

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 2023

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

Particulars	Notes	Taka	
		September 2023	December 2022
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	32,320,897,874	31,249,316,597
Cash in Hand (including foreign currencies)	3 (a.1)	3,586,086,433	4,383,888,742
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	28,734,811,441	26,865,427,855
Balance with other banks and financial institutions		(1,088,851,952)	12,039,487,685
In Bangladesh		3,757,781,875	4,764,313,764
Outside Bangladesh		(4,846,633,827)	7,275,173,921
Placement with other banks & financial institutions		-	-
Investments in shares and securities		41,789,777,770	34,487,246,043
Government		26,627,101,038	19,627,101,038
Others		15,162,676,732	14,860,145,005
Investments	4 (a)	463,454,076,732	453,449,143,803
General investments etc.		452,788,305,250	439,710,654,324
Bills purchased and discounted		10,665,771,482	13,738,489,479
Fixed assets including premises		5,818,347,718	5,856,251,946
Other assets		4,002,550,227	3,326,649,812
Non-banking assets		-	-
Total Property and Assets		546,296,798,369	540,408,095,886
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		23,057,777,076	39,723,084,014
Deposits and Other Accounts	5 (a)	449,494,770,941	426,015,240,491
Mudaraba savings deposits		40,011,513,410	38,036,122,410
Mudaraba term deposits		215,791,227,393	181,525,844,478
Other Mudaraba deposits		133,400,286,468	142,415,354,152
Al wadeeah current and other deposit accounts		56,728,423,463	60,418,734,385
Bills payable		3,563,320,207	3,619,185,066
Mudaraba Subordinated Bond		10,600,000,000	11,400,000,000
Mudaraba Perpetual Bond		6,000,000,000	6,000,000,000
Other liabilities		24,666,610,257	25,401,688,157
Total liabilities		513,819,158,274	508,540,012,662
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		14,417,413,886	13,743,429,533
Other reserves		1,677,857,708	1,677,857,708
Foreign currency translation adjustment		36,181,107	30,304,850
Retained earnings		1,870,491,799	1,940,798,192
EXIM Bank shareholders' equity		32,477,517,940	31,867,963,723
Non-controlling Interest		122,155	119,501
Total shareholders' equity		32,477,640,095	31,868,083,224
Total liabilities and shareholders' equity		546,296,798,369	540,408,095,886
Off balance sheet items			
Contingent liabilities:		132,352,626,631	116,880,622,162
Acceptances & endorsements		71,829,557,212	63,260,663,430
Letters of guarantee		12,088,298,018	8,508,868,042
Irrevocable letters of credit (Including Back to Back Bills)		39,224,112,197	37,003,123,362
Bills for collection		9,210,659,204	8,107,967,328
Other contingent liabilities		-	-
Other commitments:		-	-
Total off balance sheet items including contingent liabilities		132,352,626,631	116,880,622,162

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 2023

Particulars	Notes	Taka			
		Jan-Sept. 2023	Jan-Sept. 2022	Jul-Sept. 2023	Jul-Sept. 2022
Investment income	7 (a)	25,641,517,224	20,608,369,151	8,835,553,317	7,262,832,639
Profit paid on deposits, borrowings etc.	8(a)	(19,267,592,913)	(15,938,942,525)	(6,616,903,994)	(5,547,164,681)
Net investment income		6,373,924,311	4,669,426,626	2,218,649,323	1,715,667,958
Income from investment in shares/securities		1,052,457,190	862,201,715	15,166,455	217,903,399
Commission, exchange & brokerage		908,328,954	2,133,619,616	426,209,150	564,355,291
Gain on sale of investment in shares		21,655,191	47,560,060	12,957,045	18,498,969
Other operating income		1,493,803,235	1,243,991,807	332,596,487	345,932,700
Total operating income (A)		9,850,168,881	8,956,799,824	3,005,578,460	2,862,358,317
Operating expenses					
Salary & allowances	9 (a)	2,545,593,504	2,339,402,903	815,446,149	890,017,226
Rent, taxes, insurance, electricity etc.		706,098,244	650,894,978	242,778,713	189,931,864
Legal expenses		18,074,807	21,342,649	5,647,858	2,838,731
Postage, stamp and telecommunications etc.		89,754,065	90,334,107	25,946,076	28,077,361
Auditors' fees		184,500	40,250	184,500	40,250
Stationery, printing and advertisement etc.		151,478,143	125,881,899	34,063,951	35,887,674
Chief Executive's salary and fees		13,099,500	18,192,764	3,799,500	7,115,250
Directors' fees & expenses		1,231,200	1,285,400	279,200	340,600
Shariah Supervisory Committee's fees & expenses		416,500	437,050	100,300	109,800
Charges on investment losses		-	-	-	-
Depreciation and repair to Bank's assets		447,136,183	341,291,300	175,382,148	157,517,321
Zakat expenses		120,000,000	201,114,304	120,000,000	67,114,304
Other expenses		1,254,470,973	1,163,305,263	381,427,724	522,065,267
Total operating expenses (B)		5,347,537,619	4,953,522,867	1,805,056,119	1,901,055,648
Profit/(loss) before provision (C=A-B)		4,502,631,262	4,003,276,957	1,200,522,341	961,302,669
Provision for investments		732,764,995	(168,480,692)	388,321,877	(63,405,902)
Provision for Off-Shore Banking Units (OBUs)		(21,385,939)	(35,888,852)	3,911,270	(17,361,868)
Provision for Off balance sheet exposures		12,346,949	461,046,552	(101,403)	65,627,388
Provision for other assets		92,556,630	127,513,097	-	12,189,645
Provision for diminution in value of Investment in Shares		167,478,534	116,740,463	-	29,189,694
Total Provision (D)		983,761,169	500,930,568	392,131,744	26,238,957
Total profit/(loss) before taxes (C-D)		3,518,870,093	3,502,346,389	808,390,597	935,063,712
Provision for Income Tax:					
Current tax	6 (a)	1,249,187,576	1,240,469,226	272,603,608	316,825,540
Deferred tax		(22,347,753)	(3,566,028)	1,832,078	660,790
		1,226,839,823	1,236,903,198	274,435,686	317,486,330
Net profit/(loss) after tax		2,292,030,270	2,265,443,191	533,954,911	617,577,382
Retained earnings brought forward from previous year		1,946,605,880	1,851,124,286	1,946,605,880	1,848,979,297
Profit available for appropriation		4,238,636,150	4,116,567,477	2,480,560,791	2,466,556,679
Appropriations:					
Statutory reserve		673,984,353	667,815,732	153,036,467	177,943,148
Dividend paid		1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Profit on Mudaraba Perpetual Bond		246,600,000	-	-	-
		2,368,141,697	2,115,373,076	1,600,593,811	1,625,500,492
Retained earnings carried forward		1,870,494,453	2,001,194,401	879,966,980	841,056,187
Export Import Bank of Bangladesh Limited		1,870,491,799	2,001,190,316	879,966,161	841,055,299
Non-controlling Interest		2,654	4,085	819	888
		1,870,494,453	2,001,194,401	879,966,980	841,056,187
Consolidated earnings per ordinary share		1.58	1.57	0.37	0.43


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 2023

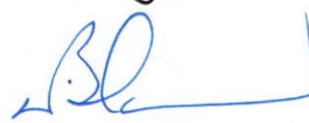
Particulars	Taka	
	September 2023	September 2022
A) Cash flows from operating activities		
Investment income receipts	26,279,677,744	21,275,103,510
Profit paid on deposits, borrowings etc.	(16,655,272,946)	(13,806,527,666)
Dividend receipts	520,553,088	605,589,873
Fees and commission receipts	908,328,954	2,133,619,616
Cash payment to employees	(2,558,693,004)	(2,357,595,667)
Cash payment to suppliers	(924,042)	685,800
Income tax payments	(2,254,658,799)	(1,591,269,445)
Receipts from other operating activities	1,514,153,773	1,290,495,262
Payments for other operating activities	(2,460,906,629)	(2,360,737,218)
Cash flows before changes in operating assets and liabilities (i)	5,292,258,139	5,189,364,065
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares	(255,575,824)	395,890,463
Investments to other banks	-	-
Investments to customers	(10,189,280,547)	(22,661,312,131)
Other assets	(828,188,694)	755,314,775
Increase/(decrease) in operating liabilities		
Deposits from other banks	1,611,064,517	(6,043,612,374)
Deposits from customers	19,256,145,966	3,727,898,784
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(16,665,306,938)	(10,933,833,045)
Other liabilities	(334,642,379)	163,156,417
Total changes in operating assets & liabilities (ii)	(7,405,783,899)	(34,596,497,111)
Net cash from operating activities (i+ii)	(2,113,525,760)	(29,407,133,046)
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	-	12,000,000,000
Payment for purchase of securities-BGIIB & BGIS	(7,000,000,000)	(3,936,900,000)
Purchase of fixed assets	(301,852,833)	(1,658,297,103)
Sale proceeds of fixed assets	13,123,727	1,251,672
Placement of fund to Bangladesh Bank	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	(7,288,729,105)	6,406,054,569
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	-	1,450,000,000
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	(1,447,557,344)	(1,447,557,344)
Minority investment in subsidiaries	-	-
Net cash from financing activities	(2,666,187,440)	(1,297,557,344)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(12,068,442,305)	(24,298,635,821)
E) Effect of exchange rate changes on cash and cash equivalents	11,683,945	51,513,514
F) Cash and cash equivalents at beginning of the year	43,288,804,282	60,461,616,607
G) Cash and cash equivalents at end of the period (D+E+F)	31,232,045,922	36,214,494,300
H) Cash and cash equivalents		
Cash	32,320,897,874	30,895,016,152
Balance with other banks and financial institutions	(1,088,851,952)	5,319,478,148
	31,232,045,922	36,214,494,300


Company Secretary


Additional Managing Director & CFO

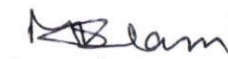

Managing Director & CEO


Director

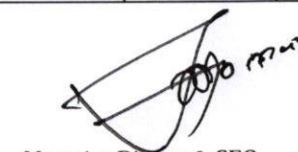

Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Consolidated Statement of Changes in Equity (Provisional & un-audited)
for the period ended 30 September 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	-	-	-	-	-	-	-	-	-
Restated Balance	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
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	11,341,710	-	-	-	11,341,710
Currency translation difference	-	-	-	-	-	(5,465,453)	5,807,688	-	342,235
Net Gain and (Losses) not recognized in the income statement	-	-	-	-	11,341,710	(5,465,453)	5,807,688	-	11,683,945
Net Profit for the period	-	-	-	-	-	-	2,292,027,616	2,654	2,292,030,270
Stock Dividend paid during the period	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the period	-	-	-	-	-	-	(1,447,557,344)	-	(1,447,557,344)
Transferred to statutory reserve	-	673,984,353	-	-	-	-	(673,984,353)	-	-
Profit on Mudaraba Perpetual Bond	-	-	-	-	-	-	(246,600,000)	-	(246,600,000)
Transferred to General reserve	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as at 30 September 2023	14,475,573,440	14,417,413,886	615,082,708	1,062,775,000	34,429,999	1,751,108	1,870,491,799	122,155	32,477,640,095
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
*General Reserve/Other Reserves								Sept.-2023	Sept.-2022
General Reserve								1,000,000,000	500,000,000
Dividend Equalization Account								62,775,000	62,775,000
Total								1,062,775,000	562,775,000


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 2023

Particulars	Notes	Taka	
		September 2023	December 2022
PROPERTY AND ASSETS			
Cash in Hand	3	32,301,918,450	31,246,021,722
Cash in Hand (including foreign currencies)		3,567,107,009	4,380,593,867
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		28,734,811,441	26,865,427,855
Balance with other banks and financial institutions		(1,094,115,795)	12,025,655,415
In Bangladesh		3,757,781,875	4,764,313,764
Outside Bangladesh		(4,851,897,670)	7,261,341,651
Placement with other banks & financial institutions		-	-
Investments in shares and securities		42,626,474,634	35,342,237,235
Government		26,627,101,038	19,627,101,038
Others		15,999,373,596	15,715,136,197
Investments	4	462,443,796,730	452,547,871,381
General investments etc.		453,931,098,829	441,342,115,583
Bills purchased and discounted		8,512,697,901	11,205,755,798
Fixed assets including premises		5,814,676,199	5,853,807,878
Other assets		3,653,509,062	3,018,936,021
Non-banking assets		-	-
Total Property and Assets		545,746,259,280	540,034,529,652
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		23,057,777,076	39,723,084,014
Deposits and Other Accounts	5	450,606,220,787	427,044,050,216
Mudaraba savings deposits		40,011,513,410	38,036,122,410
Mudaraba term deposits		216,733,734,894	182,144,362,851
Other Mudaraba Deposits		133,496,982,448	142,822,767,221
Al wadeeah current and other deposit accounts		56,800,669,828	60,421,612,668
Bills payable		3,563,320,207	3,619,185,066
Mudaraba Subordinated Bond		10,600,000,000	11,400,000,000
Mudaraba Perpetual Bond		6,000,000,000	6,000,000,000
Other liabilities		23,565,597,741	24,426,975,877
Total liabilities		513,829,595,604	508,594,110,107
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		14,417,413,886	13,743,429,533
Other reserves		1,677,857,708	1,677,857,708
Retained earnings		1,345,818,642	1,543,558,864
Total shareholders' equity		31,916,663,676	31,440,419,545
Total liabilities and shareholders' equity		545,746,259,280	540,034,529,652
Off balance sheet items			
Contingent liabilities:		132,352,626,631	116,880,622,162
Acceptances & endorsements		71,829,557,212	63,260,663,430
Letters of guarantee		12,088,298,018	8,508,868,042
Irrevocable letters of credit (Including Back to Back Bills)		39,224,112,197	37,003,123,362
Bills for collection		9,210,659,204	8,107,967,328
Other contingent liabilities		-	-
Other commitments:		-	-
Total off balance sheet items		132,352,626,631	116,880,622,162


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 2023**

Particulars	Notes	Taka			
		Jan-Sept. 2023	Jan-Sept. 2022	Jul-Sept. 2023	Jul-Sept. 2022
Investment income	7	25,524,510,720	20,520,646,326	8,791,980,287	7,229,438,439
Profit paid on deposits, borrowings etc.	8	(19,258,338,995)	(15,945,365,737)	(6,604,932,616)	(5,537,155,763)
Net investment income		6,266,171,725	4,575,280,589	2,187,047,671	1,692,282,676
Income from investment in shares/securities		1,028,288,920	830,972,051	6,310,787	203,212,558
Commission, exchange & brokerage		857,499,880	2,091,356,766	410,588,793	550,099,874
Gain on sale of investment in shares		11,192,139	13,812,268	11,192,139	13,812,268
Other operating income		1,472,757,101	1,227,860,547	325,177,184	340,127,857
Total operating income (A)		9,635,909,765	8,739,282,221	2,940,316,574	2,799,535,233
Operating expenses					
Salary & allowances	9	2,517,467,783	2,319,049,494	806,001,984	883,874,824
Rent, taxes, insurance, electricity etc.		688,936,996	635,906,908	236,757,195	184,902,211
Legal expenses		17,178,959	20,599,708	5,372,340	2,326,556
Postage, stamps and telecommunication etc.		83,110,287	84,876,332	23,985,079	26,034,502
Auditors' fees		184,500	40,250	184,500	40,250
Stationery, printing and advertisement etc.		150,982,877	125,439,284	33,908,013	35,990,452
Chief Executive's salary and fees		13,099,500	18,192,764	3,799,500	7,115,250
Directors' fees & expenses		1,152,000	1,171,000	248,000	279,000
Shariah Supervisory Committee's fees & expenses		416,500	437,050	100,300	109,800
Charges on investment losses		-	-	-	-
Depreciation and repairs to Bank's assets		446,707,977	340,823,397	175,245,333	157,377,736
Zakat expenses		120,000,000	201,114,304	120,000,000	67,114,304
Other expenses		1,242,989,450	1,151,622,502	377,400,251	518,415,654
Total operating expenses (B)		5,282,226,829	4,899,272,993	1,783,002,495	1,883,580,539
Profit/(loss) before provision (C=A-B)		4,353,682,936	3,840,009,228	1,157,314,079	915,954,694
Provision for investments		732,764,995	(116,350,692)	388,321,877	(62,875,903)
Provision for Off-Shore Banking Units (OBUs)		(21,385,939)	(35,888,852)	3,911,270	(17,361,868)
Provision for Off balance sheet exposures		12,346,949	461,046,552	(101,403)	65,627,388
Provision for other assets		92,556,630	127,513,097	-	12,189,645
Provision provided for diminution in value of Investments in Shares		167,478,534	64,610,463	-	28,659,694
Total Provision (D)		983,761,169	500,930,568	392,131,744	26,238,956
Total profit/(loss) before taxes (C-D)		3,369,921,767	3,339,078,660	765,182,335	889,715,738
Provision for Income Tax:					
Current tax	6	1,221,868,045	1,215,042,169	259,185,286	312,342,420
Deferred tax		(22,347,753)	(3,566,028)	1,832,078	660,790
		1,199,520,292	1,211,476,141	261,017,364	313,003,210
Net profit/(loss) after tax		2,170,401,475	2,127,602,519	504,164,971	576,712,528
Retained earnings brought forward from previous year		1,543,558,864	1,595,583,581	1,543,558,864	1,595,583,581
Profit available for appropriation		3,713,960,339	3,723,186,100	2,047,723,835	2,172,296,109
Appropriations:					
Statutory reserve		673,984,353	667,815,732	153,036,467	177,943,148
Dividend paid		1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Profit on Mudaraba Perpetual Bond		246,600,000	-	-	-
		2,368,141,697	2,115,373,076	1,600,593,811	1,625,500,492
Retained earnings carried forward		1,345,818,642	1,607,813,024	447,130,024	546,795,617
Earnings per ordinary share		1.50	1.47	0.35	0.40


Company Secretary


Additional Managing Director & CFO


Managing Director & CEO


Director

Chairman

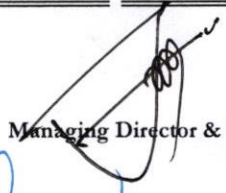
EXPORT IMPORT BANK OF BANGLADESH LIMITED

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

Particulars	Taka	
	September 2023	September 2022
A) Cash flows from operating activities		
Investment income receipts	26,162,671,240	21,187,380,685
Profit paid on deposits, borrowings etc.	(16,646,019,028)	(13,812,950,878)
Dividend receipts	496,384,818	574,360,209
Fees and commission receipts	857,499,880	2,091,356,766
Cash payment to employees	(2,530,567,283)	(2,337,242,258)
Cash payment to suppliers	(924,042)	685,800
Income tax payments	(2,229,871,194)	(1,550,669,508)
Receipts from other operating activities	1,482,644,587	1,240,616,210
Payments for other operating activities	(2,424,149,766)	(2,327,308,654)
Cash flows before changes in operating assets and liabilities (i)	5,167,669,212	5,066,228,372
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares	(237,281,496)	535,320,796
Investments to other banks	-	-
Investments to customers	(10,080,272,967)	(22,582,653,557)
Other assets	(786,861,320)	706,353,745
Increase/(decrease) in operating liabilities		
Deposits from other banks	1,611,064,517	(6,043,612,374)
Deposits from customers	19,338,786,087	3,705,589,741
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(16,665,306,938)	(10,933,833,045)
Other liabilities	(458,410,688)	176,622,461
Total changes in operating assets & liabilities (ii)	(7,278,282,805)	(34,436,212,233)
Net cash from operating activities (i+ii)	(2,110,613,593)	(29,369,983,861)
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	-	12,000,000,000
Payment for purchase of securities-BGIIB & BGIS	(7,000,000,000)	(3,936,900,000)
Purchase of fixed assets	(300,197,176)	(1,657,476,515)
Sale proceeds of fixed assets	13,123,727	1,251,672
Placement of fund to Bangladesh Bank	-	-
Investment in subsidiaries/Purchase of Subsidiaries	-	-
Net cash from investing activities	(7,287,073,449)	6,406,875,157
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	-	1,450,000,000
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	(1,447,557,344)	(1,447,557,344)
Net cash from financing activities	(2,666,187,440)	(1,297,557,344)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(12,063,874,482)	(24,260,666,048)
E) Effect of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	43,271,677,137	60,432,211,288
G) Cash and cash equivalents at end of the period (D+E+F)	31,207,802,655	36,171,545,240
H) Cash and cash equivalents		
Cash in hand	32,301,918,450	30,886,898,906
Balance with other banks and financial institutions	(1,094,115,795)	5,284,646,334
	31,207,802,655	36,171,545,240


Company Secretary


Additional Managing Director & CFO

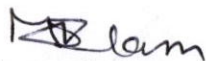

Managing Director & CEO


Director


Chairman

EXPORT IMPORT BANK OF BANGLADESH LIMITED
Statement of Changes in Equity (Provisional & un-audited)
for the period ended 30 September 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	-	-	-	-	-	-
Restated Balance	14,475,573,440	13,743,429,533	615,082,708	1,062,775,000	1,543,558,864	31,440,419,545
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net Gain and (Losses) not recognized in the income statement	-	-	-	-	-	-
Net Profit for the period	-	-	-	-	2,170,401,475	2,170,401,475
Stock Dividend paid during the period	-	-	-	-	-	-
Cash Dividend paid during the period	-	-	-	-	(1,447,557,344)	(1,447,557,344)
Transferred to statutory reserve	-	673,984,353	-	-	(673,984,353)	-
Profit on Mudaraba Perpetual Bond	-	-	-	-	(246,600,000)	(246,600,000)
Transferred to General reserve	-	-	-	-	-	-
Total Shareholders' Equity as at 30 September 2023	14,475,573,440	14,417,413,886	615,082,708	1,062,775,000	1,345,818,642	31,916,663,676
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
*General Reserve/Other Reserves					Sept.-2023	Sept.-2022
General Reserve					1,000,000,000	500,000,000
Dividend Equalization Account					62,775,000	62,775,000
Total					1,062,775,000	562,775,000


Company Secretary


Additional Managing Director & CFO


Managing Director & CEO


Director


Chairman

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements

as at and for the period ended 30 September 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 66 (Sixty six) 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 September 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 September 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 September 2023

No.	Particulars	Taka	
		September-2023	December-2022
3	Cash in hand		
	i) Local currency	3,554,386,568	4,373,770,322
	ii) Foreign currencies (note 3.1)	12,720,441	6,823,545
	Sub total (a)	3,567,107,009	4,380,593,867
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	28,669,796,347	26,452,969,458
	Balance with Sonali Bank (as agent of Bangladesh Bank)	65,015,094	412,458,397
	Sub Total (b)	28,734,811,441	26,865,427,855
	Grand total (a+b)	32,301,918,450	31,246,021,722
3.1	In Foreign Currency		
	US Dollar (USD)	12,258,607	5,608,795
	Great Britain Pound (GBP)	274,716	466,743
	Saudi Arabian Riyal (SAR)	187,118	748,007
	Total	12,720,441	6,823,545
3.2	Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Balance with Bangladesh Bank:		
	i) Local currency	30,634,461,329	21,675,417,683
	ii) Foreign currencies	(1,964,664,982)	4,777,551,775
	Sub total (a)	28,669,796,347	26,452,969,458
	Balance with Sonali Bank:		
	i) Local currency (b)	65,015,094	412,458,397
	Grand Total (a+b)	28,734,811,441	26,865,427,855
3 (a)	Consolidated Cash in Hand		
	Consolidated Cash in hand 3(a.1)	3,586,086,433	4,383,888,742
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	28,734,811,441	26,865,427,855
		32,320,897,874	31,249,316,597
3 (a.1)	Consolidated Cash in hand		
	Export Import Bank of Bangladesh Limited	3,567,107,009	4,380,593,867
	Add: Bank's subsidiaries	18,979,424	3,294,875
		3,586,086,433	4,383,888,742
3 (a.2)	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Export Import Bank of Bangladesh Limited	28,734,811,441	26,865,427,855
	Add: Bank's subsidiaries	-	-
		28,734,811,441	26,865,427,855

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

No.	Particulars	Taka	
		September-2023	December 2022
4	Investments		
a)	In Bangladesh		
i)	General Investment [4.1 a(i)]	453,931,098,829	441,342,115,583
ii)	Bill purchased and discounted [4.1a(ii)]	8,512,697,901	11,205,755,798
	Total in Bangladesh (a)	462,443,796,730	452,547,871,381
b)	Outside Bangladesh		
i)	General Investment (4.1 b)	-	-
ii)	Bill purchased and discounted (4.1b)	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	462,443,796,730	452,547,871,381
4.1	Mode-wise Investment		
a)	In Bangladesh		
i)	General Investment		
	Bai-Muazzal	233,430,921,929	217,760,192,897
	Bai - Murabaha	18,961,541,611	32,727,716,666
	Bai-Salam	23,253,831,522	22,363,058,114
	Izara bill baia (Commercial)	169,979,006,723	160,590,640,707
	Izara bill baia (Staff)	2,563,655,841	2,509,912,651
	Quard	5,742,141,203	5,390,594,548
	Sub total (i)	453,931,098,829	441,342,115,583
ii)	Bill purchased and discounted		
	Bai - as - Sarf (FDBP)	-	5,857,628
	Musharaka Documentary Bill (MDB)	2,104,322,721	2,624,170,523
	Mudaraba Import Bill (UPAS)	6,398,823,134	8,537,416,969
	Murabaha Import Bill (MIB)	9,552,046	38,310,678
	Sub total (ii)	8,512,697,901	11,205,755,798
	Total in Bangladesh (a)	462,443,796,730	452,547,871,381
b)	Outside Bangladesh		
i)	General Investment	-	-
ii)	Bills purchased and discounted	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	462,443,796,730	452,547,871,381
4(a)	Consolidated Investment		
	Export Import Bank of Bangladesh Limited	453,931,098,829	441,342,115,583
	Add: Bank's subsidiaries	1,161,560,689	1,145,226,778
	Less: Intragroup transaction	(2,304,354,268)	(2,776,688,037)
	Sub total	452,788,305,250	439,710,654,324
	Bills purchased and discounted		
	Bai - as - Sarf (FDBP)	-	5,857,628
	Musharaka Documentary Bill (MDB)	2,104,322,721	2,624,170,523
	Mudaraba Import Bill (UPAS)	6,398,823,134	8,537,416,969
	Murabaha Import Bill (MIB)	9,552,046	38,310,678
	Add: Bank's subsidiaries	2,153,073,581	2,532,733,681
	Less: Intragroup transaction	-	-
	Sub total	10,665,771,482	13,738,489,479
	Total	463,454,076,732	453,449,143,803

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

No.	Particulars	Taka	
		September-2023	December-2022/ Sept.-2022
5	Deposits and other accounts		
	Mudaraba savings bank deposits (5.1)	40,011,513,410	38,036,122,410
	Mudaraba term deposits (5.2)	216,733,734,894	182,144,362,851
	Other Mudaraba Deposits (5.3)	133,496,982,448	142,822,767,221
	Al-Wadeeah Current and Other Deposit Accounts (5.4)	56,800,669,828	60,421,612,668
	Bills payable (5.5)	3,563,320,207	3,619,185,066
	Total	450,606,220,787	427,044,050,216
5 (a)	Consolidated Deposits and other accounts		
	Consolidated Mudaraba savings bank deposits -5.1 (a)	40,011,513,410	38,036,122,410
	Consolidated Mudaraba Term Deposit-5.2 (a)	215,791,227,393	181,525,844,478
	Consolidated Other Mudaraba Deposits-5.3 (a)	133,400,286,468	142,415,354,152
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-5.4 (a)	56,728,423,463	60,418,734,385
	Consolidated bills payable-5.5 (a)	3,563,320,207	3,619,185,066
	Total	449,494,770,941	426,015,240,491
5.1	Mudaraba savings bank deposits	40,011,513,410	38,036,122,410
5.1 (a)	Consolidated Mudaraba savings bank deposits		
	Export Import Bank of Bangladesh Limited	40,011,513,410	38,036,122,410
	Add: Bank's subsidiaries	-	-
		40,011,513,410	38,036,122,410
	Less: Intragroup transactions	-	-
		40,011,513,410	38,036,122,410
5.2	Mudaraba term deposits		
	Mudaraba Term Deposit 1 Month	11,443,404,739	11,551,141,968
	Mudaraba Term Deposit 3 Months	121,503,682,092	98,268,439,037
	Mudaraba Term Deposit 6 Months	36,973,440,455	25,787,376,790
	Mudaraba Term Deposit 12 Months	45,370,044,202	45,056,639,991
	Mudaraba Term Deposit 24 Months	446,530,543	470,087,198
	Mudaraba Term Deposit 36 Months	996,632,863	1,010,677,867
		216,733,734,894	182,144,362,851
5.2 (a)	Consolidated Mudaraba Term Deposit		
	Export Import Bank of Bangladesh Limited	216,733,734,894	182,144,362,851
	Add: Bank's subsidiaries	-	-
		216,733,734,894	182,144,362,851
	Less: Intragroup transactions	(942,507,501)	(618,518,373)
		215,791,227,393	181,525,844,478
5.3	Other Mudaraba Deposits		
	Mudaraba Short Notice Deposit	33,236,478,941	39,400,823,603
	Mudaraba Cash Waqf Deposit	82,263,062	81,122,370
	Mudaraba Monthly Savings Scheme	39,168,872,161	39,151,521,473
	Mudaraba Monthly Income Deposit Scheme	9,864,338,995	10,311,464,523
	Mudaraba Monthly Benefit Deposit Scheme	27,428,377,135	29,989,089,030
	Mudaraba Multiplus Savings Scheme	682,942,973	705,837,062
	Mudaraba Education Savings Scheme	995,762	4,188,672
	Mudaraba Super Savings Scheme	17,915,925,078	18,543,434,843
	Mudaraba Hajj Deposit	118,650,431	116,471,893
	Mudaraba Denmohor/Marriage Scheme	302,264,377	300,562,481
	EXIM Ziadah	412,384,532	434,000,979
	EXIM Ruhama	207,018,445	282,979,279
	Mudaraba Krishi Monthly Deposit Scheme	81,797,840	82,079,933
	Mudaraba Housing/Entrepreneurship development Scheme	2,913,689,051	2,536,070,121
	EXIM Mihnati Monthly Savings Scheme	1,531,684	761,031
	Mudaraba Shefa Monthly Savings Deposit Scheme	878,342,601	882,359,928
	Mudaraba Happiness Monthly Savings Scheme	201,109,380	-
	Total	133,496,982,448	142,822,767,221
5.3 (a)	Consolidated Other Mudaraba Deposits		
	Export Import Bank of Bangladesh Limited	133,496,982,448	142,822,767,221
	Add: Bank's subsidiaries	-	-
		133,496,982,448	142,822,767,221
	Less: Intragroup transaction	(96,695,980)	(407,413,069)
		133,400,286,468	142,415,354,152

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

No.	Particulars	Taka	
		September-2023	December-2022/ Sept.-2022
5.4	Al-Wadeeah Current and Other Deposit Accounts		
	Al-wadeeah Current Deposits	10,768,605,382	12,167,077,431
	Foreign Currency Account (USD)	6,546,321,927	3,322,080,628
	Foreign Currency Account (GBP)	68,598,949	542,093
	Foreign Currency Account (EURO)	4,874,669	6,391,368
	Foreign Currency Account (JPY)	-	-
	Foreign Currency Account (CAD)	-	-
	Sundry Deposit	2,017,072,434	3,693,220,193
	Unclaimed Dividend Account (Note: 5.4.1)	264,247,927	189,473,486
	Security Deposit: LC	6,390,369,030	10,917,490,294
	Security Deposit: Back to Back LC & ABP	25,036,562,677	27,146,172,800
	Security Deposit: Bank Guarantee	745,731,113	640,416,389
	Security Deposit: Inland Bill Purchased (IBP)	35,719,827	28,502,060
	Profit payable on deposit	4,922,565,893	2,310,245,926
		56,800,669,828	60,421,612,668
	5.4.1: Unclaimed Dividend Account		
	Dividend for the year:	30-09-2023	30-09-2022
	2015	9,631	9,631
	2018	24,873,594	25,218,558
	2019	32,359,596	32,891,164
	2020	51,473,025	57,915,692
	2021	73,318,764	74,390,252
	2022	82,213,317	-
		264,247,927	190,425,297
5.4 (a)	Consolidated Al-Wadeeah Current and Other Deposit Accounts		
	Export Import Bank of Bangladesh Limited	56,800,669,828	60,421,612,668
	Add: Bank's subsidiaries	-	-
		56,800,669,828	60,421,612,668
	Less: Intragroup transaction	(72,246,365)	(2,878,283)
		56,728,423,463	60,418,734,385
5.5	Bills payable		
	Pay order	3,558,900,357	3,614,477,198
	Demand draft	4,419,850	4,707,868
		3,563,320,207	3,619,185,066
5.5 (a)	Consolidated bills payable		
	Export Import Bank of Bangladesh Limited	3,563,320,207	3,619,185,066
	Add: Bank's subsidiaries	-	-
		3,563,320,207	3,619,185,066
6	Provision for Current Tax made during the period		
	Income tax @ 37.50 % on estimated taxable profit (From A)	1,196,558,756	1,188,893,703
	Add: Tax on dividend income @ 20%	24,190,075	24,767,239
	Add: Tax on capital gain @10%	1,119,214	1,381,227
	Estimated provision required for the period	1,221,868,045	1,215,042,169
	A. Computation of Taxable Profit		
	Profit before tax	3,369,921,767	3,339,078,660
	Less: Gain on share (Capital gain)	(11,192,139)	(13,812,268)
	Less: Cash dividend	(120,950,376)	(123,836,194)
	Less: Nominal value of bonus share	(46,955,903)	(31,046,989)
	Add: Estimated inadmissible expenses	-	-
	Estimated Taxable Profit for the period (A)	3,190,823,349	3,170,383,209
	Provision for Tax made during the period		
	Current tax	1,221,868,045	1,215,042,169
	Additional tax	-	-
		1,221,868,045	1,215,042,169

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

No.	Particulars	Taka	
		September-2023	December-2022/ Sept.-2022
6 (a)	Consolidated Provision for Current Tax made during the period		
	Export Import Bank of Bangladesh Limited	1,221,868,045	1,215,042,169
	Add: Bank's subsidiaries	27,319,531	25,427,057
		1,249,187,576	1,240,469,226
7	Investment income		
	i) Income from General Investment		
	Bai-Muazzal	14,999,164,155	12,131,729,685
	Bai-Murabaha	1,142,694,038	921,476,821
	Bai-Salam	2,233,417,151	1,336,986,278
	Izara bill baia	6,837,772,843	5,939,403,498
	Musharaka	199,481,302	188,855,806
	Foreign Bill Negotiation	-	-
	Sub Total (i)	25,412,529,489	20,518,452,088
	Less: Waiver/adjustment of profit on Investment	(38,316,178)	(61,058,533)
		25,374,213,311	20,457,393,555
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	150,297,409	63,252,771
	Outside Bangladesh	-	-
	Sub Total (ii)	150,297,409	63,252,771
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	-	-
		-	-
	Grand Total (i+ii+iii)	25,524,510,720	20,520,646,326
7(a)	Consolidated Investment income		
	Export Import Bank of Bangladesh Limited	25,524,510,720	20,520,646,326
	Add: Bank's subsidiaries	163,875,006	141,204,806
	Less: Intergroup transactions	(46,868,502)	(53,481,981)
		25,641,517,224	20,608,369,151
8	Profit paid on deposits, borrowings etc.		
	Profit on deposits (note 8.1)	18,443,452,400	14,791,643,344
	Profit on borrowings	814,886,595	1,153,722,393
		19,258,338,995	15,945,365,737
8.1	Profit paid on deposits		
	Mudaraba savings deposits	630,108,096	535,164,851
	Mudaraba short notice deposits	1,508,822,481	1,066,944,865
	Mudaraba term deposits	11,241,780,565	8,064,797,388
	Mudaraba deposit under scheme	5,058,328,379	5,121,349,912
	Mudaraba Cash Waqf deposits	4,412,879	3,386,328
		18,443,452,400	14,791,643,344
8(a)	Consolidated Profit paid on deposits, borrowings etc.		
	Export Import Bank of Bangladesh Limited	19,258,338,995	15,945,365,737
	Add: Bank's subsidiaries	56,122,420	47,058,769
	Less: Intergroup transactions	(46,868,502)	(53,481,981)
		19,267,592,913	15,938,942,525
9	Salary & allowances		
	Basic salary	1,316,454,971	1,270,612,682
	Allowances	934,705,920	815,786,120
	Provident fund	107,942,825	103,202,387
	Bonus and ex-gratia	158,364,067	128,988,432
	Compensation	-	459,873
	Casual employee benefit/Disassociation benefit	-	-
		2,517,467,783	2,319,049,494
9(a)	Consolidated Salary & allowances		
	Export Import Bank of Bangladesh Limited	2,517,467,783	2,319,049,494
	Add: Bank's subsidiaries	28,125,721	20,353,409
		2,545,593,504	2,339,402,903

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to the financial statements

as at and for the period ended 30 September 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

ii) Detailed break-up or composition of shareholders' equity

	Solo		Consolidated	
	Sept.-2023	Sept.-2022	Sept.-2023	Sept.-2022
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	14,417,413,886	13,187,328,428	14,417,413,886	13,187,328,428
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	-	-	36,181,107	15,064,571
Non-controlling interest	-	-	122,155	119,659
Retained earnings	1,345,818,642	1,607,813,024	1,870,491,799	2,001,190,316
	31,916,663,676	31,901,261,558	32,477,640,095	32,309,823,080

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

Total Net Asset Value (A)	31,916,663,676	31,901,261,558	32,477,640,095	32,309,823,080
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)	22.05	22.04	22.44	22.32

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

Calculation of Basic Earnings Per Share (BEPS)

Net profit after tax (A)	2,170,401,475	2,127,602,519	2,292,030,270	2,265,443,191
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)	1.50	1.47	1.58	1.57

EPS increased mainly due to increase in investment income.

Calculation of Diluted Earnings Per Share (DEPS)

Net profit after tax (A)	2,170,401,475	2,127,602,519	2,292,030,270	2,265,443,191
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)	1.50	1.47	1.58	1.57

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	
Sept.-2023	Sept.-2022	Sept.-2023	Sept.-2022

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

Net Operating Cash Flow (A)	(2,110,613,593)	(29,369,983,861)	(2,113,525,760)	(29,407,133,046)
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)	(1.46)	(20.29)	(1.46)	(20.32)

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)	4,353,682,936	3,840,009,228	4,502,631,262	4,003,276,957
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Adjustment of Non-Cash Items (B)

Depreciation	322,515,831	234,564,380	322,944,037	235,032,283
Net loss/(gain) on sale of fixed assets	3,689,296	(898,907)	3,689,296	(898,907)
Nominal value of bonus share	(46,955,903)	(31,046,989)	(46,955,903)	(31,046,989)
Total Non-Cash Items (B)	279,249,224	202,618,484	279,677,430	203,086,387

Adjustment of accrued income/expenses (C)

(Increase)/decrease of profit income receivable on investment	153,212,321	441,169,506	153,212,321	441,169,506
Increase/(decrease) of profit payable on deposits	2,612,319,967	2,132,414,862	2,612,319,967	2,132,414,862
Increase/(decrease) of accrued expenses payable	(924,042)	685,800	(924,042)	685,798
Total adjustment of accrued income/expenses (C)	2,764,608,246	2,574,270,168	2,764,608,246	2,574,270,166

Income tax payment (D)	(2,229,871,194)	(1,550,669,508)	(2,254,658,799)	(1,591,269,445)
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Cash flows before changes in operating assets and liabilities (A+B+C+D)	5,167,669,212	5,066,228,372	5,292,258,139	5,189,364,065
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