denmohor/Marriage Scheme	306,922,738	283,786,104
	EXIM Ziadah	465,428,311	477,188,412
	EXIM Ruhama	360,771,462	438,349,049
	Mudaraba Krishi Monthly Deposit Scheme	79,870,703	89,182,417
	Mudaraba Housing/Entrepreneurship development Scheme	2,490,834,573	2,130,060,929
	EXIM Mihnati Monthly Savings Scheme	-	-
	Mudaraba Shefa Monthly Savings Deposit Scheme	883,433,258	718,502,474
	Total	138,819,317,008	143,493,634,325
5.3 (a)	Consolidated Other Mudaraba Deposits		
	Export Import Bank of Bangladesh Limited	138,819,317,008	143,493,634,325
	Add: Bank's subsidiaries	-	-
		138,819,317,008	143,493,634,325
	Less: Intragroup transaction	(402,085,930)	(452,949,255)
		138,417,231,078	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 September 2022

		Taka	
		September-2022	December-2021/ Sept.-2021
No.	Particulars		
5.4	Al-Wadeeah Current and Other Deposit Accounts		
	Al-wadeeah Current Deposits	10,434,305,429	10,873,812,796
	Foreign Currency Account (USD)	2,792,494,556	2,885,169,952
	Foreign Currency Account (GBP)	17,611,700	439,364
	Foreign Currency Account (EURO)	11,859,820	5,992,678
	Foreign Currency Account (JPY)	-	-
	Foreign Currency Account (CAD)	-	253,343
	Sundry Deposit	2,346,644,423	1,723,763,592
	Unclaimed Dividend Account (Note: 5.4.1)	190,425,298	148,919,474
	Security Deposit: LC	5,838,092,562	2,790,147,238
	Security Deposit: Back to Back LC & ABP	23,320,512,851	21,353,086,395
	Security Deposit: Bank Guarantee	642,181,940	570,672,503
	Security Deposit: Inland Bill Purchased (IBP)	32,030,939	12,407,430
	Profit payable on deposit	3,925,745,671	1,793,330,812
		49,551,905,189	42,157,995,577
	5.4.1: Unclaimed Dividend Account		
	<u>Dividend for the year:</u>	Unclaimed dividend	Unclaimed dividend
	2015	9,631	10,206
	2018	25,218,558	25,440,357
	2019	32,891,164	47,713,783
	2020	57,915,692	75,755,128
	2021	74,390,252	-
		190,425,298	148,919,474
5.4 (a)	Consolidated Al-Wadeeah Current and Other Deposit Accounts		
	Export Import Bank of Bangladesh Limited	49,551,905,189	42,157,995,577
	Add: Bank's subsidiaries	-	-
		49,551,905,189	42,157,995,577
	Less: Intragroup transaction	(893,644)	(593,903)
		49,551,011,545	42,157,401,674
5.5	Bills payable		
	Pay order	2,772,263,569	2,456,557,323
	Demand draft	4,707,868	5,057,424
		2,776,971,437	2,461,614,747
5.5 (a)	Consolidated bills payable		
	Export Import Bank of Bangladesh Limited	2,776,971,437	2,461,614,747
	Add: Bank's subsidiaries	-	-
		2,776,971,437	2,461,614,747
6	Provision for Current Tax made during the period		
	Income tax @ 37.50 % on estimated taxable profit (From A)	1,188,893,703	767,432,100
	Add: Tax on dividend income @ 20%	24,767,239	18,809,571
	Add: Tax on capital gain @10%	1,381,227	12,816,469
	Estimated provision required for the period	1,215,042,169	799,058,140
	A. Computation of Taxable Profit		
	Profit before tax	3,339,078,660	2,292,153,785
	Less: Gain on share (Capital gain)	(13,812,268)	(128,164,687)
	Less: Cash dividend	(123,836,194)	(94,047,853)
	Less: Nominal value of bonus share	(31,046,989)	(23,455,645)
	Add: Estimated inadmissible expenses	-	-
	Estimated Taxable Profit for the period (A)	3,170,383,209	2,046,485,600
	Provision for Tax made during the year		
	Current tax	1,215,042,169	799,058,140
	Additional tax	-	-
		1,215,042,169	799,058,140
6 (a)	Consolidated Provision for Current Tax made during the period		
	Export Import Bank of Bangladesh Limited	1,215,042,169	799,058,140
	Add: Bank's subsidiaries	25,427,057	31,757,296
		1,240,469,226	830,815,436

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

No.	Particulars	Taka	
		September-2022	December-2021/ Sept.-2021
7	Investment income		
	i) Income from General Investment		
	Bai-Muazzal	12,131,729,685	11,045,149,879
	Bai-Murabaha	921,476,821	1,517,971,817
	Bai-Salam	1,336,986,278	1,116,345,084
	Izara bill baia	5,939,403,498	6,132,582,193
	Musharaka	188,855,806	133,434,362
	Foreign Bill Negotiation	-	2,394
	Sub Total (i)	20,518,452,088	19,945,485,729
	Less: Waiver/adjustment of profit on Investment	(61,058,533)	(71,358,283)
		20,457,393,555	19,874,127,446
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	63,252,771	34,775,011
	Outside Bangladesh	-	-
	Sub Total (ii)	63,252,771	34,775,011
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	-	-
		-	-
	Grand Total (i+ii+iii)	20,520,646,326	19,908,902,457
7(a)	Consolidated Investment income		
	Export Import Bank of Bangladesh Limited	20,520,646,326	19,908,902,457
	Add: Bank's subsidiaries	141,204,806	69,369,852
	Less: Intergroup transactions	(53,481,981)	(30,610,627)
		20,608,369,151	19,947,661,682
8	Profit paid on deposits, borrowings etc.		
	Profit on deposits (note 8.1)	14,791,643,344	14,770,199,034
	Profit on borrowings	1,153,722,393	782,046,544
		15,945,365,737	15,552,245,578
8.1	Profit paid on deposits		
	Mudaraba savings deposits	535,164,851	566,407,262
	Mudaraba short notice deposits	1,066,944,865	927,555,026
	Mudaraba term deposits	8,064,797,388	7,492,280,583
	Mudaraba deposit under scheme	5,121,349,912	5,781,272,809
	Mudaraba Cash Waqf deposits	3,386,328	2,683,354
		14,791,643,344	14,770,199,034
8(a)	Consolidated Profit paid on deposits, borrowings etc.		
	Export Import Bank of Bangladesh Limited	15,945,365,737	15,552,245,578
	Add: Bank's subsidiaries	47,058,769	23,528,562
	Less: Intergroup transactions	(53,481,981)	(30,610,627)
		15,938,942,525	15,545,163,513
9	Salary & allowances		
	Basic salary	1,270,612,682	1,145,918,976
	Allowances	815,786,120	673,110,318
	Provident fund	103,202,387	99,523,723
	Bonus and ex-gratia	128,988,432	114,868,567
	Compensation	459,873	-
	Casual employee benefit/Disassociation benefit	-	2,200,000
		2,319,049,494	2,035,621,584
9(a)	Consolidated Salary & allowances		
	Export Import Bank of Bangladesh Limited	2,319,049,494	2,035,621,584
	Add: Bank's subsidiaries	20,353,409	19,278,227
		2,339,402,903	2,054,899,811

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to quarterly financial statements
as at and for the period ended 30 September 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	
September-2022	September-2021	September-2022	September-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	14,475,573,440	14,475,573,440	14,475,573,440
Share premium	-	-	-	-
Preference share capital	-	-	-	-
Statutory reserve	13,187,328,428	12,218,500,209	13,187,328,428	12,218,500,209
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	-	-	15,064,571	928,876
Non-controlling interest	-	-	119,659	113,576
Retained earnings	1,607,813,024	1,882,826,254	2,001,190,316	2,143,645,203
	31,901,261,558	30,957,446,569	32,309,823,080	31,219,307,970

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

Total Net Asset Value (A)	31,901,261,558	30,957,446,569	32,309,823,080	31,219,307,970
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)	22.04	21.39	22.32	21.57

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

Calculation of Basic Earnings Per Share (BEPS)

Net profit after tax (A)	2,127,602,519	1,512,449,933	2,265,443,191	1,714,540,536
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)	1.47	1.04	1.57	1.18

BEPS increased mainly due to decrease in Provisions for investments.

Calculation of Diluted Earnings Per Share (DEPS)

Net profit after tax (A)	2,127,602,519	1,512,449,933	2,265,443,191	1,714,540,536
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)	1.47	1.04	1.57	1.18

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	
September-2022	September-2021	September-2022	September-2021

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

Net Operating Cash Flow (A)	(29,369,983,861)	(15,536,918,751)	(29,407,133,046)	(15,568,102,484)
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)	(20.29)	(10.73)	(20.32)	(10.75)

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

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

Profit before provision & tax (A)	3,840,009,228	3,228,703,765	4,003,276,957	3,462,551,664
--	----------------------	----------------------	----------------------	----------------------

Adjustment of Non-Cash Items (B)

Depreciation	234,564,380	179,207,128	235,032,283	179,790,640
Net loss/(gain) on sale of fixed assets	(898,907)	(170,938)	(898,907)	(170,938)
Nominal value of bonus share	(31,046,989)	(23,455,645)	(31,046,989)	(23,455,645)
Total Non-Cash Items (B)	202,618,484	155,580,545	203,086,387	156,164,057

Adjustment of accrued income/expenses (C)

(Increase)/decrease of profit income receivable on investment	441,169,506	395,641,979	441,169,506	402,864,874
Increase/(decrease) of profit payable on deposits	2,132,414,862	1,658,989,781	2,132,414,862	1,658,989,781
Increase/(decrease) of accrued expenses payable	685,800	(17,394,783)	685,798	(17,394,783)
Total adjustment of accrued income/expenses (C)	2,574,270,168	2,037,236,977	2,574,270,166	2,044,459,872

Income tax payment (D)

	(1,550,669,508)	(2,013,081,846)	(1,591,269,445)	(2,024,227,133)
--	-----------------	-----------------	-----------------	-----------------

Cash flows before changes in operating assets and liabilities (A+B+C+D)

	5,066,228,372	3,408,439,441	5,189,364,065	3,638,948,460
--	----------------------	----------------------	----------------------	----------------------